
OIC Monthly Claims Data

Data view: May 2021 – October 2024

1.Claim Volumes

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2021	122,878	12,366	135,244
May	4	7	11
June	8,960	1,055	10,015
July	14,763	1,555	16,318
August	17,660	1,714	19,374
September	19,706	1,863	21,569
October	20,073	2,068	22,141
November	22,441	2,310	24,751
December	19,271	1,794	21,065
Total	122,878	12,366	135,244

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2021	26,902	248	7	95,721	122,878
May				4	4
June	2,175	25	4	6,756	8,960
July	3,515	26	2	11,220	14,763
August	3,756	50		13,854	17,660
September	4,128	38		15,540	19,706
October	4,364	28		15,681	20,073
November	4,917	42	1	17,481	22,441
December	4,047	39		15,185	19,271
Total	26,902	248	7	95,721	122,878

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2022	263,561	26,079	289,640
January	20,862	2,266	23,128
February	22,619	2,021	24,640
March	24,068	2,383	26,451
April	20,421	1,876	22,297
May	22,480	2,097	24,577
June	21,784	2,111	23,895
July	22,404	2,072	24,476
August	21,337	2,183	23,520
September	21,116	2,126	23,242
October	22,164	2,356	24,520
November	24,527	2,483	27,010
December	19,779	2,105	21,884
Total	263,561	26,079	289,640

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2022	61,800	770	1	200,990	263,561
January	4,950	46		15,866	20,862
February	5,100	34		17,485	22,619
March	5,384	72		18,612	24,068
April	4,297	110		16,014	20,421
May	4,865	75		17,540	22,480
June	5,377	68	1	16,338	21,784
July	5,427	52		16,925	22,404
August	5,410	83		15,844	21,337
September	5,332	72		15,712	21,116
October	5,273	62		16,829	22,164
November	5,727	50		18,750	24,527
December	4,658	46		15,075	19,779
Total	61,800	770	1	200,990	263,561

1.Claim Volumes

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2023	247,125	30,910	278,035
January	24,048	2,873	26,921
February	21,760	2,440	24,200
March	22,763	2,724	25,487
April	17,777	2,289	20,066
May	20,551	2,636	23,187
June	20,869	2,662	23,531
July	20,392	2,640	23,032
August	20,659	2,494	23,153
September	18,782	2,416	21,198
October	20,668	2,648	23,316
November	21,580	2,846	24,426
December	17,276	2,242	19,518
Total	247,125	30,910	278,035

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2023	54,510	724	191,891	247,125
January	5,240	73	18,735	24,048
February	4,967	91	16,702	21,760
March	5,346	112	17,305	22,763
April	4,154	58	13,565	17,777
May	4,679	54	15,818	20,551
June	4,443	52	16,374	20,869
July	4,615	45	15,732	20,392
August	4,713	56	15,890	20,659
September	3,842	57	14,883	18,782
October	4,328	45	16,295	20,668
November	4,541	48	16,991	21,580
December	3,642	33	13,601	17,276
Total	54,510	724	191,891	247,125

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	192,086	25,883	217,969
January	21,182	2,974	24,156
February	19,997	2,597	22,594
March	18,768	2,592	21,360
April	19,473	2,522	21,995
May	17,676	2,409	20,085
June	16,863	2,523	19,386
July	20,298	2,684	22,982
August	17,586	2,401	19,987
September	19,088	2,496	21,584
October	21,155	2,685	23,840
Total	825,650	95,238	920,888

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2024	41,313	350		150,423	192,086
January	4,186	51		16,945	21,182
February	4,058	42		15,897	19,997
March	3,886	31		14,851	18,768
April	4,625	30		14,818	19,473
May	4,144	34		13,498	17,676
June	3,476	30		13,357	16,863
July	4,398	23		15,877	20,298
August	3,841	30		13,715	17,586
September	4,104	28		14,956	19,088
October	4,595	51		16,509	21,155
Total	184,525	2,092	8	639,025	825,650

1.Claim Volumes - Injury Claim As Presented

1.3 Claims Volumes - Types of Claim

Types of Claim Group Year	Mixed Tariff			Total	Non Tariff			Other		Tariff Only		Total	
	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological		Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only		
2021	7,125	39,628	36,577	83,330	887	4,297	5,184	97	97	13,745	27,737	41,482	130,093
May	1	3	1	5							1	1	6
June	365	2,760	2,621	5,746	49	258	307	6	6	1,009	2,508	3,517	9,576
July	715	4,716	4,673	10,104	105	572	677	12	12	1,689	3,260	4,949	15,742
August	894	5,720	5,217	11,831	129	746	875	12	12	2,008	3,978	5,986	18,704
September	1,014	6,674	5,796	13,484	152	731	883	18	18	2,058	4,393	6,451	20,836
October	1,251	6,441	6,033	13,725	160	669	829	19	19	2,287	4,406	6,693	21,266
November	1,419	7,252	6,554	15,225	170	736	906	17	17	2,479	5,105	7,584	23,732
December	1,466	6,062	5,682	13,210	122	585	707	13	13	2,215	4,086	6,301	20,231
Total	7,125	39,628	36,577	83,330	887	4,297	5,184	97	97	13,745	27,737	41,482	130,093

1.3 Claims Volumes - Types of Claim

Types of Claim Group Year	Mixed Tariff			Total	Non Tariff			Other		Tariff Only		Total	
	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological		Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological	Whiplash Only		
2022	21,011	77,562	85,386	183,959	2,201	7,033	9,234	250	250	29,673	53,964	83,637	277,080
January	1,652	6,507	5,900	14,059	177	625	802	15	15	2,380	4,837	7,217	22,093
February	1,731	7,184	6,148	15,063	162	595	757	25	25	2,281	5,530	7,811	23,656
March	2,064	7,456	6,809	16,329	201	682	883	20	20	2,559	5,546	8,105	25,337
April	1,755	5,901	6,298	13,954	141	513	654	15	15	2,273	4,320	6,593	21,216
May	2,060	6,716	6,872	15,648	195	561	756	15	15	2,344	4,648	6,992	23,411
June	1,951	6,270	7,115	15,336	185	585	770	14	14	2,450	4,238	6,688	22,808
July	1,762	6,445	7,417	15,624	180	605	785	23	23	2,509	4,456	6,965	23,397
August	1,746	6,103	7,122	14,971	208	584	792	19	19	2,601	4,097	6,698	22,480
September	1,638	6,211	7,416	15,265	198	568	766	26	26	2,414	3,821	6,235	22,292
October	1,437	6,311	8,160	15,908	188	579	767	23	23	2,605	4,147	6,752	23,450
November	1,728	6,933	8,931	17,592	212	674	886	27	27	2,893	4,484	7,377	25,882
December	1,487	5,525	7,198	14,210	154	462	616	28	28	2,364	3,840	6,204	21,058
Total	21,011	77,562	85,386	183,959	2,201	7,033	9,234	250	250	29,673	53,964	83,637	277,080

1.Claim Volumes - Injury Claim As Presented

1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff			Other		Tariff Only		Total	
	Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological		Whiplash Only
2023	20,079	66,013	92,635	178,727	2,171	6,482	8,653	312	312	30,519	49,104	79,623	267,315
January	1,723	6,480	8,641	16,844	200	631	831	33	33	2,939	5,186	8,125	25,833
February	1,573	5,960	7,972	15,505	186	595	781	31	31	2,558	4,353	6,911	23,228
March	1,842	6,234	8,252	16,328	190	575	765	18	18	2,648	4,575	7,223	24,334
April	1,398	4,843	6,624	12,865	169	495	664	21	21	2,185	3,491	5,676	19,226
May	1,664	5,841	7,392	14,897	164	546	710	30	30	2,497	4,135	6,632	22,269
June	1,802	5,784	7,723	15,309	172	560	732	31	31	2,456	4,110	6,566	22,638
July	1,844	5,356	7,723	14,923	183	522	705	25	25	2,423	4,094	6,517	22,170
August	1,670	5,308	7,962	14,940	214	517	731	24	24	2,660	3,950	6,610	22,305
September	1,605	4,913	7,247	13,765	166	497	663	23	23	2,353	3,574	5,927	20,378
October	1,854	5,315	7,978	15,147	173	526	699	25	25	2,559	4,017	6,576	22,447
November	1,769	5,580	8,385	15,734	207	558	765	21	21	2,936	4,130	7,066	23,586
December	1,335	4,399	6,736	12,470	147	460	607	30	30	2,305	3,489	5,794	18,901
Total	20,079	66,013	92,635	178,727	2,171	6,482	8,653	312	312	30,519	49,104	79,623	267,315

1.3 Claims Volumes - Types of Claim

Types of Claim Group	Mixed Tariff				Non Tariff			Other		Tariff Only		Total	
	Year	Multiple Injuries	Whiplash + Physical	Whiplash + Physical + Psychological	Total	Physical + Psychological	Physical Only	Total	Unknown	Total	Whiplash + Psychological		Whiplash Only
2024	17,495	49,111	76,727	143,333	1,598	4,945	6,543	269	269	24,718	34,806	59,524	209,669
January	1,636	5,493	8,508	15,637	206	571	777	19	19	2,697	4,101	6,798	23,231
February	1,594	5,086	7,858	14,538	177	523	700	26	26	2,620	3,911	6,531	21,795
March	1,589	4,770	7,369	13,728	158	475	633	23	23	2,568	3,606	6,174	20,558
April	1,662	5,008	7,656	14,326	167	464	631	26	26	2,565	3,691	6,256	21,239
May	1,754	4,645	7,091	13,490	121	431	552	21	21	2,146	3,094	5,240	19,303
June	1,679	4,512	6,799	12,990	130	466	596	21	21	1,947	3,020	4,967	18,574
July	2,118	5,122	8,048	15,288	170	536	706	42	42	2,583	3,526	6,109	22,145
August	1,676	4,362	7,189	13,227	173	449	622	34	34	2,324	3,024	5,348	19,231
September	1,830	4,854	7,763	14,447	116	507	623	29	29	2,456	3,209	5,665	20,764
October	1,957	5,259	8,446	15,662	180	523	703	28	28	2,812	3,624	6,436	22,829
Total	65,710	232,314	291,325	589,349	6,857	22,757	29,614	928	928	98,655	165,611	264,266	884,157

2.Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2021	3,260	2,855	6,115
June		1	1
July	1	53	54
August	7	260	267
September	123	528	651
October	409	578	987
November	1,093	705	1,798
December	1,627	730	2,357
Total	3,260	2,855	6,115

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2021	119	64	93
June		8	8
July	36	34	34
August	65	46	47
September	83	55	61
October	101	63	79
November	115	69	97
December	129	75	112
Total	119	64	93

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2021	3,789	90	3,879
June	111		111
July	193	1	194
August	439	11	450
September	683	19	702
October	839	15	854
November	800	23	823
December	724	21	745
Total	3,789	90	3,879

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2022	60,037	10,450	70,487
January	2,003	846	2,849
February	2,721	867	3,588
March	3,994	976	4,970
April	4,170	814	4,984
May	5,126	967	6,093
June	4,943	847	5,790
July	5,312	855	6,167
August	5,946	754	6,700
September	6,085	824	6,909
October	6,406	870	7,276
November	6,928	938	7,866
December	6,403	892	7,295
Total	60,037	10,450	70,487

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2022	211	107	195
January	148	89	130
February	156	91	140
March	171	88	155
April	177	91	163
May	187	103	174
June	200	106	186
July	206	111	193
August	221	119	209
September	232	119	219
October	236	123	223
November	238	126	225
December	248	118	232
Total	211	107	195

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2022	9,718	292	10,010
January	804	29	833
February	834	27	861
March	951	30	981
April	796	22	818
May	821	19	840
June	772	28	800
July	768	25	793
August	727	29	756
September	795	14	809
October	819	28	847
November	910	18	928
December	721	23	744
Total	9,718	292	10,010

2. Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	99,870	13,838	113,708
January	7,105	927	8,032
February	6,883	969	7,852
March	9,039	1,418	10,457
April	7,210	1,073	8,283
May	7,523	1,121	8,644
June	8,437	1,275	9,712
July	8,405	1,230	9,635
August	8,856	1,153	10,009
September	9,115	1,131	10,246
October	8,857	1,215	10,072
November	9,649	1,188	10,837
December	8,791	1,138	9,929
Total	99,870	13,838	113,708

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2023	284	129	265
January	254	131	240
February	253	120	237
March	255	128	238
April	264	127	247
May	267	126	249
June	276	121	256
July	273	131	255
August	292	124	273
September	299	131	280
October	301	127	280
November	304	129	285
December	343	157	322
Total	284	129	265

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2023	7,036	300	7,336
January	874	25	899
February	758	30	788
March	766	21	787
April	571	26	597
May	605	24	629
June	573	38	611
July	574	27	601
August	476	23	499
September	469	17	486
October	471	14	485
November	513	30	543
December	386	25	411
Total	7,036	300	7,336

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	88,351	12,617	100,968
January	9,261	1,231	10,492
February	9,137	1,329	10,466
March	8,351	1,299	9,650
April	8,049	1,322	9,371
May	8,418	1,271	9,689
June	7,584	1,120	8,704
July	8,494	1,163	9,657
August	6,595	1,046	7,641
September	8,464	1,257	9,721
October	13,998	1,579	15,577
Total	251,518	39,760	291,278

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2024	359	156	334
January	309	130	288
February	312	124	288
March	320	119	292
April	321	137	295
May	323	142	300
June	345	136	318
July	324	132	301
August	324	142	299
September	397	175	368
October	515	287	492
Total	291	127	268

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	2,267	230	2,497
January	433	22	455
February	395	19	414
March	347	20	367
April	344	20	364
May	256	19	275
June	217	29	246
July	183	40	223
August	75	40	115
September	13	20	33
October	4	1	5
Total	22,810	912	23,722

2. Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

	1	2	3	4	5	6
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths
2021	417	1216	505	73	9	1
June		1				
July	2	14	2			
August	11	54	17			
September	41	111	50	10	1	
October	62	188	75	7	1	
November	123	373	165	25	2	1
December	178	475	196	31	5	
Total	417	1216	505	73	9	1

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

	1	2	3	4	5	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	18-21 Mths
2021	438	2022	1180	236	12	1
July	5	15	11	1	1	
August	10	94	61	8	1	
September	51	206	137	22	3	
October	76	355	188	38		
November	138	592	311	72	4	1
December	158	760	472	95	3	
Total	438	2022	1180	236	12	1

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
2022	4668	12459	6183	2371	608	88	23
January	229	557	261	51	13	2	
February	261	616	312	78	22	2	
March	311	996	457	122	25	4	
April	359	925	446	141	34	1	
May	414	1135	533	179	41	6	1
June	399	1036	502	227	41	3	
July	407	1095	493	172	63	5	3
August	434	1105	599	278	80	8	1
September	409	1187	583	274	79	12	3
October	474	1269	634	289	70	11	7
November	492	1342	679	285	69	19	2
December	479	1196	684	275	71	15	6
Total	4668	12459	6183	2371	608	88	23

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
2022	5269	21184	13973	4624	1057	167	61
January	201	892	518	132	15	3	
February	241	1099	759	189	42	2	1
March	342	1606	985	263	87	2	1
April	376	1533	1019	280	55	4	1
May	459	1935	1158	357	56	5	5
June	395	1734	1133	358	70	9	1
July	465	1902	1255	400	94	11	3
August	511	1999	1302	481	115	11	9
September	509	1986	1375	547	132	25	7
October	564	2097	1473	485	113	23	6
November	635	2284	1612	587	125	35	15
December	571	2117	1384	545	153	37	12
Total	5269	21184	13973	4624	1057	167	61

2. Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
☐ 2023	5827	16174	8811	3522	916	319	220
January	492	1273	716	303	64	16	17
February	472	1264	660	246	69	18	7
March	541	1538	830	344	82	20	15
April	421	1200	618	281	66	12	13
May	452	1237	619	254	74	20	12
June	503	1367	791	278	75	21	16
July	483	1362	744	300	83	24	16
August	486	1385	791	299	76	33	27
September	527	1441	793	312	81	42	29
October	477	1332	732	317	74	27	19
November	497	1455	814	337	75	43	20
December	476	1320	703	251	97	43	29
Total	5827	16174	8811	3522	916	319	220

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
☐ 2023	9105	35377	23887	8759	1993	766	519
January	617	2330	1646	623	140	44	15
February	631	2447	1580	603	145	40	30
March	789	3317	2212	806	192	44	29
April	682	2590	1733	646	185	43	35
May	726	2669	1797	672	135	57	31
June	756	2990	2031	743	158	65	48
July	730	2977	2072	730	161	77	48
August	799	3074	2083	709	170	78	45
September	821	3175	2153	803	193	68	40
October	871	3171	2109	791	158	93	63
November	888	3412	2309	868	183	80	66
December	795	3225	2162	765	173	77	69
Total	9105	35377	23887	8759	1993	766	519

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
☐ 2024	4819	12613	7054	3139	726	359	255
January	533	1360	741	336	79	27	29
February	517	1384	743	295	75	31	25
March	419	1223	695	306	74	33	31
April	437	1200	638	270	64	32	15
May	471	1235	656	315	69	30	22
June	394	1067	641	272	63	44	27
July	438	1155	614	309	57	38	20
August	393	853	568	246	61	30	27
September	402	1063	585	258	56	35	26
October	815	2073	1173	532	128	59	33
Total	15731	42462	22553	9105	2259	767	498

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
☐ 2024	8804	31316	21379	7356	1566	976	700
January	893	3260	2305	764	166	93	51
February	856	3377	2241	761	156	87	61
March	844	3024	2160	759	146	76	59
April	844	2957	2035	697	147	102	80
May	876	3034	2083	753	164	103	70
June	772	2738	1830	692	123	103	65
July	871	3182	2138	689	153	86	86
August	686	2373	1653	565	149	94	64
September	880	2859	1916	634	151	98	71
October	1282	4512	3018	1042	211	134	93
Total	23616	89899	60419	20975	4628	1909	1281

2.Settlements - Average Values

2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2021	£923	£609	£209	£959	£653	£155
June					£495	
July		£260		£785	£645	£138
August	£649	£601		£1,055	£642	£75
September	£1,016	£641		£1,055	£638	£110
October	£1,053	£583	£283	£968	£643	£143
November	£921	£606	£180	£945	£659	£200
December	£890	£615	£211	£862	£670	£160
Total	£923	£609	£209	£959	£653	£155

2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2022	£885	£710	£205	£925	£721	£150
January	£902	£649	£170	£903	£651	£119
February	£904	£674	£328	£844	£697	£155
March	£926	£684	£338	£946	£691	£246
April	£891	£675	£198	£942	£712	£145
May	£864	£674	£173	£879	£711	£144
June	£889	£702	£198	£915	£698	£130
July	£876	£708	£192	£947	£692	£156
August	£905	£726	£210	£977	£734	£131
September	£864	£744	£171	£869	£766	£143
October	£878	£720	£170	£920	£758	£160
November	£860	£730	£254	£1,002	£782	£134
December	£902	£740	£139	£937	£765	£135
Total	£885	£710	£205	£925	£721	£150

2.Settlements - Average Values

2.6 Average Settlement Values

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	£1,013	£758	£166	£1,032	£784	£166
January	£909	£747	£218	£1,004	£776	£190
February	£996	£742	£153	£1,070	£750	£188
March	£986	£743	£174	£1,083	£795	£169
April	£1,024	£755	£214	£1,066	£803	£152
May	£1,006	£743	£161	£1,072	£768	£145
June	£1,013	£762	£181	£980	£755	£157
July	£1,005	£765	£116	£1,050	£775	£146
August	£1,032	£755	£131	£1,039	£803	£145
September	£1,028	£764	£179	£1,012	£779	£145
October	£1,031	£767	£153	£983	£786	£164
November	£1,031	£767	£170	£987	£819	£274
December	£1,054	£776	£150	£1,050	£793	£150
Total	£1,013	£758	£166	£1,032	£784	£166

2.6 Average Settlement Values

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	£1,116	£778	£146	£1,086	£787	£170
January	£1,059	£762	£255	£996	£798	£137
February	£1,056	£752	£98	£991	£797	£142
March	£1,048	£774	£138	£1,075	£789	£114
April	£1,095	£785	£136	£1,042	£779	£191
May	£1,147	£779	£108	£1,047	£780	£211
June	£1,154	£791	£149	£1,100	£806	£189
July	£1,156	£774	£130	£1,130	£800	£222
August	£1,191	£804	£173	£1,281	£765	£182
September	£1,123	£787	£151	£1,056	£793	£134
October	£1,141	£783	£147	£1,150	£767	£198
Total	£1,024	£752	£169	£1,019	£759	£162

2.Settlements - Average Values

2.7 Frequency Settled

Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2021	888	3,207	44	1,086	2,802	100
June					1	
July		1		19	51	3
August	4	6		104	254	11
September	38	119		214	519	12
October	99	401	4	230	571	13
November	304	1,081	12	252	695	32
December	443	1,599	28	267	711	29
Total	888	3,207	44	1,086	2,802	100

2.7 Frequency Settled

Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2022	21,743	59,161	811	4,190	10,198	526
January	640	1,985	22	321	823	46
February	931	2,671	36	340	853	53
March	1,442	3,941	61	418	957	46
April	1,449	4,112	48	345	793	47
May	1,780	5,045	78	383	939	29
June	1,787	4,871	68	322	827	46
July	1,892	5,224	75	342	836	52
August	2,261	5,870	79	288	734	41
September	2,299	5,994	79	305	808	55
October	2,435	6,313	92	347	851	31
November	2,543	6,826	83	398	910	42
December	2,284	6,309	90	381	867	38
Total	21,743	59,161	811	4,190	10,198	526

2.Settlements - Average Values

2.7 Frequency Settled

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2023	40,413	98,364	1,171	5,678	13,421	600
January	2,553	6,999	86	382	894	40
February	2,386	6,789	73	352	942	35
March	3,491	8,912	119	587	1,377	76
April	2,849	7,089	85	445	1,038	52
May	3,000	7,404	79	443	1,093	52
June	3,391	8,310	108	530	1,244	62
July	3,487	8,295	92	522	1,184	70
August	3,693	8,710	98	475	1,118	52
September	3,897	8,993	94	473	1,099	35
October	3,801	8,701	98	512	1,177	30
November	4,112	9,501	122	517	1,150	42
December	3,753	8,661	117	440	1,105	54
Total	40,413	98,364	1,171	5,678	13,421	600

2.7 Frequency Settled

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2024	38,242	86,973	1,209	5,647	12,192	485
January	3,937	9,100	98	512	1,202	52
February	3,893	8,996	127	587	1,277	52
March	3,611	8,219	117	574	1,255	53
April	3,460	7,928	128	590	1,280	44
May	3,728	8,310	118	557	1,235	47
June	3,448	7,453	106	523	1,075	34
July	3,676	8,364	133	510	1,128	29
August	2,979	6,497	100	503	1,002	37
September	3,742	8,329	117	579	1,218	51
October	5,768	13,777	165	712	1,520	86
Total	101,286	247,705	3,235	16,601	38,613	1,711

3. Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2021	108,022	2,835	3,560	8,461	9,241	535	337	2,253
May	4				3		1	3
June	7,797	208	297	658	779	45	29	202
July	12,941	310	427	1,085	1,156	64	38	297
August	15,502	427	514	1,217	1,297	71	45	301
September	17,344	468	584	1,310	1,360	83	56	364
October	17,641	446	591	1,395	1,582	93	52	341
November	19,859	506	589	1,487	1,747	95	64	404
December	16,934	470	558	1,309	1,317	84	52	341
Total	108,022	2,835	3,560	8,461	9,241	535	337	2,253

3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2022	226,763	7,438	10,000	19,360	18,936	1,238	771	5,134
January	18,338	516	592	1,416	1,685	100	62	419
February	19,756	637	654	1,572	1,463	92	77	389
March	20,883	672	808	1,705	1,723	120	66	474
April	17,754	561	669	1,437	1,349	95	53	379
May	19,478	607	815	1,580	1,506	114	56	421
June	18,512	571	883	1,818	1,503	98	67	443
July	19,150	635	956	1,663	1,517	97	73	385
August	18,319	518	903	1,597	1,557	106	54	466
September	17,965	720	862	1,569	1,515	116	63	432
October	18,972	654	939	1,599	1,757	91	56	452
November	20,797	726	1,039	1,965	1,813	115	71	484
December	16,839	621	880	1,439	1,548	94	73	390
Total	226,763	7,438	10,000	19,360	18,936	1,238	771	5,134

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2023	211,806	6,012	11,494	17,813	22,325	1,380	929	6,276
January	20,511	635	1,115	1,787	2,062	127	82	602
February	18,674	505	1,083	1,498	1,801	95	73	471
March	19,674	556	998	1,535	1,957	119	98	550
April	15,341	366	781	1,289	1,697	97	73	422
May	17,571	510	947	1,523	1,909	106	81	540
June	18,105	480	881	1,403	1,910	114	83	555
July	17,596	421	979	1,396	1,881	118	68	573
August	17,543	541	1,081	1,494	1,796	125	66	507
September	16,058	468	955	1,301	1,755	106	71	484
October	17,667	528	923	1,550	1,925	128	74	521
November	18,384	584	907	1,705	2,050	140	89	567
December	14,682	418	844	1,332	1,582	105	71	484
Total	211,806	6,012	11,494	17,813	22,325	1,380	929	6,276

3.1 Exceptional Injuries and Circumstances

Represented Claim Year	Represented				Unrepresented			
	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries
2024	155,077	6,988	12,778	17,243	17,454	1,308	936	6,185
January	17,706	591	1,183	1,702	2,136	147	84	607
February	16,668	589	1,091	1,649	1,856	114	87	540
March	15,535	493	1,149	1,591	1,847	124	81	540
April	15,834	603	1,306	1,730	1,777	123	66	556
May	14,652	523	1,032	1,469	1,708	119	73	509
June	14,077	518	925	1,343	1,763	109	93	558
July	16,317	751	1,427	1,803	1,761	121	120	682
August	13,586	881	1,392	1,727	1,597	108	90	606
September	14,493	908	1,605	2,082	1,487	168	112	729
October	16,209	1,131	1,668	2,147	1,522	175	130	858
Total	701,668	23,273	37,832	62,877	67,956	4,461	2,973	19,848

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

Represented Claim Year	Court	Represented				Unrepresented				Total	Total
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		
2021	17	125	7,573	2,740	10,455	16	17	708	435	1,176	11,631
June			66	93	159		1	9	18	28	187
July		1	449	274	724			77	52	129	853
August		5	892	348	1,245	1	1	65	56	123	1,368
September	3	53	1,223	404	1,683	2	2	117	86	207	1,890
October		25	1,403	449	1,877	4	4	140	68	216	2,093
November	7	28	1,842	559	2,436	2	8	155	86	251	2,687
December	7	13	1,698	613	2,331	7	1	145	69	222	2,553
Total	17	125	7,573	2,740	10,455	16	17	708	435	1,176	11,631

4.1 Claims Exiting The Portal

Represented Claim Year	Court	Represented				Unrepresented				Total	Total
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		
2022	3,231	333	15,341	13,478	32,383	151	67	1,040	940	2,198	34,581
January	35	11	1,857	765	2,668	9	3	161	80	253	2,921
February	63	18	2,040	704	2,825	4	9	185	89	287	3,112
March	92	19	1,436	1,562	3,109	12	9	120	100	241	3,350
April	78	23	326	1,182	1,609	11	4	52	73	140	1,749
May	137	25	446	1,092	1,700	16	9	63	83	171	1,871
June	138	22	602	1,110	1,872	11	5	70	54	140	2,012
July	296	39	824	1,140	2,299	17	9	54	68	148	2,447
August	201	47	1,037	1,130	2,415	15	3	72	79	169	2,584
September	511	44	1,320	1,125	3,000	10	6	62	68	146	3,146
October	705	29	2,694	1,250	4,678	20	6	58	77	161	4,839
November	471	39	1,511	1,375	3,396	14	2	85	90	191	3,587
December	504	17	1,248	1,043	2,812	12	2	58	79	151	2,963
Total	3,231	333	15,341	13,478	32,383	151	67	1,040	940	2,198	34,581

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
2023	10,009	423	22,671	23,685	56,788	218	94	1,169	1,051	2,532	59,320
January	630	35	1,767	1,340	3,772	18	6	98	78	200	3,972
February	646	35	1,707	2,007	4,395	12	5	90	78	185	4,580
March	759	51	1,874	1,709	4,393	20	11	107	89	227	4,620
April	602	26	1,327	1,624	3,579	22	9	90	67	188	3,767
May	654	34	1,692	1,727	4,107	14	8	82	93	197	4,304
June	846	25	1,757	1,483	4,111	20	6	111	75	212	4,323
July	902	41	1,683	1,361	3,987	24	10	99	81	214	4,201
August	1,020	34	3,311	3,725	8,090	13	8	101	137	259	8,349
September	946	39	2,207	2,735	5,927	14	11	90	99	214	6,141
October	1,061	24	1,782	2,213	5,080	18	9	94	100	221	5,301
November	1,084	26	1,863	2,078	5,051	23	3	116	90	232	5,283
December	859	53	1,701	1,683	4,296	20	8	91	64	183	4,479
Total	10,009	423	22,671	23,685	56,788	218	94	1,169	1,051	2,532	59,320

4.1 Claims Exiting The Portal

Year	Court	Represented				Unrepresented				Total	
		Rejected Liability	Removed	Withdrawn	Total	Court	Rejected Liability	Removed	Withdrawn		Total
2024	13,701	881	55,245	58,510	128,337	239	154	6,540	1,626	8,559	136,896
January	1,205	44	2,324	2,719	6,292	34	10	116	97	257	6,549
February	1,241	29	2,205	5,387	8,862	32	8	117	108	265	9,127
March	1,095	37	4,199	4,767	10,098	20	8	116	93	237	10,335
April	1,237	31	7,628	3,975	12,871	24	11	126	92	253	13,124
May	1,339	25	3,689	5,439	10,492	16	10	99	108	233	10,725
June	1,286	35	6,198	3,920	11,439	15	6	118	148	287	11,726
July	1,462	301	3,558	4,056	9,377	17	5	107	122	251	9,628
August	1,563	70	2,063	3,499	7,195	31	11	112	123	277	7,472
September	1,462	30	2,105	2,957	6,554	21	15	115	95	246	6,800
October	1,811	279	21,276	21,791	45,157	29	70	5,514	640	6,253	51,410
Total	26,958	1,762	100,830	98,413	227,963	624	332	9,457	4,052	14,465	242,428

4.Claims Exiting The Portal

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	472	647	735	428	1,420	5,000	1,753
December	106	108	157	123	297	1,200	340
November	121	125	143	75	308	1,252	412
October	83	99	134	43	244	932	342
September	102	140	96	79	205	764	297
August	25	108	132	57	149	557	217
July	27	57	49	39	166	254	132
June	8	10	24	12	51	41	13
Total	472	647	735	428	1,420	5,000	1,753

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2021	90	129	56	80	85	205	394	137
June	1	3	2	3	4	9	6	
July	6	23	3	6	8	35	28	20
August	9	13	9	8	6	33	33	12
September	14	25	14	14	18	35	59	28
October	19	25	7	13	18	29	76	29
November	22	20	13	12	21	38	99	26
December	19	20	8	24	10	26	93	22
Total	90	129	56	80	85	205	394	137

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2022	6,591	684	3,205	2,055	7,181	9,865	2,802
January	130	127	191	159	383	1,346	332
February	245	161	180	132	333	1,373	401
March	345	95	303	190	925	1,001	250
April	248	8	176	292	641	185	59
May	345	15	209	156	596	249	70
June	356	19	276	141	597	387	96
July	561	34	256	129	661	493	165
August	568	30	262	132	619	599	205
September	899	38	267	123	610	804	259
October	1,153	101	355	191	620	1,727	531
November	934	30	468	236	642	826	260
December	807	26	202	174	554	875	174
Total	6,591	684	3,205	2,055	7,181	9,865	2,802

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2022	379	108	246	201	169	361	600	134
January	28	22	19	8	15	37	108	16
February	31	26	15	20	19	31	114	31
March	37	19	18	20	22	40	67	18
April	25	5	17	19	9	31	27	7
May	38	2	19	24	16	29	39	4
June	28	2	17	17	7	19	41	9
July	38	8	21	9	11	28	27	6
August	30	9	31	23	5	28	39	4
September	27	3	23	16	12	23	33	9
October	39	1	23	10	13	32	32	11
November	29	7	25	20	19	34	44	13
December	29	4	18	15	21	29	29	6
Total	379	108	246	201	169	361	600	134

4.Claims Exiting The Portal

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2023	17,570	608	3,691	3,209	14,052	14,182	3,476
January	1,091	42	343	192	702	1,037	365
February	1,173	42	347	241	1,204	1,112	276
March	1,383	52	351	183	925	1,204	295
April	1,090	33	256	266	905	842	187
May	1,192	34	259	356	950	1,057	259
June	1,471	46	310	181	766	1,071	266
July	1,442	56	240	139	805	1,032	273
August	1,950	66	535	226	2,721	2,061	531
September	1,638	67	359	753	1,414	1,389	307
October	1,745	60	252	211	1,436	1,144	232
November	1,863	49	251	278	1,209	1,145	256
December	1,532	61	188	183	1,015	1,088	229
Total	17,570	608	3,691	3,209	14,052	14,182	3,476

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2023	511	74	251	259	166	442	686	143
January	42	4	27	20	7	33	54	13
February	32	5	14	15	20	32	54	13
March	50	4	21	14	20	36	65	17
April	46	9	20	11	9	30	53	10
May	34	4	15	19	14	50	49	12
June	37	7	18	26	10	28	68	18
July	48	8	27	24	15	28	56	8
August	37	8	26	33	20	63	63	9
September	48	9	23	19	16	41	46	12
October	44	3	26	32	11	39	58	8
November	51	6	18	29	12	36	63	17
December	42	7	16	17	12	26	57	6
Total	511	74	251	259	166	442	686	143

4.2 Claims Exiting The Portal (Represented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2024	36,514	1,680	8,816	7,186	29,530	35,912	8,699
January	2,296	66	305	377	1,453	1,481	314
February	2,520	54	738	505	3,374	1,362	309
March	2,681	120	1,048	574	2,286	2,800	589
April	3,064	231	1,137	436	1,946	5,017	1,040
May	3,099	112	1,114	618	2,565	2,378	606
June	3,209	204	810	455	1,855	3,785	1,121
July	3,587	102	673	660	1,713	2,183	459
August	3,140	62	306	631	1,484	1,323	249
September	2,959	65	319	311	1,289	1,359	252
October	9,959	664	2,366	2,619	11,565	14,224	3,760
Total	61,147	3,619	16,447	12,878	52,183	64,959	16,730

4.3 Claims Exiting The Portal (Unrepresented)

Year	Additional	Agreement reached outside of the service	Duplicate claim	I have instructed a legal representative	No longer want to claim	Other	There are complex issues of fact or law	There is a formal allegation of fraud
2024	969	657	913	391	283	693	3,834	819
January	62	4	25	20	14	45	67	20
February	57	4	35	23	11	45	76	14
March	51	10	20	25	13	42	60	16
April	58	8	24	21	14	43	75	10
May	44	7	24	20	20	44	65	9
June	35	8	24	43	25	58	69	25
July	42	3	29	24	25	48	70	10
August	61	10	24	35	24	46	68	9
September	59	8	20	35	17	26	68	13
October	500	595	688	145	120	296	3,216	693
Total	1,949	968	1,466	931	703	1,701	5,514	1,233

5.Liability Decisions

5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2021	1,508	75,125	2,400	6,071	85,104	106	8,118	57	373	8,654	93,758
May							2		1	3	3
June	113	5,685	231	456	6,485	11	692	5	26	734	7,219
July	195	9,305	327	780	10,607	15	1,020	10	49	1,094	11,701
August	216	10,841	350	879	12,286	15	1,157	8	62	1,242	13,528
September	226	12,010	358	945	13,539	16	1,245	6	51	1,318	14,857
October	257	12,210	374	990	13,831	24	1,333	12	62	1,431	15,262
November	284	13,506	402	1,001	15,193	14	1,501	10	64	1,589	16,782
December	217	11,568	358	1,020	13,163	11	1,168	6	58	1,243	14,406
Total	1,508	75,125	2,400	6,071	85,104	106	8,118	57	373	8,654	93,758

5.1 Liability Decisions

RepresentedClaim Year	Represented					Unrepresented					Total
	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	
2022	4,195	156,964	4,641	16,743	182,543	260	16,707	111	889	17,967	200,510
January	242	12,637	376	1,005	14,260	22	1,479	13	73	1,587	15,847
February	346	13,424	385	1,093	15,248	18	1,284	9	66	1,377	16,625
March	331	14,164	430	1,453	16,378	20	1,541	6	81	1,648	18,026
April	282	11,921	381	1,267	13,851	15	1,177	10	59	1,261	15,112
May	324	13,132	398	1,399	15,253	17	1,358	6	72	1,453	16,706
June	346	12,588	378	1,369	14,681	14	1,373	8	59	1,454	16,135
July	388	13,289	399	1,468	15,544	32	1,332	9	62	1,435	16,979
August	346	12,731	392	1,369	14,838	26	1,361	8	71	1,466	16,304
September	344	12,463	386	1,521	14,714	28	1,342	9	84	1,463	16,177
October	440	13,465	370	1,529	15,804	24	1,545	11	83	1,663	17,467
November	443	15,001	440	1,782	17,666	25	1,585	10	89	1,709	19,375
December	363	12,149	306	1,488	14,306	19	1,330	12	90	1,451	15,757
Total	4,195	156,964	4,641	16,743	182,543	260	16,707	111	889	17,967	200,510

5.Liability Decisions

5.1 Liability Decisions

RepresentedClaim	Represented					Unrepresented					Total	
	Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied		Total
2023		5,995	149,479	4,013	21,101	180,588	306	19,732	149	1,339	21,526	202,114
January		456	14,626	423	1,639	17,144	12	1,863	20	105	2,000	19,144
February		386	13,135	356	1,566	15,443	16	1,544	14	108	1,682	17,125
March		467	13,570	384	1,736	16,157	22	1,778	12	103	1,915	18,072
April		366	10,729	271	1,376	12,742	30	1,518	12	91	1,651	14,393
May		468	12,370	311	1,700	14,849	23	1,656	9	135	1,823	16,672
June		501	12,652	367	1,777	15,297	31	1,703	12	121	1,867	17,164
July		504	12,473	299	1,826	15,102	38	1,654	10	116	1,818	16,920
August		518	12,276	375	1,916	15,085	29	1,577	13	111	1,730	16,815
September		556	11,191	310	1,689	13,746	19	1,508	13	109	1,649	15,395
October		663	12,285	328	2,007	15,283	35	1,646	13	115	1,809	17,092
November		644	13,244	364	2,115	16,367	29	1,836	11	121	1,997	18,364
December		466	10,928	225	1,754	13,373	22	1,449	10	104	1,585	14,958
Total		5,995	149,479	4,013	21,101	180,588	306	19,732	149	1,339	21,526	202,114

5.1 Liability Decisions

RepresentedClaim	Represented					Unrepresented					Total	
	Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied		Total
2024		6,836	108,088	2,502	21,080	138,506	388	15,032	132	1,136	16,688	155,194
January		681	12,875	302	2,203	16,061	41	1,842	13	149	2,045	18,106
February		699	12,189	314	2,085	15,287	38	1,631	19	115	1,803	17,090
March		697	11,593	263	2,039	14,592	48	1,559	11	134	1,752	16,344
April		700	12,177	260	2,294	15,431	28	1,589	14	102	1,733	17,164
May		634	10,812	293	2,167	13,906	31	1,449	13	127	1,620	15,526
June		687	10,137	270	2,116	13,210	41	1,543	20	120	1,724	14,934
July		931	12,408	305	2,682	16,326	48	1,676	18	133	1,875	18,201
August		781	10,696	234	2,611	14,322	53	1,420	13	151	1,637	15,959
September		832	10,209	208	2,424	13,673	50	1,434	6	87	1,577	15,250
October		194	4,992	53	459	5,698	10	889	5	18	922	6,620
Total		18,534	489,656	13,556	64,995	586,741	1,060	59,589	449	3,737	64,835	651,576

1. Claims Entered

Table 1.1 shows the number of claims entered into the system per month since the launch of OIC.

Date shown in table is created date.

Table 1.2 gives a breakdown of claims entered split into Types of user:

Date shown in table is created date.

* An ABS is an entity authorised by a licensing body (usually a regulator) to provide reserved legal activities. An ABS allows non-lawyers to own or invest in legal services providers, where previously ownership was restricted to legal professionals.

** CMCs supporting claimants on the OIC service must have Financial Conduct Authority authorisation to provide advice in relation to a personal injury claim. CMCs with other types of authorisation, such as lead generation, are not allowed to represent claimants via the service.

*** In limited circumstances, professional users may select 'other' when creating an account, where that user's profession does not match the options provided. For example, it may be used by a CILEX barrister.

Table 1.3 Types of claim shows the volume of claims entered in to the system split by Tariff and Injury Groupings.

Date shown in table is created date.

The OIC service can be used to claim compensation for a range of different RTA-related injuries with a value of less than £5,000.

1. Whiplash is an injury of soft tissue in the neck, back or shoulder, as defined by Part 1, section 1 of the Civil Liability Act 2018.

2. Minor psychological injury includes shock, anxiety and other psychological conditions.

3. Single physical injuries, include bruising, abrasion, cuts, scarring, fracture, headaches, sprain or strain and affected senses.

4. 'Multiple injuries' refers to more than one physical injury as defined above. In these claims, tariff and non-tariff damages would apply.

5. 'Other' refers to claimants who are unsure of their injuries and are awaiting medical assessment.

* Claims in the status of pending new, that have not had injury type added, are excluded.

2.Settlements

Table 2.1 Shows settled claims by month based on closed date. A Settled claim has had the offer accepted and the case has fully closed in the system.

Inputs:

Offer accepted

Closed Date is not blank

Date shown in table is Closed Date

Table 2.2 provides details on the average number of days for a claim to settle. This is measured from the date the claim comes out of pending new status until the date the claim is closed.

Inputs:

Offer accepted

Closed Date is not blank

Date shown in table is Closed Date

Table 2.3 Open settlements are claims which have settled (offer accepted) but not yet fully progressed through the portal journey (*not closed fully*).

Inputs:

Offer accepted

Closed Date is blank

Date shown in table is Created Date

Table 2.4 volume of settled claims falling within the whiplash tariff bandings per month

Inputs:

Compensator Agrees Uplift = No

Claim is settled

Tariff Group = Whiplash Tariff

Date shown in table is Closed Date

Table 2.5

Volume of settled claims falling within the whiplash tariff where there is also a minor psychological injury

Inputs:

Compensator Agrees Uplift = No

Claim is settled

Tariff Group = Whiplash + Minor Psychological

Date shown in table is Closed Date

Table 2.6 shows average settlements for tariff and non-tariff elements split by represented and unrepresented users.

Inputs:

Offer accepted

Closed Date is not blank

Claim is either: Tariff Amount, Tariff Uplift or Injury Non Tariff (offer amount is >0 for the claim to be used in the average calculation against each group)

Date shown in table is Closed Date

Table 2.7 volume of cases settled within the tariff and non-tariff elements in table 2.6

Inputs:

Offer accepted

Closed Date is not blank

Claim is either: Tariff Amount, Tariff Uplift or Injury Non Tariff (offer amount is >0 for the claim to be used in the claim volume count against each group)

Date shown in table is Closed Date

3.Exceptional Injuries and circumstances

Table 3.1 shows the number of claims by entered by month, broken down by representation which have included a claim for uplift for exceptionality of any kind.

The Whiplash Injury Regulations 2021 also provide for a court to award an uplift in damages of up to 20% where either the injuries suffered, or the claimant's circumstances are considered to be exceptional.

Exceptional circumstances. This means that the claimant believes they should receive higher damages than those provided for under the whiplash tariff due to the impact of their accident on their home/work/social life or activities.

Exceptional injuries. This is slightly different from 'exceptional circumstances' and usually means that the claimant believes that their injuries are exceptionally severe and that they should receive higher damages than those provided for under the whiplash tariff.

Inputs:

Count of claims by exception type (exception is input by user).

Date shown in table is Created Date

4.Claims Exiting The Portal

Claims can exit the portal for a number of reasons. **Table 4.1** provides details of these split by representation.

Additionally, **Tables 4.2 & 4.3** give more detailed reasons for exit. NB these categories are self-selected by the user at point of exit and as such should only be considered as an approximate indication of the reason for exit.

Inputs:

Count of claims with exit reason populated

Closed date is not blank

Date shown in table is closed date

5.Liability Decisions

Table 5.1 shows claims that have had a liability decision made by the compensator since the start of the service

Inputs:

Pending Liability End Date is not blank

Claim Status is not Resolved-Removed, Resolved-Withdrawn or Pending-Withdrawal

Liability Decision is not Blank

Date shown in table is claim created date, this means that a liability decision may happen in the month after the claim was created.