

OIC Monthly Claims Data

Data view: May 2021 – December 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	26,899	248	7	95,724	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	4,914	42	1	17,484	22,441
December	4,047	39		15,185	19,271
Total	26,899	248	7	95,724	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	61,720	770	1	201,070	263,561
January	4,947	46		15,869	20,862
February	5,096	34		17,489	22,619
March	5,381	72		18,615	24,068
April	4,294	110		16,017	20,421
May	4,862	75		17,543	22,480
June	5,377	68	1	16,338	21,784
July	5,420	52		16,932	22,404
August	5,404	83		15,850	21,337
September	5,320	72		15,724	21,116
October	5,257	62		16,845	22,164
November	5,707	50		18,770	24,527
December	4,655	46		15,078	19,779
Total	61,720	770	1	201,070	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	54,348	724	192,053	247,125
January	5,231	73	18,744	24,048
February	4,958	91	16,711	21,760
March	5,336	112	17,315	22,763
April	4,148	58	13,571	17,777
May	4,670	54	15,827	20,551
June	4,437	52	16,380	20,869
July	4,584	45	15,763	20,392
August	4,700	56	15,903	20,659
September	3,829	57	14,896	18,782
October	4,313	45	16,310	20,668
November	4,522	48	17,010	21,580
December	3,620	33	13,623	17,276
Total	54,348	724	192,053	247,125

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	228,357	30,708	259,065
January	21,182	2,974	24,156
February	19,997	2,597	22,594
March	18,769	2,591	21,360
April	19,473	2,522	21,995
May	17,676	2,409	20,085
June	16,863	2,523	19,386
July	20,301	2,681	22,982
August	17,587	2,400	19,987
September	19,089	2,495	21,584
October	21,160	2,686	23,846
November	19,508	2,544	22,052
December	16,752	2,286	19,038
Total	861,921	100,063	961,984

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2024	48,998	435		178,924	228,357
January	4,170	51		16,961	21,182
February	4,043	42		15,912	19,997
March	3,877	31		14,861	18,769
April	4,617	30		14,826	19,473
May	4,128	34		13,514	17,676
June	3,470	30		13,363	16,863
July	4,381	23		15,897	20,301
August	3,839	30		13,718	17,587
September	4,103	28		14,958	19,089
October	4,595	51		16,514	21,160
November	4,281	57		15,170	19,508
December	3,494	28		13,230	16,752
Total	191,965	2,177	8	667,771	861,921

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
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	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
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	21,065	57,857	91,806	170,728	1,915	5,864	7,779	325	325	29,462	40,953	70,415	249,247
January	1,636	5,494	8,508	15,638	206	571	777	19	19	2,697	4,101	6,798	23,232
February	1,594	5,086	7,859	14,539	177	523	700	26	26	2,620	3,911	6,531	21,796
March	1,589	4,770	7,369	13,728	158	476	634	23	23	2,569	3,606	6,175	20,560
April	1,662	5,007	7,657	14,326	167	464	631	26	26	2,565	3,692	6,257	21,240
May	1,754	4,645	7,092	13,491	121	431	552	21	21	2,145	3,094	5,239	19,303
June	1,678	4,512	6,803	12,993	130	467	597	21	21	1,949	3,020	4,969	18,580
July	2,121	5,125	8,050	15,296	170	537	707	42	42	2,582	3,527	6,109	22,154
August	1,677	4,367	7,192	13,236	174	448	622	34	34	2,324	3,030	5,354	19,246
September	1,833	4,858	7,777	14,468	117	507	624	26	26	2,459	3,215	5,674	20,792
October	1,971	5,289	8,512	15,772	183	536	719	29	29	2,826	3,629	6,455	22,975
November	1,976	4,677	8,030	14,683	166	499	665	26	26	2,485	3,284	5,769	21,143
December	1,574	4,027	6,957	12,558	146	405	551	32	32	2,241	2,844	5,085	18,226
Total	69,280	241,060	306,404	616,744	7,174	23,676	30,850	984	984	103,399	171,758	275,157	923,735

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	2,768	56	2,824
June	113		113
July	190	1	191
August	193	2	195
September	245	1	246
October	604	8	612
November	725	22	747
December	698	22	720
Total	2,768	56	2,824

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2022	60,036	10,450	70,486
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	5,311	855	6,166
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	60,036	10,450	70,486

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	9,744	288	10,032
January	803	29	832
February	848	28	876
March	918	29	947
April	779	20	799
May	819	18	837
June	792	26	818
July	778	26	804
August	734	30	764
September	795	14	809
October	824	27	851
November	930	18	948
December	724	23	747
Total	9,744	288	10,032

2. Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	99,862	13,838	113,700
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	7,522	1,121	8,643
June	8,436	1,275	9,711
July	8,403	1,230	9,633
August	8,856	1,153	10,009
September	9,113	1,131	10,244
October	8,856	1,215	10,071
November	9,648	1,188	10,836
December	8,791	1,138	9,929
Total	99,862	13,838	113,700

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	7,300	298	7,598
January	886	27	913
February	776	29	805
March	774	20	794
April	583	26	609
May	629	24	653
June	591	39	630
July	592	28	620
August	497	23	520
September	490	15	505
October	498	16	514
November	565	30	595
December	419	21	440
Total	7,300	298	7,598

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	104,214	14,811	119,025
January	9,261	1,231	10,492
February	9,135	1,329	10,464
March	8,350	1,299	9,649
April	8,049	1,322	9,371
May	8,416	1,271	9,687
June	7,581	1,120	8,701
July	8,490	1,163	9,653
August	6,589	1,046	7,635
September	8,458	1,255	9,713
October	13,870	1,578	15,448
November	8,607	1,128	9,735
December	7,408	1,069	8,477
Total	267,372	41,954	309,326

2.2 Average Days To Settle

Year	Represented	Unrepresented	Total
2024	363	157	338
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	517	287	493
November	384	152	357
December	386	170	359
Total	296	129	274

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	2,798	249	3,047
January	469	25	494
February	434	15	449
March	366	14	380
April	368	13	381
May	261	15	276
June	267	16	283
July	269	33	302
August	181	30	211
September	122	32	154
October	47	38	85
November	9	17	26
December	5	1	6
Total	22,610	891	23,501

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	13972	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	1254	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	13972	4624	1057	167	61

2. Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2023	5827	16174	8810	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	792	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	8810	3522	916	319	220

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2023	9104	35373	23887	8758	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	2668	1797	672	135	57	31
June	756	2990	2031	743	158	65	48
July	730	2975	2072	730	161	77	48
August	799	3074	2083	709	170	78	45
September	821	3175	2153	802	193	68	40
October	870	3171	2109	791	158	93	63
November	888	3411	2309	868	183	80	66
December	795	3225	2162	765	173	77	69
Total	9104	35373	23887	8758	1993	766	519

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2024	5604	14626	8157	3643	836	417	295
January	533	1360	741	336	79	27	29
February	517	1384	742	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	1154	614	309	57	38	20
August	393	853	568	246	61	30	27
September	402	1063	585	258	56	35	26
October	806	2062	1167	530	127	60	32
November	453	1094	604	283	66	31	27
December	341	931	506	223	45	26	14
Total	16516	44475	23655	9609	2369	825	538

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

Year	1 0-3 Mths	2 3-6 Mths	3 6-9 Mths	4 9-12 Mths	5 12-15 Mths	6 15-18 Mths	7 18-21 Mths
2024	10446	37028	24807	8587	1863	1159	829
January	893	3260	2305	764	166	93	51
February	856	3377	2241	760	156	87	61
March	844	3023	2160	759	146	76	59
April	844	2957	2035	697	147	102	80
May	875	3033	2083	753	164	103	70
June	771	2736	1829	692	123	103	65
July	870	3182	2136	689	153	86	86
August	685	2370	1653	564	148	94	64
September	878	2857	1912	633	151	96	71
October	1269	4465	2982	1036	210	131	92
November	893	3061	1929	679	162	99	75
December	768	2707	1542	561	137	89	55
Total	25257	95607	63846	22205	4925	2092	1410

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
<input checked="" type="checkbox"/> 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
<input checked="" type="checkbox"/> 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	£877	£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

Represented Claim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented 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	£766	£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

Represented Claim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2024	£1,125	£779	£151	£1,097	£782	£172
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	£780	£108	£1,047	£780	£211
June	£1,154	£791	£149	£1,100	£806	£189
July	£1,157	£774	£130	£1,130	£800	£222
August	£1,189	£804	£173	£1,281	£765	£182
September	£1,123	£786	£151	£1,055	£793	£134
October	£1,142	£783	£147	£1,150	£767	£198
November	£1,180	£791	£169	£1,135	£753	£217
December	£1,167	£774	£200	£1,189	£753	£151
Total	£1,033	£753	£170	£1,026	£759	£162

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
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

RepresentedClaim Year	Represented			Unrepresented		
	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2022	21,742	59,160	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	1,891	5,223	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	21,742	59,160	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	40,411	98,357	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	7,403	79	443	1,093	52
June	3,390	8,310	108	530	1,244	62
July	3,487	8,293	92	522	1,184	70
August	3,693	8,710	98	475	1,118	52
September	3,896	8,991	94	473	1,099	35
October	3,801	8,700	98	512	1,177	30
November	4,112	9,500	122	517	1,150	42
December	3,753	8,661	117	440	1,105	54
Total	40,411	98,357	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	45,044	102,587	1,420	6,585	14,322	557
January	3,937	9,100	98	512	1,202	52
February	3,892	8,994	127	587	1,277	52
March	3,611	8,218	117	574	1,255	53
April	3,460	7,928	128	590	1,280	44
May	3,728	8,308	118	557	1,235	47
June	3,446	7,450	106	523	1,075	34
July	3,675	8,360	133	510	1,128	29
August	2,976	6,491	100	503	1,002	37
September	3,739	8,323	117	578	1,216	51
October	5,705	13,650	165	711	1,519	86
November	3,666	8,484	123	489	1,093	37
December	3,209	7,281	88	451	1,040	35
Total	108,085	263,311	3,446	17,539	40,743	1,783

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		108,166	2,794	3,528	8,390	9,249	534	334	2,249
May		4				3		1	3
June		7,795	209	298	658	779	45	29	202
July		12,941	310	427	1,085	1,156	64	38	297
August		15,501	427	514	1,218	1,297	71	45	301
September		17,344	468	583	1,311	1,360	82	56	365
October		17,639	446	590	1,398	1,584	92	52	340
November		19,882	498	587	1,474	1,747	95	64	404
December		17,060	436	529	1,246	1,323	85	49	337
Total		108,166	2,794	3,528	8,390	9,249	534	334	2,249

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		227,588	7,196	9,803	18,974	18,953	1,236	768	5,122
January		18,537	451	550	1,324	1,685	100	62	419
February		19,892	590	627	1,510	1,468	92	75	386
March		20,949	651	799	1,669	1,727	119	66	471
April		17,796	549	659	1,417	1,351	94	53	378
May		19,530	594	797	1,559	1,506	114	56	421
June		18,571	563	865	1,785	1,505	97	66	443
July		19,201	619	946	1,638	1,520	97	73	382
August		18,361	509	891	1,576	1,558	106	54	465
September		18,008	707	852	1,549	1,515	116	63	432
October		19,021	641	922	1,580	1,757	91	57	451
November		20,843	711	1,029	1,944	1,812	115	71	485
December		16,879	611	866	1,423	1,549	95	72	389
Total		227,588	7,196	9,803	18,974	18,953	1,236	768	5,122

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	212,618	5,866	11,206	17,435	22,360	1,374	926	6,250
January	20,567	621	1,102	1,758	2,063	127	82	601
February	18,724	495	1,070	1,471	1,804	95	73	468
March	19,725	544	980	1,514	1,957	118	97	552
April	15,387	361	767	1,262	1,699	97	73	420
May	17,627	492	932	1,500	1,911	107	81	537
June	18,156	470	861	1,382	1,911	112	83	556
July	17,649	412	961	1,370	1,884	117	68	571
August	17,623	528	1,042	1,466	1,798	126	67	503
September	16,119	463	925	1,275	1,760	105	71	480
October	17,770	514	887	1,497	1,933	125	72	518
November	18,491	564	872	1,653	2,051	140	89	566
December	14,780	402	807	1,287	1,589	105	70	478
Total	212,618	5,866	11,206	17,435	22,360	1,374	926	6,250

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	185,515	8,528	14,541	19,773	21,006	1,517	1,093	7,092
January	17,871	552	1,119	1,640	2,142	146	84	602
February	16,838	551	1,042	1,566	1,868	110	87	532
March	15,735	468	1,058	1,508	1,853	121	79	538
April	16,069	559	1,209	1,636	1,793	121	65	543
May	14,928	465	931	1,352	1,731	112	68	498
June	14,384	465	788	1,226	1,786	105	93	539
July	16,757	674	1,243	1,627	1,820	112	112	637
August	14,057	773	1,190	1,567	1,686	101	81	532
September	14,973	829	1,395	1,892	1,683	149	72	591
October	16,490	1,093	1,517	2,060	1,778	140	98	670
November	14,695	1,227	1,546	2,040	1,580	140	125	699
December	12,718	872	1,503	1,659	1,286	160	129	711
Total	733,887	24,384	39,078	64,572	71,568	4,661	3,121	20,713

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Total	Court	Unrepresented			Total	Total
		Rejected Liability	Removed	Withdrawn	Total			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

RepresentedClaim Year	Court	Represented				Total	Court	Unrepresented			Total	Total
		Rejected Liability	Removed	Withdrawn	Total			Rejected Liability	Removed	Withdrawn		
☐ 2022	3,225	333	15,341	13,478	32,377	151	67	1,040	940	2,198	34,575	
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	137	22	602	1,110	1,871	11	5	70	54	140	2,011	
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	510	44	1,320	1,125	2,999	10	6	62	68	146	3,145	
October	705	29	2,694	1,250	4,678	20	6	58	77	161	4,839	
November	469	39	1,511	1,375	3,394	14	2	85	90	191	3,585	
December	502	17	1,248	1,043	2,810	12	2	58	79	151	2,961	
Total	3,225	333	15,341	13,478	32,377	151	67	1,040	940	2,198	34,575	

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Total	Court	Unrepresented			Total	Total
		Rejected Liability	Removed	Withdrawn	Total			Rejected Liability	Removed	Withdrawn		
2023	9,885	423	22,671	23,685	56,664	218	94	1,169	1,051	2,532	59,196	
January	629	35	1,767	1,340	3,771	18	6	98	78	200	3,971	
February	640	35	1,707	2,007	4,389	12	5	90	78	185	4,574	
March	757	51	1,874	1,709	4,391	20	11	107	89	227	4,618	
April	599	26	1,327	1,624	3,576	22	9	90	67	188	3,764	
May	652	34	1,692	1,727	4,105	14	8	82	93	197	4,302	
June	833	25	1,757	1,483	4,098	20	6	111	75	212	4,310	
July	890	41	1,683	1,361	3,975	24	10	99	81	214	4,189	
August	1,003	34	3,311	3,725	8,073	13	8	101	137	259	8,332	
September	932	39	2,207	2,735	5,913	14	11	90	99	214	6,127	
October	1,045	24	1,782	2,213	5,064	18	9	94	100	221	5,285	
November	1,063	26	1,863	2,078	5,030	23	3	116	90	232	5,262	
December	842	53	1,701	1,683	4,279	20	8	91	64	183	4,462	
Total	9,885	423	22,671	23,685	56,664	218	94	1,169	1,051	2,532	59,196	

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Represented				Total	Court	Unrepresented			Total	Total
		Rejected Liability	Removed	Withdrawn	Total			Rejected Liability	Removed	Withdrawn		
2024	16,664	944	61,139	65,746	144,493	280	190	7,154	1,839	9,463	153,956	
January	1,183	44	2,324	2,719	6,270	34	10	116	97	257	6,527	
February	1,222	29	2,205	5,387	8,843	32	8	117	108	265	9,108	
March	1,076	37	4,199	4,767	10,079	20	8	116	93	237	10,316	
April	1,227	31	7,628	3,975	12,861	24	11	126	92	253	13,114	
May	1,335	25	3,689	5,439	10,488	16	10	99	108	233	10,721	
June	1,277	35	6,198	3,920	11,430	15	6	118	148	287	11,717	
July	1,453	301	3,558	4,056	9,368	17	5	107	122	251	9,619	
August	1,553	70	2,063	3,499	7,185	31	11	112	123	277	7,462	
September	1,455	30	2,105	2,958	6,548	21	15	115	95	246	6,794	
October	1,806	279	21,276	21,791	45,152	29	70	5,514	640	6,253	51,405	
November	1,729	38	2,842	3,613	8,222	24	15	289	110	438	8,660	
December	1,348	25	3,052	3,622	8,047	17	21	325	103	466	8,513	
Total	29,791	1,825	106,724	105,649	243,989	665	368	10,071	4,265	15,369	259,358	

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
June	8	10	24	12	51	41	13
July	27	57	49	39	166	254	132
August	25	108	132	57	149	557	217
September	102	140	96	79	205	764	297
October	83	99	134	43	244	932	342
November	121	125	143	75	308	1,252	412
December	106	108	157	123	297	1,200	340
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	6,585	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	269	156	596	249	70
June	355	19	276	141	597	387	96
July	561	34	256	129	661	493	165
August	568	30	262	132	619	599	205
September	898	38	267	123	610	804	259
October	1,153	101	355	191	620	1,727	531
November	932	30	468	236	642	826	260
December	805	26	202	174	554	875	174
Total	6,585	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	17,446	608	3,691	3,209	14,052	14,182	3,476
January	1,090	42	343	192	702	1,037	365
February	1,167	42	347	241	1,204	1,112	276
March	1,381	52	351	183	925	1,204	295
April	1,087	33	256	266	905	842	187
May	1,190	34	259	356	950	1,057	259
June	1,458	46	310	181	766	1,071	266
July	1,430	56	240	139	805	1,032	273
August	1,933	66	535	226	2,721	2,061	531
September	1,624	67	359	753	1,414	1,389	307
October	1,729	60	252	211	1,436	1,144	232
November	1,842	49	251	278	1,209	1,145	256
December	1,515	61	188	183	1,015	1,088	229
Total	17,446	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	43,270	1,891	9,547	7,775	32,799	39,770	9,441
January	2,274	66	305	377	1,453	1,481	314
February	2,501	54	738	505	3,374	1,362	309
March	2,662	120	1,048	574	2,286	2,800	589
April	3,054	231	1,137	436	1,946	5,017	1,040
May	3,095	112	1,114	618	2,565	2,378	606
June	3,200	204	810	455	1,855	3,785	1,121
July	3,578	102	673	660	1,713	2,183	459
August	3,130	62	306	631	1,484	1,323	249
September	2,952	65	319	311	1,290	1,359	252
October	9,954	664	2,366	2,619	11,565	14,224	3,760
November	3,621	125	352	333	1,619	1,828	344
December	3,249	86	379	256	1,649	2,030	398
Total	67,773	3,830	17,178	13,467	55,452	68,817	17,472

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	1,128	706	1,006	445	329	778	4,196	875
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
November	86	25	47	27	20	49	164	20
December	73	24	46	27	26	36	198	36
Total	2,108	1,017	1,559	985	749	1,786	5,876	1,289

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	1,460	74,908	2,399	5,959	84,726	106	8,113	56	371	8,646	93,372
May							2		1	3	3
June	112	5,681	232	455	6,480	11	692	5	26	734	7,214
July	192	9,295	325	778	10,590	15	1,020	10	49	1,094	11,684
August	215	10,844	351	876	12,286	15	1,156	8	62	1,241	13,527
September	220	12,005	360	941	13,526	16	1,244	6	51	1,317	14,843
October	250	12,181	373	971	13,775	24	1,331	11	61	1,427	15,202
November	270	13,449	400	971	15,090	14	1,501	10	63	1,588	16,678
December	201	11,453	358	967	12,979	11	1,167	6	58	1,242	14,221
Total	1,460	74,908	2,399	5,959	84,726	106	8,113	56	371	8,646	93,372

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	4,006	156,178	4,634	16,039	180,857	259	16,688	110	886	17,943	198,800
January	231	12,537	369	940	14,077	22	1,475	13	73	1,583	15,660
February	330	13,351	380	1,015	15,076	18	1,283	9	66	1,376	16,452
March	323	14,081	427	1,390	16,221	20	1,540	6	79	1,645	17,866
April	264	11,878	378	1,217	13,737	14	1,175	10	59	1,258	14,995
May	315	13,055	398	1,338	15,106	17	1,355	6	71	1,449	16,555
June	316	12,526	378	1,306	14,526	14	1,373	8	59	1,454	15,980
July	371	13,238	397	1,407	15,413	32	1,329	9	62	1,432	16,845
August	334	12,670	388	1,329	14,721	26	1,361	8	71	1,466	16,187
September	332	12,401	387	1,464	14,584	28	1,341	9	84	1,462	16,046
October	426	13,411	373	1,486	15,696	24	1,546	10	83	1,663	17,359
November	419	14,941	451	1,719	17,530	25	1,584	10	89	1,708	19,238
December	345	12,089	308	1,428	14,170	19	1,326	12	90	1,447	15,617
Total	4,006	156,178	4,634	16,039	180,857	259	16,688	110	886	17,943	198,800

5. Liability Decisions

5.1 Liability Decisions

Represented Claim	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		5,517	148,631	4,025	20,223	178,396	302	19,688	150	1,332	21,472	199,868
January		430	14,545	414	1,571	16,960	12	1,857	20	105	1,994	18,954
February		360	13,070	355	1,523	15,308	16	1,540	14	107	1,677	16,985
March		444	13,499	385	1,672	16,000	22	1,774	12	102	1,910	17,910
April		345	10,663	275	1,336	12,619	30	1,514	12	92	1,648	14,267
May		440	12,311	327	1,618	14,696	22	1,652	9	135	1,818	16,514
June		468	12,580	371	1,714	15,133	31	1,698	12	120	1,861	16,994
July		464	12,416	300	1,749	14,929	38	1,653	10	116	1,817	16,746
August		477	12,203	377	1,841	14,898	28	1,573	14	108	1,723	16,621
September		509	11,129	309	1,603	13,550	19	1,502	13	109	1,643	15,193
October		601	12,206	328	1,924	15,059	34	1,644	13	114	1,805	16,864
November		577	13,151	361	2,013	16,102	29	1,834	11	121	1,995	18,097
December		402	10,858	223	1,659	13,142	21	1,447	10	103	1,581	14,723
Total		5,517	148,631	4,025	20,223	178,396	302	19,688	150	1,332	21,472	199,868

5.1 Liability Decisions

Represented Claim	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		7,763	130,481	3,106	25,043	166,393	455	17,814	151	1,343	19,763	186,156
January		617	12,774	310	2,070	15,771	40	1,838	13	148	2,039	17,810
February		598	12,088	324	1,963	14,973	38	1,631	19	111	1,799	16,772
March		618	11,522	277	1,889	14,306	47	1,557	11	130	1,745	16,051
April		623	12,120	261	2,110	15,114	23	1,596	13	99	1,731	16,845
May		564	10,714	305	1,971	13,554	26	1,448	13	122	1,609	15,163
June		600	10,087	282	1,940	12,909	40	1,525	20	118	1,703	14,612
July		799	12,399	323	2,403	15,924	36	1,677	21	124	1,858	17,782
August		691	10,767	251	2,356	14,065	38	1,434	12	149	1,633	15,698
September		884	11,537	263	2,716	15,400	49	1,548	8	104	1,709	17,109
October		944	12,970	290	3,115	17,319	52	1,598	14	138	1,802	19,121
November		673	9,787	194	2,214	12,868	49	1,324	7	78	1,458	14,326
December		152	3,716	26	296	4,190	17	638	22	22	677	4,867
Total		18,746	510,198	14,164	67,264	610,372	1,122	62,303	467	3,932	67,824	678,196

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.