
OIC Monthly Claims Data

Data view: May 2021 – February 2025

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 | 247,126 | 30,909 | 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 | 20,552 | 2,635 | 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 | 247,126 | 30,909 | 278,035 |

1.2 Type of User (Represented Claims)

| Year | Alternative Business Structure | Claims Management Company | UK Law Firm | Total |
|--------------|--------------------------------|---------------------------|----------------|----------------|
| 2023 | 54,348 | 724 | 192,054 | 247,126 |
| 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 | 15,828 | 20,552 |
| 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 | 192,054 | 247,126 |

1.1 Claims Entered By Month

| Year | Represented | Unrepresented | Total |
|--------------|----------------|----------------|------------------|
| 2024 | 228,371 | 30,708 | 259,079 |
| January | 21,182 | 2,974 | 24,156 |
| February | 19,997 | 2,597 | 22,594 |
| March | 18,769 | 2,591 | 21,360 |
| April | 19,474 | 2,521 | 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 | 19,513 | 2,541 | 22,054 |
| December | 16,760 | 2,290 | 19,050 |
| 2025 | 37,723 | 5,363 | 43,086 |
| January | 20,220 | 2,904 | 23,124 |
| February | 17,503 | 2,459 | 19,962 |
| Total | 899,659 | 105,425 | 1,005,084 |

1.2 Type of User (Represented Claims)

| Year | Alternative Business Structure | Claims Management Company | Other | UK Law Firm | Total |
|--------------|--------------------------------|---------------------------|----------|----------------|----------------|
| 2024 | 49,002 | 435 | | 178,934 | 228,371 |
| 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 | | 14,827 | 19,474 |
| 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 | 4,282 | 57 | | 15,174 | 19,513 |
| December | 3,497 | 28 | | 13,235 | 16,760 |
| 2025 | 8,970 | 84 | | 28,669 | 37,723 |
| January | 4,767 | 47 | | 15,406 | 20,220 |
| February | 4,203 | 37 | | 13,263 | 17,503 |
| Total | 200,939 | 2,261 | 8 | 696,451 | 899,659 |

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 | Physical + Psychological | Physical Only | Total | Unknown | Total | Whiplash + Psychological | Whiplash Only | | Total |
| 2023 | 20,079 | 66,014 | 92,635 | 178,728 | 2,171 | 6,483 | 8,654 | 312 | 312 | 30,519 | 49,104 | 79,623 | 267,317 |
| 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 | 5,961 | 7,972 | 15,506 | 186 | 595 | 781 | 31 | 31 | 2,558 | 4,353 | 6,911 | 23,229 |
| 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 | 461 | 608 | 30 | 30 | 2,305 | 3,489 | 5,794 | 18,902 |
| Total | 20,079 | 66,014 | 92,635 | 178,728 | 2,171 | 6,483 | 8,654 | 312 | 312 | 30,519 | 49,104 | 79,623 | 267,317 |

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 | Physical + Psychological | Physical Only | Total | Unknown | Total | Whiplash + Psychological | Whiplash Only | | Total |
| 2024 | 21,085 | 57,906 | 91,893 | 170,884 | 1,919 | 5,877 | 7,796 | 323 | 323 | 29,501 | 40,988 | 70,489 | 249,492 |
| January | 1,636 | 5,495 | 8,508 | 15,639 | 206 | 571 | 777 | 19 | 19 | 2,697 | 4,100 | 6,797 | 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 | 1,753 | 4,645 | 7,092 | 13,490 | 122 | 431 | 553 | 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 | 2,122 | 5,125 | 8,051 | 15,298 | 170 | 538 | 708 | 41 | 41 | 2,583 | 3,527 | 6,110 | 22,157 |
| August | 1,678 | 4,371 | 7,193 | 13,242 | 174 | 449 | 623 | 34 | 34 | 2,326 | 3,030 | 5,356 | 19,255 |
| September | 1,835 | 4,864 | 7,778 | 14,477 | 117 | 507 | 624 | 26 | 26 | 2,460 | 3,217 | 5,677 | 20,804 |
| October | 1,975 | 5,294 | 8,523 | 15,792 | 183 | 539 | 722 | 28 | 28 | 2,832 | 3,633 | 6,465 | 23,007 |
| November | 1,982 | 4,688 | 8,050 | 14,720 | 167 | 497 | 664 | 25 | 25 | 2,497 | 3,289 | 5,786 | 21,195 |
| December | 1,581 | 4,049 | 7,010 | 12,640 | 148 | 415 | 563 | 33 | 33 | 2,258 | 2,869 | 5,127 | 18,363 |
| 2025 | 3,392 | 8,890 | 15,789 | 28,071 | 399 | 973 | 1,372 | 55 | 55 | 5,284 | 6,577 | 11,861 | 41,359 |
| January | 1,880 | 4,791 | 8,436 | 15,107 | 211 | 483 | 694 | 24 | 24 | 2,890 | 3,552 | 6,442 | 22,267 |
| February | 1,512 | 4,099 | 7,353 | 12,964 | 188 | 490 | 678 | 31 | 31 | 2,394 | 3,025 | 5,419 | 19,092 |
| Total | 72,692 | 250,000 | 322,280 | 644,972 | 7,577 | 24,663 | 32,240 | 1,037 | 1,037 | 108,722 | 178,370 | 287,092 | 965,341 |

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 | 1,862 | 16 | 1,878 |
| June | 116 | | 116 |
| July | 202 | 1 | 203 |
| August | 207 | 2 | 209 |
| September | 259 | 1 | 260 |
| October | 258 | 1 | 259 |
| November | 286 | 1 | 287 |
| December | 534 | 10 | 544 |
| Total | 1,862 | 16 | 1,878 |

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 | 9,703 | 273 | 9,976 |
| January | 720 | 19 | 739 |
| February | 801 | 26 | 827 |
| March | 903 | 26 | 929 |
| April | 790 | 20 | 810 |
| May | 834 | 19 | 853 |
| June | 794 | 26 | 820 |
| July | 793 | 25 | 818 |
| August | 744 | 30 | 774 |
| September | 795 | 14 | 809 |
| October | 838 | 27 | 865 |
| November | 940 | 19 | 959 |
| December | 751 | 22 | 773 |
| Total | 9,703 | 273 | 9,976 |

2. Settlements

2.1 Settlements By Month (Closed Cases)

| Year | Represented | Unrepresented | Total |
|--------------|---------------|---------------|----------------|
| 2023 | 99,856 | 13,838 | 113,694 |
| January | 7,105 | 927 | 8,032 |
| February | 6,883 | 969 | 7,852 |
| March | 9,036 | 1,418 | 10,454 |
| 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 | 8,855 | 1,215 | 10,070 |
| November | 9,647 | 1,188 | 10,835 |
| December | 8,790 | 1,138 | 9,928 |
| Total | 99,856 | 13,838 | 113,694 |

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 | 7,637 | 295 | 7,932 |
| January | 901 | 28 | 929 |
| February | 803 | 29 | 832 |
| March | 786 | 20 | 806 |
| April | 597 | 26 | 623 |
| May | 670 | 22 | 692 |
| June | 618 | 37 | 655 |
| July | 617 | 27 | 644 |
| August | 523 | 23 | 546 |
| September | 525 | 16 | 541 |
| October | 528 | 15 | 543 |
| November | 606 | 31 | 637 |
| December | 463 | 21 | 484 |
| Total | 7,637 | 295 | 7,932 |

2.1 Settlements By Month (Closed Cases)

| Year | Represented | Unrepresented | Total |
|--------------|----------------|---------------|----------------|
| 2024 | 104,058 | 14,810 | 118,868 |
| January | 9,261 | 1,231 | 10,492 |
| February | 9,134 | 1,329 | 10,463 |
| March | 8,349 | 1,299 | 9,648 |
| April | 8,048 | 1,322 | 9,370 |
| May | 8,414 | 1,271 | 9,685 |
| June | 7,581 | 1,120 | 8,701 |
| July | 8,487 | 1,163 | 9,650 |
| August | 6,583 | 1,046 | 7,629 |
| September | 8,456 | 1,255 | 9,711 |
| October | 13,866 | 1,578 | 15,444 |
| November | 8,593 | 1,128 | 9,721 |
| December | 7,286 | 1,068 | 8,354 |
| 2025 | 15,906 | 2,234 | 18,140 |
| January | 8,078 | 1,187 | 9,265 |
| February | 7,828 | 1,047 | 8,875 |
| Total | 283,116 | 44,187 | 327,303 |

2.2 Average Days To Settle

| Year | Represented | Unrepresented | Total |
|--------------|-------------|---------------|------------|
| 2024 | 363 | 157 | 338 |
| January | 309 | 130 | 288 |
| February | 311 | 124 | 288 |
| March | 319 | 119 | 292 |
| April | 321 | 137 | 295 |
| May | 323 | 142 | 300 |
| June | 345 | 136 | 318 |
| July | 324 | 132 | 301 |
| August | 323 | 142 | 298 |
| September | 397 | 175 | 368 |
| October | 517 | 287 | 493 |
| November | 384 | 152 | 357 |
| December | 387 | 170 | 359 |
| 2025 | 375 | 181 | 351 |
| January | 385 | 178 | 359 |
| February | 365 | 185 | 343 |
| Total | 301 | 132 | 278 |

2.3 Open Settlements

| Year | Represented | Unrepresented | Total |
|--------------|---------------|---------------|---------------|
| 2024 | 3,598 | 256 | 3,854 |
| January | 526 | 23 | 549 |
| February | 479 | 15 | 494 |
| March | 410 | 14 | 424 |
| April | 430 | 11 | 441 |
| May | 281 | 11 | 292 |
| June | 277 | 14 | 291 |
| July | 343 | 22 | 365 |
| August | 245 | 17 | 262 |
| September | 233 | 16 | 249 |
| October | 199 | 36 | 235 |
| November | 104 | 37 | 141 |
| December | 71 | 40 | 111 |
| 2025 | 28 | 22 | 50 |
| January | 27 | 19 | 46 |
| February | 1 | 3 | 4 |
| Total | 22,828 | 862 | 23,690 |

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 |
|--------------|---------------|---------------|---------------|----------------|-----------------|-----------------|
| 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

| Year | 1 0-3 Mths | 2 3-6 Mths | 3 6-9 Mths | 4 9-12 Mths | 5 12-15 Mths | 7 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

| 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 |
|--------------|---------------|---------------|---------------|----------------|-----------------|-----------------|-----------------|
| 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

| 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 |
|--------------|---------------|---------------|---------------|----------------|-----------------|-----------------|-----------------|
| 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 | 9103 | 35369 | 23886 | 8758 | 1993 | 766 | 519 |
| January | 617 | 2330 | 1646 | 623 | 140 | 44 | 15 |
| February | 631 | 2447 | 1580 | 603 | 145 | 40 | 30 |
| March | 788 | 3315 | 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 | 3170 | 2109 | 791 | 158 | 93 | 63 |
| November | 888 | 3411 | 2308 | 868 | 183 | 80 | 66 |
| December | 795 | 3224 | 2162 | 765 | 173 | 77 | 69 |
| Total | 9103 | 35369 | 23886 | 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 | 5595 | 14611 | 8144 | 3639 | 834 | 417 | 294 |
| January | 533 | 1360 | 741 | 336 | 79 | 27 | 29 |
| February | 517 | 1383 | 742 | 295 | 75 | 31 | 25 |
| March | 419 | 1223 | 695 | 306 | 74 | 33 | 31 |
| April | 437 | 1199 | 638 | 270 | 64 | 32 | 15 |
| May | 470 | 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 | 60 | 30 | 27 |
| September | 402 | 1063 | 585 | 258 | 56 | 35 | 26 |
| October | 806 | 2061 | 1165 | 530 | 127 | 60 | 32 |
| November | 452 | 1094 | 601 | 282 | 66 | 31 | 27 |
| December | 334 | 919 | 498 | 220 | 44 | 26 | 13 |
| 2025 | 776 | 2165 | 948 | 444 | 123 | 60 | 49 |
| January | 401 | 1092 | 491 | 249 | 63 | 32 | 21 |
| February | 375 | 1073 | 457 | 195 | 60 | 28 | 28 |
| Total | 17283 | 46625 | 24590 | 10049 | 2490 | 885 | 586 |

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 | 10430 | 36968 | 24779 | 8582 | 1862 | 1157 | 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 | 2082 | 753 | 164 | 103 | 70 |
| June | 771 | 2736 | 1829 | 692 | 123 | 103 | 65 |
| July | 870 | 3180 | 2136 | 688 | 153 | 86 | 86 |
| August | 684 | 2370 | 1650 | 564 | 148 | 93 | 64 |
| September | 878 | 2856 | 1911 | 633 | 151 | 96 | 71 |
| October | 1268 | 4465 | 2981 | 1036 | 210 | 131 | 92 |
| November | 891 | 3055 | 1928 | 679 | 161 | 99 | 75 |
| December | 756 | 2656 | 1521 | 557 | 137 | 88 | 55 |
| 2025 | 1603 | 6093 | 3211 | 1155 | 281 | 162 | 116 |
| January | 774 | 3001 | 1694 | 611 | 148 | 78 | 61 |
| February | 829 | 3092 | 1517 | 544 | 133 | 84 | 55 |
| Total | 26843 | 101636 | 67028 | 23355 | 5205 | 2252 | 1526 |

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

| 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 | £175 | £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

| RepresentedClaim Year | Represented | | | Unrepresented | | |
|--------------------------|---------------------|---------------|---------------|---------------------|---------------|---------------|
| | Injury - non-tariff | Tariff amount | Tariff uplift | Injury - non-tariff | 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 | £1,181 | £791 | £169 | £1,135 | £753 | £217 |
| December | £1,162 | £776 | £203 | £1,189 | £753 | £151 |
| 2025 | £1,186 | £767 | £157 | £1,190 | £773 | £181 |
| January | £1,190 | £775 | £132 | £1,208 | £771 | £145 |
| February | £1,182 | £759 | £183 | £1,170 | £776 | £239 |
| Total | £1,042 | £754 | £169 | £1,035 | £759 | £163 |

2.Settlements - Average Values

2.7 Frequency Settled

| Year | RepresentedClaim | | | Unrepresented | | |
|--------------|---------------------|------------------------------|---------------|---------------------|---------------|---------------|
| | Injury - non-tariff | Represented 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 | RepresentedClaim | | | Unrepresented | | |
|--------------|---------------------|------------------------------|---------------|---------------------|---------------|---------------|
| | Injury - non-tariff | Represented 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 | 40,409 | 98,351 | 1,170 | 5,678 | 13,421 | 600 |
| January | 2,553 | 6,999 | 86 | 382 | 894 | 40 |
| February | 2,386 | 6,789 | 73 | 352 | 942 | 35 |
| March | 3,490 | 8,909 | 118 | 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 | 8,699 | 98 | 512 | 1,177 | 30 |
| November | 4,111 | 9,499 | 122 | 517 | 1,150 | 42 |
| December | 3,753 | 8,660 | 117 | 440 | 1,105 | 54 |
| Total | 40,409 | 98,351 | 1,170 | 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 | 44,983 | 102,437 | 1,416 | 6,585 | 14,321 | 557 |
| January | 3,937 | 9,100 | 98 | 512 | 1,202 | 52 |
| February | 3,892 | 8,993 | 127 | 587 | 1,277 | 52 |
| March | 3,610 | 8,218 | 117 | 574 | 1,255 | 53 |
| April | 3,460 | 7,927 | 128 | 590 | 1,280 | 44 |
| May | 3,727 | 8,306 | 118 | 557 | 1,235 | 47 |
| June | 3,446 | 7,450 | 106 | 523 | 1,075 | 34 |
| July | 3,672 | 8,357 | 133 | 510 | 1,128 | 29 |
| August | 2,975 | 6,485 | 100 | 503 | 1,002 | 37 |
| September | 3,738 | 8,321 | 117 | 578 | 1,216 | 51 |
| October | 5,703 | 13,646 | 165 | 711 | 1,519 | 86 |
| November | 3,659 | 8,470 | 123 | 489 | 1,093 | 37 |
| December | 3,164 | 7,164 | 84 | 451 | 1,039 | 35 |
| 2025 | 6,950 | 15,626 | 211 | 1,010 | 2,153 | 83 |
| January | 3,546 | 7,941 | 106 | 532 | 1,144 | 51 |
| February | 3,404 | 7,685 | 105 | 478 | 1,009 | 32 |
| Total | 114,972 | 278,781 | 3,652 | 18,549 | 42,895 | 1,866 |

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

| RepresentedClaim Year | Represented | | | | Unrepresented | | | |
|--------------------------|-------------------|---------------------------|--------------------|---------------------------|-------------------|---------------------------|--------------------|---------------------------|
| | No Uplift Claimed | Exceptional Circumstances | Exceptional Injury | Both Exceptional Injuries | No Uplift Claimed | Exceptional Circumstances | Exceptional Injury | Both Exceptional Injuries |
| ☐ 2021 | 108,167 | 2,793 | 3,527 | 8,391 | 9,250 | 534 | 334 | 2,248 |
| May | 4 | | | | 3 | | 1 | 3 |
| June | 7,795 | 209 | 298 | 658 | 779 | 45 | 29 | 202 |
| July | 12,940 | 311 | 427 | 1,085 | 1,156 | 64 | 38 | 297 |
| August | 15,501 | 427 | 514 | 1,218 | 1,297 | 71 | 45 | 301 |
| September | 17,343 | 468 | 583 | 1,312 | 1,360 | 82 | 56 | 365 |
| October | 17,638 | 445 | 590 | 1,400 | 1,584 | 92 | 52 | 340 |
| November | 19,885 | 497 | 586 | 1,473 | 1,747 | 95 | 64 | 404 |
| December | 17,061 | 436 | 529 | 1,245 | 1,324 | 85 | 49 | 336 |
| Total | 108,167 | 2,793 | 3,527 | 8,391 | 9,250 | 534 | 334 | 2,248 |

3.1 Exceptional Injuries and Circumstances

| RepresentedClaim Year | Represented | | | | Unrepresented | | | |
|--------------------------|-------------------|---------------------------|--------------------|---------------------------|-------------------|---------------------------|--------------------|---------------------------|
| | No Uplift Claimed | Exceptional Circumstances | Exceptional Injury | Both Exceptional Injuries | No Uplift Claimed | Exceptional Circumstances | Exceptional Injury | Both Exceptional Injuries |
| ☐ 2022 | 228,529 | 6,933 | 9,575 | 18,524 | 18,969 | 1,229 | 768 | 5,113 |
| January | 18,552 | 445 | 548 | 1,317 | 1,685 | 101 | 62 | 418 |
| February | 20,018 | 551 | 604 | 1,446 | 1,468 | 92 | 76 | 385 |
| March | 21,169 | 578 | 747 | 1,574 | 1,731 | 116 | 67 | 469 |
| April | 17,931 | 502 | 629 | 1,359 | 1,354 | 94 | 53 | 375 |
| May | 19,604 | 576 | 781 | 1,519 | 1,509 | 113 | 56 | 419 |
| June | 18,659 | 541 | 841 | 1,743 | 1,507 | 97 | 65 | 442 |
| July | 19,262 | 607 | 923 | 1,612 | 1,522 | 96 | 73 | 381 |
| August | 18,402 | 505 | 879 | 1,551 | 1,559 | 105 | 53 | 466 |
| September | 18,049 | 698 | 840 | 1,529 | 1,516 | 115 | 63 | 432 |
| October | 19,066 | 631 | 910 | 1,557 | 1,757 | 91 | 57 | 451 |
| November | 20,886 | 700 | 1,017 | 1,924 | 1,811 | 115 | 71 | 486 |
| December | 16,931 | 599 | 856 | 1,393 | 1,550 | 94 | 72 | 389 |
| Total | 228,529 | 6,933 | 9,575 | 18,524 | 18,969 | 1,229 | 768 | 5,113 |

3.Exceptional Injuries & Circumstances

3.1 Exceptional Injuries and Circumstances

| RepresentedClaim Year | Represented | | | | Unrepresented | | | |
|--------------------------|-------------------|---------------------------|--------------------|---------------------------|-------------------|---------------------------|--------------------|---------------------------|
| | No Uplift Claimed | Exceptional Circumstances | Exceptional Injury | Both Exceptional Injuries | No Uplift Claimed | Exceptional Circumstances | Exceptional Injury | Both Exceptional Injuries |
| ☐ 2023 | 213,317 | 5,715 | 10,990 | 17,104 | 22,387 | 1,367 | 923 | 6,232 |
| January | 20,612 | 605 | 1,091 | 1,740 | 2,065 | 127 | 81 | 600 |
| February | 18,774 | 483 | 1,061 | 1,442 | 1,804 | 95 | 73 | 468 |
| March | 19,775 | 529 | 965 | 1,494 | 1,960 | 118 | 95 | 551 |
| April | 15,427 | 357 | 756 | 1,237 | 1,700 | 96 | 73 | 420 |
| May | 17,679 | 478 | 920 | 1,475 | 1,913 | 107 | 82 | 533 |
| June | 18,204 | 454 | 845 | 1,366 | 1,914 | 112 | 84 | 552 |
| July | 17,693 | 411 | 942 | 1,346 | 1,888 | 115 | 67 | 570 |
| August | 17,680 | 518 | 1,025 | 1,436 | 1,799 | 126 | 67 | 502 |
| September | 16,176 | 455 | 901 | 1,250 | 1,764 | 104 | 71 | 477 |
| October | 17,848 | 495 | 863 | 1,462 | 1,935 | 125 | 72 | 516 |
| November | 18,588 | 543 | 845 | 1,604 | 2,055 | 137 | 88 | 566 |
| December | 14,861 | 387 | 776 | 1,252 | 1,590 | 105 | 70 | 477 |
| Total | 213,317 | 5,715 | 10,990 | 17,104 | 22,387 | 1,367 | 923 | 6,232 |

3.1 Exceptional Injuries and Circumstances

| RepresentedClaim Year | Represented | | | | Unrepresented | | | |
|--------------------------|-------------------|---------------------------|--------------------|---------------------------|-------------------|---------------------------|--------------------|---------------------------|
| | No Uplift Claimed | Exceptional Circumstances | Exceptional Injury | Both Exceptional Injuries | No Uplift Claimed | Exceptional Circumstances | Exceptional Injury | Both Exceptional Injuries |
| ☐ 2024 | 189,140 | 7,749 | 13,066 | 18,416 | 21,632 | 1,424 | 993 | 6,659 |
| January | 17,999 | 527 | 1,067 | 1,589 | 2,146 | 149 | 82 | 597 |
| February | 16,973 | 514 | 995 | 1,515 | 1,875 | 109 | 84 | 529 |
| March | 15,906 | 433 | 995 | 1,435 | 1,860 | 120 | 77 | 534 |
| April | 16,270 | 529 | 1,135 | 1,540 | 1,804 | 116 | 64 | 537 |
| May | 15,120 | 427 | 844 | 1,285 | 1,739 | 109 | 66 | 495 |
| June | 14,580 | 416 | 716 | 1,151 | 1,801 | 106 | 91 | 525 |
| July | 17,103 | 604 | 1,117 | 1,477 | 1,849 | 112 | 106 | 614 |
| August | 14,371 | 683 | 1,076 | 1,457 | 1,697 | 102 | 80 | 521 |
| September | 15,477 | 712 | 1,193 | 1,707 | 1,733 | 146 | 61 | 555 |
| October | 17,120 | 964 | 1,271 | 1,805 | 1,847 | 124 | 90 | 625 |
| November | 15,229 | 1,116 | 1,300 | 1,868 | 1,778 | 109 | 99 | 555 |
| December | 12,992 | 824 | 1,357 | 1,587 | 1,503 | 122 | 93 | 572 |
| ☐ 2025 | 28,349 | 1,889 | 3,173 | 4,312 | 3,121 | 362 | 239 | 1,641 |
| January | 15,175 | 1,021 | 1,630 | 2,394 | 1,695 | 217 | 136 | 856 |
| February | 13,174 | 868 | 1,543 | 1,918 | 1,426 | 145 | 103 | 785 |
| Total | 767,502 | 25,079 | 40,331 | 66,747 | 75,359 | 4,916 | 3,257 | 21,893 |

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

| RepresentedClaim Year | Court | Represented | | | | Unrepresented | | | | Total | |
|--------------------------|-----------|--------------------|--------------|--------------|---------------|---------------|--------------------|------------|------------|--------------|---------------|
| | | Rejected Liability | Removed | Withdrawn | Total | Court | Rejected Liability | Removed | Withdrawn | | Total |
| ☐ 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 | | | | Unrepresented | | | | Total | |
|--------------------------|--------------|--------------------|---------------|---------------|---------------|---------------|--------------------|--------------|------------|--------------|---------------|
| | | Rejected Liability | Removed | Withdrawn | Total | Court | Rejected Liability | Removed | Withdrawn | | Total |
| ☐ 2022 | 3,222 | 333 | 15,341 | 13,478 | 32,374 | 151 | 67 | 1,040 | 940 | 2,198 | 34,572 |
| 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 | 136 | 25 | 446 | 1,092 | 1,699 | 16 | 9 | 63 | 83 | 171 | 1,870 |
| 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 | 200 | 47 | 1,037 | 1,130 | 2,414 | 15 | 3 | 72 | 79 | 169 | 2,583 |
| 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 | 468 | 39 | 1,511 | 1,375 | 3,393 | 14 | 2 | 85 | 90 | 191 | 3,584 |
| December | 502 | 17 | 1,248 | 1,043 | 2,810 | 12 | 2 | 58 | 79 | 151 | 2,961 |
| Total | 3,222 | 333 | 15,341 | 13,478 | 32,374 | 151 | 67 | 1,040 | 940 | 2,198 | 34,572 |

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 | 9,750 | 423 | 22,671 | 23,685 | 56,529 | 218 | 94 | 1,169 | 1,051 | 2,532 | 59,061 | |
| January | 627 | 35 | 1,767 | 1,340 | 3,769 | 18 | 6 | 98 | 78 | 200 | 3,969 | |
| February | 636 | 35 | 1,707 | 2,007 | 4,385 | 12 | 5 | 90 | 78 | 185 | 4,570 | |
| March | 750 | 51 | 1,874 | 1,709 | 4,384 | 20 | 11 | 107 | 89 | 227 | 4,611 | |
| April | 597 | 26 | 1,327 | 1,624 | 3,574 | 22 | 9 | 90 | 67 | 188 | 3,762 | |
| May | 648 | 34 | 1,692 | 1,727 | 4,101 | 14 | 8 | 82 | 93 | 197 | 4,298 | |
| June | 822 | 25 | 1,757 | 1,483 | 4,087 | 20 | 6 | 111 | 75 | 212 | 4,299 | |
| July | 885 | 41 | 1,683 | 1,361 | 3,970 | 24 | 10 | 99 | 81 | 214 | 4,184 | |
| August | 988 | 34 | 3,311 | 3,725 | 8,058 | 13 | 8 | 101 | 137 | 259 | 8,317 | |
| September | 910 | 39 | 2,207 | 2,735 | 5,891 | 14 | 11 | 90 | 99 | 214 | 6,105 | |
| October | 1,025 | 24 | 1,782 | 2,213 | 5,044 | 18 | 9 | 94 | 100 | 221 | 5,265 | |
| November | 1,050 | 26 | 1,863 | 2,078 | 5,017 | 23 | 3 | 116 | 90 | 232 | 5,249 | |
| December | 812 | 53 | 1,701 | 1,683 | 4,249 | 20 | 8 | 91 | 64 | 183 | 4,432 | |
| Total | 9,750 | 423 | 22,671 | 23,685 | 56,529 | 218 | 94 | 1,169 | 1,051 | 2,532 | 59,061 | |

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 | 16,428 | 944 | 61,139 | 65,746 | 144,257 | 279 | 190 | 7,154 | 1,839 | 9,462 | 153,719 | |
| January | 1,159 | 44 | 2,324 | 2,719 | 6,246 | 34 | 10 | 116 | 97 | 257 | 6,503 | |
| February | 1,181 | 29 | 2,205 | 5,387 | 8,802 | 32 | 8 | 117 | 108 | 265 | 9,067 | |
| March | 1,046 | 37 | 4,199 | 4,767 | 10,049 | 20 | 8 | 116 | 93 | 237 | 10,286 | |
| April | 1,201 | 31 | 7,628 | 3,975 | 12,835 | 24 | 11 | 126 | 92 | 253 | 13,088 | |
| May | 1,313 | 25 | 3,689 | 5,439 | 10,466 | 16 | 10 | 99 | 108 | 233 | 10,699 | |
| June | 1,256 | 35 | 6,198 | 3,920 | 11,409 | 15 | 6 | 118 | 148 | 287 | 11,696 | |
| July | 1,439 | 301 | 3,558 | 4,056 | 9,354 | 17 | 5 | 107 | 122 | 251 | 9,605 | |
| August | 1,542 | 70 | 2,063 | 3,499 | 7,174 | 31 | 11 | 112 | 123 | 277 | 7,451 | |
| September | 1,445 | 30 | 2,105 | 2,958 | 6,538 | 21 | 15 | 115 | 95 | 246 | 6,784 | |
| October | 1,794 | 279 | 21,276 | 21,791 | 45,140 | 28 | 70 | 5,514 | 640 | 6,252 | 51,392 | |
| November | 1,709 | 38 | 2,842 | 3,613 | 8,202 | 24 | 15 | 289 | 110 | 438 | 8,640 | |
| December | 1,343 | 25 | 3,052 | 3,622 | 8,042 | 17 | 21 | 325 | 103 | 466 | 8,508 | |
| ☐ 2025 | 3,382 | 89 | 6,065 | 7,974 | 17,510 | 52 | 28 | 710 | 243 | 1,033 | 18,543 | |
| January | 1,818 | 38 | 3,353 | 4,215 | 9,424 | 24 | 17 | 417 | 133 | 591 | 10,015 | |
| February | 1,564 | 51 | 2,712 | 3,759 | 8,086 | 28 | 11 | 293 | 110 | 442 | 8,528 | |
| Total | 32,799 | 1,914 | 112,789 | 113,623 | 261,125 | 716 | 396 | 10,781 | 4,508 | 16,401 | 277,526 | |

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 | 6,582 | 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 | 344 | 15 | 269 | 156 | 596 | 249 | 70 |
| June | 355 | 19 | 276 | 141 | 597 | 387 | 96 |
| July | 561 | 34 | 256 | 129 | 661 | 493 | 165 |
| August | 567 | 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 | 931 | 30 | 468 | 236 | 642 | 826 | 260 |
| December | 805 | 26 | 202 | 174 | 554 | 875 | 174 |
| Total | 6,582 | 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 |
|-------------------------------|---------------|--|-----------------|-------------------------|---------------|---|---------------------------------------|
| <input type="checkbox"/> 2023 | 17,311 | 608 | 3,691 | 3,209 | 14,052 | 14,182 | 3,476 |
| January | 1,088 | 42 | 343 | 192 | 702 | 1,037 | 365 |
| February | 1,163 | 42 | 347 | 241 | 1,204 | 1,112 | 276 |
| March | 1,374 | 52 | 351 | 183 | 925 | 1,204 | 295 |
| April | 1,085 | 33 | 256 | 266 | 905 | 842 | 187 |
| May | 1,186 | 34 | 259 | 356 | 950 | 1,057 | 259 |
| June | 1,447 | 46 | 310 | 181 | 766 | 1,071 | 266 |
| July | 1,425 | 56 | 240 | 139 | 805 | 1,032 | 273 |
| August | 1,918 | 66 | 535 | 226 | 2,721 | 2,061 | 531 |
| September | 1,602 | 67 | 359 | 753 | 1,414 | 1,389 | 307 |
| October | 1,709 | 60 | 252 | 211 | 1,436 | 1,144 | 232 |
| November | 1,829 | 49 | 251 | 278 | 1,209 | 1,145 | 256 |
| December | 1,485 | 61 | 188 | 183 | 1,015 | 1,088 | 229 |
| Total | 17,311 | 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 |
|-------------------------------|------------|--|-----------------|--|-------------------------|------------|---|---------------------------------------|
| <input type="checkbox"/> 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 |
|-------------------------------|---------------|--|-----------------|-------------------------|---------------|---|---------------------------------------|
| <input type="checkbox"/> 2024 | 43,034 | 1,891 | 9,547 | 7,775 | 32,799 | 39,770 | 9,441 |
| January | 2,250 | 66 | 305 | 377 | 1,453 | 1,481 | 314 |
| February | 2,460 | 54 | 738 | 505 | 3,374 | 1,362 | 309 |
| March | 2,632 | 120 | 1,048 | 574 | 2,286 | 2,800 | 589 |
| April | 3,028 | 231 | 1,137 | 436 | 1,946 | 5,017 | 1,040 |
| May | 3,073 | 112 | 1,114 | 618 | 2,565 | 2,378 | 606 |
| June | 3,179 | 204 | 810 | 455 | 1,855 | 3,785 | 1,121 |
| July | 3,564 | 102 | 673 | 660 | 1,713 | 2,183 | 459 |
| August | 3,119 | 62 | 306 | 631 | 1,484 | 1,323 | 249 |
| September | 2,942 | 65 | 319 | 311 | 1,290 | 1,359 | 252 |
| October | 9,942 | 664 | 2,366 | 2,619 | 11,565 | 14,224 | 3,760 |
| November | 3,601 | 125 | 352 | 333 | 1,619 | 1,828 | 344 |
| December | 3,244 | 86 | 379 | 256 | 1,649 | 2,030 | 398 |
| <input type="checkbox"/> 2025 | 7,384 | 220 | 714 | 606 | 3,789 | 4,045 | 752 |
| January | 3,844 | 149 | 378 | 261 | 2,159 | 2,216 | 417 |
| February | 3,540 | 71 | 336 | 345 | 1,630 | 1,829 | 335 |
| Total | 74,783 | 4,050 | 17,892 | 14,073 | 59,241 | 72,862 | 18,224 |

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 |
|-------------------------------|--------------|--|-----------------|--|-------------------------|--------------|---|---------------------------------------|
| <input type="checkbox"/> 2024 | 1,127 | 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 | 499 | 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 |
| <input type="checkbox"/> 2025 | 166 | 82 | 113 | 55 | 49 | 91 | 414 | 63 |
| January | 91 | 50 | 57 | 30 | 29 | 53 | 240 | 41 |
| February | 75 | 32 | 56 | 25 | 20 | 38 | 174 | 22 |
| Total | 2,273 | 1,099 | 1,672 | 1,040 | 798 | 1,877 | 6,290 | 1,352 |

5. Liability Decisions

5.1 Liability Decisions

| Represented Claim 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 | 1,442 | 74,842 | 2,402 | 5,907 | 84,593 | 106 | 8,112 | 56 | 371 | 8,645 | 93,238 |
| May | | | | | | | 2 | | 1 | 3 | 3 |
| June | 112 | 5,676 | 231 | 452 | 6,471 | 11 | 692 | 5 | 26 | 734 | 7,205 |
| July | 188 | 9,295 | 329 | 769 | 10,581 | 15 | 1,020 | 10 | 49 | 1,094 | 11,675 |
| August | 215 | 10,833 | 351 | 870 | 12,269 | 15 | 1,156 | 8 | 62 | 1,241 | 13,510 |
| September | 217 | 11,993 | 361 | 936 | 13,507 | 16 | 1,244 | 6 | 51 | 1,317 | 14,824 |
| October | 249 | 12,187 | 374 | 966 | 13,776 | 24 | 1,331 | 11 | 61 | 1,427 | 15,203 |
| November | 267 | 13,437 | 398 | 962 | 15,064 | 14 | 1,501 | 10 | 63 | 1,588 | 16,652 |
| December | 194 | 11,421 | 358 | 952 | 12,925 | 11 | 1,166 | 6 | 58 | 1,241 | 14,166 |
| Total | 1,442 | 74,842 | 2,402 | 5,907 | 84,593 | 106 | 8,112 | 56 | 371 | 8,645 | 93,238 |

5.1 Liability Decisions

| Represented Claim 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 | 3,807 | 155,014 | 4,626 | 15,306 | 178,753 | 252 | 16,664 | 110 | 877 | 17,903 | 196,656 |
| January | 222 | 12,444 | 367 | 895 | 13,928 | 22 | 1,472 | 13 | 72 | 1,579 | 15,507 |
| February | 317 | 13,242 | 372 | 959 | 14,890 | 17 | 1,281 | 9 | 66 | 1,373 | 16,263 |
| March | 315 | 13,949 | 428 | 1,316 | 16,008 | 19 | 1,538 | 6 | 79 | 1,642 | 17,650 |
| April | 251 | 11,792 | 381 | 1,155 | 13,579 | 14 | 1,171 | 10 | 59 | 1,254 | 14,833 |
| May | 303 | 12,975 | 400 | 1,282 | 14,960 | 14 | 1,353 | 6 | 70 | 1,443 | 16,403 |
| June | 303 | 12,432 | 374 | 1,254 | 14,363 | 14 | 1,372 | 8 | 58 | 1,452 | 15,815 |
| July | 354 | 13,142 | 401 | 1,350 | 15,247 | 31 | 1,328 | 9 | 62 | 1,430 | 16,677 |
| August | 319 | 12,581 | 388 | 1,278 | 14,566 | 26 | 1,358 | 8 | 69 | 1,461 | 16,027 |
| September | 317 | 12,318 | 387 | 1,406 | 14,428 | 28 | 1,342 | 9 | 82 | 1,461 | 15,889 |
| October | 403 | 13,295 | 373 | 1,408 | 15,479 | 23 | 1,544 | 10 | 81 | 1,658 | 17,137 |
| November | 396 | 14,818 | 449 | 1,657 | 17,320 | 25 | 1,581 | 10 | 89 | 1,705 | 19,025 |
| December | 307 | 12,026 | 306 | 1,346 | 13,985 | 19 | 1,324 | 12 | 90 | 1,445 | 15,430 |
| Total | 3,807 | 155,014 | 4,626 | 15,306 | 178,753 | 252 | 16,664 | 110 | 877 | 17,903 | 196,656 |

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 | | 5,086 | 147,702 | 4,071 | 19,174 | 176,033 | 297 | 19,653 | 152 | 1,322 | 21,424 | 197,457 |
| January | | 391 | 14,433 | 407 | 1,485 | 16,716 | 12 | 1,855 | 20 | 105 | 1,992 | 18,708 |
| February | | 331 | 13,005 | 358 | 1,455 | 15,149 | 15 | 1,540 | 14 | 104 | 1,673 | 16,822 |
| March | | 400 | 13,427 | 393 | 1,587 | 15,807 | 22 | 1,770 | 12 | 101 | 1,905 | 17,712 |
| April | | 330 | 10,585 | 277 | 1,276 | 12,468 | 30 | 1,512 | 13 | 91 | 1,646 | 14,114 |
| May | | 415 | 12,249 | 332 | 1,541 | 14,537 | 21 | 1,650 | 9 | 134 | 1,814 | 16,351 |
| June | | 435 | 12,493 | 376 | 1,628 | 14,932 | 31 | 1,693 | 12 | 118 | 1,854 | 16,786 |
| July | | 437 | 12,328 | 305 | 1,678 | 14,748 | 38 | 1,648 | 10 | 115 | 1,811 | 16,559 |
| August | | 447 | 12,145 | 382 | 1,745 | 14,719 | 28 | 1,572 | 14 | 109 | 1,723 | 16,442 |
| September | | 462 | 11,044 | 311 | 1,519 | 13,336 | 19 | 1,496 | 13 | 109 | 1,637 | 14,973 |
| October | | 547 | 12,161 | 326 | 1,808 | 14,842 | 32 | 1,646 | 14 | 113 | 1,805 | 16,647 |
| November | | 532 | 13,054 | 366 | 1,907 | 15,859 | 28 | 1,830 | 11 | 120 | 1,989 | 17,848 |
| December | | 359 | 10,778 | 238 | 1,545 | 12,920 | 21 | 1,441 | 10 | 103 | 1,575 | 14,495 |
| Total | | 5,086 | 147,702 | 4,071 | 19,174 | 176,033 | 297 | 19,653 | 152 | 1,322 | 21,424 | 197,457 |

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 | | 7,479 | 138,659 | 3,541 | 25,788 | 175,467 | 458 | 18,734 | 161 | 1,423 | 20,776 | 196,243 |
| January | | 550 | 12,691 | 314 | 1,921 | 15,476 | 40 | 1,838 | 13 | 146 | 2,037 | 17,513 |
| February | | 542 | 11,988 | 328 | 1,824 | 14,682 | 36 | 1,622 | 19 | 109 | 1,786 | 16,468 |
| March | | 537 | 11,394 | 287 | 1,766 | 13,984 | 46 | 1,550 | 11 | 125 | 1,732 | 15,716 |
| April | | 545 | 11,996 | 279 | 1,945 | 14,765 | 22 | 1,583 | 13 | 98 | 1,716 | 16,481 |
| May | | 499 | 10,586 | 306 | 1,827 | 13,218 | 23 | 1,438 | 13 | 122 | 1,596 | 14,814 |
| June | | 508 | 10,002 | 295 | 1,782 | 12,587 | 39 | 1,517 | 20 | 111 | 1,687 | 14,274 |
| July | | 691 | 12,330 | 336 | 2,171 | 15,528 | 35 | 1,665 | 21 | 123 | 1,844 | 17,372 |
| August | | 575 | 10,730 | 266 | 2,142 | 13,713 | 32 | 1,429 | 12 | 144 | 1,617 | 15,330 |
| September | | 744 | 11,552 | 288 | 2,403 | 14,987 | 34 | 1,550 | 6 | 96 | 1,686 | 16,673 |
| October | | 795 | 13,035 | 325 | 2,768 | 16,923 | 40 | 1,623 | 15 | 124 | 1,802 | 18,725 |
| November | | 782 | 11,922 | 275 | 2,815 | 15,794 | 55 | 1,528 | 11 | 106 | 1,700 | 17,494 |
| December | | 711 | 10,433 | 242 | 2,424 | 13,810 | 56 | 1,391 | 7 | 119 | 1,573 | 15,383 |
| ☐ 2025 | | 960 | 14,760 | 209 | 2,448 | 18,377 | 81 | 2,339 | 12 | 138 | 2,570 | 20,947 |
| January | | 792 | 10,615 | 172 | 2,112 | 13,691 | 71 | 1,582 | 11 | 111 | 1,775 | 15,466 |
| February | | 168 | 4,145 | 37 | 336 | 4,686 | 10 | 757 | 1 | 27 | 795 | 5,481 |
| Total | | 18,774 | 530,977 | 14,849 | 68,623 | 633,223 | 1,194 | 65,502 | 491 | 4,131 | 71,318 | 704,541 |

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.