

OIC Monthly Claims Data

Data view: May 2021 – March 2025

1.Claim Volumes

OFFICIAL
INJURY
CLAIM

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

OFFICIAL
INJURY
CLAIM

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2023	247,127	30,908	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	21,581	2,845	24,426
December	17,276	2,242	19,518
Total	247,127	30,908	278,035

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	UK Law Firm	Total
2023	54,348	724	192,055	247,127
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	17,011	21,581
December	3,620	33	13,623	17,276
Total	54,348	724	192,055	247,127

1.1 Claims Entered By Month

Year	Represented	Unrepresented	Total
2024	228,372	30,707	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	16,864	2,522	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	55,244	8,052	63,296
January	20,222	2,902	23,124
February	17,504	2,463	19,967
March	17,518	2,687	20,205
Total	917,182	108,112	1,025,294

1.2 Type of User (Represented Claims)

Year	Alternative Business Structure	Claims Management Company	Other	UK Law Firm	Total
2024	49,002	435		178,935	228,372
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		13,364	16,864
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	13,075	108		42,061	55,244
January	4,767	47		15,408	20,222
February	4,203	37		13,264	17,504
March	4,105	24		13,389	17,518
Total	205,044	2,285	8	709,845	917,182

1.Claim Volumes - Injury Claim As Presented

OFFICIAL
INJURY
CLAIM

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	Total	Total
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	Total	Total
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	Total	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

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	Total	Total
2024	21,087	57,907	91,935	170,929	1,919	5,879	7,798	320	320	29,506	40,959	70,465	249,512
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	4,370	7,194	13,242	174	449	623	34	34	2,326	3,030	5,356	19,255
September	1,835	4,863	7,780	14,478	117	508	625	26	26	2,460	3,219	5,679	20,808
October	1,976	5,292	8,528	15,796	183	539	722	28	28	2,833	3,632	6,465	23,011
November	1,981	4,691	8,055	14,727	167	498	665	25	25	2,500	3,287	5,787	21,204
December	1,583	4,051	7,039	12,673	148	415	563	30	30	2,259	2,841	5,100	18,366
2025	4,868	13,157	23,269	41,294	568	1,456	2,024	81	81	7,755	9,652	17,407	60,806
January	1,879	4,796	8,457	15,132	214	480	694	24	24	2,895	3,537	6,432	22,282
February	1,518	4,121	7,400	13,039	191	497	688	28	28	2,409	3,033	5,442	19,197
March	1,471	4,240	7,412	13,123	163	479	642	29	29	2,451	3,082	5,533	19,327
Total	74,170	254,268	329,802	658,240	7,746	25,148	32,894	1,060	1,060	111,198	181,416	292,614	984,808

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	1,611	8	1,619
June	118		118
July	205	1	206
August	208	2	210
September	262	1	263
October	263	1	264
November	284	1	285
December	271	2	273
Total	1,611	8	1,619

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
☐ 2022	60,035	10,450	70,485
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	5,125	967	6,092
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	60,035	10,450	70,485

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	9,492	265	9,757
January	593	13	606
February	743	23	766
March	878	25	903
April	789	20	809
May	825	19	844
June	793	26	819
July	794	24	818
August	747	29	776
September	801	16	817
October	847	29	876
November	936	19	955
December	746	22	768
Total	9,492	265	9,757

2.Settlements

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2023	99,852	13,838	113,690
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	8,434	1,275	9,709
July	8,403	1,230	9,633
August	8,854	1,153	10,007
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	99,852	13,838	113,690

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	7,843	301	8,144
January	915	26	941
February	814	30	844
March	806	20	826
April	605	26	631
May	678	23	701
June	632	39	671
July	623	25	648
August	532	25	557
September	545	16	561
October	561	17	578
November	631	32	663
December	501	22	523
Total	7,843	301	8,144

2.1 Settlements By Month (Closed Cases)

Year	Represented	Unrepresented	Total
2024	104,041	14,810	118,851
January	9,261	1,231	10,492
February	9,132	1,329	10,461
March	8,349	1,299	9,648
April	8,047	1,322	9,369
May	8,413	1,271	9,684
June	7,578	1,120	8,698
July	8,486	1,163	9,649
August	6,583	1,046	7,629
September	8,455	1,255	9,710
October	13,864	1,578	15,442
November	8,589	1,128	9,717
December	7,284	1,068	8,352
2025	23,610	3,411	27,021
January	8,069	1,186	9,255
February	7,737	1,046	8,783
March	7,804	1,179	8,983
Total	290,798	45,364	336,162

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	300
August	323	142	298
September	397	175	368
October	517	287	493
November	384	152	357
December	387	170	359
2025	375	172	350
January	385	178	359
February	365	185	343
March	376	153	346
Total	303	132	280

2.3 Open Settlements

Year	Represented	Unrepresented	Total
2024	4,030	235	4,265
January	554	21	575
February	511	15	526
March	452	15	467
April	443	9	452
May	304	11	315
June	288	14	302
July	363	19	382
August	288	15	303
September	274	15	289
October	244	31	275
November	181	26	207
December	128	44	172
2025	75	74	149
January	59	53	112
February	16	19	35
March		2	2
Total	23,051	883	23,934

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	5268	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	458	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	5268	21184	13972	4624	1057	167	61

2.Settlements - Distribution of Tariff

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
2023	5827	16172	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	1365	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	16172	8810	3522	916	319	220

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
2023	9103	35366	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	2974	2072	730	161	77	48
August	799	3072	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	35366	23886	8758	1993	766	519

2.4 Distribution of Tariff Settled Claims - Whiplash Tariff

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
2024	5595	14609	8143	3639	834	417	293
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	1065	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	600	282	66	31	26
December	334	919	498	220	44	26	13
2025	1202	3251	1444	644	177	82	67
January	401	1091	491	248	63	32	21
February	372	1062	453	194	59	28	28
March	429	1098	500	202	55	22	18
Total	17709	47707	25085	10249	2544	907	603

2.5 Distribution of Tariff Settled Claims - Whiplash & Minor Psychological

	1	2	3	4	5	6	7
Year	0-3 Mths	3-6 Mths	6-9 Mths	9-12 Mths	12-15 Mths	15-18 Mths	18-21 Mths
2024	10428	36966	24775	8579	1861	1157	828
January	892	3260	2305	764	166	93	51
February	856	3377	2239	760	156	87	61
March	844	3023	2160	759	146	76	59
April	844	2957	2035	697	147	102	79
May	874	3033	2082	753	164	103	70
June	771	2736	1829	691	123	103	65
July	870	3180	2135	688	153	86	86
August	684	2370	1650	564	148	93	64
September	878	2856	1911	632	151	96	71
October	1268	4464	2981	1036	210	131	92
November	891	3055	1928	678	160	99	75
December	756	2655	1520	557	137	88	55
2025	2417	9177	4652	1626	420	226	188
January	773	2998	1693	609	148	77	61
February	812	3047	1505	542	133	83	53
March	832	3132	1454	475	139	66	74
Total	27654	104715	68465	23823	5343	2316	1597

2.Settlements - Average Values

2.6 Average Settlement Values

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

2.6 Average Settlement Values

RepresentedClaim Year	Injury - non-tariff	Represented Tariff amount	Tariff uplift	Injury - non-tariff	Unrepresented Tariff amount	Tariff uplift
2022	£885	£710	£205	£925	£721	£150
January	£902	£649	£170	£903	£651	£119
February	£904	£674	£328	£844	£697	£155
March	£926	£684	£338	£946	£691	£246
April	£891	£675	£198	£942	£712	£145
May	£864	£674	£173	£879	£711	£144
June	£889	£702	£198	£915	£698	£130
July	£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	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	£175	£1,083	£795	£169
April	£1,024	£755	£214	£1,066	£803	£152
May	£1,006	£743	£161	£1,072	£768	£145
June	£1,012	£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	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	£1,181	£790	£169	£1,135	£753	£217
December	£1,162	£776	£203	£1,189	£753	£151
2025	£1,193	£765	£151	£1,213	£744	£172
January	£1,190	£775	£132	£1,210	£770	£145
February	£1,181	£760	£183	£1,170	£775	£239
March	£1,208	£758	£138	£1,253	£691	£154
Total	£1,047	£754	£168	£1,042	£758	£163

2.Settlements - Average Values

2.7 Frequency Settled

RepresentedClaim		Represented		Unrepresented		
Year	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		Represented		Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift
2022	21,742	59,159	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	5,044	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	59,159	811	4,190	10,198	526

2.Settlements - Average Values

2.7 Frequency Settled

RepresentedClaim		Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift	
2023	40,407	98,347	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	3,388	8,308	108	530	1,244	62	
July	3,487	8,293	92	522	1,184	70	
August	3,693	8,708	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	40,407	98,347	1,170	5,678	13,421	600	

2.7 Frequency Settled

RepresentedClaim		Represented			Unrepresented		
Year	Injury - non-tariff	Tariff amount	Tariff uplift	Injury - non-tariff	Tariff amount	Tariff uplift	
2024	44,979	102,421	1,416	6,585	14,321	557	
January	3,937	9,100	98	512	1,202	52	
February	3,891	8,991	127	587	1,277	52	
March	3,610	8,218	117	574	1,255	53	
April	3,460	7,926	128	590	1,280	44	
May	3,727	8,305	118	557	1,235	47	
June	3,446	7,447	106	523	1,075	34	
July	3,672	8,356	133	510	1,128	29	
August	2,975	6,485	100	503	1,002	37	
September	3,738	8,320	117	578	1,216	51	
October	5,702	13,645	165	711	1,519	86	
November	3,657	8,466	123	489	1,093	37	
December	3,164	7,162	84	451	1,039	35	
2025	10,316	23,178	315	1,575	3,278	126	
January	3,542	7,932	106	531	1,143	51	
February	3,375	7,594	105	478	1,008	32	
March	3,399	7,652	104	566	1,127	43	
Total	118,332	286,312	3,756	19,114	44,020	1,909	

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
<input type="checkbox"/> 2021	108,169	2,791	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	426	514	1,219	1,297	71	45	301
September	17,343	468	583	1,312	1,360	82	56	365
October	17,640	444	590	1,399	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	108,169	2,791	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
<input type="checkbox"/> 2022	228,902	6,834	9,470	18,355	18,981	1,225	767	5,106
January	18,552	445	547	1,318	1,685	101	62	418
February	20,019	551	604	1,445	1,469	92	76	384
March	21,177	577	744	1,570	1,732	116	67	468
April	18,025	473	598	1,325	1,356	93	53	374
May	19,669	558	764	1,489	1,511	112	56	418
June	18,703	528	829	1,724	1,507	97	65	442
July	19,304	596	911	1,593	1,522	96	73	381
August	18,433	499	872	1,533	1,560	105	53	465
September	18,078	691	828	1,519	1,520	113	62	431
October	19,080	628	907	1,549	1,757	91	56	452
November	20,906	695	1,015	1,911	1,812	115	71	485
December	16,956	593	851	1,379	1,550	94	73	388
Total	228,902	6,834	9,470	18,355	18,981	1,225	767	5,106

3.Exceptional Injuries & Circumstances

OFFICIAL
INJURY
CLAIM

3.1 Exceptional Injuries and Circumstances

RepresentedClaim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
2023	213,631	5,642	10,883	16,971	22,401	1,362	923	6,222	
January	20,633	599	1,083	1,733	2,065	127	81	600	
February	18,791	478	1,057	1,434	1,804	95	73	468	
March	19,804	519	956	1,484	1,960	118	95	551	
April	15,443	356	751	1,227	1,700	96	73	420	
May	17,702	475	911	1,464	1,914	106	82	533	
June	18,225	451	836	1,357	1,915	112	84	551	
July	17,717	405	932	1,338	1,888	115	67	570	
August	17,712	509	1,013	1,425	1,801	126	67	500	
September	16,200	453	894	1,235	1,765	103	71	477	
October	17,889	483	848	1,448	1,937	125	71	515	
November	18,625	530	838	1,588	2,055	135	89	566	
December	14,890	384	764	1,238	1,597	104	70	471	
Total	213,631	5,642	10,883	16,971	22,401	1,362	923	6,222	

3.1 Exceptional Injuries and Circumstances

RepresentedClaim		Represented				Unrepresented			
Year	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	No Uplift Claimed	Exceptional Circumstances	Exceptional Injury	Both Exceptional Injuries	
2024	190,653	7,429	12,478	17,812	21,792	1,398	976	6,541	
January	18,035	517	1,054	1,576	2,149	149	82	594	
February	17,025	504	981	1,487	1,879	110	84	524	
March	15,967	423	974	1,405	1,863	120	75	533	
April	16,345	511	1,107	1,511	1,808	116	64	533	
May	15,191	420	824	1,241	1,740	109	66	494	
June	14,655	405	690	1,114	1,804	105	91	522	
July	17,205	586	1,083	1,427	1,855	112	106	608	
August	14,463	656	1,043	1,425	1,705	99	79	517	
September	15,629	678	1,137	1,645	1,743	145	60	547	
October	17,359	905	1,181	1,715	1,869	118	89	610	
November	15,516	1,046	1,191	1,760	1,813	104	96	528	
December	13,263	778	1,213	1,506	1,564	111	84	531	
2025	41,891	2,773	4,543	6,037	4,869	479	336	2,368	
January	15,418	990	1,517	2,297	1,861	190	110	741	
February	13,248	857	1,510	1,889	1,502	125	94	742	
March	13,225	926	1,516	1,851	1,506	164	132	885	
Total	783,246	25,469	40,901	67,566	77,293	4,998	3,336	22,485	

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Rejected Liability	Represented Removed	Withdrawn	Total	Court	Rejected Liability	Unrepresented Removed	Withdrawn	Total	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	Rejected Liability	Represented Removed	Withdrawn	Total	Court	Rejected Liability	Unrepresented Removed	Withdrawn	Total	Total
☐ 2022	3,221	333	15,341	13,478	32,373	151	67	1,040	940	2,198	34,571
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	704	29	2,694	1,250	4,677	20	6	58	77	161	4,838
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	3,221	333	15,341	13,478	32,373	151	67	1,040	940	2,198	34,571

4.Claims Exiting The Portal

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Rejected Liability	Represented Removed	Withdrawn	Total	Court	Rejected Liability	Unrepresented Removed	Withdrawn	Total	Total
2023	9,710	423	22,671	23,685	56,489	218	94	1,169	1,051	2,532	59,021
January	627	35	1,767	1,340	3,769	18	6	98	78	200	3,969
February	635	35	1,707	2,007	4,384	12	5	90	78	185	4,569
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	646	34	1,692	1,727	4,099	14	8	82	93	197	4,296
June	820	25	1,757	1,483	4,085	20	6	111	75	212	4,297
July	883	41	1,683	1,361	3,968	24	10	99	81	214	4,182
August	981	34	3,311	3,725	8,051	13	8	101	137	259	8,310
September	903	39	2,207	2,735	5,884	14	11	90	99	214	6,098
October	1,020	24	1,782	2,213	5,039	18	9	94	100	221	5,260
November	1,043	26	1,863	2,078	5,010	23	3	116	90	232	5,242
December	805	53	1,701	1,683	4,242	20	8	91	64	183	4,425
Total	9,710	423	22,671	23,685	56,489	218	94	1,169	1,051	2,532	59,021

4.1 Claims Exiting The Portal

RepresentedClaim Year	Court	Rejected Liability	Represented Removed	Withdrawn	Total	Court	Rejected Liability	Unrepresented Removed	Withdrawn	Total	Total
2024	16,265	944	61,139	65,746	144,094	277	190	7,154	1,839	9,460	153,554
January	1,151	44	2,324	2,719	6,238	34	10	116	97	257	6,495
February	1,162	29	2,205	5,387	8,783	32	8	117	108	265	9,048
March	1,034	37	4,199	4,767	10,037	19	8	116	93	236	10,273
April	1,178	31	7,628	3,975	12,812	24	11	126	92	253	13,065
May	1,302	25	3,689	5,439	10,455	16	10	99	108	233	10,688
June	1,238	35	6,198	3,920	11,391	15	6	118	148	287	11,678
July	1,420	301	3,558	4,056	9,335	17	5	107	122	251	9,586
August	1,528	70	2,063	3,499	7,160	31	11	112	123	277	7,437
September	1,434	30	2,105	2,958	6,527	20	15	115	95	245	6,772
October	1,781	279	21,276	21,791	45,127	28	70	5,514	640	6,252	51,379
November	1,699	38	2,842	3,613	8,192	24	15	289	110	438	8,630
December	1,338	25	3,052	3,622	8,037	17	21	325	103	466	8,503
2025	4,941	125	9,074	11,699	25,839	83	44	1,067	351	1,545	27,384
January	1,809	38	3,353	4,215	9,415	24	17	417	133	591	10,006
February	1,558	51	2,712	3,759	8,080	28	11	293	110	442	8,522
March	1,574	36	3,009	3,725	8,344	31	16	357	108	512	8,856
Total	34,154	1,950	115,798	117,348	269,250	745	412	11,138	4,616	16,911	286,161

4.Claims Exiting The Portal

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CLAIM

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	6,581	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	1,152	101	355	191	620	1,727	531
November	931	30	468	236	642	826	260
December	805	26	202	174	554	875	174
Total	6,581	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

OFFICIAL
INJURY
CLAIM

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	17,271	608	3,691	3,209	14,052	14,182	3,476
January	1,088	42	343	192	702	1,037	365
February	1,162	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	1,184	34	259	356	950	1,057	259
June	1,445	46	310	181	766	1,071	266
July	1,423	56	240	139	805	1,032	273
August	1,911	66	535	226	2,721	2,061	531
September	1,595	67	359	753	1,414	1,389	307
October	1,704	60	252	211	1,436	1,144	232
November	1,822	49	251	278	1,209	1,145	256
December	1,478	61	188	183	1,015	1,088	229
Total	17,271	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	42,871	1,891	9,547	7,775	32,799	39,770	9,441
January	2,242	66	305	377	1,453	1,481	314
February	2,441	54	738	505	3,374	1,362	309
March	2,620	120	1,048	574	2,286	2,800	589
April	3,005	231	1,137	436	1,946	5,017	1,040
May	3,062	112	1,114	618	2,565	2,378	606
June	3,161	204	810	455	1,855	3,785	1,121
July	3,545	102	673	660	1,713	2,183	459
August	3,105	62	306	631	1,484	1,323	249
September	2,931	65	319	311	1,290	1,359	252
October	9,929	664	2,366	2,619	11,565	14,224	3,760
November	3,591	125	352	333	1,619	1,828	344
December	3,239	86	379	256	1,649	2,030	398
2025	10,931	367	1,036	914	5,435	5,982	1,174
January	3,835	149	378	261	2,159	2,216	417
February	3,534	71	336	345	1,630	1,829	335
March	3,562	147	322	308	1,646	1,937	422
Total	78,126	4,197	18,214	14,381	60,887	74,799	18,646

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	1,125	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	50	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	58	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
2025	265	122	173	79	65	135	611	95
January	91	50	57	30	29	53	240	41
February	75	32	56	25	20	38	174	22
March	99	40	60	24	16	44	197	32
Total	2,370	1,139	1,732	1,064	814	1,921	6,487	1,384

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	1,435	74,817	2,406	5,896	84,554	106	8,112	56	371	8,645	93,199	
May							2		1	3	3	
June	112	5,676	231	451	6,470	11	692	5	26	734	7,204	
July	186	9,293	329	768	10,576	15	1,020	10	49	1,094	11,670	
August	215	10,828	351	868	12,262	15	1,156	8	62	1,241	13,503	
September	217	11,984	360	933	13,494	16	1,244	6	51	1,317	14,811	
October	248	12,184	375	963	13,770	24	1,331	11	61	1,427	15,197	
November	265	13,429	401	960	15,055	14	1,501	10	63	1,588	16,643	
December	192	11,423	359	953	12,927	11	1,166	6	58	1,241	14,168	
Total	1,435	74,817	2,406	5,896	84,554	106	8,112	56	371	8,645	93,199	

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	3,731	154,569	4,625	15,005	177,930	249	16,645	110	875	17,879	195,809	
January	218	12,430	368	892	13,908	22	1,472	13	72	1,579	15,487	
February	314	13,227	374	950	14,865	16	1,281	9	66	1,372	16,237	
March	312	13,908	428	1,295	15,943	19	1,536	6	79	1,640	17,583	
April	241	11,741	380	1,108	13,470	14	1,170	10	59	1,253	14,723	
May	294	12,935	399	1,245	14,873	14	1,348	6	70	1,438	16,311	
June	299	12,385	370	1,231	14,285	14	1,370	8	58	1,450	15,735	
July	348	13,106	398	1,317	15,169	31	1,326	9	61	1,427	16,596	
August	312	12,540	390	1,248	14,490	26	1,357	8	69	1,460	15,950	
September	312	12,274	391	1,372	14,349	27	1,340	9	81	1,457	15,806	
October	388	13,250	375	1,386	15,399	22	1,544	10	81	1,657	17,056	
November	392	14,780	448	1,635	17,255	25	1,579	10	89	1,703	18,958	
December	301	11,993	304	1,326	13,924	19	1,322	12	90	1,443	15,367	
Total	3,731	154,569	4,625	15,005	177,930	249	16,645	110	875	17,879	195,809	

5.Liability Decisions

OFFICIAL
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CLAIM

5.1 Liability Decisions

RepresentedClaim		Represented					Unrepresented					Total
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total		
2023	4,928	147,311	4,087	18,752	175,078	296	19,631	152	1,317	21,396	196,474	
January	377	14,423	411	1,447	16,658	12	1,851	20	105	1,988	18,646	
February	325	12,950	361	1,435	15,071	15	1,539	14	104	1,672	16,743	
March	386	13,381	395	1,558	15,720	22	1,768	12	101	1,903	17,623	
April	319	10,559	276	1,250	12,404	30	1,510	13	91	1,644	14,048	
May	404	12,240	335	1,500	14,479	21	1,649	9	133	1,812	16,291	
June	419	12,456	379	1,588	14,842	31	1,692	12	118	1,853	16,695	
July	425	12,287	307	1,641	14,660	38	1,648	10	115	1,811	16,471	
August	435	12,112	386	1,704	14,637	28	1,570	14	108	1,720	16,357	
September	443	11,010	310	1,488	13,251	19	1,493	13	108	1,633	14,884	
October	533	12,142	322	1,773	14,770	32	1,644	14	112	1,802	16,572	
November	514	13,010	363	1,874	15,761	27	1,826	11	119	1,983	17,744	
December	348	10,741	242	1,494	12,825	21	1,441	10	103	1,575	14,400	
Total	4,928	147,311	4,087	18,752	175,078	296	19,631	152	1,317	21,396	196,474	

5.1 Liability Decisions

RepresentedClaim		Represented					Unrepresented					Total
Year	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total	Dispute accident caused injury	Liability admitted in full	Liability admitted in part	Liability denied	Total		
2024	6,992	138,364	3,636	24,699	173,691	427	18,728	166	1,406	20,727	194,418	
January	525	12,653	316	1,860	15,354	40	1,836	14	143	2,033	17,387	
February	516	11,952	331	1,769	14,568	36	1,623	18	107	1,784	16,352	
March	514	11,347	297	1,722	13,880	45	1,549	11	125	1,730	15,610	
April	513	11,961	277	1,891	14,642	20	1,581	13	96	1,710	16,352	
May	469	10,548	305	1,759	13,081	22	1,438	13	122	1,595	14,676	
June	478	9,966	297	1,728	12,469	39	1,511	20	111	1,681	14,150	
July	641	12,279	349	2,089	15,358	35	1,663	21	124	1,843	17,201	
August	547	10,711	273	2,043	13,574	32	1,427	13	137	1,609	15,183	
September	674	11,515	302	2,301	14,792	31	1,545	7	96	1,679	16,471	
October	727	12,998	337	2,617	16,679	34	1,626	16	123	1,799	18,478	
November	725	11,916	291	2,657	15,589	49	1,525	12	105	1,691	17,280	
December	663	10,518	261	2,263	13,705	44	1,404	8	117	1,573	15,278	
2025	1,835	25,868	485	5,221	33,409	130	4,016	22	244	4,412	37,821	
January	966	12,577	256	2,853	16,652	67	1,793	14	140	2,014	18,666	
February	670	9,120	191	2,021	12,002	49	1,351	7	81	1,488	13,490	
March	199	4,171	38	347	4,755	14	872	1	23	910	5,665	
Total	18,921	540,929	15,239	69,573	644,662	1,208	67,132	506	4,213	73,059	717,721	

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.