



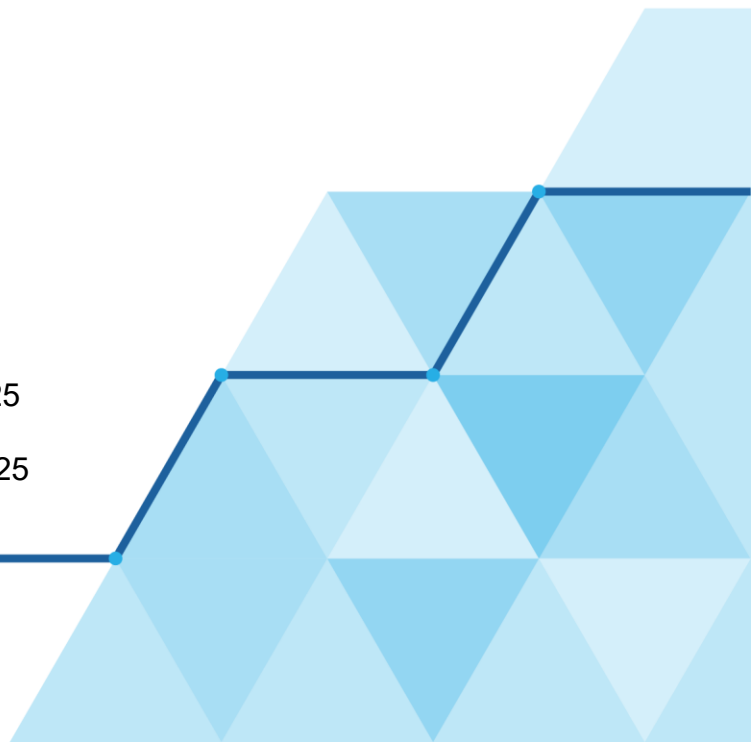
Ministry
of Justice

Post-implementation review of the Whiplash Reform Programme

Call for Evidence

This Call for Evidence begins on 29 October 2025

This Call for Evidence ends on 22 December 2025





Ministry
of Justice

Post-implementation review of the Whiplash Reform Programme

Call for Evidence

A Call for Evidence produced by the Ministry of Justice. It is also available at
<https://consult.justice.gov.uk/>

About this Call for Evidence

To:	All those with an interest in whiplash-related personal injury claims
Duration:	From 29/10/25 to 22/12/25
Enquiries (including requests for the paper in an alternative format) to:	Civil Justice & Law Policy Post Point 7.37 Ministry of Justice 102 Petty France London SW1H 9AJ Email: whiplash-reform-team@justice.gov.uk
How to respond:	You can respond online at: https://consult.justice.gov.uk/digital-communications/whiplash-reforms-post-implementation-review/ Alternatively, please send your response by 22/12/25 to: Civil Justice & Law Policy Post Point 7.37 Ministry of Justice 102 Petty France London SW1H 9AJ Email: whiplash-reform-team@justice.gov.uk
Response paper:	A response to this Call for Evidence exercise will be published in due course.

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Ministerial Foreword

The Whiplash Reform Programme made substantial changes to the claims process for low value road traffic accident-related personal injury claims. The previous government sought to reduce the number and cost of whiplash claims in order to produce savings for consumers in the form of lower insurance premiums.

The Whiplash Reform Programme was implemented on 31 May 2021 with the aim of achieving this and provide claimants with greater choice in how to make their claim.



The measures included a range of reforms and to support the implementation of these measures, the Motor Insurers' Bureau developed and launched the Official Injury Claim portal on behalf of the Ministry of Justice. This free to use portal supports claimants affected by the reforms to proceed with and settle their claims.

This government is committed to ensuring that regulation supports growth, delivers value for money, and fulfils our promise to control the cost of car insurance. We want to ensure the law is working as intended. That is why it is we are undertaking a post-implementation review of the Whiplash Reform Programme. This Call for Evidence marks an important step in that work.

The responses to this Call for Evidence will help ensure the evidence base is robust, up-to-date and represents a broad range of views.

I encourage all those with an interest in, or have been affected by, the Whiplash Reform Programme to respond.

A handwritten signature in black ink, reading 'Sarah Sackman'. The signature is fluid and cursive, with the first name 'Sarah' and the last name 'Sackman' clearly distinguishable.

Sarah Sackman KC MP
Minister of State for Justice

Executive summary

The changes made by the Whiplash Reform Programme (WRP) significantly affect the way all claimants file, progress and manage road traffic accident (RTA) related personal injury claims. Part 1 of the Civil Liability Act 2018 (the CLA) introduced several primary legislative measures,¹ including:

- a statutory definition of a whiplash injury;
- the provision for the Lord Chancellor to set a fixed tariff of compensation for RTA related whiplash injuries with a prognosis period of up to two years; and
- a ban on seeking or offering to settle a whiplash claim without appropriate medical evidence.²

The Civil Procedure (Amendment No.2) Rules 2021 made secondary legislative changes to increase the small claims track (SCT) limit for RTA-related personal injury claims from £1,000 to £5,000. In addition, the new Pre-action Protocol for Personal Injury Claims below the Small Claims Limit in Road Traffic Accidents (The RTA Small Claims Protocol) came into force on 31 May 2021 to support claimants affected by the increase to the SCT.³

The then-Lord Chancellor implemented the whiplash tariff through the Whiplash Injury Regulations 2021 on 31 May 2021.⁴ At the same time, the Motor Insurers' Bureau launched the Official Injury Claim (OIC) service on behalf of the Ministry of Justice (MoJ). The OIC is an independent and free to use online service for people with minor injuries (valued up to £5,000) arising from an RTA to progress and settle their claim for compensation with or without legal representation.

Section 4 of the CLA requires the Lord Chancellor to complete a review of the tariff within three years of its implementation, and within every three years thereafter.⁵ The first review, published in November 2024, considered the structure and values of the whiplash tariff.⁶

¹ <https://www.legislation.gov.uk/ukpga/2018/29>

² Part 2 of the CLA relates to the Personal Injury Discount Rate, which is not part of the WRP. As such, the Personal Injury Discount Rate is outside of scope this Call for Evidence and the post-implementation review.

³ <https://www.justice.gov.uk/courts/procedure-rules/civil/protocol/pre-action-protocol-for-personal-injury-claims-below-the-small-claims-limit-in-road-traffic-accidents-the-rta-small-claims-protocol>

⁴ <https://www.legislation.gov.uk/uksi/2021/642>

⁵ <https://www.legislation.gov.uk/ukpga/2018/29/section/4>

⁶ <https://www.gov.uk/government/calls-for-evidence/statutory-review-of-the-whiplash-tariff>

The then-Lord Chancellor’s recommendation to uplift the tariff by around 15% was implemented via the Whiplash Injury (Amendment) Regulations 2025 on 31 May 2025.⁷

The CLA required His Majesty’s Treasury (HMT) to work with the Financial Conduct Authority (FCA) to seek data from insurers on savings and to publish a report by 1 April 2025. The FCA sourced data in line with HMT Regulations and the report was published on GOV.UK in March 2025.⁸

On 2 April 2025, the government committed to begin a post-implementation (PIR) review of the WRP in the latter half of 2025. This review will assess the WRP’s effectiveness in achieving its stated aims of reducing the high number and cost of whiplash claims along with other related issues such as disincentivising unmeritorious whiplash claims, ensuring proportionate payment for whiplash injuries, maintaining access to justice and improving claimant choice.

This Call for Evidence (CfE) forms a key part of the review process. It asks questions that seek to gather relevant, objective data and feedback from stakeholders so as to help inform the PIR. All submissions and evidence provided in response to this CfE will be considered alongside data gathered from operational partners and other government departments to inform the final assessment of the reforms.

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⁷ <https://www.legislation.gov.uk/uksi/2025/615>

⁸ <https://www.gov.uk/government/publications/the-civil-liability-acts-effect-on-motor-insurance-policyholders>

Introduction

1. This CfE exercise is intended to gather evidence to inform the PIR of the WRP and will last for 8 weeks, closing on 22 December 2025. The CfE is aimed at people affected by the reforms in England and Wales.
2. The measures introduced by the Civil Liability Act 2018 (CLA) and its supporting secondary legislation significantly changed the way that personal injury claims were made and managed. These changes were directed at reducing the number and cost of whiplash claims and the impact they can have on motor insurance premiums. The PIR will consider the impact these measures have had on the aims and objectives of the WRP as published in the final Impact Assessment.⁹
3. We welcome views from all who have an interest in this area, whilst acknowledging that some stakeholders have specialised areas of knowledge and may want to focus on providing evidence in those areas. Respondents are asked to consider the issues raised in this document and to provide responses to the questions asked, providing any documentary or other evidence available to support their position.
4. An Impact Assessment has not been prepared for this paper, as its purpose is to gather evidence, rather than to put forward policy proposals for consultation. However, meaningful objective data from stakeholders on the impacts of the reforms above would be welcome.

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<https://view.officeapps.live.com/op/view.aspx?src=https%3A%2F%2Fassets.publishing.service.gov.uk%2Fmedia%2F5c62d19e40f0b676df6e470f%2FWhiplash-impact-assessment.doc&wdOrigin=BROWSELINK>

Background

Pre-reform process

5. Prior to the introduction of the WRP, personal injury damages in low value RTA claims were agreed by negotiation or determined by the court. Factors considered, amongst other things, were the severity and duration of the injuries, and previous levels of compensation awarded for similar injuries.
6. In calculating damages, reference was often made to the *Judicial College Guidelines for the Assessment of General Damages in Personal Injury Cases*. However, other processes were also used including IT systems such as Claims Outcome Advisor and Colossus. This led to an average pre-reform award for a whiplash injury with a prognosis period of 9 months of around £2,600. With the then small claims track limit of £1,000, the average whiplash claim would usually be allocated to the fast track.
7. All RTA related personal injury claims (including whiplash) with a value up to £25,000 were processed through the Claims Portal operated by Claims Portal Limited.¹⁰ The Claims Portal was designed to enable professional users, such as legal representatives and insurance providers, to comply electronically with the requirements of the existing Pre-Action Protocol for Low Value Personal Injury Claims in Road Traffic Accidents.¹¹
8. The then government's view was that the high-cost environment of the fast track, where the losing party pays all the costs, combined with the fact that in around 90% of claims liability is admitted led to claims becoming disproportionately expensive. It was also felt that compensation paid was too high.

The Whiplash Reform Programme

9. The WRP refers to a set of measures introduced between 2018 and 2021 with the primary aim of reducing the disproportionately high number and cost of whiplash injury claims in England and Wales. The WRP was also intended to disincentivise unmeritorious claims, ensure the proportionality of compensation, and improve claimant choice.

¹⁰ <https://www.claimsportal.org.uk/>

¹¹ <https://www.justice.gov.uk/courts/procedure-rules/civil/protocol/pre-action-protocol-for-low-value-personal-injury-claims-in-road-traffic-accidents-31-july-2013>

10. The WRP changed the way claimants are awarded damages for low value whiplash injuries. This includes the measures contained in Part 1 of the CLA to:
 - enable the Lord Chancellor to introduce a fixed tariff of compensation for whiplash injuries ('the whiplash tariff');
 - introduce the statutory definition of whiplash injury; and
 - introduce a ban on seeking or making offers to settle whiplash claims without appropriate medical evidence.¹²
11. These measures were supported by additional secondary legislative changes to increase the small claims track limit for RTA related personal injury claims from £1,000 to £5,000 and the introduction of the RTA Small Claims Protocol. The increase to the small claims track limit moved RTA related personal injury claims into a lower cost environment.
12. The industry owned and developed OIC portal was launched to assist claimants affected by the reforms.¹³ OIC is a free to use online service for bringing, negotiating and settling low value RTA-related personal injury claims. OIC was designed with both unrepresented claimants and professional users in mind.
13. The CLA was expected to generate cost savings to defendant insurers, which the majority of insurance companies represented by the Association of British Insurers committed to passing on to consumers through lower motor insurance premiums.¹⁴

Whiplash Injury Regulations 2021

14. As empowered by the section 3 of CLA, the then-Lord Chancellor introduced a fixed tariff of compensation for whiplash injuries in the Whiplash Injury Regulations 2021.¹⁵ This first instance of the whiplash tariff came into effect from 31 May 2021.
15. The Whiplash Injury Regulations 2021 fixed the amount of compensation that a court could award for pain, suffering and loss of amenity in respect to whiplash injuries. The tariff specifies two figures, one for whiplash injuries only and one for whiplash injuries and any minor psychological injuries suffered on the same occasion. In both instances the value of the claim is based on the duration of the whiplash injury, so claimants could identify the compensation owed by reference to the prognosis in the medical

¹² <https://www.legislation.gov.uk/ukpga/2018/29/part/1/enacted>

¹³ <https://www.officialinjuryclaim.org.uk/>

¹⁴ <https://www.abi.org.uk/globalassets/files/subject/public/personal-injury/ceo-letter-on-civil-liability-bill.pdf>

¹⁵ <https://www.legislation.gov.uk/uksi/2021/642/made>

report. More serious whiplash injuries exceeding two years in duration are not subject to the tariff.

Whiplash Injury (Amendment) Regulations 2025

16. Section 4 of the CLA requires that the Lord Chancellor review the regulations made under section 3 by no later than three years after implementation. This review was completed on 22 May 2024,¹⁶ meeting the statutory obligation, and the then-Lord Chancellor published her report on the review in November 2024.¹⁷
17. The review considered the whiplash tariff and its component parts, the judicial uplift allowable in cases of exceptional injury or circumstances, and the definition of what constitutes medical evidence and a medical report provider for the purpose of enforcing the ban on the seeking or making of offers to settle a whiplash claim without medical evidence.
18. In her report, the then-Lord Chancellor decided to retain the existing structure and component parts of the tariff. She also concluded that the tariff values should be uprated to account for inflation since the laying of the Whiplash Injury Regulations 2021. These recommendations were implemented by the Whiplash Injury (Amendment) Regulations 2025,¹⁸ which introduced a new whiplash tariff for relevant injuries occurring on or after 31 May 2025. This new whiplash tariff contained values roughly 15% higher than the previous tariff.
19. As they have recently been considered and approved by Parliament, the Lord Chancellor does not intend to conduct a further assessment of the tariff values as part of, or as a result of, this Call for Evidence and the subsequent post-implementation review.

¹⁶ <https://questions-statements.parliament.uk/written-statements/detail/2024-05-22/HCWS495>

¹⁷ <https://assets.publishing.service.gov.uk/media/673dbcb97e8a3c98a090ff1f/statutory-review-whiplash-injury-regulations-2021.pdf>

¹⁸ <https://www.legislation.gov.uk/uksi/2025/615/made>

Data and evidence requested

Definition of whiplash and claimant damages

20. The WRP changed the process for claimants pursuing a low value claim for damages for pain, suffering and loss of amenity in an RTA. Part 1 of the CLA introduced several changes including a statutory definition of what constitutes a ‘whiplash injury’ for the first time.¹⁹ This was to provide greater clarity as to what injuries would qualify for the whiplash tariff.
21. The CLA also enables the Lord Chancellor to introduce a fixed tariff of compensation for whiplash related personal injury claims with a prognosis period of up to two years. Previously, payments for damages would be determined on a case-by-case basis, often with reference to the *Judicial College Guidelines* (JCG) or claims specific software to agree quantum.
22. This resulted in some variation in damages payments for similar injuries as the JCG is based on claims which settled in court, and these can often be more complicated and expensive than claims which settle pre-court. In turn, settlement amounts would generally be lower than the JCG amounts as these cases tended to be simpler and easier to agree.
23. The whiplash tariff was intended to re-set damages to levels the previous government considered to be proportionate to the pain and suffering endured. The final values were subject to Parliamentary debate and agreed on by both Houses. The fixed values were also intended to provide certainty to both claimants and defendants as to the value of a claim.
24. The initial whiplash tariff values ranged from £240 (whiplash injuries lasting no more than 3 months) to £4,345 (whiplash and minor psychological injuries lasting more than 18 months, but not more than 24 months). In the 2024 review of the Whiplash Injury Regulations 2021,²⁰ the then-Lord Chancellor recommended a 14-15% increase to the whiplash tariff values to account for economic pressures such as inflation. This increase was debated in Parliament and the values agreed.

¹⁹ <https://www.legislation.gov.uk/ukpga/2018/29/part/1/crossheading/whiplash-injuries>

²⁰ <https://assets.publishing.service.gov.uk/media/673dbcb97e8a3c98a090ff1f/statutory-review-whiplash-injury-regulations-2021.pdf>

25. The full tariffs are set out in the Whiplash Injury Regulations 2021 for claims between 31 May 2021 and 30 May 2025, and in the Whiplash Injury (Amendment) Regulations 2025 for claims arising on or after 31 May 2025.
26. The following question is intended to gather evidence from respondents about the effectiveness of the WRP at ensuring proportionate and predictable compensation payments for pain, suffering and loss of amenity for whiplash related RTA claims.

Question 1: Does the statutory definition of whiplash injury accurately capture all relevant claims?

Question 2: To what extent has the introduction of a whiplash tariff enabled proportionate payment for claimants' pain, suffering and loss of amenity?

Please provide reasons and data, where possible, to support your view.

Question 3: How have the reforms affected claimants' ability to receive compensation and access to justice?

Please describe any observed barriers or potential improvements, referencing evidence where possible.

Increasing the small claims track limit

27. To support the aim of reducing the number and cost of whiplash claims, the small claims track (SCT) limit for RTA related personal injury claims was also increased from £1,000 to £5,000. The small claims track is designed to be uncomplicated and accessible to litigants in person, and it was felt that low value personal injury claims are not so complicated as to always require a lawyer.
28. This enabled the majority of whiplash related personal injury claims to move from the fast track into the lower cost environment of the SCT process. This also required the development of a new RTA Small Claims Protocol to provide an appropriate structure to enable such claims to be taken forward by both legal representatives and unrepresented claimants.
29. In addition, the OIC portal was created specifically for RTA related personal injury claims up to £5,000 (and a total of £10,000 for all losses related to the accident). Unlike the Claims Portal, the OIC portal was designed to support claimants with or without legal representation. The OIC system follows the steps of the RTA Small Claims Protocol, meaning that completing a claim via OIC ensures users fully comply with the protocol. Claims Portal is still operational for RTA related personal injury claims valued

between £5,000 and £25,000 and for Employers' and Public Liability personal injury claims valued up to £25,000.

30. The increase to the SCT limit and the introduction of the supporting OIC system were integral to enabling claimant choice as to how to start, progress and settle claims. OIC has been developed to work for all claimants, with or without professional representation.
31. To help unrepresented claimants proceed with their claim, OIC has produced guidance and resources such as the online Help Hub,²¹ and the 'Guide to Making a Claim'.²² In addition, OIC operates a fully staffed telephone Portal Support Centre.²³ Further guides and answers to frequently asked questions are also available for claimants on GOV.UK.²⁴
32. The following questions are intended to gather evidence from respondents about the increase to the SCT, the introduction of OIC and the effectiveness of the WRP at maintaining access to justice and providing claimant choice in how they manage their claim.

- Question 4:** How has the increase to the small claims track impacted you/your organisation?
- Question 5:** Have the amendments to the small claims track and the launch of the OIC portal supported claimants to register and progress their own claims where they choose to do so?
- Question 6:** What changes would you like to see to support claimant choice with regards to making low value RTA related PI claims?
- Question 7:** How visible/accessible is the OIC portal when a claimant needs to make a claim?
Please provide evidence and explanation, indicating any suggested amendments you may have.
- Question 8:** If you are an unrepresented claimant, or have experience engaging with unrepresented claimants, what is your/their experience of making a low value RTA related PI claim?

²¹ <https://www.officialinjuryclaim.org.uk/help-hub/>

²² <https://www.officialinjuryclaim.org.uk/guide-to-making-a-claim/>

²³ <https://www.officialinjuryclaim.org.uk/contact-us/>

²⁴ <https://www.gov.uk/government/collections/whiplash-reform-programme>

Reducing the number and cost of whiplash claims

33. A primary aim of the WRP was to reduce the number and cost of whiplash injury claims in England and Wales. The measures introduced by the WRP were expected to contribute to lower motor insurance premiums for consumers.
34. Previously, most personal injury claims were allocated to the fast track, which is a higher cost environment than the SCT. Due to the difficulty in disproving whiplash claims, defendants who chose to contest these claims often incurred higher costs without a corresponding increase in their chances of success.
35. This meant it was often cheaper for defendants not to contest a claim and make offers to settle before medical evidence supporting the injury claim was sourced. To resolve this, the WRP introduced a regulatory ban on seeking or offering settlements for whiplash injuries without medical evidence. The previous government expected these changes to lead to greater scrutiny of claims and reduce the number of unmeritorious cases settled without challenge.
36. The introduction of the tariff, the ban on pre-medical offers to settle and the increase to the SCT were all expected to contribute to savings to the insurance sector. Insurers through the Association of British Insurers committed to passing on the savings made from these reforms through lower premiums. The Government's Impact Assessment estimated savings which would be passed on to motorists from these reforms to be around £1.1bn per annum (or around £35 on average per policy).
37. Section 11 of the CLA contained a statutory obligation for HMT to produce a report on the effects of the CLA on motor insurance policy holders. The HMT report was published on 27 March 2025.²⁵ This report collated evidence provided by insurers to the FCA and reported that insurers considered that, between 2021 and 2024, the CLA had led to motor insurance premiums being £31 less than had it not been passed.
38. The following questions seek views on the impacts of the ban on pre-medical offers and of the overall savings made and passed on to motorists:

²⁵ <https://www.gov.uk/government/publications/the-civil-liability-acts-effect-on-motor-insurance-policyholders>

Question 9: How has the Whiplash Reform Programme impacted the number of unmeritorious claims?

Please provide reasons and data, where possible, to support your view.

Question 10: How has the Whiplash Reform Programme impacted the level of motor insurance premiums?

Please provide reasons and data, where possible, to support your view.

Question 11: How has the Whiplash Reform Programme impacted costs for claimants, compensators or anyone else involved in the claims process?

Additional factors

39. In looking at what has changed since 2018, we are interested in gathering evidence on any other additional factors that are relevant in the context of the review.

40. Respondents are asked to consider social, technological, legal, environmental or other developments since the implementation of the Whiplash Reform Programme that they believe are relevant to the review.

Question 12: Are there any other considerations not already discussed that should be taken into account as part of the review?

Please provide reasons and data, where possible, to support your view.

Equality considerations

41. Section 149 of the Equality Act 2010 (“the Act”) requires Ministers and the Department, when exercising their functions, to have ‘due regard’ to the need to:

- eliminate unlawful discrimination, harassment, victimisation and any other conduct prohibited by the Act;
- advance equality of opportunity between different groups (those who share a relevant protected characteristic and those who do not); and
- foster good relations between different groups (those who share a relevant protected characteristic and those who do not).

42. In carrying out this duty, Ministers and the Department must pay “due regard” to the nine “protected characteristics” set out in the Act, namely: race, sex, disability, sexual orientation, religion and belief, age, marriage and civil partnership, gender reassignment, pregnancy and maternity. An assessment on how the policy impacts the public sector equality duty has been carried out below.

Direct discrimination

43. This Call for Evidence exercise is designed to gather evidence to inform the review of the WRP.

44. Our assessment is that the WRP, including its review and any potential adjustments made in light of it, is not likely to be directly discriminatory within the meaning of the Equality Act 2010, as it will not treat anyone less favourably because of a protected characteristic.

45. As such we assess that the policy is not directly discriminatory within the meaning of the Equality Act 2010.

Indirect discrimination

46. Indirect discrimination occurs when a provision applies equally to all individuals in the impacted pool but would put those sharing a protected characteristic at a particular disadvantage compared to those who do not and cannot be shown to be a proportionate means of achieving a legitimate aim.

47. The Government does not collect comprehensive information about personal injury claimants in relation to protected characteristics, and therefore there is limited data with which to identify a pool, nor base reliable assumptions.

48. The whiplash tariff is applicable to all claimants with whiplash injuries lasting no more than two years, with the amount of damages determined by the expected length of the claim, and whether the injury is for whiplash only or with minor psychological damage. The intention of the policy is to suitably compensate for these minor injuries whilst reducing the overall number and cost of these claims, and we assess that the constituent measures of the WRP are proportionate means of achieving these aims.

49. It should be noted that certain claims are exempted from the RTA Small Claims Protocol and increase to the small claims track limit (the whiplash tariff applies to all claimants). These are claims where the claimant is child on the date the claim is started and where either the claimant or defendant is a protected party as defined in rule 21.1.²⁶

²⁶ <https://www.justice.gov.uk/courts/procedure-rules/civil/rules/part21#21.1>

Advancing equality of opportunity

50. Consideration has also been given to how the WRP impacts on the duty to advance equality of opportunity. We do not consider the reforms as having significant impact on the achievement of this objective.

Discrimination arising from disability and duty to make reasonable adjustments

51. We do not consider that the provisions are likely to result in any unlawful discrimination on any grounds, including in relation to disability.

Fostering good relations

52. We assess that there will be no impact on relations between those who share protected characteristics and those who do not.

Question 13: How has the Whiplash Reform Programme affected people with protected characteristics?

Please provide reasons and data, where possible, to support your view.

Next steps

53. This CfE will be open for 8 weeks from 29 October 2025, closing on 22 December 2025. Following the conclusion of the CfE, all responses will be considered and analysed alongside data gathered from operational partners and other government departments to help inform the PIR of the WRP.

54. Respondents may be contacted for further clarification or engagement where appropriate. This may include requests for additional data or participation in follow-up discussion to gather qualitative insight into the impact of the WRP.

Questionnaire

We would welcome responses to the following questions set out in this Call for Evidence:

- 1. Does the statutory definition of whiplash injury accurately capture all relevant claims?**
- 2. To what extent has the introduction of a whiplash tariff enabled proportionate payment for claimants' pain, suffering and loss of amenity?** Please provide reasons and data, where possible, to support your view.
- 3. How have the reforms affected claimants' ability to receive compensation and access to justice?** Please describe any observed barriers or potential improvements, referencing evidence where possible.
- 4. How has the increase to the small claims track impacted you/your organisation?**
- 5. Have the amendments to the small claims track and the launch of the OIC portal supported claimants to register and progress their own claims where they choose to do so?**
- 6. What changes would you like to see to support claimant choice with regards to making low value RTA related PI claims?**
- 7. How visible/accessible is the OIC portal when a claimant needs to make a claim?** Please provide evidence and explanation, indicating any suggested amendments you may have.
- 8. If you are an unrepresented claimant, or have experience engaging with unrepresented claimants, what is your/their experience of making a low value RTA related PI claim?**
- 9. How has the Whiplash Reform Programme impacted the number of unmeritorious claims?** Please provide reasons and data, where possible, to support your view.
- 10. How has the Whiplash Reform Programme impacted the level of motor insurance premiums?** Please provide reasons and data, where possible, to support your view.

11. How has the Whiplash Reform Programme impacted costs for claimants, compensators or anyone else involved in the claims process?

12. Are there any other considerations not already discussed that should be taken into account as part of the review? Please provide reasons and data, where possible, to support your view.

13. How has the Whiplash Reform Programme affected people with protected characteristics? Please provide reasons and data, where possible, to support your view.

Thank you for participating in this Call for Evidence exercise.

About you

Please use this section to tell us about yourself

Full name	
Job title or capacity in which you are responding to this Call for Evidence exercise (e.g. member of the public etc.)	
Date	
Company name/organisation (if applicable):	
Address	
Postcode	
If you would like us to acknowledge receipt of your response, please tick this box	☐ (please tick box)
Address to which the acknowledgement should be sent, if different from above	

If you are a representative of a group, please tell us the name of the group and give a summary of the people or organisations that you represent.

Contact details/How to respond

Please respond online: <https://consult.justice.gov.uk/digital-communications/whiplash-reforms-post-implementation-review/>

Alternatively, please send your response by 22/12/25 to:

Civil Justice & Law Policy
Post point 7.37
Ministry of Justice
102 Petty France
London SW1H 9AJ

Email: whiplash-reform-team@justice.gov.uk

Complaints or comments

If you have any complaints or comments about the Call for Evidence process you should contact the Ministry of Justice at the above address.

Extra copies

Further paper copies of this Call for Evidence can be obtained from this address and it is also available on-line at <https://consult.justice.gov.uk/>.

Alternative format versions of this publication can be requested from whiplash-reform-team@justice.gov.uk.

Publication of response

A paper summarising the responses to this Call for Evidence will be published in due course.

Representative groups

Representative groups are asked to give a summary of the people and organisations they represent when they respond.

Confidentiality

Information provided in response to this Call for Evidence, including personal information, may be published or disclosed in accordance with the access to information regimes (these are primarily the Freedom of Information Act 2000 (FOIA), the Data Protection Act 2018 (DPA), the General Data Protection Regulation (UK GDPR) and the Environmental Information Regulations 2004).

If you want the information that you provide to be treated as confidential, please be aware that, under the FOIA, there is a statutory Code of Practice with which public authorities must comply and which deals, amongst other things, with obligations of confidence. In view of this it would be helpful if you could explain to us why you regard the information you have provided as confidential. If we receive a request for disclosure of the information we will take full account of your explanation, but we cannot give an assurance that confidentiality can be maintained in all circumstances. An automatic confidentiality disclaimer generated by your IT system will not, of itself, be regarded as binding on the Ministry.

The Ministry will process your personal data in accordance with the DPA and in the majority of circumstances, this will mean that your personal data will not be disclosed to third parties.

Impact Assessment

An Impact Assessment has not been prepared for this Call for Evidence paper as the focus at this stage of the process is to gather evidence, rather than consulting on a set of proposals. Responses received to the Call for Evidence will help to inform the production of an Impact Assessment in the future.

Welsh Language

A Welsh language version of the executive summary and question set included in this Call for Evidence is also available on [**https://consult.justice.gov.uk/**](https://consult.justice.gov.uk/).

The contents of this document do not affect MoJ services in Wales.



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