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How Injuries from Road Traffic Accidents are Changing and the Impacts on UK Insurers

Official statistics from the Department for Transport show a long-term decline in the total number of casualties from Road Traffic Accidents (RTAs) on UK roads. In 2024, there were approximately 128,000 casualties of all severities reported, representing a 3% reduction from 2023 and a 34% reduction compared to 2014. This trend is also reflected in fatalities and serious injuries, with around 1,600 fatalities and just under 30,000 people killed or seriously injured (KSI) in 2024.

In parallel, headline figures on the total number of motor injury claims show a long-term decline, with figures from the Compensation Recovery Unit, which is administered by the Department for Work and Pensions, showing that fewer than 64,000 claims were made in Q4 2025, a 24% reduction and the lowest quarterly figures on record. On an annual basis, motor claims and personal injury claims reduced by 14% and 12%, respectively.

However, the nature, severity, and distribution of injuries from RTAs in the UK have changed significantly. This evolving injury profile is having a profound impact on the types of insurance claims and the strategies needed to manage them effectively. For insurers, legal practitioners and policymakers, understanding these changes is critical to navigating the more complex and challenging claims landscape.

Furthermore, this reduction in volume obscures two important realities: first, the decline has plateaued somewhat in recent years, particularly with regard to serious injuries. The second, and more significant for insurers, is that the composition of injuries is changing, with fewer

minor injuries, but a relatively higher proportion of severe and complex trauma. This shift means that, despite a drop in overall claims, the increased complexity is driving a rise in the average cost per claim.

Decline of Minor Soft Tissue Injuries

Historically, low-speed collisions, particularly rear-end impacts, have dominated the personal injury landscape and led to large numbers of claims for whiplash and other minor soft tissue injuries. In recent times, however, there has been a notable decline in these claims, something which can largely be attributed to a combination of legislative reform, improvements in vehicle safety and greater claims scrutiny.

The Whiplash Reform Programme in England and Wales was introduced in 2021 with the aim of reducing the high cost and volume of minor road traffic accidents, using an Official Injury Claim (OIC) Portal as a self-service online facility for small tissue claims. The fixed tariff compensation model applied by the portal and claims track limit of £5,000 has significantly altered the claims environment and reduced both the value and volume of claims.

Further to this, modern vehicles increasingly feature advanced driver assistance systems, improved seat and head restraint designs, and collision avoidance technologies as standard. Collectively, these have helped reduce the incidence and severity of low-speed impact injuries. Simultaneously, insurers have invested heavily in fraud detection and validation processes, which have constrained opportunistic or exaggerated claims.

While all these developments have successfully delivered cost savings in one area, they have shifted the claims mix towards more serious and medically complex cases, which are inherently more difficult to assess, manage and settle.

Increase in Serious and Catastrophic Injuries

Although the absolute number of serious injuries has not increased, their proportion within the overall claims pool has risen, largely due to the sharp decline in minor injuries. Several factors are driving this, such as the increase in recognising the risks faced by vulnerable road users, including pedestrians, cyclists and motorcyclists. Motorcyclists, in particular, continue to represent a disproportionately high share of serious injuries relative to their level of road usage. At the same time, urban initiatives that advocate active travel have inadvertently increased the exposure of these groups, who inherently have a greater likelihood of suffering serious injury if involved in an incident.

Changes in the types of vehicles on UK roads are also influencing the severity of injury. The growing number of larger vehicles, particularly SUVs, has altered impact dynamics. Heavier vehicles featuring higher front profiles increase the chances of severe or fatal injuries for pedestrians and cyclists. In parallel, high-speed collisions on rural roads and motorways continue to be the primary cause of the most severe traffic casualties, including traumatic brain injuries, spinal cord injuries and multiple orthopaedic injuries. These cases represent

some of the most complex and costly claims insurers face, often involving lifelong care needs and significant financial exposure.

Changing Injury Types

Besides these broader trends, there is a change in the nature of injuries themselves, and insurers are increasingly faced with complex orthopaedic injuries involving multiple fractures that require surgical intervention and prolonged rehabilitation. Neurological injuries, including traumatic brain injuries and cognitive impairments, have also increased, and these are often difficult to diagnose and assess in terms of long-term impact.

Psychological injuries are now more commonly recognised as well, with a significant component of many claims related to mental health conditions such as post-traumatic stress disorder (PTSD), anxiety and travel phobia. In addition, chronic pain conditions, including complex regional pain syndrome, are becoming more prevalent and can substantially increase both the value and duration of claims. This shift reflects improvements in medical understanding, greater awareness among claimants and higher survival rates following serious accidents.

Impacts of Road Design and Policy

Changes in road design and transport policy are further shaping the injury profile, with the introduction of urban safety measures, such as 20 mph zones and Low Traffic Neighbourhoods, reducing injuries and fatalities by more than a third in some areas, according to survey data published by the British Medical Journal. However, they have also altered the nature of accidents, with fewer high-speed collisions but more frequent low-speed incidents involving pedestrians and cyclists.

At the other end of the spectrum, high-speed infrastructure continues to present significant risks, and concerns have been raised about smart motorways in particular. In incidents where a breakdown occurs, drivers are forced to stop, but without a hard shoulder, there is great potential for severe and fatal injuries to occur in certain circumstances. This divergence between urban and rural risk profiles presents insurers with an additional layer of complexity that requires more nuanced approaches to underwriting and claims management.

Implications for Claims Trends

The changing injury profile is reshaping claims trends in several important ways; there are now fewer low-value claims, such as those involving minor soft tissue injuries, but more high-value, complex claims. A typical feature of these claims is a much longer lifecycle, sometimes taking years to resolve, particularly where the prognosis is uncertain or where the claimant is a child.

In addition, they require a far greater degree of expert input, which might include multi-disciplinary medical evidence, care assessments and, in some cases, forensic accident

reconstruction. The likelihood of litigation also increases with claims of higher value, particularly in cases where liability is disputed or the extent of injury is contested.

Challenges in Assessing Modern Injury Claims

For insurers, the evolution of motor injuries and their related claims presents several practical challenges. Establishing causation is often more complex, particularly where multiple injuries or pre-existing conditions are involved. A further issue is the inability of clinicians to accurately predict the future course of an injury, especially in cases that involve brain injuries or chronic pain, where treatment outcomes can vary significantly.

The interaction between physical and psychological injuries can further complicate assessment and, in turn, increase the value of a claim. At the same time, inflationary pressures from rising care costs, wage inflation and changes to the discount rate are also contributing to higher overall costs of claims.

Effective Claims Management Strategies

Insurers are increasingly recognising the importance of early intervention, with swift rehabilitation and medical support often helping to improve outcomes and reduce long-term costs. Handling serious injury claims requires specialist expertise, with experienced claims professionals better equipped to navigate complex medical evidence, liability issues and settlement strategies.

Data and analytics also play an important role in identifying emerging trends, assessing risk and detecting potential fraud. Close collaboration with medical experts is therefore essential to ensure that assessments are robust and defensible. At the same time, adopting a more holistic approach to claims management can help to address the broader needs of claimants and reduce the likelihood of disputes.

Influence of Emerging Trends

The continued adoption of electric vehicles and the development of autonomous technologies may reduce the frequency of certain types of collisions, while creating the potential for introducing new injury mechanisms. The growth of micromobility, including increased use of e-bikes and e-scooters, also has the potential to increase the number of claims involving vulnerable road users.

In a wider context, demographic changes, such as an ageing population, may lead to more severe injuries and longer recovery periods. Furthermore, ongoing policy decisions aimed at improving road safety will continue to shape the frequency and severity of injuries caused by RTAs. Additionally, should the government's motor insurance taskforce, set up in 2024, extend the Whiplash Reform Programme to other injuries, further control over the damages and costs associated with RTAs might be possible.

While the reduction in low-value claims has helped alleviate some cost pressures, the rise in serious injury claims involves a more refined and responsive approach. Insurers capable of anticipating trends and investing in the necessary expertise will, in turn, be able to adopt a more holistic, data-driven strategy that can help manage the evolving risk environment and deliver fair and timely outcomes for claimants.

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