

Motor Accident Insurance Commission Claimant Research 2017

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Introduction

Project background

MCR was commissioned by the Motor Accident Insurance Commission (MAIC) to undertake research with CTP claimants (both legally represented and those who dealt directly with their CTP insurer) in order to understand their experiences and satisfaction with the claims process.

A similar survey of legally represented claimants was reported in 2014. Where relevant, results in 2017 have been compared to 2014 survey results.

Objectives

The objectives of the research study were to:

1. obtain an understanding of how claimants view the claim process (ease/satisfaction)
2. understand claimant legal costs (efficiency and affordability) and to assess where the premium dollar is going
3. explore claim farming.

Summary

Background information

MCR was commissioned by the Motor Accident Insurance Commission (MAIC) to undertake research with CTP claimants (both legally represented and those who dealt directly with their CTP insurer) in order to understand their experiences and satisfaction with the claims process.

302 interviews (243 with legally represented claimants and 59 with direct claimants) using CATI (computer assisted telephone interviewing) were completed with those who made a claim which was settled in April, May or June 2017. MAIC provided contact details of these claimants. Age, gender and injury severity quotas were set to guide the selection process of claimants to ensure the profile of the survey sample was reflective of all claimants.

Respondents agreed (at both the beginning and end of the survey) to their identified survey responses being provided directly to MAIC for further analysis.

This report details the findings.

A similar survey of legally represented claimants was reported in 2014 (note, insurer direct claimants were not surveyed in 2014). Where relevant, results among legally represented claimants in 2017 have been compared to 2014 survey results.

Ratings

The chart on the following page summarises the average (mean) rating scores given by respondents to various aspects of the CTP claims process. Across all claimants, scores were generally positive (the lowest score was 3.40 out of 5 and the highest score was 4.59 out of 5).

Legally represented claimants

Legally represented claimants rated their satisfaction with their lawyer at 3.96 out of 5, the ease of organising treatment/rehabilitation at 4.00 and their level of understanding of the process at 3.40.

Ease of accessing treatment and rehabilitation was rated by legally represented claimants as the most important aspect of the CTP claims process (4.44). The quality of service received from their lawyer (4.38) or receiving independent information from the CTP regulator (4.12) were the next most important factors.

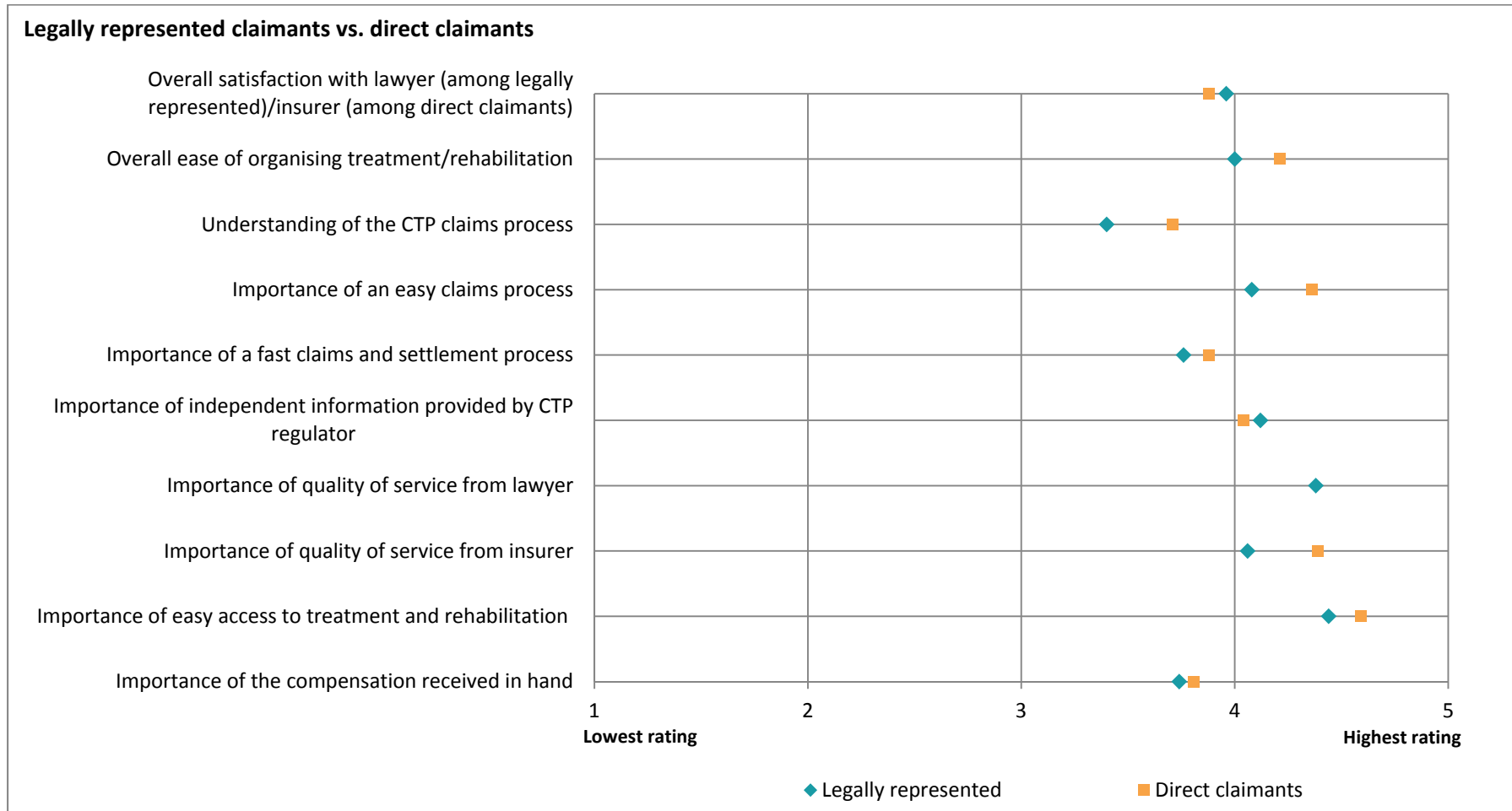
Direct claimants

Direct claimants rated their satisfaction with their insurer at 3.88 out of 5 and the overall ease of organising treatment/rehabilitation at 4.21. They rated their understanding of the process at 3.71.

In terms of importance, ease of access to treatment and rehabilitation for injuries was rated at 4.59 and was the most important aspect of the CTP process according to direct claimants. The quality of service from their insurer (4.39) or having an easy claims process (4.36) were the next most important factors.

The chart on the following page details the results.

Overall ratings of tested elements of the CTP claims process – Legally represented vs. direct claimants



Legally represented claimants (n=243)

Direct claimants (n=59)

Overall satisfaction with lawyer and the importance of quality of service from lawyer was only asked of legally represented claimants; overall satisfaction with insurer was asked of direct claimants.

The base for all statements above is all legally represented claimants or direct claimants except for 'Overall ease of organising treatment/rehabilitation' (legally represented n=234, direct n=56).

Other findings

CLAIMS PROCESS

Awareness of ability to lodge CTP claim

In 2017, 39% of all claimants in the study reported knowing or being aware that they could lodge a CTP claim for compensation when they first had their accident (37% among legally represented, 49% among direct claimants).

Source of awareness of ability to lodge CTP claim

42% of all claimants mentioned advice from family, friends or colleagues (42% among legally represented, 36% among direct claimants) as how they became aware they could lodge a CTP claim in 2017. Already knowing they could do so was the second most common response (22%, 21% among legally represented, 31% among direct claimants), followed by being informed by a legal professional (15%, 16% among legally represented, 3% among direct claimants). 8% of respondents reported that it was their CTP insurer who informed them they could lodge a CTP claim (6% among legally represented, 25% among direct claimants).

LAWYERS

Reasons for engaging a lawyer to manage CTP claim

Among those who sought legal representation, the most common reason given for this was a lack of understanding of the CTP process and industry jargon (53%). Lawyers being seen as experts (33%), having persistent problems or a disability (24%) or a desire to save time, effort and stress (23%) were the next most commonly reported drivers to using a lawyer in 2017.

Basis upon which a particular lawyer was chosen

Word of mouth referral from family or friends (37%) was the most common basis for selecting a particular lawyer, followed by advertising (19%) or recommendations from others (e.g. insurer, other legal firms, legal aid, doctor, union) (14%).

INSURERS

Insurer involved in CTP claim

One in five (22%) respondents was unaware of the insurer involved in their CTP claim. Legally represented claimants (23%) were more likely than direct claimants (8%) to have reported being unsure of the insurer involved.

CLAIMANT BENEFITS

An analysis of the total settlement amount awarded against the amount received in the hand revealed that claimants received an average of 49.83% of their total settlement.

Legally represented claimants reportedly received 46.25% of the total settlement amount. The remaining 53.75% represents amounts paid to the claimant's legal representative along with statutory refunds. The average of all amounts reportedly paid to their lawyers was \$29,804.89.

Direct claimants reportedly retained 81.84% of the total settlement amount, the remainder likely to have been made up of statutory refunds.

TREATMENT AND REHABILITATION

Receipt of insurer funded treatment and rehabilitation

81% of all claimants reported receiving *insurer funded* treatment or rehabilitation (80% among legally represented, 88% among direct claimants).

Path to treatment

56% of all legally represented claimants went through their lawyer to arrange treatment and rehabilitation. 33% went directly to the treatment provider, 9% dealt with the insurance company, while 2% were unsure.

Among all direct claimants, 54% arranged treatment/rehabilitation through the treatment provider, 44% organised it with the insurance company, while 2% were unsure.

Reasons for not dealing directly with insurer about treatment/rehabilitation

The most common reason for legally represented claimants not dealing directly with their insurer about treatment/rehabilitation, was because their lawyer did this on their behalf (53%).

Among direct claimants who did not deal directly with their insurer about treatment/rehabilitation, 69% said this was because their treatment provider/doctor dealt with the insurer on their behalf.

Reasons for delay in receiving treatment/rehabilitation

62% of claimants reported there were no delays in receiving treatment or rehabilitation. Of those who reported a delay, the most common cause was the insurer taking time to approve the treatment or rehabilitation (6%). 4% reported delays due to the time taken for a medical professional to provide recommendations, while 4% attributed their delay to the lack of an earlier medical appointment time.

No significant differences were found between those who were legally represented or those who dealt directly with a CTP insurer.

LIKELIHOOD OF USING DIRECT OR INDIRECT METHOD OF CLAIMING IF EVER NEEDING TO CLAIM AGAIN

68% of claimants who were legally represented would be likely to use the same method again in the event of another claim (32% would go direct to an insurer).

75% of claimants who dealt directly with a CTP insurer would use the direct method again if they needed to make a CTP claim in the future (25% would engage a lawyer).

FURTHER COMMENTS/IDEAS FOR IMPROVEMENT

Among all claimants, the most common comments/suggestions for improvement were:

- a suggestion to educate the claimant about the claims process (21%)
- requests for improvements to timeliness (13%)
- comments that the insurance company made the claim difficult (8%)
- comments about wanting larger amounts of compensation or future compensation (7%).

Sub-group differences

Detailed sub-group analysis is provided throughout this report, with key differences being summarised below.

Female claimants

More likely than average to:

- have been attracted to choosing a particular lawyer because of their reputation or expertise in injury law (5% versus 3% average)
- have organised their treatment or rehabilitation directly through the insurance company (17% versus 14% average)
- cite the reason they didn't deal directly with their insurer about their treatment/rehabilitation was because their treatment provider/doctor did so on their behalf (29% versus 24% average)
- have felt that arranging treatment/rehabilitation was easy (76% versus 71% average).

Male claimants

More likely than average to:

- have organised their treatment or rehabilitation through a lawyer (56% versus 49% average).

Younger claimants (aged under 40 years)

More likely than average to:

- indicate family, friends or colleagues informed them about the opportunity to lodge a CTP claim (50% versus 42% average)
- have selected their lawyer based on word of mouth referral from family or friends (46% versus 37% average)
- cite financial reasons as the cause of delays in them receiving treatment (4% versus 2% average).

Less likely than average to:

- have known they could lodge a CTP claim when they first had their accident (30% versus 39% average).

Older claimants (aged over 40 years)

More likely than average to:

- have known they could lodge a CTP claim when they first had their accident (44% versus 39% average)
- have become aware they could lodge a CTP claim via a legal professional (19% versus 15% average).

Claimants classified as having a minor level of injury

More likely than average to:

- have engaged a lawyer due to a need for a financial result (15% versus 12% average)
- have received insurer funded treatment or rehabilitation (84% versus 81% average).

Claimants classified as having a moderate level of injury

More likely than average to:

- have reported experiencing a delay in receiving their treatment/rehabilitation due to the insurer taking time to approve it (13% versus 6% average) or waiting for a medical professional to provide report/recommendations to insurer (11% versus 4% average)

Claimants classified as having a serious/critical level of injury

Claimants classified as having a serious/critical level of injury received the highest proportion of the total settlement amount (61.53%). This is compared to those with a minor level of injury (47.76%) or those with a moderate level of injury (54.60%).

2014 vs 2017 – Year on year results

A comparison of the results from surveying legally represented claimants in 2014 and 2017 is presented below.

- The profile of injury severity was relatively consistent between 2017 and 2014:
 - 2014 – Minor 75%, Moderate 17%, Serious 6%
 - 2017 – Minor 71%, Moderate 20%, Serious 7%.
- Between 2014 and 2017, the three most common sources of awareness about being able to lodge a CTP claim remain the same:
 - advice from family, friends or colleagues (40% 2014, 42% 2017)
 - already knowing they could (29% 2014, down to 21% 2017)
 - being informed by a legal professional (22% 2014, 16% 2017).
- In both 2017 and 2014, a lack of understanding of the CTP process and industry jargon was the most common reason for engaging legal representation (64% 2014, 53% in 2017).
- In 2017, legally represented claimants most commonly reported the same methods of selecting a lawyer as claimants in 2014, these being:
 - advice from family and friends (42% 2014, 37% 2017)
 - advertising (28% 2014, 19% 2017)
 - recommendations from others (e.g. insurer) (14% 2014, 14% 2017).
- In 2017, there has been an increase in satisfaction with lawyers among legally represented claimants (3.66 out of 5 in 2014, up to 3.96 in 2017).
- Insurers mentioned as being involved in their claim in the 2017 survey are similar to those found to be involved in the 2014 survey:
 - Suncorp (*34% 2014, 33% 2017)
 - Allianz (14% 2014, 17% 2017)
 - RACQ Insurance (13% 2014, 16% 2017).
*Note in 2014 Suncorp and AAMI were combined as AAI.
- In 2014, the average of all total settlement amounts reported by legally represented claimants was \$71,511.61 compared to an average of \$93,305.46 in 2017. The average of amounts reported as being received in the hand in 2014 was equivalent to 52.05% of the total settlement amount, compared to an average of 46.25% in 2017.
- Since 2014, there has been an increase in the proportion who received insurer funded treatment (69% 2014, up to 80% 2017).
- Between 2014 and 2017 there has been an increase in the proportion who felt it was easy to organise their treatment or rehabilitation (64% 2014, increasing to 71% 2017).
- Between 2014 and 2017, a similar number of respondents reported experiencing a delay in receiving their treatment/rehabilitation (65% in 2014, 62% in 2017).
 - However, in 2017 there has been a decrease in the proportion of legally represented claimants who reported that they experienced delays in receiving their treatment/rehabilitation due to the time taken for the insurer to approve it (14% 2014, compared with 6% in 2017) or due to not having the time themselves to arrange the appointment (5% 2014, compared with 1% in 2017).
- Between 2014 and 2017 there has been no significant change in the proportion of claimants who reported being able to understand the CTP claims process (56% 2014, 49% 2017).
- In 2017, there has been an increase in the proportion of claimants making the suggestion to educate claimants/simplify knowledge about the CTP claims process (12% 2014, up to 20% 2017).

Conclusions and recommendations

The claims process continues to be perceived as complex with claimants assessing their understanding of the process (at claim finalisation) as moderate. Furthermore, the top suggestion for improving the claims process is to increase education about this process. Continued effort to inform and educate motorists is therefore recommended.

This year, an increase in the proportion of respondents who received insurer funded treatment or rehabilitation is noted, along with a corresponding increase in satisfaction with ease of organising treatment and a decrease in treatment delays (among legally represented claimants). However, three in ten respondents are of the view that organising their treatment or rehabilitation is a difficult process. As this was rated by respondents as the most important part of the CTP claims process, continued attention to this aspect is warranted.

Overall, claimant satisfaction with either their lawyer (among legally represented claimants) or their insurer (among direct claimants) is positive in 2017. Although the proportion of the settlement received in the hand by legally represented claimants has decreased since 2014, overall satisfaction with lawyers among this segment has increased between 2014 and 2017.

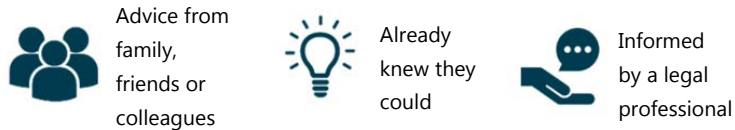
MAIC Claimant Research 2017

BEGINNING THE CLAIMS PROCESS

39% of claimants knew they could lodge a CTP claim when they first had their accident



Top 3 sources of awareness:



53% of legally represented claimants engaged a lawyer due to a lack of understanding of CTP claims process & industry jargon.

Reasons for choosing a particular lawyer:



Among direct claimants, the top three insurers involved in their claim were:



DURING THE CLAIMS PROCESS

81% received insurer funded treatment or rehabilitation



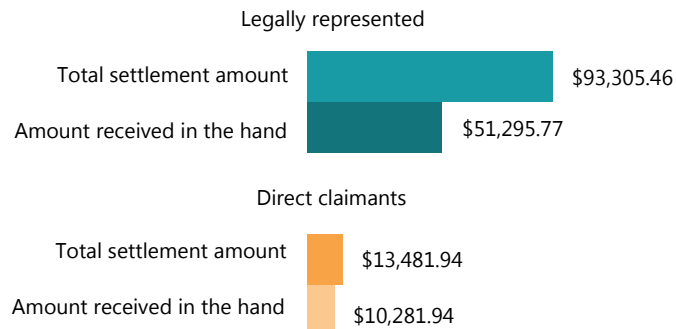
71% of those who received insurer funded treatment or rehabilitation felt it was easy to organise



19% experienced a delay in receiving their treatment or rehabilitation. The top 3 reasons reported were:

1. The insurer taking a long time to approve the treatment/rehabilitation
2. The time taken by a medical professional/health provider to provide recommendations
3. Having to wait for an appointment with a medical professional/health provider

On average, the settlement amount reportedly received by the claimant was:



REFLECTING ON THE CLAIMS PROCESS

50% of claimants reported having a good understanding of the CTP claims process



70% of legally represented claimants were satisfied with their lawyer. **68%** would engage a lawyer in the event of a future claim.

66% of direct claimants were satisfied with their insurer. **75%** would use this method if needing to claim again.

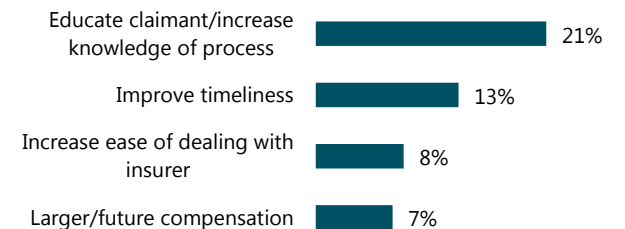
Among legally represented claimants, the 3 most important aspects of the claims process were:

1. Easy access to treatment/rehabilitation
2. Quality of service from lawyer
3. Independent information from CTP regulator

Among direct claimants, the 3 most important factors were:

1. Easy access to treatment/rehabilitation
2. Quality of service from insurer
3. An easy claims process

Top comments/suggestions to improve CTP claims process:



Method

QUANTITATIVE SURVEY	
<i>Method</i>	The survey method used for this study was a telephone interview via a CATI system. CATI (which stands for Computer Aided Telephone Interviewing) is a process involving the simultaneous entry of responses into the computer at the time of interview. The interviewer reads the questions from a computer monitor and assigns the respondent's answers into the relevant code frames on screen.
<i>Target respondent</i>	<p>An eligible survey respondent was defined on the basis of a range of criteria detailed below:</p> <p>Primary target:</p> <ul style="list-style-type: none"> • People who have made a CTP claim for which they have received compensation and are on the PIR • Potential respondents were drawn from all settled claims in Quarter 2 (April, May, June) 2017. <p>The following exclusions were applied:</p> <ul style="list-style-type: none"> • Claimants who received Abbreviated Injury Severity (AIS) 5 and 6 injuries and/or eligible for the NIISQ • All workers compensation claims, other Insurers recovery, Interstate costs sharing • Accidents occurring outside of QLD • Accidents where there was a fatality • Litigated claims (went to trial/ proceedings have been issued in court).
<i>Pre-warning of survey</i>	To follow a best practice approach in complying with Queensland Information Privacy Principles, MAIC wrote to claimants to advise them of the survey and its objectives and to inform them of the opportunity to opt out of the survey process. Once those wishing to be excluded from the survey were removed from the database, a sample of claimants was provided to Q&A Market Research (the fieldwork company) from which to invite participants into the survey.
<i>Sample size</i>	320 surveys were completed. 18 were excluded from analysis and reporting as their self-identification of claim type (legally represented versus direct) did not match the MAIC database indicator. A detailed sample composition is included at Appendix B.
<i>Quotas</i>	Age, gender and injury severity quotas were set in line with the profile of all claimants.
<i>Weighting</i>	At the completion of interviewing, the data were weighted to reflect the proportion of insurer direct/legally represented claimants over the last 12 months.
<i>Fieldwork partner</i>	MCR's fieldwork partner Q&A Market Research conducted programming and survey fieldwork tasks. Q&A Market Research has ISO 20252 quality accreditation. Fieldwork statistics are included at Appendix C.
<i>Data analysis</i>	Q&A Market Research undertook data analysis tasks according to a detailed analysis specification designed by MCR. The data analysis package SurveyCraft was used to analyse the data and tests of significance were applied to determine significant differences between sub-groups.
<i>Questionnaire</i>	The questionnaire used in interviewing is included at Appendix A.

Publication of Information MCR is a member of AMSRO and abides by the AMSRS Code of Professional Behaviour. The Code of Professional Behaviour can be downloaded at www.amsrs.com.au. Under the Code of Professional Behaviour – information about Client’s businesses, their commissioned market research data and findings remain confidential to the clients unless both clients and researchers agree the details of any publications.

MCR has ISO 20252 quality assurance accreditation.



Disclaimer

As is our normal practice, we emphasise that any market size estimates or marketing recommendations in this report can be influenced by a number of unforeseen events or by management decisions. Therefore no warranty can be given that the information included will be predictive of a desired outcome.

Findings

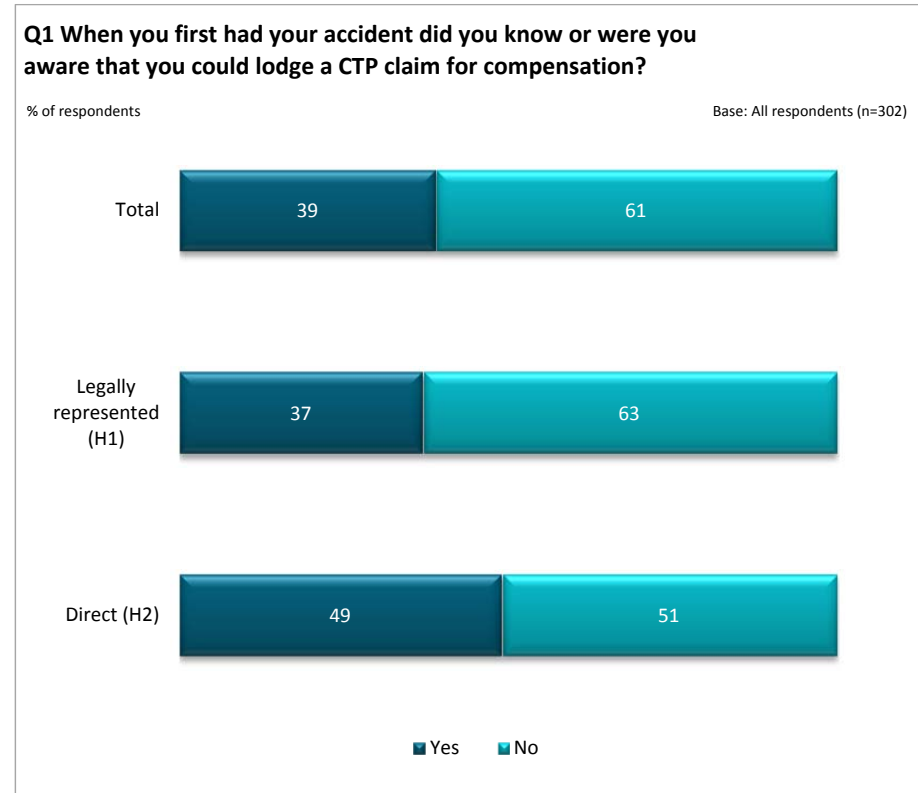
1.0 Claims process

1.1 Awareness of ability to lodge CTP claim

Among all claimants in our study, 39% reported knowing or being aware that they could lodge a CTP claim for compensation when they first had their accident. The majority (61%) were not aware they could lodge a claim.

Among those who sought legal representation, 37% knew they could lodge a CTP claim when they first had their accident. 49% of those who dealt directly with a CTP insurer knew they could do so.

Claimants aged 40 years or older (44%) were more likely than claimants aged under 40 years (30%) to have been aware they could lodge a CTP claim for compensation.



New question in 2017

Table: Q1 When you first had your accident did you know or were you aware that you could lodge a CTP claim for compensation?

Base: All respondents	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/ Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	302	243	59	143	159	113	188	213	58	23 [^]	8 [^]	132	81	62	210	92
	<i>% of respondents</i>															
Yes	39	37	49	43	35	30	44	36	44	49	33	34	40	45	38	41
No	61	63	51	57	65	70	56	64	56	51	67	66	60	55	62	59

[^] Caution: Small cell size.

Bold figures are significantly different to the average at at least the 95% confidence level.

1.2 Source of awareness of ability to lodge CTP claim

In 2017, advice from family, friends or colleagues (42%) was the most common way claimants reported becoming aware they could lodge a CTP claim. Already knowing they could do so was the second most common response (22%), followed by being informed by a legal professional (15%).

Among legally represented claimants, advice from family, friends or colleagues (42%), already knowing they could (21%) or receiving guidance from a legal professional (16%) were the most common sources of awareness. Legally represented claimants (16%) were more likely than average (15%) to have become aware via a legal professional.

For claimants who dealt directly with their insurer, one in four (25%) reported that their CTP insurer informed them they could lodge a CTP claim, as compared with only 6% of legally represented claimants who nominated this source.

Claimants aged under 40 years (50%) were more likely than claimants over 40 years (36%) to indicate family, friends or colleagues informed them about the opportunity to lodge a CTP claim.

Those aged 40 years or older (19%) or those with lower personal incomes (<\$40,000) (20%) were more likely than average (15%) to have become aware via a legal professional.

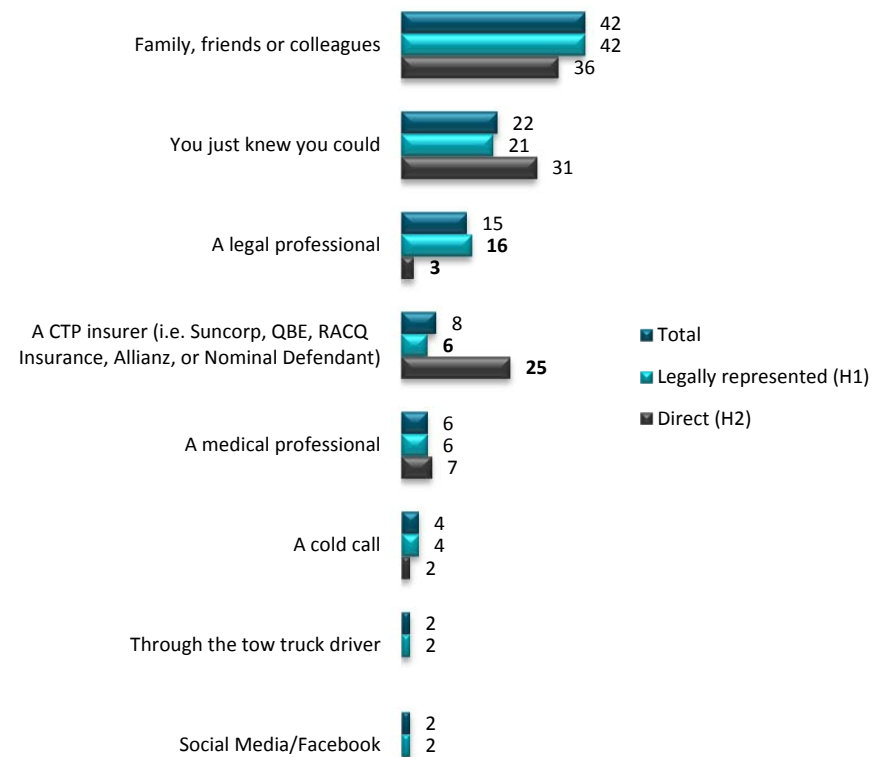
Those with higher personal incomes (>\$80,000) (8%) were more likely than average (4%) to have received a cold call (source unspecified).

Q2 How were you made aware or did you find out you could lodge a CTP claim?

% of respondents

Chart shows responses of 2% or more

Base: All respondents (n=302)



Bold figures indicate a significant difference to the average at at least the 95% confidence level.

In 2017 this question was unprompted, in 2014 the question was prompted.

Multiple response question.

New codes in 2017: a cold call, social media, lawyer advertising.

Table: Q2 How were you made aware or did you find out you could lodge a CTP claim?

Base: All respondents	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	302	243	59	143	159	113	188	213	58	23 [^]	8 [^]	132	81	62	210	92
	<i>% of respondents</i>															
Family, friends or colleagues	42	42	36	39	43	50	36	40	39	64	29	44	44	36	40	44
You just knew you could	22	21	31	25	20	17	26	20	31	19	18	19	27	23	22	24
A legal professional	15	16	3	18	12	8	19	14	17	14	15	20	11	6	13	18
A CTP insurer (i.e. Suncorp, QBE, RACQ Insurance, Allianz, or Nominal Defendant)	8	6	25	6	11	7	9	10	3	3	24	7	11	7	10	4
A medical professional	6	6	7	6	6	9	5	6	6	14		8	3	10	6	8
A cold call	4	4	2	3	4	4	4	4	4			3	1	8	4	2
Through the tow truck driver	2	2		1	3	3	1	2	2			2	1	4	2	2
Social Media/Facebook	2	2		2	1	1	2	1	4		15	2		2	2	1
Through the other driver involved in the incident	1	2		1	2	2	1	2	2				3	4	2	
The police	1	1	2	1	1	1	1	1		8			3	1	1	1
Through other advertising (i.e. TV, radio, newspaper)	*	*		1			1	1					1		1	
A lawyer's website	*	*			1	1		1							1	
An insurer's website	*		2		*		*	*					1		*	
Other	1	2		3		1	2	1	4				3	2	2	1

[^] Caution: Small cell size.

* Indicates less than 1% of respondents.

Bold figures are significantly different to the average at at least the 95% confidence level.

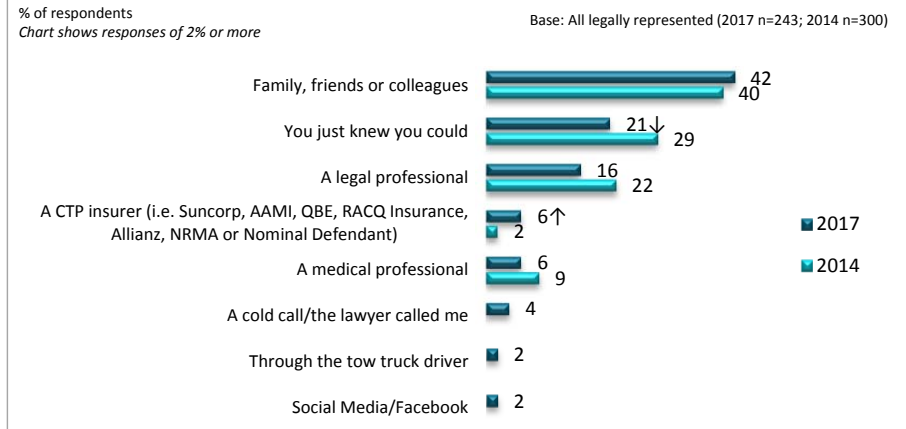
1.2.1 Source of awareness of ability to lodge CTP claim – 2017 vs 2014

Between 2014 and 2017, the top three ways of becoming aware they could lodge a CTP claim have remained the same among legally represented claimants:

- Family friends or colleagues (42% 2017, 40% 2014)
- You just knew you could (21%, down from 29% 2014)
- A legal professional (16% 2017, 22% 2014).

In 2017, an increase in the proportion of respondents who were informed about the opportunity to lodge a CTP claim by a CTP insurer (6%, up from 2% in 2014) is noted.

Q2 How were you made aware or did you find out you could lodge a CTP claim? 2017 vs 2014



↑↓ indicates a significant increase or decrease from the previous wave at at least the 95% confidence level.

In 2017 this question was unprompted, in 2014 the question was prompted.

Multiple response question.

New codes in 2017: a cold call, social media, lawyer advertising.

2.0 Lawyers

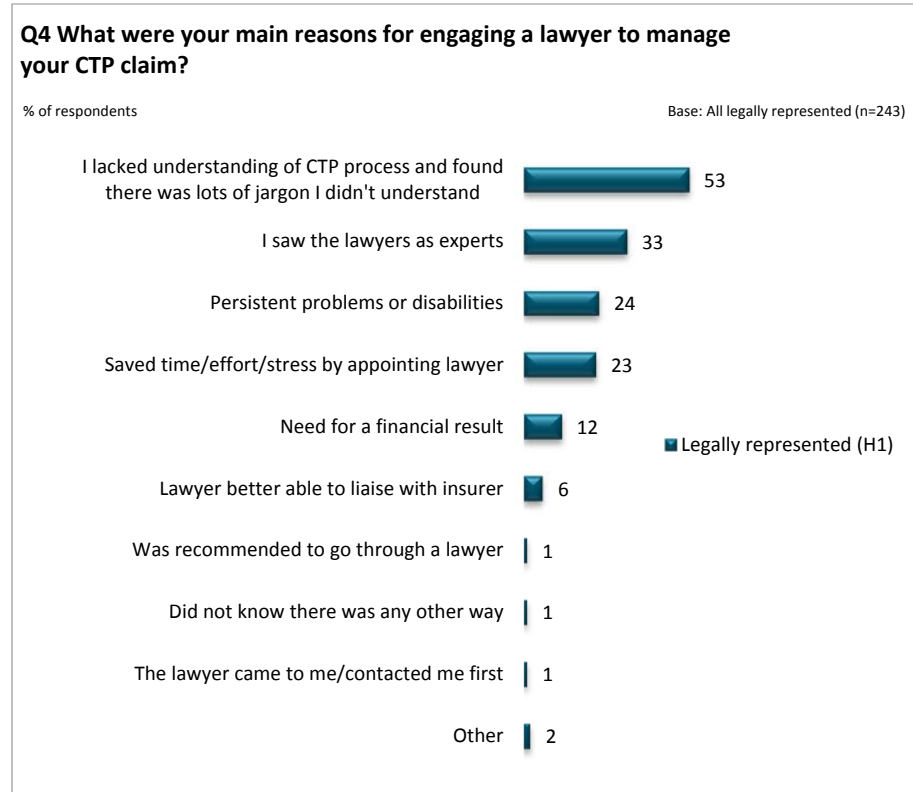
2.1 Reasons for engaging a lawyer to manage CTP claim

The most common reason given for engaging a lawyer to manage the CTP claim was a lack of understanding of the CTP process and industry jargon (53%).

Lawyers being seen as experts (33%), having persistent problems or a disability (24%) or a desire to save time, effort and stress (23%) were the next most commonly reported drivers to using legal representation.

Claimants with moderate personal incomes (between \$40,000 and \$80,000) (34%) were more likely than average (23%) to have engaged a lawyer to save time, effort and stress.

Those classified as having a minor level of injury (15%) were more likely than those with a moderate level of injury (2%) to have engaged a lawyer due to a need for a financial result.



In 2017 and 2014 this question was unprompted.

Multiple response question.

New code in 2017: I saw lawyers as experts

Table: Q4 What were your main reasons for engaging a lawyer to manage your CTP claim?

Base: All legally represented	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
		243	243	125	118	90	152	172	49	17^	5^	108	65	48	168	75
	<i>% of respondents</i>															
I lacked understanding of CTP process and found there was lots of jargon I didn't understand	53	53		49	58	61	49	53	53	41	100	54	51	58	55	51
I saw the lawyers as experts	33	33		35	30	27	36	31	37	41	20	31	35	35	32	33
Persistent problems or disabilities	24	24		27	20	20	26	23	24	29	20	24	20	21	23	27
Saved time/effort/stress by appointing lawyer	23	23		23	23	27	20	23	18	29	40	17	34	29	21	27
Need for a financial result	12	12		14	9	12	11	15	2	12		9	11	17	11	12
Lawyer better able to liaise with insurer	6	6		7	5	9	5	6	6	6	20	4	8	4	7	5
Was recommended to go through a lawyer	1	1		1	2	2	1	2				2		2	2	
Did not know there was any other way	1	1			3	1	1	1	2			2		2	1	1
The lawyer came to me/contacted me first	1	1		2		2		1							1	
Other	2	2		2	3	1	3	2	4			4		2	4	

^ Caution: Small cell size.

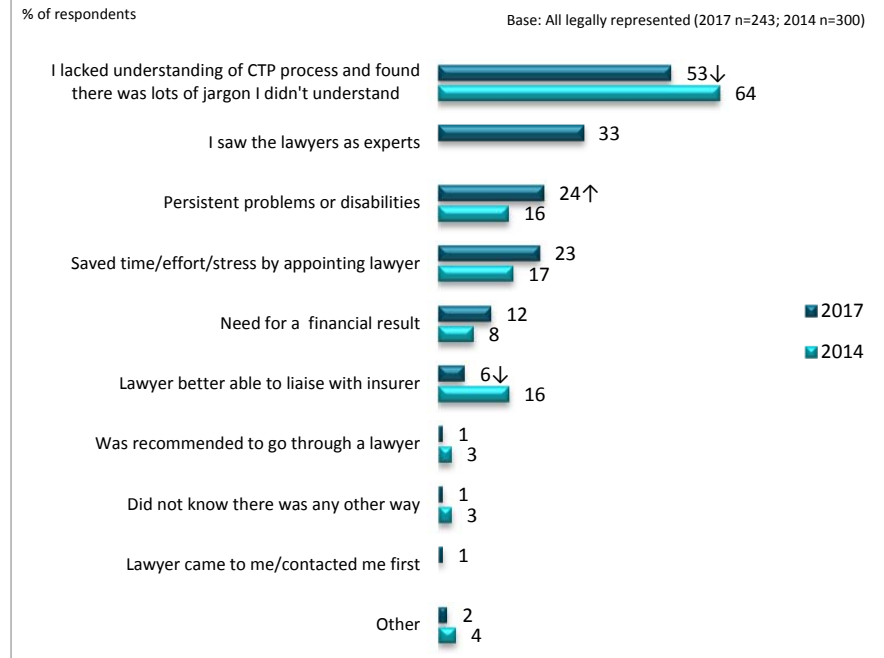
Bold figures are significantly different to the average at at least the 95% confidence level.

2.1.1 Reasons for engaging a lawyer to manage CTP Claim – 2017 vs 2014

In both 2017 and 2014, a lack of understanding of the CTP process and industry jargon was the most common reason for engaging legal representation (64% 2014, 53% 2017), although references to this trigger have significantly declined in 2017.

In 2017, there has been a significant increase in the proportion of respondents who reported that their main reason for engaging a lawyer was due to persistent problems or a disability (24%, up from 16% in 2014). Over the same time, there has been a decrease in the proportion who felt a lawyer would be better able to liaise with the insurer (6%, down from 16% in 2014).

Q4 What were the main reasons for engaging a lawyer to manage your CTP claim? 2017 vs 2014



↑↓ indicates a significant increase or decrease from the previous wave at at least the 95% confidence level.

In 2017 and 2014 this question was unprompted.

Multiple response question.

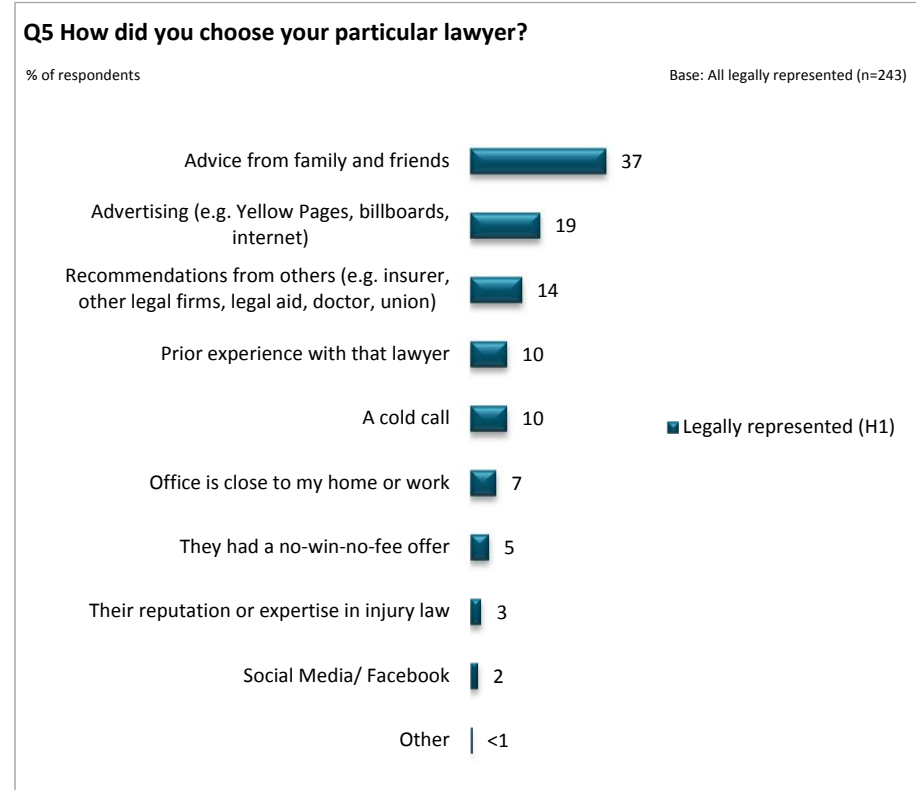
New code in 2017: I saw lawyers as experts

2.2 Basis upon which a particular lawyer was chosen

Word of mouth referral from family or friends (37%) was the most common basis for selecting a particular lawyer. After this, advertising (19%) or recommendations from others (e.g. insurer, other legal firms, legal aid, doctor, union) (14%) were commonly mentioned.

Claimants under 40 years (46%) were more likely than claimants over 40 years (32%) to have selected their lawyer based on word of mouth referral from family or friends.

Females (5%) were more likely than males (1%) to have been attracted to a lawyer because of their reputation or expertise in injury law.



In 2017 and 2014 this question was unprompted.

Multiple response question.

New codes in 2017: social media, a cold call

Table: Q5 How did you choose your particular lawyer?

Base: All legally represented	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	243	243		125	118	90	152	172	49	17 [^]	5 [^]	108	65	48	168	75
<i>% of respondents</i>																
Advice from family and friends	37	37		34	40	46	32	35	37	47	60	42	34	31	36	39
Advertising (e.g. Yellow Pages, billboards, internet)	19	19		21	16	17	20	19	20	12	20	16	26	19	20	15
Recommendations from others (e.g. insurer, other legal firms, legal aid, doctor, union)	14	14		14	14	14	14	15	16	6		12	14	19	16	11
Prior experience with that lawyer	10	10		11	9	6	13	10	12	12		12	11	4	10	12
A cold call/ the lawyer called me	10	10		9	11	11	9	11	6	6	20	8	8	12	11	8
Office is close to my home or work	7	7		8	5	6	7	6	10	6		8	2	8	7	7
They had a no-win-no-fee offer	5	5		2	7	4	5	5	2	6		6	6	2	4	5
Their reputation or expertise in injury law	3	3		1	5	1	4	2	4	6		2	3	4	2	4
Social Media/ Facebook	2	2		1	4		4	3	2			3	2	4	2	4
Other	*	*		1			1	1						2	1	

[^] Caution: Small cell size.

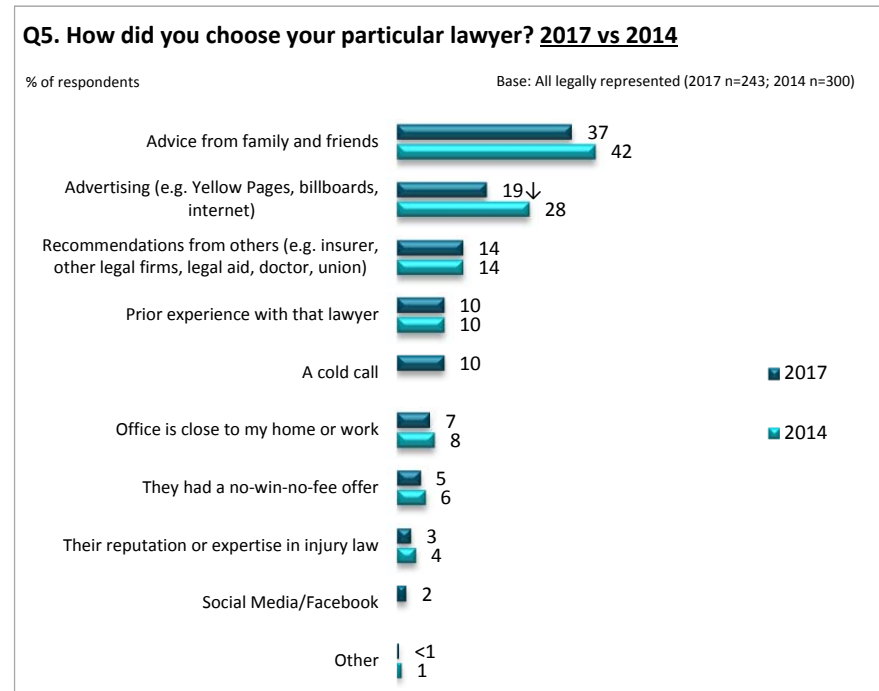
* Indicates less than 1% of respondents.

Bold figures are significantly different to the average at least the 95% confidence level.

2.2.1 Basis upon which lawyer was chosen – 2017 vs 2014

Between 2014 and 2017, the basis upon which a particular lawyer was chosen has remained consistent:

- Advice from family and friends (42%, 37% 2017)
- Advertising (28%, down to 19% in 2017)
- Recommendations from others (14%, 14% 2017).



↑↓ indicates a significant increase or decrease from the previous wave at at least the 95% confidence level.

In 2017 and 2014 this question was unprompted.

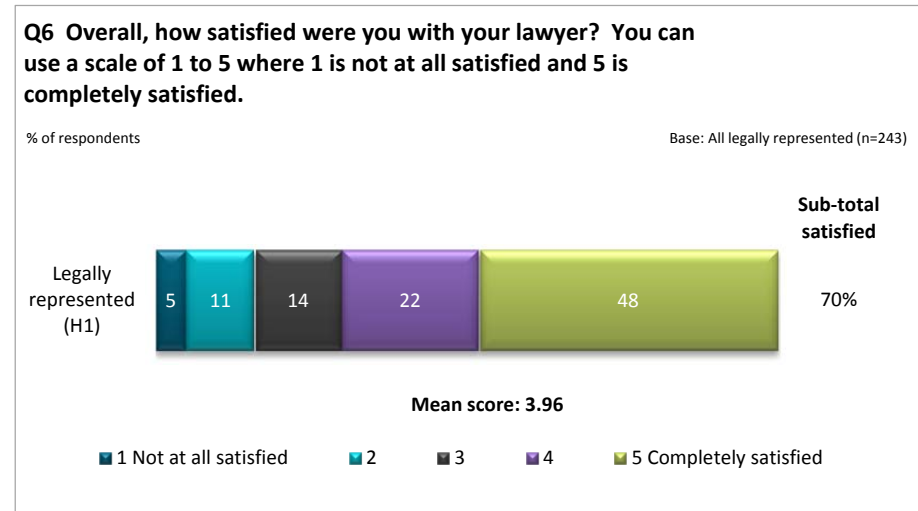
Multiple response question.

New codes in 2017: social media, a cold call

2.3 Overall satisfaction with lawyer

In 2017, 70% of claimants expressed satisfaction with their lawyer. On average, based on a scale of 1 to 5 (where 1 is not at all satisfied and 5 is completely satisfied), claimants' satisfaction with their lawyers was rated at 3.96.

No significant sub-group differences were noted on this issue.



In 2014 the question was "Overall, how satisfied were you with your legal representation?"

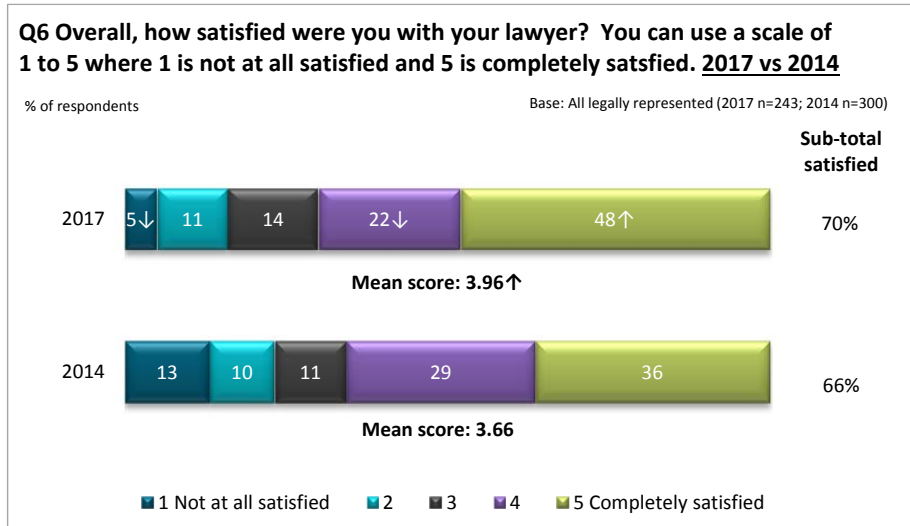
Table: Q6 Overall, how satisfied were you with your lawyer? You can use a scale of 1 to 5 where 1 is not at all satisfied and 5 is completely satisfied.

Base: All legally represented	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/ Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
		243	243	125	118	90	152	172	49	17^	5^	108	65	48	168	75
<i>% of respondents</i>																
1 Not at all satisfied	5	5		7	3	3	7	5	6		20	8	3	4	5	5
2	11	11		13	8	9	12	12	8	6		8	12	10	11	9
3	14	14		14	15	12	16	15	8	18	40	19	12	8	15	12
4	22	22		22	22	23	20	19	29	35	20	21	22	29	20	25
5 Completely satisfied	48	48		45	51	52	45	49	49	41	20	44	51	48	48	48
SUB-TOTAL Negative	16	16		20	12	12	18	17	14	6	20	17	15	15	17	15
SUB-TOTAL Positive	70	70		66	73	76	66	67	78	76	40	65	72	77	68	73
MEANS	3.96	3.96		3.84	4.08	4.12	3.86	3.94	4.06	4.12	3.20	3.83	4.05	4.06	3.93	4.01

^ Caution: Small cell size.

2.3.1 Overall satisfaction with lawyer – 2017 vs 2014

Since 2014, there has been a significant increase in satisfaction with lawyers used to represent a CTP claim (3.66 in 2014, 3.96 in 2017).



↑↓ indicates a significant increase or decrease from the previous wave at at least the 95% confidence level.

3.0 Insurer involved in CTP claim

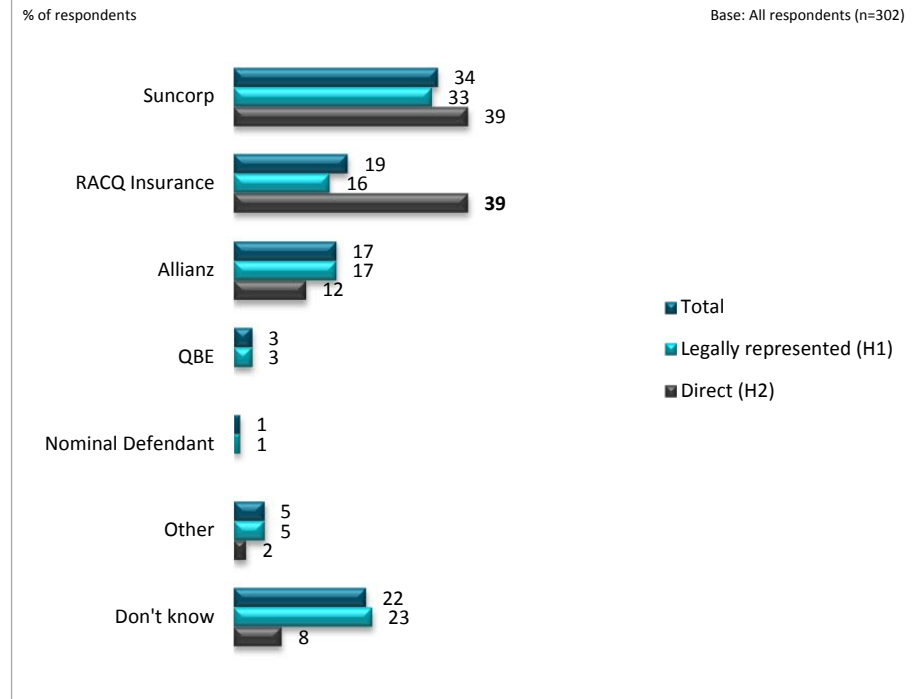
Among all claimants in our study, Suncorp (34%) was the insurance company most commonly involved in claims. After this, RACQ Insurance (19%) or Allianz (17%) were mentioned. 3% mentioned QBE as their insurer. One in five (22%) was unaware of the insurer involved in their CTP claim.

For those who were legally represented, Suncorp (33%), Allianz (17%) or RACQ Insurance (16%) were the insurance companies most commonly involved. Legally represented claimants (23%) were more likely than direct claimants (8%) to report being unsure of the insurer involved in their CTP claim.

For claimants who dealt directly with their CTP insurer, Suncorp (39%), RACQ Insurance (39%) or Allianz (12%) were most commonly involved. Direct claimants (39%) were more likely than those who were legally represented (16%) to report that RACQ Insurance was involved in their claim.

Those with a personal income of between \$40,000 and \$80,000 (47%) were more likely than average (34%) to report that Suncorp was involved in their CTP claim.

Q7/8 What was the name of the insurance company involved in your CTP claim?



*Bold figures indicate a significant difference to the average at at least the 95% confidence level.
 Insurers included in 2014: AAI (Suncorp, AAMI), Allianz, RACQ, NRMA, QBE, Nominal Defendant
 In 2017 and 2014 this question was prompted if needed.
 Single response question.*

Table: Q7/8 What was the name of the insurance company involved in your CTP claim?

Base: All respondents	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	302	243	59	143	159	113	188	213	58	23^	8^	132	81	62	210	92
<i>% of respondents</i>																
Suncorp	34	33	39	35	33	33	34	35	34	19	56	30	47	30	31	40
RACQ Insurance	19	16	39	18	21	24	17	21	17	17		20	19	23	20	17
Allianz	17	17	12	19	14	19	15	13	21	37	15	16	17	18	17	15
QBE	3	3		1	4	1	4	3	4			5	1	2	3	2
Nominal Defendant	1	1			1	1	1	1	2			1	1		1	
Other	5	5	2	6	4	3	6	6	4			4	5	9	7	1
Don't know	22	23	8	21	22	18	23	22	18	27	29	25	9	18	20	24

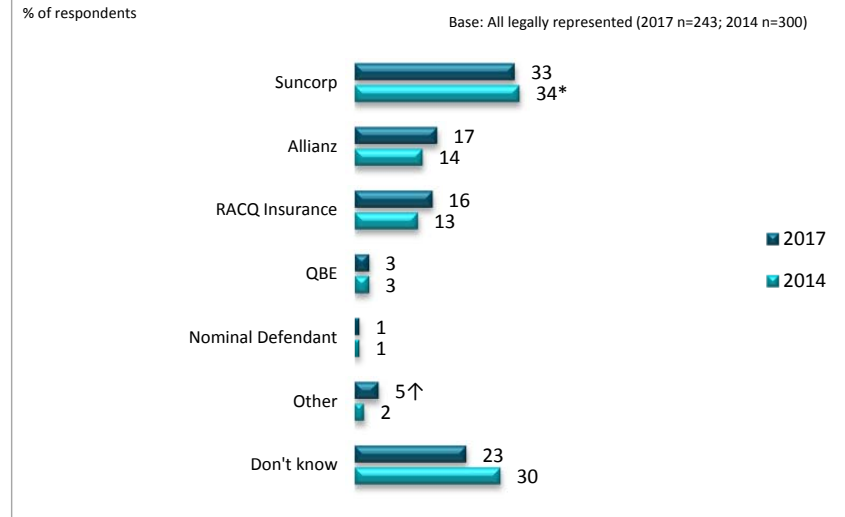
^ Caution: Small cell size.

Bold figures are significantly different to the average at at least the 95% confidence level.

3.0.1 Insurer involved in CTP claim – 2017 vs 2014

Insurers mentioned in the 2017 survey largely reflect those found to be involved with claims in 2014.

Q7/Q8 What was the name of the insurance company involved in your CTP claim? 2017 vs 2014



↑↓ indicates a significant increase or decrease from the previous wave at at least the 95% confidence level.

* In 2014, Suncorp and AAMI insurers were combined as AAI.

Insurers included in 2014: AAI (Suncorp, AAMI), Allianz, RACQ, NRMA, QBE, Nominal Defendant

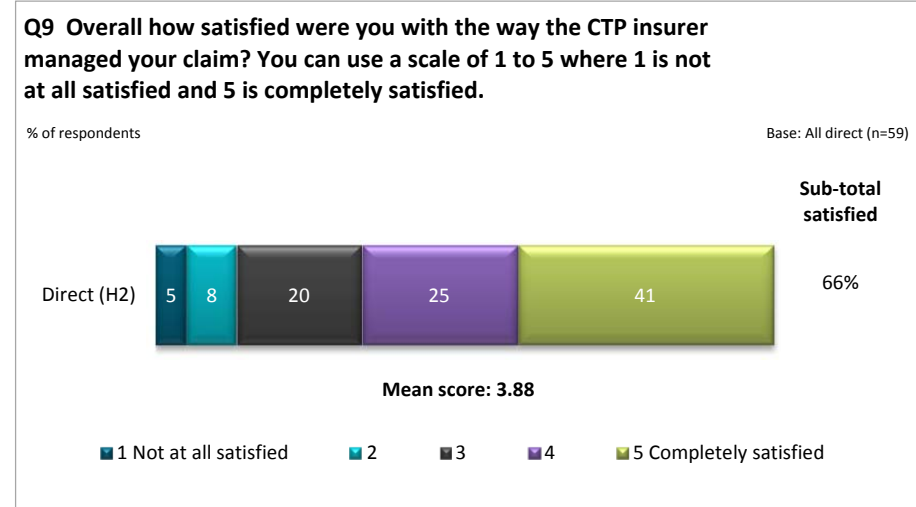
In 2017 and 2014 this question was prompted if needed.

Single response question.

4.0 Overall satisfaction with insurer

66% of claimants who dealt directly with a CTP insurer reported being satisfied with the way their CTP insurer managed their claim. On average, satisfaction was rated at 3.88 on a scale of 1 to 5 (where 1 is not at all satisfied and 5 is completely satisfied).

No significant sub-group differences were noted on this issue.



New question in 2017.

Table: Q9 Overall how satisfied were you with the way the CTP insurer managed your claim? You can use a scale of 1 to 5 where 1 is not at all satisfied and 5 is completely satisfied.

Base: All direct	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	59		59	18^	41	23^	36	41	9^	6^	3^	24^	16^	14^	42	17^
<i>% of respondents</i>																
1 Not at all satisfied	5		5	11	2		8	2	22			4		7	2	12
2	8		8	11	7	4	11	7	22			17			12	
3	20		20	28	17	26	17	20	22	17	33	25	25	14	21	18
4	25		25	22	27	26	25	24	11	50	33	17	31	29	26	24
5 Completely satisfied	41		41	28	46	43	39	46	22	33	33	38	44	50	38	47
SUB-TOTAL Negative	14		14	22	10	4	19	10	44			21		7	14	12
SUB-TOTAL Positive	66		66	50	73	70	64	71	33	83	67	54	75	79	64	71
MEANS	3.88		3.88	3.44	4.07	4.09	3.75	4.05	2.89	4.17	4.00	3.67	4.19	4.14	3.86	3.94

^ Caution: Small cell size.

5.0 Claimant benefits

Based on the mean, the average total settlement amount reported in 2017 was \$85,251.13. The average amount received by the claimant was \$47,157.41. Claimants reported retaining 49.83% of the total settlement amount.

Legally represented claimants

The average of all total settlement amounts reported by legally represented claimants was \$93,305.46, while the average amount received in the hand was \$51,295.77. An average of 46.25% of the total settlement amount was reported as being retained, while the remaining 53.75% represents amounts paid to the claimant's legal representative along with statutory refunds. The average of all amounts reportedly paid to their lawyers was \$29,804.89.

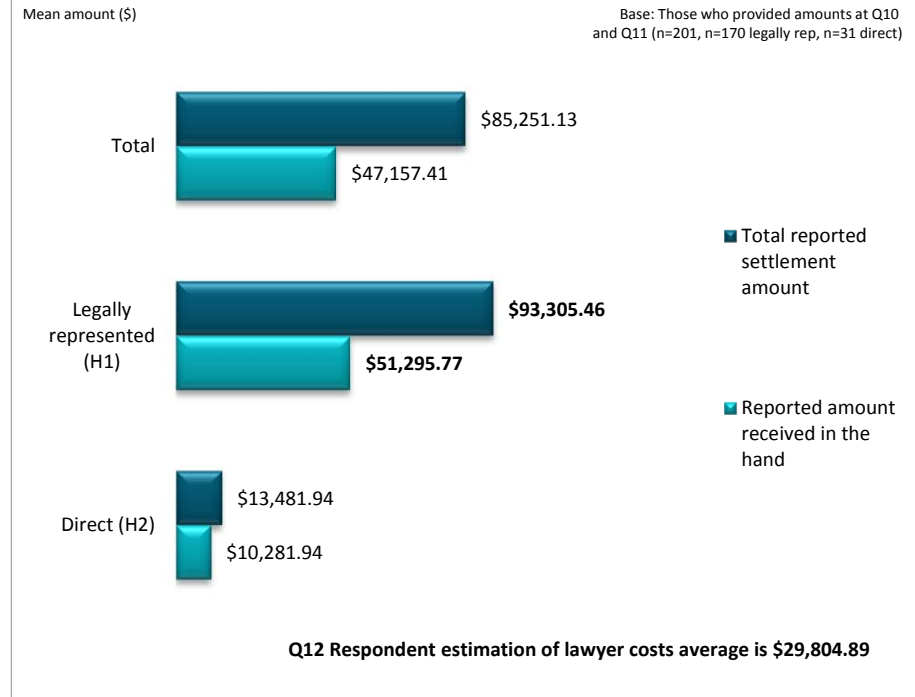
Direct claimants

The average of all total settlement amounts among those dealing directly with a CTP insurer was \$13,481.94, with the average amount received in the hand being \$10,281.94. An average of 81.84% of the total settlement amount was retained by direct claimants, the remainder likely to have been made up of statutory refunds.

Claimants classified as having a serious/critical level of injury received the highest proportion of the total settlement amount (61.53%). This is compared to those with a minor level of injury (47.76%) or those with a moderate level of injury (54.60%).

Q10 What was your total settlement amount?

Q11 And what was the actual amount you received in the hand?



*Bold figures indicate a significant difference to the average at at least the 95% confidence level.
Q12 new in 2017.*

Q10 Total reported settlement amount

Q10 Total amount	Total	H1 Legally represented	H2 Direct
<i>Base: those who provided amounts at both Q10 and Q11</i>	201	170	31
	<i>% of respondents</i>		
<\$20,000	23	16	84
\$20,000 - \$39,999	19	20	10
\$40,000 - \$59,999	16	18	
\$60,000 - \$99,999	18	20	3
\$100,000+	24	26	3
MEANS \$	85,251.13	93,305.46	13,481.94
STD. DEVIATION	140,388.10	145,706.3	22,835.51

Q11 Reported amount received in hand

Q11 Amount in hand	Total	H1 Legally represented	H2 Direct
<i>Base: those who provided amounts at both Q10 and Q11</i>	201	170	31
	<i>% of respondents</i>		
<\$10,000	27	21	81
\$10,000 - \$19,999	22	24	10
\$20,000 - \$39,999	25	28	3
\$40,000 - \$59,999	7	8	
\$60,000+	18	19	6
MEANS	47,157.41	51,295.77	10,281.94
STD. DEVIATION	116,538.20	122,073.20	19,573.69

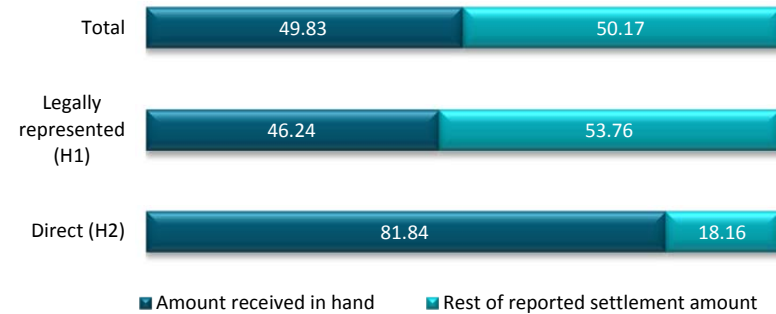
Proportion of settlement amount received in the hand

Q10 What was your total settlement amount?

Q11 And what was the actual amount you received in the hand?

% of total settlement amount

Base: All respondents (n=302)



Bold figures indicate a significant difference to the average at at least the 95% confidence level.

Table: % of total settlement received in the hand (Q10 What was your total settlement amount? Q11 What was the actual amount you received in the hand?)

Base: Those who provided amounts at both Q10 and Q11	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	201	170	31	91	110	76	125	143	40	15^	3^	96	53	42	142	59
% of settlement received in hand																
% of settlement received by claimant	49.83	46.24	81.84	51.78	48.18	51.65	48.72	47.76	54.60	61.53	32.89	45.02	54.02	55.19	49.12	51.53

Table: Q10 What was your total settlement amount?

Base: Those who provided amounts at both Q10 and Q11	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	201	170	31	91	110	76	125	143	40	15^	3^	96	53	42	142	59
% of respondents																
<\$20,000	23	16	84	23	23	14	28	25	13	19	67	31	14	11	22	25
\$20,000 - \$39,999	19	20	10	16	22	17	20	23	10	12		15	26	24	20	16
\$40,000 - \$59,999	16	18		14	18	22	12	18	11	8	33	19	12	16	19	7
\$60,000 - \$99,999	18	20	3	18	19	20	18	18	21	15		13	24	20	17	21
\$100,000+	24	26	3	30	19	27	22	17	46	46		23	24	30	21	31
MEANS (\$)	85251.13	93305.46	13481.94	108590.57	65456.54	100130.70	76147.77	60273.63	131260.6	228707.98	17500.00	72503.67	84214.53	125884.6	81741.88	93688.90
MEDIANS (\$)	49922.93	51500.00	5020.00	53845.85	48653.71	51076.86	40961.13	40692.14	92673.00	91922.85	8500.00	43230.28	50778.71	56384.28	49053.71	59564.00
STD. DEVIATION	140388.1	145706.3	22835.51	187674.5	76757.78	191223.3	96870.62	70366.58	129108.4	404383.8	19256.68	87552.38	100054.6	253339.5	151219.8	110771.3

Table: Q11 And what was the actual amount you received in the hand?

Base: Those who provided amounts at both Q10 and Q11	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	201	170	31	91	110	76	125	143	40	15^	3^	96	53	42	142	59
% of respondents																
<\$10,000	27	21	81	25	29	17	33	30	16	14	100	36	22	11	26	29
\$10,000 - \$19,999	22	24	10	18	26	21	23	25	14	20		21	18	30	25	16
\$20,000 - \$39,999	25	28	3	23	27	36	18	27	24	12		20	28	33	27	20
\$40,000 - \$59,999	7	8		10	5	8	7	7	5	15		7	16		5	13
\$60,000+	18	19	6	24	13	18	18	10	40	38		16	16	27	16	23
MEANS (\$)	47157.41	51295.77	10281.94	65674.03	31453.13	60906.63	38745.59	27810.49	82484.29	157291.56	2833.33	31854.36	48830.34	87515.59	45135.90	52017.98
MEDIANS (\$)	19623.13	20400.00	4925.00	22865.28	15192.23	22615.28	14929.43	16692.14	32846.00	44730.71	3000.00	14852.52	20339.71	24980.71	18230.57	21346.00
STD. DEVIATION	116538.2	122073.2	19573.69	162691.2	47441.24	170486.1	63840.42	39934.89	111026.1	366246.2	749.81	43365.42	81677.62	228474.1	128354.9	82160.41

^ Caution: Small cell size.

* Indicates less than 1% of respondents.

Bold figures are significantly different to the average at at least the 95% confidence level.

GAP between Q10 and Q11

Base: Those who provided amounts at both Q10 and Q11	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	201	170	31	91	110	76	125	143	40	15^	3^	96	53	42	142	59
\$																
GAP BETWEEN REPORTED SETTLEMENT AMOUNT AND AMOUNT RECEIVED (\$)	38093.73	42009.69	3200.00	42916.54	34003.41	39224.07	37402.18	32463.14	48776.34	71416.43	14666.67	40649.31	35384.19	38369.02	36605.98	41670.92

Table: Q12 Do you know how much you paid your lawyer in costs? If so, are you prepared to disclose the amount?

Base: All legally represented able to estimate an amount	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	149	149		76	73	53	96	102	34	9^	4^	73	42	28^	101	48
% of respondents																
<\$10,000	21	21		25	18	11	27	26	3	11	75	32	14	7	21	23
\$10,000 - \$19,999	15	15		13	18	11	18	19	6	22		12	10	32	16	15
\$20,000 - \$39,999	33	33		25	41	42	28	32	44	11		27	40	36	35	29
\$40,000 - \$59,999	20	20		28	12	21	20	14	38	33		19	24	18	19	23
\$60,000+	10	10		9	11	15	7	9	9	22	25	10	12	7	10	10
MEANS (\$)	29804.89	29804.89		30100.38	29497.26	36683.02	26007.59	26739.50	36926.47	41444.44	21250.00	27875.05	34126.19	27848.21	30114.14	29154.19
STD. DEVIATION	23786.37	23786.37		23712.31	24010.99	26289.95	21487.08	23532.6	18767.8	31679.69	35414.32	25623.82	23212.54	19846.7	23931.6	23696.8

^ Caution: Small cell size.

Bold figures are significantly different to the average at at least the 95% confidence level.

5.0.1 Claimant benefits – 2017 vs 2014

In 2017, the average of reported total settlement amounts by legally represented claimants was \$93,305.46, compared to an average of \$71,511.61 in 2014.



6.0 Treatment and rehabilitation

6.1 Receipt of insurer funded treatment and rehabilitation

Eight in ten (81%) claimants reported receiving insurer funded treatment or rehabilitation in association with their claim (80% among legally represented claimants and 88% among direct claimants).

Those classified as having a minor level of injury (84%) were more likely than average (81%) to have received insurer funded treatment or rehabilitation.

Q13 Did you receive insurer funded treatment and rehabilitation?

% of respondents

Base: All respondents (n=302)

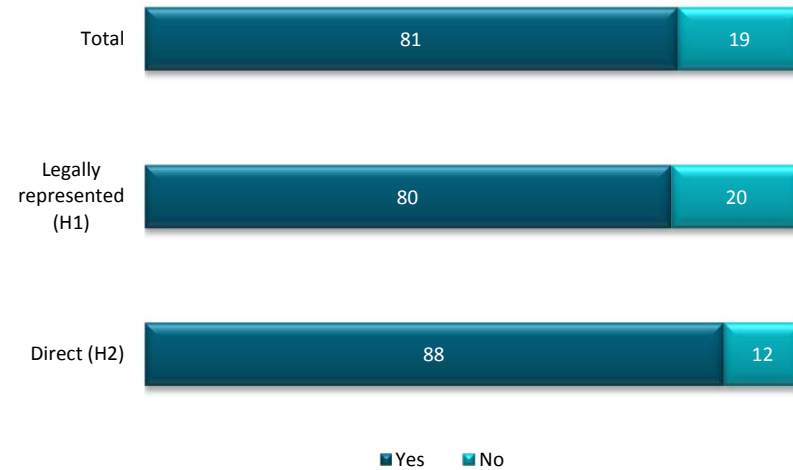


Table: Q13 Did you receive insurer funded treatment and rehabilitation?

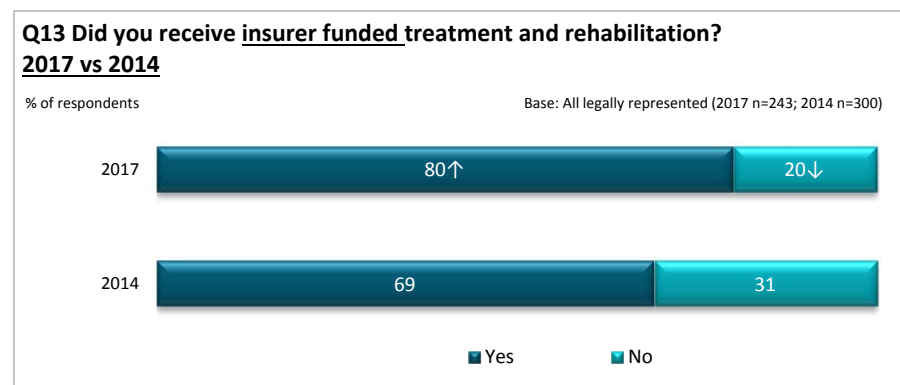
Base: All respondents	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	302	243	59	143	159	113	188	213	58	23 [^]	8 [^]	132	81	62	210	92
<i>% of respondents</i>																
Yes	81	80	88	77	84	81	81	84	75	80	47	78	82	87	82	77
No	19	20	12	23	16	19	19	16	25	20	53	22	18	13	18	23

[^] Caution: Small cell size.

Bold figures are significantly different to the average at least the 95% confidence level.

6.1.1 Receipt of insurer funded treatment and rehabilitation – 2017 vs 2014

In 2017 there has been a significant increase in the proportion of legally represented claimants who received insurer funded treatment and rehabilitation (69% in 2014 up to 80% in 2017).



↑↓ indicates a significant increase or decrease from the previous wave at at least the 95% confidence level.

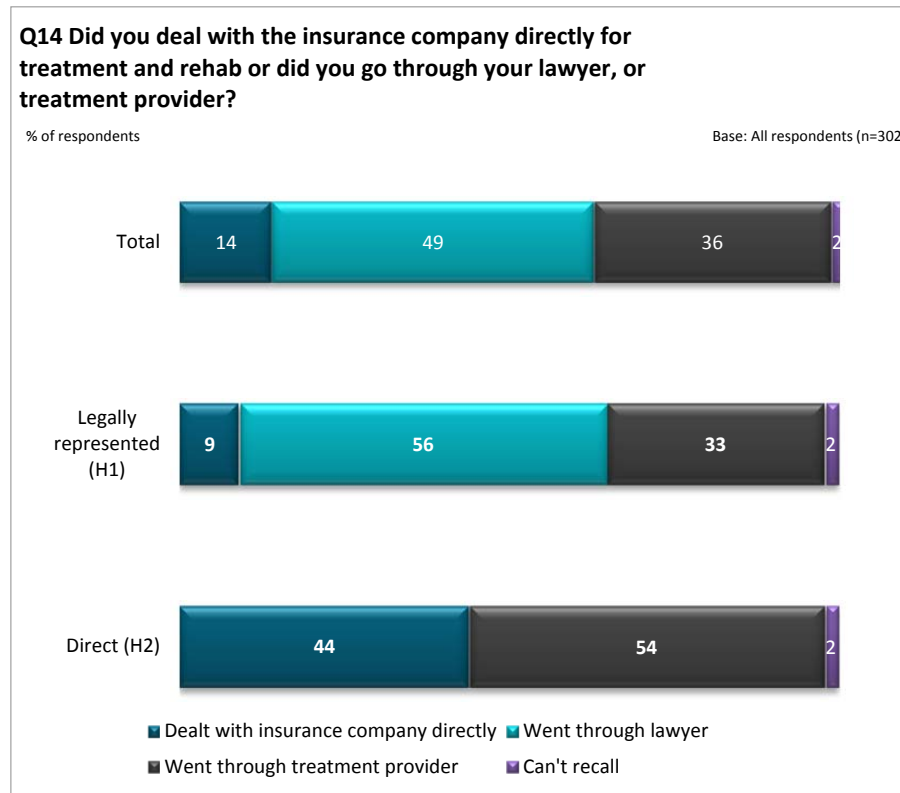
6.2 Path to treatment (insurer, lawyer, treatment provider)

Among all claimants, 14% dealt with the insurance company directly for treatment or rehabilitation. 49% went through a lawyer, while 36% went through a treatment provider. 2% can't recall.

The majority of legally represented claimants (56%) went through their lawyer for treatment or rehabilitation. 33% went through a treatment provider, 9% dealt with the insurance company directly, while 2% were unsure.

Among non-legally represented claimants, 54% arranged treatment or rehabilitation through the treatment provider, 44% organised it with the insurance company, while 2% were unsure.

Females (17%) were more likely than males (10%) to have organised treatment or rehabilitation directly through the insurance company. Males (56%) were more likely than females (42%) to have gone through a lawyer.



*Bold figures indicate a significant difference to the average at at least the 95% confidence level.
 New question in 2017.*

Table: Q14 Did you deal with the insurance company directly for treatment and rehab or did you go through your lawyer, or treatment provider?

	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
Base: All respondents	302	243	59	143	159	113	188	213	58	23^	8^	132	81	62	210	92
<i>% of respondents</i>																
Dealt with insurance company directly	14	9	44	10	17	11	15	14	14	8	18	16	13	13	13	14
Went through lawyer	49	56		56	42	46	50	50	50	39	44	50	41	49	48	49
Went through treatment provider	36	33	54	31	40	38	34	34	35	54	38	32	42	37	36	36
Can't recall	2	2	2	3	1	4	1	2	2			2	3		3	1

^ Caution: Small cell size.

Bold figures are significantly different to the average at at least the 95% confidence level.

6.3 Reasons for not dealing directly with insurer about treatment or rehabilitation

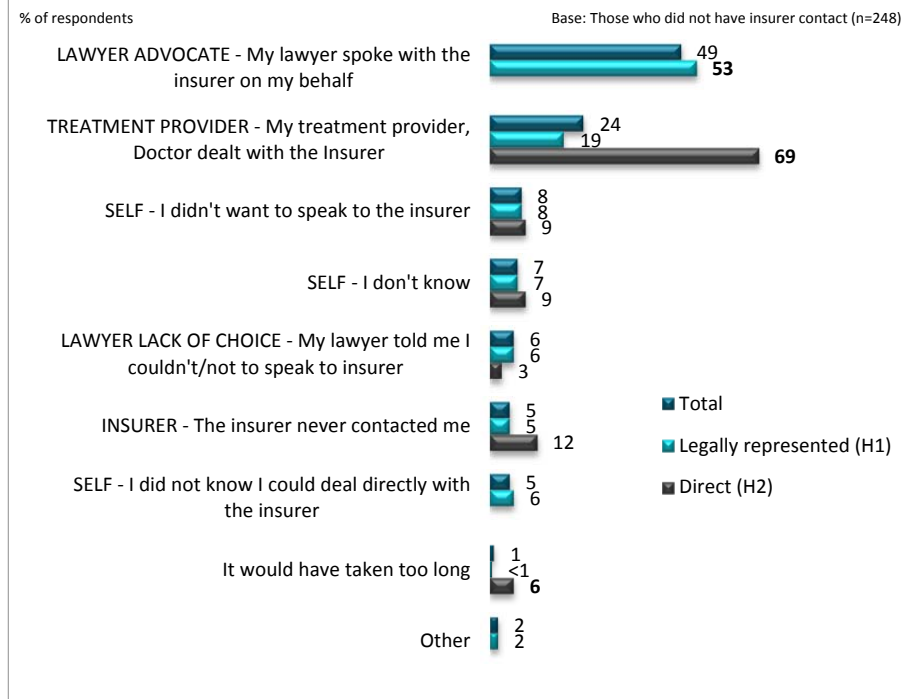
Among those who did not deal directly with the insurer about their treatment or rehabilitation, one in two did not do so because their lawyer spoke with the insurer on their behalf (49%). The next most common reason was because the treatment provider/doctor dealt directly with the insurer (24%).

Among legally represented claimants, the most common reasons for not dealing directly with the insurer was because their lawyer spoke to the insurer on their behalf (53%), or because the treatment provider/doctor dealt with the insurer (19%).

Among those who dealt directly with a CTP insurer, 69% did not deal directly with the insurer about their treatment/rehabilitation because the treatment provider/doctor did so on their behalf. Direct claimants (6%) were more likely than average (1%) to report not dealing with the insurer because it would have taken too long.

Females (29%) were more likely than males (18%) to report not dealing directly with their insurer about their treatment/rehabilitation because their treatment provider/doctor did so on their behalf.

Q15 What are the reasons why you didn't deal directly with the insurer about your treatment or rehabilitation?



*Bold figures indicate a significant difference to the average at at least the 95% confidence level.
New question in 2017.
Unprompted, multiple response question.*

Table: Q15 What are the reasons why you didn't deal directly with the insurer about your treatment or rehabilitation?

Base: Those who did not have insurer contact	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	248	216	32	123	125	92	155	173	48	21 [^]	6 [^]	104	66	53	172	76
	<i>% of respondents</i>															
LAWYER ADVOCATE - My lawyer spoke with the insurer on my behalf	49	53		52	45	51	47	52	50	21	36	52	45	47	50	45
TREATMENT PROVIDER - My treatment provider, Doctor dealt with the Insurer	24	19	69	18	29	23	24	21	24	37	47	24	25	21	25	21
SELF - I didn't want to speak to the insurer	8	8	9	9	7	7	9	7	10	5	18	6	7	13	7	10
SELF - I don't know	7	7	9	7	7	7	7	8	7			10	7		6	10
LAWYER LACK OF CHOICE - My lawyer told me I couldn't speak to the insurer / My lawyer told me not to speak to the insurer / General practice for claimants not to speak to insurers	6	6	3	7	5	8	5	5	10	5		2	6	9	7	3
INSURER - The insurer never contacted me	5	5	12	4	7	4	6	4	4	19		6	3	8	6	4
SELF - I did not know I could deal directly with the insurer	5	6		4	6	5	5	5	4	10		2	8	8	5	6
Other	2	2			3	3	1	2		5		1	5		1	3
It would have taken too long	1	*	6	1	1		2	1				1	2		*	2

[^] Caution: Small cell size.

* Indicates less than 1% of respondents.

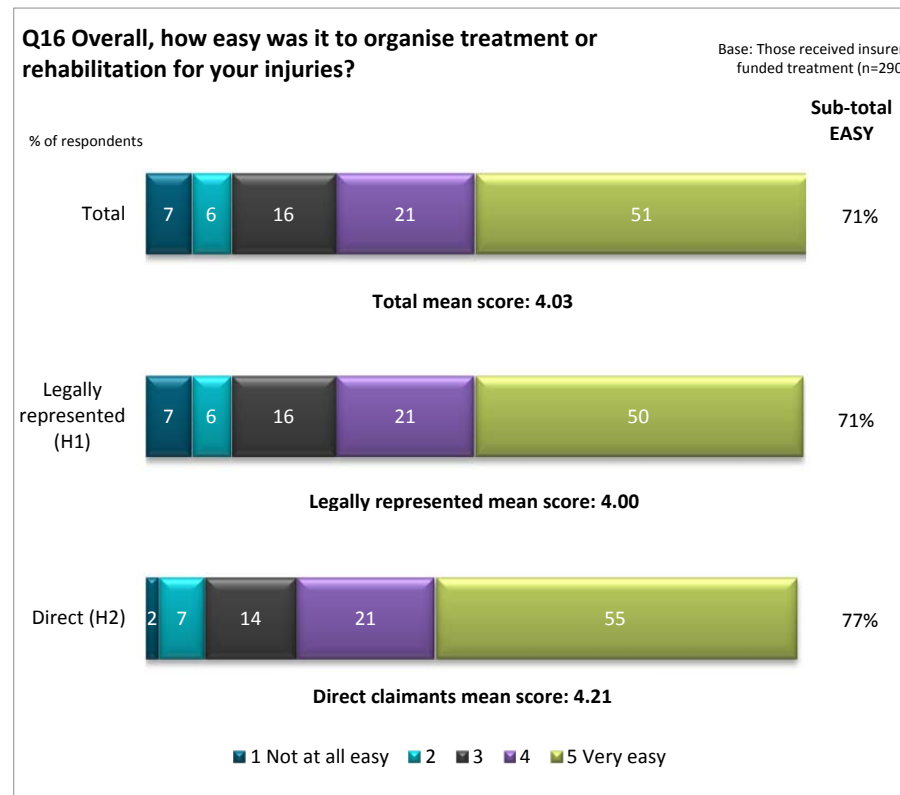
Bold figures are significantly different to the average at at least the 95% confidence level.

6.4 Overall rating of ease of organising treatment or rehabilitation

Among those who received insurer funded treatment or rehabilitation for their injuries, 71% felt it was easy to organise. The average rating given to the ease of organising treatment/rehabilitation was 4.03 out of a potential 5 points (based on a scale where 1 is not easy at all and 5 is very easy).

71% of legally represented claimants reported that organising treatment or rehabilitation was easy (4.00). 77% of claimants who dealt directly with a CTP insurer felt the process was easy (4.21).

The table on the following page details results by sub-groups. Females generally gave higher scores than males for ease of organising treatment/rehabilitation.



Bold figures indicate a significant difference to the average at at least the 95% confidence level.

Table: Q16 Overall, how easy was it to organise treatment or rehabilitation for your injuries?

Base: Those received insurer funded treatment	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	290	234	56	136	154	107	182	206	54	23 [^]	7 [^]	124	79	62	203	87
<i>% of respondents</i>																
1 Not at all easy	7	7	2	7	6	3	9	7	7	5		8	3	5	5	9
2	6	6	7	6	6	4	7	5	8	10		11	3	2	4	12
3	16	16	14	20	12	18	15	18	12	14		14	16	16	16	16
4	21	21	21	20	21	18	22	19	23	28	34	20	24	21	22	18
5 Very easy	51	50	55	47	54	57	48	51	50	43	66	47	55	57	53	45
SUB-TOTAL Negative	13	13	9	13	12	7	15	12	15	14		19	5	6	9	21
SUB-TOTAL Positive	71	71	77	66	76	75	70	70	72	71	100	67	79	78	75	63
MEANS	4.03	4.00	4.21	3.93	4.12	4.21	3.93	4.03	3.99	3.94	4.66	3.87	4.26	4.24	4.13	3.78

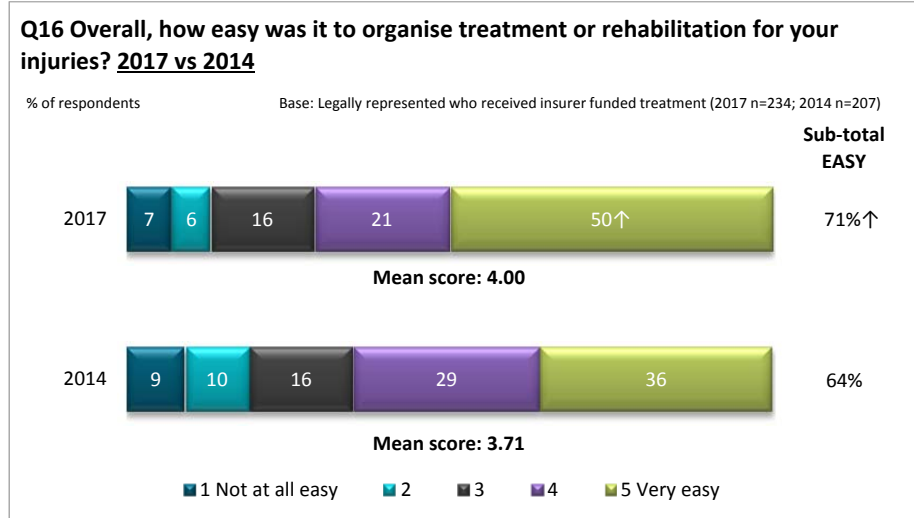
[^] Caution: Small cell size.

* Indicates less than 1% of respondents.

Bold figures are significantly different to the average at at least the 95% confidence level.

6.4.1 Overall rating of ease of organising treatment or rehabilitation – 2017 vs 2014

In 2017, 71% of legally represented claimants found the organisation of their treatment or rehabilitation to be easy (mean 4.00), this representing a significant increase over the 2014 result (64% rating the process as easy) (3.71).



↑↓ indicates a significant increase or decrease from the previous wave at at least the 95% confidence level.

6.5 Reasons for delay in receiving treatment or rehabilitation

Across all claimants, 62% reported there were no delays in receiving treatment or rehabilitation. 19% experienced some delays, while 19% reported not receiving any treatment or rehabilitation.

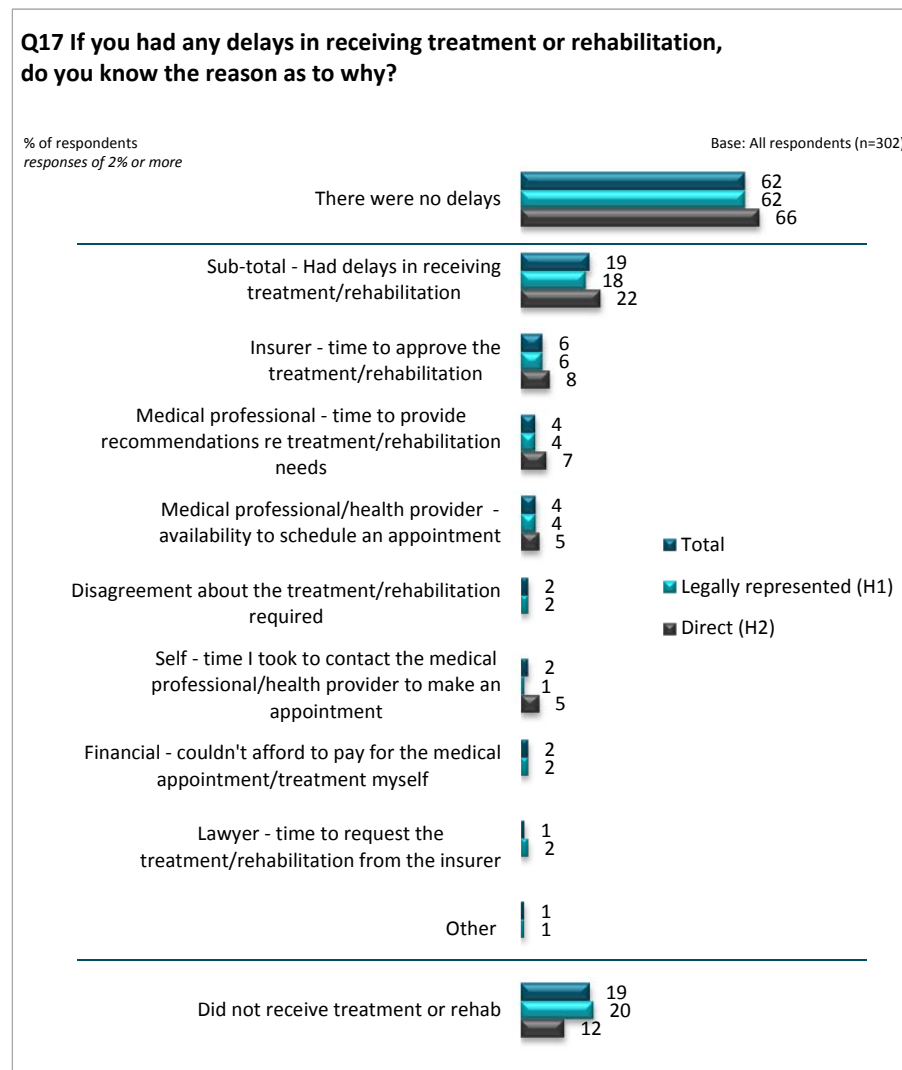
Most commonly, delays were caused by the insurer taking their time to approve the treatment or rehabilitation (6%).

4% reported delays due to the time taken for a medical provider to provide recommendations regarding treatment/rehabilitation needs, while a further 4% experienced delays due to having to wait for availability of a medical professional/health provider to schedule an appointment.

The adjacent chart and the following table detail all the reasons provided.

Those classified as having a moderate level of injury were more likely than average to say a delay was caused by the insurer taking time to approve treatment/rehabilitation (13%, 6% average) or because of having to wait for a medical professional to provide a report/recommendations to insurer/lawyer (11%, 4% average).

Claimants aged under 40 years (4%) were more likely than claimants aged over 40 years (1%) to cite financial reasons for the delay in receiving treatment.



In 2017 and 2014 this question was unprompted.
Multiple response question.

Table: Q17 If you had any delays in receiving treatment or rehabilitation, do you know the reason as to why?

Base: All respondents	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	302	243	59	143	159	113	188	213	58	23 [^]	8 [^]	132	81	62	210	92
<i>% of respondents</i>																
There were no delays	62	62	66	62	62	59	64	64	53	77	38	60	64	65	63	60
SUB TOTAL had delay in receiving treatment or rehabilitation	19	18	22	15	22	22	17	20	22	3	9	18	18	22	19	17
Insurer - time to approve the treatment/rehabilitation	6	6	8	7	5	7	5	5	13	3		4	8	8	8	3
Medical professional / health provider - time to provide report/recommendations to insurer/lawyer re treatment/rehabilitation needs	4	4	7	3	5	5	4	3	11		9	5	6	5	4	5
Medical professional / health provider - availability to schedule an appointment	4	4	5	2	6	3	5	5	2			6	3	4	4	4
Disagreement about the treatment/rehabilitation required	2	2		3	1	4	1	2	4			2	1	4	2	2
Self - time to contact the medical professional / health provider to make an appointment	2	1	5	*	3	2	2	2				2	1	3	1	3
Financial - couldn't afford to pay for the medical appointment / treatment myself	2	2		1	3	4	1	3				2	1	2	2	1
Lawyer - time to request the treatment/rehabilitation from the insurer	1	2		1	1	3	1	2	2			1	1	4	2	1
Other	1	1		1		2		1							1	1
Did not receive treatment or rehab	19	20	12	23	16	19	19	16	25	20	53	22	18	13	18	23

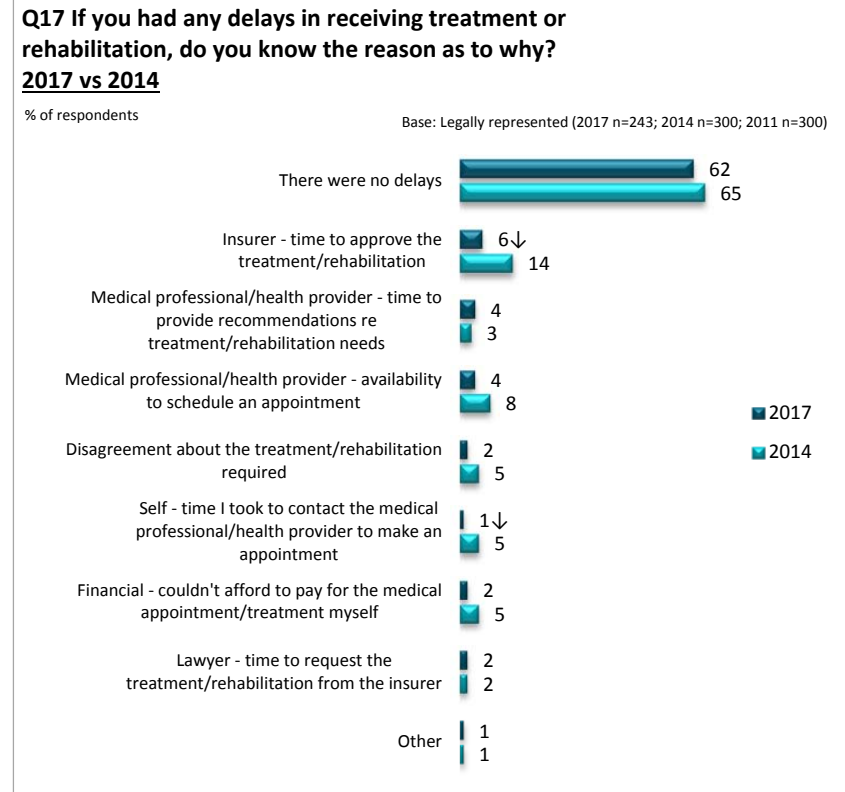
[^] Caution: Small cell size.

* Indicates less than 1% of respondents.

Bold figures are significantly different to the average at least the 95% confidence level.

**6.5.1 Reasons for delay in receiving treatment or rehabilitation –
2017 vs 2014**

In 2017, there has been a decrease in the proportion of legally represented claimants who reported that the delays in their treatment/rehabilitation were due to the time taken for the insurer to approve it (6%, down from 14% in 2014), or due to not having time themselves to arrange the appointment (1%, down from 5% in 2014).



↑↓ indicates a significant increase or decrease from the previous wave at at least the 95% confidence level.
In 2017 and 2014 this question was unprompted.
Multiple response question.

7.0 Rating of understanding of CTP claims process

After finalising their claim, 50% of claimants felt they had a good understanding of the CTP claims process (58% among direct claimants, 49% among legally represented). The average rating was 3.44 on a scale of 1 to 5 (where 1 is no understanding and 5 is a high level of understanding).

Those from outside South East Queensland (14%) were more likely than those living in South East Queensland (6%) to report no understanding of the CTP claims process.

Those with a higher personal income above \$80,000 (63%) were more likely than average (50%) to report being able to understand the process.

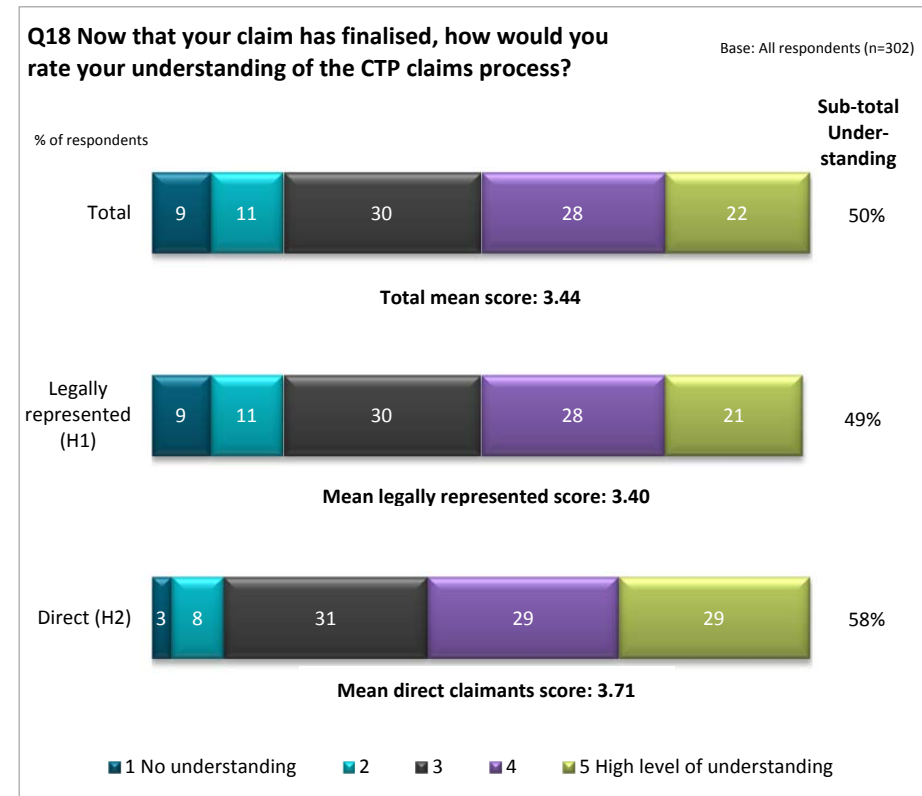


Table: Q18 Now that your claim has finalised, how would you rate your understanding of the CTP claims process?

Base: All respondents	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/ Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	302	243	59	143	159	113	188	213	58	23 [^]	8 [^]	132	81	62	210	92
<i>% of respondents</i>																
1 No understanding	9	9	3	9	9	5	11	9	10	5	15	11	7	5	6	14
2	11	11	8	9	12	15	8	10	11	14	15	12	10	9	11	10
3	30	30	31	31	30	31	31	30	31	35	29	33	35	23	33	25
4	28	28	29	28	28	32	26	28	26	28	42	26	28	33	28	28
5 High level of understanding	22	21	29	24	20	18	25	23	22	17		18	20	30	22	23
SUB-TOTAL Negative	19	21	12	18	21	20	19	19	21	19	29	23	17	14	17	24
SUB-TOTAL Positive	50	49	58	52	48	49	51	51	48	46	42	44	48	63	50	51
MEANS	3.44	3.40	3.71	3.50	3.38	3.42	3.46	3.48	3.39	3.39	2.98	3.28	3.45	3.74	3.48	3.35

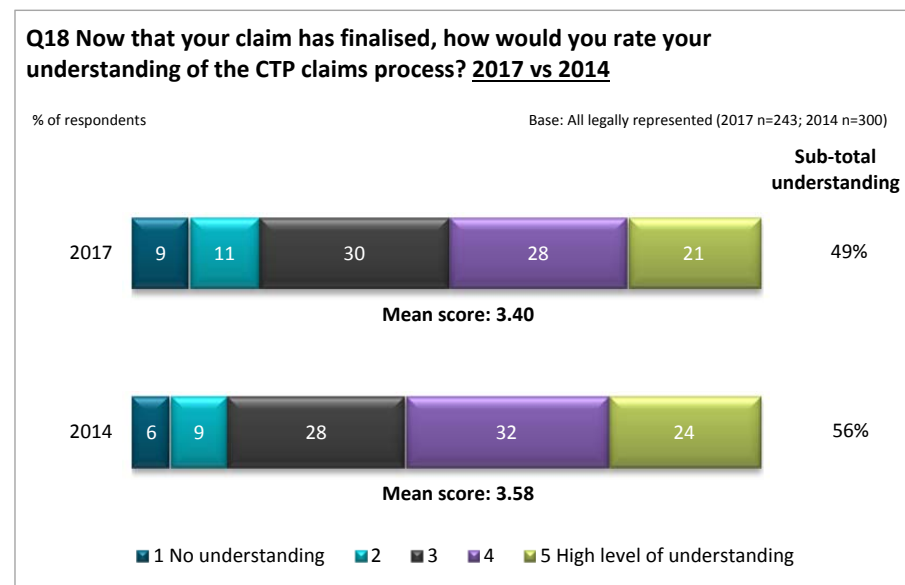
[^] Caution: Small cell size.

* Indicates less than 1% of respondents.

Bold figures are significantly different to the average at at least the 95% confidence level.

7.0.1 Rating of understanding of CTP claims process – 2017 vs 2014

Between 2014 and 2017, there has been no significant change in the level of understanding of the CTP claims process among legally represented claimants (56% 2014, 49% 2017).



↑↓ indicates a significant increase or decrease from the previous wave at at least the 95% confidence level.

8.0 Importance of factors

8.1 All Claimants

On average, claimants rated their ease of access to treatment and rehabilitation for injuries as the most important aspect of the claims process (mean score 4.45 out of 5 where 1 is not at all important and 5 is extremely important). The quality of service received from their lawyer (4.38) or having an easy claims process (4.12) were rated as next most important in the claims process.

Among legally represented claimants, the three most important factors were:

- easy access to treatment and rehabilitation for injuries (4.44)
- the quality of service received from lawyer (4.38)
- independent information provided by the CTP regulator regarding the claims process (4.12).

Among claimants who dealt directly with a CTP insurer, the three most important factors were:

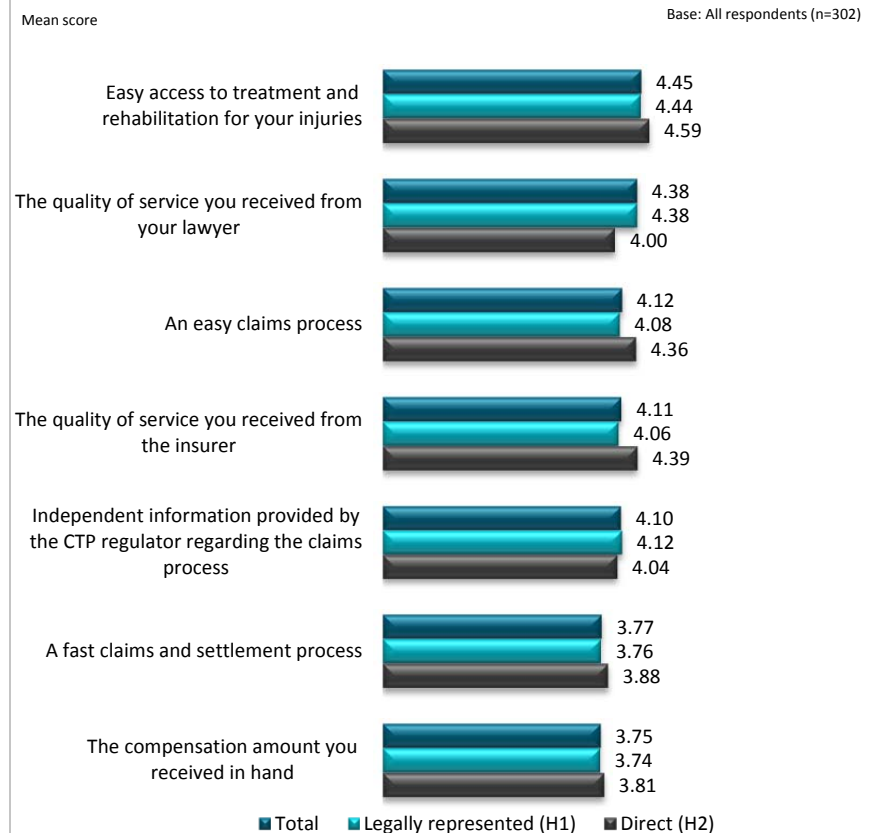
- easy access to treatment and rehabilitation for injuries (4.59)
- the quality of service received from insurer (4.39)
- an easy claims process (4.36).

Claimants aged under 40 years were more likely than claimants aged over 40 years of age to award a higher rating of importance to each aspect of the claims process.

Females were more likely than males to rate each factor as important.

Other sub-group differences are presented in the tables on the following pages.

Q19 Using a scale of one to five where one is not at all important to you and five is extremely important to you, please rate each of the following factors about your claims process.



New question in 2017.

Table: Q19 Using a scale of one to five where one is not at all important to you and five is extremely important to you, please rate each of the following factors about your claims process?

Base: All, not applicable responses removed (maximum n=302)	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/ Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	302	243	59	143	159	113	188	213	58	23^	8^	132	81	62	210	92
% of respondents																
An easy claims process (n=298)																
1 Not at all important	6	6	3	9	3	1	9	6	8			6	3	7	7	3
2	5	5	8	6	5	3	7	7	4			7	7	4	5	7
3	14	16	3	13	15	15	14	13	18	5	44	16	10	14	14	15
4	20	20	19	22	17	19	20	21	12	19	24	17	20	25	19	21
5 Extremely Important	55	53	66	49	60	63	50	52	58	76	33	54	61	51	55	54
SUB-TOTAL Negative	11	11	12	15	8	4	16	13	12			13	9	10	12	10
SUB-TOTAL Positive	74	73	85	72	77	82	70	74	70	95	56	71	81	76	74	75
MEANS	4.12	4.08	4.36	3.97	4.26	4.40	3.96	4.08	4.08	4.71	3.89	4.07	4.29	4.10	4.10	4.16
A fast claims and settlement process (n=299)																
1 Not at all important	8	8	7	9	7	3	11	8	7	10		7	8	10	8	7
2	9	8	10	7	10	5	11	9	10			9	6	11	7	11
3	23	25	14	26	21	26	22	24	24	16	28	22	28	17	21	29
4	19	18	27	18	20	22	17	17	17	27	62	15	22	25	19	18
5 Extremely Important	41	41	42	40	43	45	40	41	42	48	11	47	37	37	44	35
SUB-TOTAL Negative	16	16	17	16	17	7	22	17	17	10		16	13	21	15	19
SUB-TOTAL Positive	60	59	69	58	62	67	56	59	59	75	72	62	59	62	63	53
MEANS	3.77	3.76	3.88	3.74	3.81	4.02	3.63	3.74	3.78	4.03	3.83	3.86	3.75	3.68	3.84	3.62
Independent information provided by the CTP regulator regarding the claims process (n=242)																
1 Not at all important	4	3	12	3	6	1	7	5	4	5		4	4	6	4	6
2	5	5	4	3	6	5	5	5	5			5	2	7	5	3
3	18	19	8	24	13	23	13	18	19	10	26	14	25	14	18	18
4	23	23	23	19	25	21	24	25	19	15	16	24	20	21	22	24
5 Extremely Important	51	50	54	51	50	49	52	47	54	70	58	52	49	51	51	48
SUB-TOTAL Negative	9	8	15	6	12	6	11	10	9	5		10	6	14	9	9
SUB-TOTAL Positive	73	73	77	70	76	71	76	72	73	85	74	76	70	73	73	73
MEANS	4.10	4.12	4.04	4.13	4.08	4.13	4.10	4.05	4.14	4.44	4.32	4.14	4.08	4.04	4.12	4.07

^ Caution: Small cell size.

* Indicates less than 1% of respondents.

Bold figures are significantly different to the average at least the 95% confidence level.

Table: Q19 Using a scale of one to five where one is not at all important to you and five is extremely important to you, please rate each of the following factors about your claims process?

Base: All, not applicable responses removed (maximum n=302)	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/ Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	302	243	59	143	159	113	188	213	58	23^	8^	132	81	62	210	92
% of respondents																
The quality of service you received from your lawyer (n=244)																
1 Not at all important	1	1		2	1	1	1	2					2		2	
2	7	7		9	5	2	10	7	6	6	20	9	3	6	7	7
3	10	10		9	11	9	10	12	8			11	8	8	9	11
4	16	16	100	20	13	17	16	15	16	18	40	16	15	23	16	16
5 Extremely Important	66	66		61	70	71	63	64	69	76	40	64	72	62	65	67
SUB-TOTAL Negative	8	8		10	6	3	11	9	6	6	20	9	5	6	9	7
SUB-TOTAL Positive	82	82	100	81	83	88	79	80	86	94	80	80	88	85	82	83
MEANS	4.38	4.38	4.00	4.30	4.47	4.54	4.30	4.34	4.49	4.65	4.00	4.34	4.54	4.42	4.36	4.43
The quality of service you received from the insurer (n=276)																
1 Not at all important	6	6	2	7	5	4	7	5	7	5	34	10	1	5	5	7
2	7	6	8	10	4	3	9	7	10			8	5	6	6	8
3	13	14	7	17	9	9	14	14	10	15		15	12	11	12	16
4	20	21	15	19	20	24	18	21	23	13		15	25	24	17	26
5 Extremely Important	55	53	68	47	62	60	52	54	51	66	66	52	56	54	60	44
SUB-TOTAL Negative	13	13	10	17	9	7	16	11	17	5	34	18	7	10	11	15
SUB-TOTAL Positive	75	73	83	66	82	83	70	75	73	80	66	67	81	78	77	69
MEANS	4.11	4.06	4.39	3.90	4.30	4.32	3.98	4.13	4.00	4.36	3.63	3.90	4.29	4.17	4.20	3.91
Easy access to treatment and rehabilitation from your injuries (n=297)																
1 Not at all important	3	3	2	2	4		4	2	5	5		3	1	3	2	4
2	3	3		5	1	1	4	4				5			3	4
3	9	8	10	11	6	5	10	8	11	14		12	8	4	6	14
4	17	18	14	20	15	20	16	18	17	10	29	13	23	22	17	19
5 Extremely Important	68	67	74	63	73	74	65	68	67	71	71	67	67	72	72	59
SUB-TOTAL Negative	6	6	2	6	5	1	9	6	5	5		8	1	3	5	8
SUB-TOTAL Positive	86	85	88	83	88	94	82	86	84	81	100	80	91	94	89	78
MEANS	4.45	4.44	4.59	4.38	4.52	4.66	4.34	4.46	4.41	4.42	4.71	4.35	4.55	4.60	4.54	4.25

^ Caution: Small cell size.

* Indicates less than 1% of respondents.

Bold figures are significantly different to the average at least the 95% confidence level.

Table: Q19 Using a scale of one to five where one is not at all important to you and five is extremely important to you, please rate each of the following factors about your claims process?

Base: All, not applicable responses removed (maximum n=302)	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/ Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
		302	243	59	143	159	113	188	213	58	23 [^]	8 [^]	132	81	62	210
<i>% of respondents</i>																
The compensation amount you received in hand (n=299)																
1 Not at all important	10	10	8	12	7	5	13	9	12	5	34	12	11	5	10	10
2	9	9	10	12	7	5	12	9	12	5	17	9	4	13	8	12
3	19	20	10	19	18	19	18	18	18	27	11	17	14	28	18	21
4	21	19	34	15	26	28	17	23	18	16		13	28	28	24	14
5 Extremely Important	41	42	37	41	42	43	41	41	40	48	38	49	43	26	41	43
SUB-TOTAL Negative	19	19	19	24	14	10	25	18	24	10	51	21	15	17	18	22
SUB-TOTAL Positive	62	61	71	57	68	71	57	64	58	63	38	62	71	55	65	57
MEANS	3.75	3.74	3.81	3.61	3.88	4.00	3.60	3.79	3.62	3.96	2.91	3.77	3.90	3.59	3.78	3.67

[^] Caution: Small cell size.

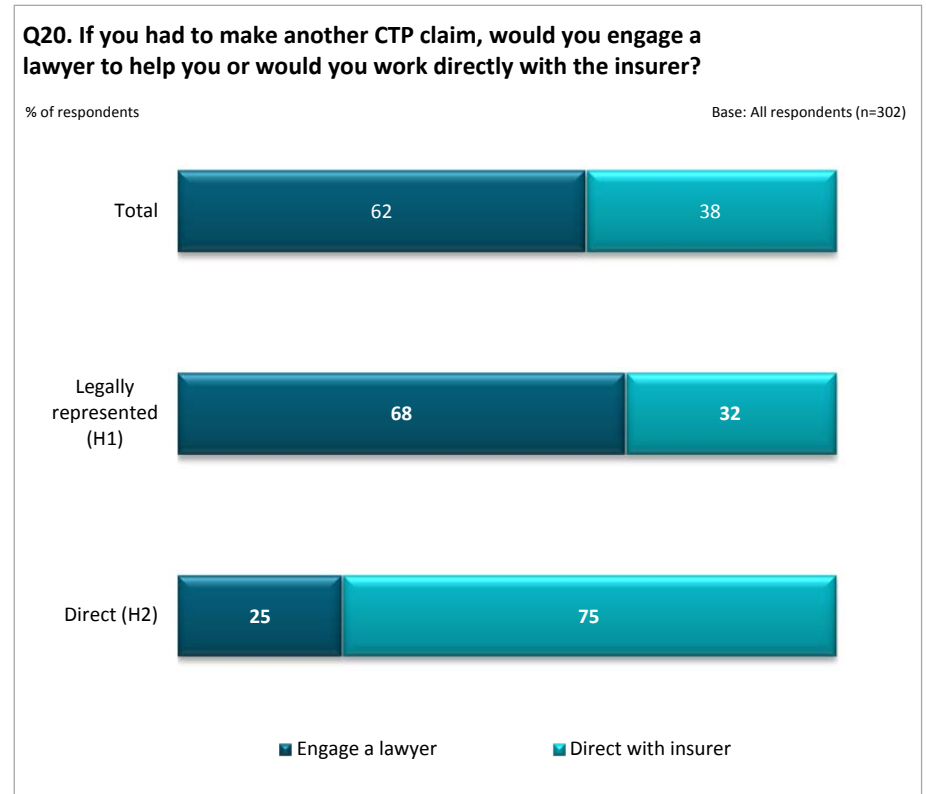
* Indicates less than 1% of respondents.

Bold figures are significantly different to the average at at least the 95% confidence level.

9.0 Likelihood of using direct or indirect method of claiming if ever needing to claim again

If they had to make another CTP claim, 62% of all claimants expect they would engage a lawyer to help. As might be expected, claimants who were legally represented would be more likely than those who dealt directly with the insurer to use legal representation again if they ever needed to claim (68% engage a lawyer, 32% direct with insurer). The majority of claimants who dealt directly with a CTP insurer (75%), would deal directly again if they ever needed to claim (25% would engage a lawyer).

There are no other significant sub-group differences noted on this issue.



*Bold figures indicate a significant difference to the average at at least the 95% confidence level.
New question in 2017.*

Table: Q20 If you had to make another CTP claim, would you engage a lawyer to help you or would you work directly with the insurer?

Base: All respondents	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	302	243	59	143	159	113	188	213	58	23 [^]	8 [^]	132	81	62	210	92
<i>% of respondents</i>																
Engage a lawyer	62	68	25	65	59	64	61	61	65	66	67	58	64	63	63	61
Direct with insurer	38	32	75	35	41	36	39	39	35	34	33	42	36	37	37	39

[^] Caution: Small cell size.

Bold figures are significantly different to the average at at least the 95% confidence level.

10.0 Further comments / ideas for improvement

Among all claimants, the most common comments/suggestions for improvement were:

- a suggestion to educate the claimant about the claims process (21%)
- requests for improvements to timeliness (13%)
- comments that the insurance company made the claim difficult (8%)
- comments about wanting larger amounts of compensation or future compensation (7%).

The full list of themes arising from this question is detailed in the table on the following pages.

Those who dealt directly with a CTP insurer during the claim process (19%) were more likely than those who were legally represented (3%) to express a need for more personal/reliable communication between all parties.

Those aged over 40 years (9%) were more likely than those under 40 years (2%) to want larger/future compensation.

Those classified as having a moderate level of injury were more likely than those with a minor level of injury to make comments about:

- lawyers charging too much/receiving too much of the settlement (14% moderate, 4% minor)
- needing each case to be treated individually (9% moderate, 2% minor)
- wanting to be able to deal with CTP insurer without hiring a lawyer (5% moderate, 1% minor).

Those with a personal income above \$80,000 were more likely than average to comment about:

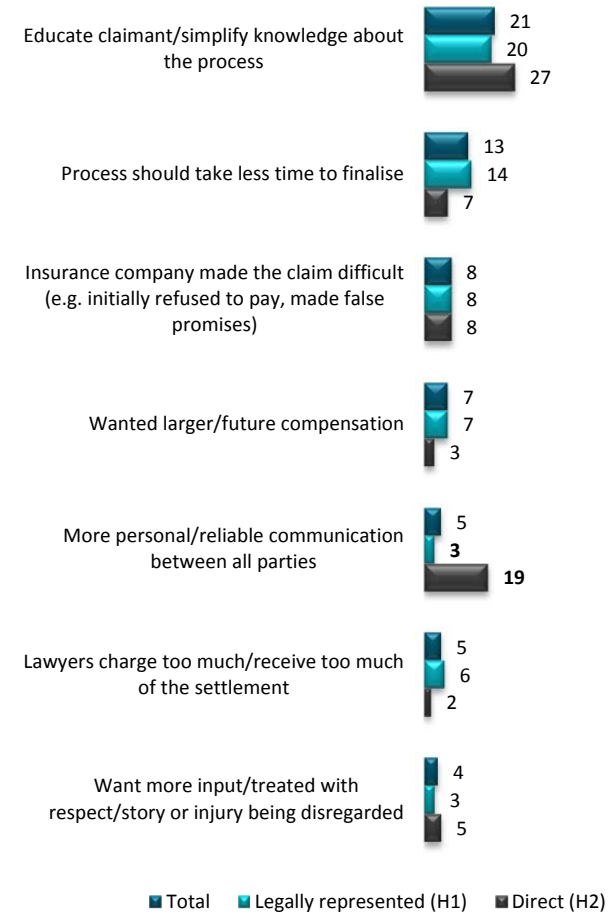
- their lawyer not trying hard enough (11% versus 3% average)
- preferring to deal with a CTP insurer without hiring a lawyer (6% versus 2% average)
- preferring an external party manage the process/source information (4% versus 1% average).

Other sub-group differences are noted in the table on the following pages.

Q21 Thinking about your entire CTP claim experience, do you have any further comments or ideas for improvement?

% of respondents
Top 7 responses

Base: All respondents (n=302)



*Bold figures indicate a significant difference to the average at at least the 95% confidence level.
In 2017 and 2014 this question was unprompted.
Multiple response question.*

Table: Q21 Thinking about your entire CTP claim experience, do you have any further comments or ideas for improvement? Anything else?

Base: All respondents	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
	302	243	59	143	159	113	188	213	58	23^	8^	132	81	62	210	92
	% of respondents															
Educate claimant/simplify knowledge about the process	21	20	27	20	22	19	22	18	25	45		21	18	26	20	23
Process should take less time to finalise	13	14	7	13	12	15	11	14	12	5	9	11	13	17	14	11
Insurance company made the claim difficult (e.g. initially refused to pay, didn't stick to their end of the bargain, made false promises)	8	8	8	8	8	5	10	6	10	14	15	8	8	9	6	12
Wanted larger/future compensation	7	7	3	9	5	2	9	6	7	3	15	10	3	3	8	2
More personal/reliable communication between all parties	5	3	19	5	6	5	5	4	7	11	15	4	4	7	5	5
Lawyers charge too much/receive too much of the settlement	5	6	2	7	3	7	4	4	14			5	3	10	7	2
Want more input/treated with respect/story or injury being disregarded	4	3	5	2	5	4	3	4	2	8		1	8	2	4	2
Treat each case by individual injury (e.g. not social status, income, etc.)	3	4	2	3	3	1	5	2	9	3		5	1	5	2	7
Lawyers should try harder to achieve a result (e.g. poor result from lawyer, lawyers not trying hard enough, lawyers barely doing anything)	3	4		4	2	4	3	4	2			3		5	4	2
Lawyer did not seem to be working in my best interest (e.g. was just in it for the money, working for the insurance provider)	3	3	2	4	3	2	4	4	2	3		1		11	3	2
Better financial support for injured party (e.g. cover medical bills, etc.)	3	3	2	3	2	3	3	2	5	5		2	1	4	2	4
Insurance company treated me poorly (e.g. staff were rude, treated like I was making a false claim)	3	2	3	2	3	2	3	2	2	8		5		2	3	1
Should be able to easily deal with CTP without hiring a lawyer	2	2	2	3	*	1	2	1	5	5		1		6	1	2

^ Caution: Small cell size.

* Indicates less than 1% of respondents.

Bold figures are significantly different to the average at at least the 95% confidence level.

Table: Q21 Thinking about your entire CTP claim experience, do you have any further comments or ideas for improvement? Anything else? (cont'd)

	Total	REPRESENTATION		GENDER		AGE		INJURY SEVERITY				INCOME			REGION	
		Legally represented	Direct	Male	Female	Under 40 years	40+ years	Minor	Moderate	Serious/Critical	Not specified	< \$40K	\$40K - \$80K	> \$80K	SE QLD	Rest QLD
Base: All respondents	302	243	59	143	159	113	188	213	58	23 [^]	8 [^]	132	81	62	210	92
	<i>% of respondents</i>															
Research cases in-depth/multiple professional opinions	1	2		1	2	2	1	2		5		1	3	2	1	2
Doctors charge too much	1	2			3	2	1	1	4			2	1		2	1
Easier access/more locations to insurers offices	1	1			1	1	1	1					3		1	1
Have an external party manage the process/source information	1	1		1	1	2		1	2					4	1	
Parties should not be sharing personal files and information without my permission	1	*	2	1	*	1	*	1				1			1	
Easier access to medical services (e.g. doctors, specialists)	*	*		1		1		1								1
No suggestions	40	40	41	39	41	46	36	44	29	30	47	41	45	27	42	35
Other	5	5	5	5	4	5	4	3	7	5	29	5	7	3	5	4

[^] Caution: Small cell size.

* Indicates less than 1% of respondents.

Bold figures are significantly different to the average at at least the 95% confidence level.

**10.0.1 Further comments/ideas for improvement –
2017 vs 2014**

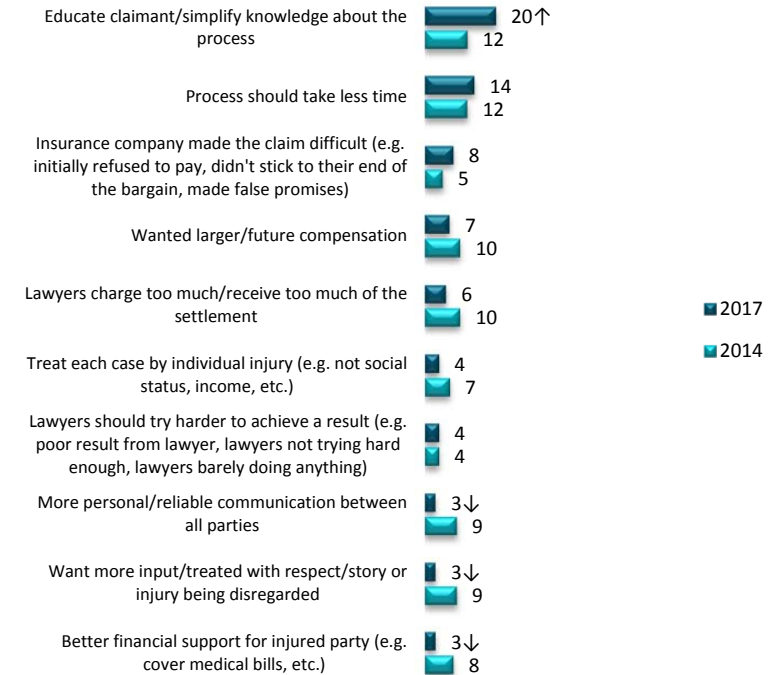
In 2017, there has been a significant increase in the proportion of legally represented claimants suggesting to educate claimants/simplify knowledge about the CTP claims process (20%, up from 12% in 2014).

Conversely, in 2017 there has been a significant decrease in the proportion of responses relating to:

- having more personable/reliable communication between parties (3%, down from 9% in 2014)
- wanting more input/to be treated with respect (3%, down from 9% in 2014)
- providing better financial support for the injured party (3%, down from 8% in 2014).

**Q21 Further comments/suggestions for improvement
2017 vs 2014**

% of respondents
Chart shows the top 10 responses
Base: All legally represented (2017 n=243; 2014 n=300)



↑↓ indicates a significant increase or decrease from the previous wave at at least the 95% confidence level.
In 2017 and 2014 this question was unprompted.
Multiple response question.

11.0 Demographic profile of injury severity classifications

Base: All respondents	Total	INJURY SEVERITY			
		Minor	Moderate	Serious/ Critical	Not specified
	302	213	58	23 [^]	8 [^]
		<i>% of respondents</i>			
REPRESENTATION					
Legally represented	80	81	84	74	63
Direct	20	19	16	26	38
GENDER					
Male	47	42	59	70	38
Female	53	58	41	30	63
AGE					
Under 25 years of age	6	8	3	4	
25-29 years	12	13	9	13	13
30-39 years	19	21	16		38
40-49 years	20	24	12		13
50-59 years	22	18	31	35	13
60-69 years	12	8	26	13	13
70 years or older	9	7	3	35	13
Refused	*	*			
WORK STATUS					
Self-employed (full or part time)	8	8	10	4	13
Full time employee	38	42	31	30	13
Part time or casual employee	19	18	21	13	25
Full time home-maker	4	3	5	4	
Full time student	4	3	7	4	13
Retired	13	11	10	39	25
Full time carer	2	1	3		
Sickness or disability pensioner	5	6	2	4	
Unemployed but currently seeking work	6	6	10		13
Other	*	*			
Refused	1	2			
INCOME					
Up to \$40,000	44	39	52	57	75
\$40,001 to \$80,000	27	31	17	13	25
\$80,001 to \$120,000	15	15	16	26	
More than \$120,000	5	6	7		
Don't know	4	5	2	4	
Refused	5	5	7		

[^] Caution: Small cell size.

* Indicates less than 1% of respondents.

Bold figures are significantly different to the average at at least the 95% confidence level.

Appendices

12.0 Appendix A - Questionnaire

INTRODUCTION

Good morning/afternoon/evening. This is <name> calling on from Q&A Market Research. May I speak with (INSERT Person NAME) please?

When confirmed you are speaking with the correct person, continue....

You may have recently received a letter from the Motor Accident Insurance Commission inviting you to participate in a survey about your recent experience of the Queensland compulsory third party (CTP) insurance scheme.

S1 Do you remember receiving this letter?

1. Yes
2. No

The Motor Accident Insurance Commission is the Government body responsible for the management of the CTP scheme in Queensland. They are interested in receiving feedback about your experience of the CTP scheme through a 15 minute telephone survey and have commissioned the company I work for - Q&A Market Research to conduct these interviews. This research is authorised under the Motor Accident Insurance Act 1994 and will assist MAIC to monitor and review the CTP scheme. Participation in this survey is entirely voluntary and will have no effect on your finalised claim.

Read to those who did not receive letter, code 2 at S1

S2 I have an electronic copy of the letter that I could email to you if you'd like and I could call back after you've had a chance to read it. Or would you be happy to participate now?

1. Request letter via email <record email address> _____ <set up call back time>
2. Happy to participate, no need for letter
3. Happy to participate, but still email letter <record email address> _____
4. Not interested in letter or survey – THANK YOU FOR YOUR TIME TODAY: END SURVEY

Read to those who do remember receiving letter, code 1 at S1

S3 Would you like to participate in survey now or would there be a better time to call?

1. Yes now Thank you, go to collection statement
2. Yes, other time <record call back time>
3. No THANK YOU FOR YOUR TIME TODAY: END SURVEY

Collection Statement- Read to all

READ TO ALL

The Motor Accident Insurance Commission, which I will refer to from now on as MAIC, is aware that privacy is important to you and I can assure you that only your name and phone number have been given to me today.

I need to let you know, as part of this research your survey responses will be given back to MAIC to allow for analysis with other data about your claim such as the length of your claim, your injury severity and the level of complexity of your claim. In the analysis your responses will be combined with responses from other people and in any report that is produced you will not be able to be identified.

C1 Do you consent to your survey responses being given to MAIC for further analysis?

1. Yes
2. No, thank and terminate

If at any time you wish not to answer a question or want to stop the interview you can do that, just let me know.

Throughout the interview I'll be following a standard questionnaire to keep the interview as brief as possible and ensure that information is consistent from interview to interview. Because I'm following the questionnaire, it may sometimes seem like I'm being too formal or mechanical. Please be assured your opinions are very important to us and I want to be sure I record them accurately.

START

PART 1 – CLAIMS PROCESS

ASK ALL

The survey will cover questions about your experience with the CTP claims process, the CTP insurance company, your lawyer (if you used one), information resources and settlement amounts.

Ask All

Q1 When you first had your accident did you know or were you aware that you could lodge a CTP claim for compensation?

1. Yes
2. No

Ask All

Q2 How were you made aware or did you find out you could lodge a CTP claim? (UNPROMPTED) (MR)

1. Family, friends or colleagues
2. A medical professional
3. A legal professional
4. A CTP insurer (i.e. Suncorp, QBE, RACQ Insurance, Allianz, or Nominal Defendant)
5. A cold call
6. The MAIC website
7. A lawyer's website
8. An insurer's website
9. Social Media/Facebook
10. Lawyer Advertising
11. You just knew you could
12. Other (please specify) _____

PART 2 LAWYERS

Ask All

Q3 When you became aware you could lodge a CTP claim did you directly go to your insurer or did you seek a lawyer? **(If they went straight to their insurer go to Part 3, Q8) single response only**

1. Direct to insurer
2. Sought lawyer

Ask those who sought lawyer code 2 at Q3

Q4 What were your main reasons for engaging a lawyer to manage your CTP claim? Anything else? (UNPROMPTED) (MR)

1. I lacked understanding of CTP process and found there was lots of jargon I didn't understand
2. I saw the lawyers as experts
3. Saved time/effort/stress by appointing lawyer
4. Lawyer better able to liaise with insurer
5. Need for a financial result
6. Persistent problems or disabilities
7. Other (please specify) _____

Ask those who sought lawyer code 2 at Q3

Q5 How did you choose your particular lawyer? How else? (UNPROMPTED) (MR)

1. Advice from family and friends
2. Prior experience with that lawyer
3. A cold call / someone rang me
4. Recommendations from others (e.g. insurer, other legal firms, legal aid, doctor, union)
5. Advertising (e.g. Yellow Pages, billboards, internet)
6. Social Media/ Facebook
7. Office is close to my home or work
8. They had a no-win-no-fee offer
9. Their reputation or expertise in injury law
10. Other (please specify) _____

Ask those who sought lawyer code 2 at Q3

Q6 Overall, how satisfied were you with your lawyer. You can use a scale of 1 to 5 where 1 is not at all satisfied and 5 is completely satisfied.

1. 1 Not at all satisfied
2. 2
3. 3
4. 4
5. 5 Completely satisfied

Ask those who sought lawyer code 2 at Q3

Q7 What was the name of the insurance company involved in your CTP claim?

1. Suncorp
2. Allianz
3. RACQ insurance
4. QBE
5. Nominal Defendant
6. Other (please specify) _____
7. Don't know

PART 3 INSURERS

Read to those who went direct to insurer code 1 at q3

The following questions are about the insurance company that you lodged your claim with, the one that managed your CTP claim.

Ask those who went direct to insurer code 1 at Q3

Q8 What was the name of the insurance company involved in your CTP claim? *Prompt if needed (read out whole list if prompting)*

1. Suncorp
2. Allianz
3. RACQ Insurance
4. QBE
5. Nominal Defendant
6. Other (please specify) _____
7. Don't know

Ask those who went direct to insurer code 1 at Q3

Q9 Overall how satisfied were you with the way the CTP insurer managed your claim? You can use a scale of 1 to 5 where 1 is not at all satisfied and 5 is completely satisfied. (SR)

1. 1 Not at all satisfied
2. 2
3. 3
4. 4
5. 5 Completely satisfied

PART 4 CLAIMANT BENEFITS

Read to all

The process of finalising a CTP claim includes negotiation of a financial settlement. The following questions relate to the financial settlement of your claim.

Ask All

Q10 What was your total settlement amount?

1. Enter amount \$ _____
2. Not sure of amount
3. Refused

Ask All

Q11 And what was the actual amount you received in the hand?

1. Enter amount \$ _____
2. Not sure of amount
3. Refused

Ask those who sought lawyer code 2 at Q3

Q12. Do you know how much you paid your lawyer in costs? If so are you prepared to disclose the amount?

1. Enter amount \$
2. Not sure of amount
3. Refused

PART 5 – TREATMENT AND REHABILITATION

Read to all

The following questions relate to any treatment or rehabilitation that you received as part of your CTP claim. For example, Doctors' visits, medication, treatment from a physiotherapist or chiropractor, surgery, exercise programs, counselling or assistance with return to work.

Ask All

Q13 Did you receive insurer funded treatment and rehabilitation?

1. Yes
2. No

Ask All

Q14 Did you deal with the insurance company directly for treatment and rehab or did you go through your lawyer, or treatment provider? SR

1. Dealt with insurance company directly
2. Went through lawyer
3. Went through treatment provider
4. Can't recall

Ask those who did NOT have insurer contact, code 2 or 3 at Q14

Q15 What are the reasons why you didn't deal directly with the insurer about your treatment or rehabilitation? (UNPROMPTED) (MR)

1. LAWYER ADVOCATE - My lawyer spoke with the insurer on my behalf
2. LAWYER LACK OF CHOICE My lawyer told me I couldn't speak to the insurer / My lawyer told me not to speak to the insurer / General practice for claimants not to speak to insurers
3. INSURER - The insurer never contacted me
4. TREATMENT PROVIDER – My treatment provider, Doctor dealt with the Insurer
5. SELF - I didn't have the insurer's contact details
6. SELF - I didn't want to speak to the insurer
7. SELF - I don't know
8. Other (please specify) _____

Ask All

Q16 Overall, how easy was it to organise treatment or rehabilitation for your injuries? You can use a scale of 1 to 5 where 1 is not easy at all and 5 is very easy.

1. 1 Not at all easy
2. 2
3. 3
4. 4
5. 5 Very easy
6. Did not receive any treatment or rehabilitation

Ask code 1 Q13

Q17 If you had any delays in receiving treatment or rehabilitation, do you know the reason as to why?
(UNPROMPTED) (MR)

1. There were no delays
2. Lawyer - time to request the treatment/rehabilitation from the insurer
3. Insurer - time to approve the treatment/rehabilitation
4. Disagreement about the treatment/rehabilitation required
5. Medical professional / health provider – time to provide report/recommendations to insurer/lawyer re treatment/rehabilitation needs
6. Medical professional / health provider – availability to schedule an appointment
7. Self – time to contact the medical professional / health provider to make an appointment
8. Financial – couldn't afford to pay for the medical appointment / treatment myself
9. Other (please specify _____)

PART 6 FINAL QUESTIONS

Ask All

Q18 Now that your claim has finalised, how would you rate your understanding of the CTP claims process? You can use a scale of 1 to 5 where 1 is no understanding and 5 is a high level of understanding.

1. 1 No understanding
2. 2
3. 3
4. 4
5. 5 High level of understanding

Ask All

Q19 Using a scale of one to five where one is not at all important to you and five is extremely important to you, please rate each of the following factors about your claims process.

ROTATE ORDER

1. An easy claims process
2. A fast claims and settlement process
3. Independent information provided by the CTP regulator regarding the claims process
4. The quality of service you received from your lawyer
5. The quality of service you received from the insurer
6. Easy access to treatment and rehabilitation for your injuries
7. The compensation amount you received in hand

Codeframe for Q19

1. 1 Not at all important
2. 2
3. 3
4. 4
5. 5 Extremely Important
6. Not applicable (do not read out)

Ask All

Q20 If you had to make another CTP claim, would you engage a lawyer to help you or would you work directly with the insurer?

1. Engage a lawyer
2. Direct with insurer

Ask All

Q21 Thinking about your entire CTP claim experience, do you have any further comments or ideas for improvement? Anything else? (UNPROMPTED) (MR)

PART 7 DEMOGRAPHICS

Ask All

Finally, a few demographic questions to ensure we are talking with a cross section of claimants.

D1 Record gender

1. Male
2. Female

D2 Into which of the following broad age categories would you fall? (READ OUT) (SR)

1. Under 25 years of age
2. 25-29 years
3. 30-39 years
4. 40-49 years
5. 50-59 years
6. 60-69 years
7. 70 years or older
8. Refused

D3 Which of the following describes your current work status? (READ OUT) (SR)

1. Self-employed (full or part time)
2. Full time employee
3. Part time or casual employee
4. Full time home-maker
5. Full time student
6. Retired
7. Full time carer
8. Sickness or disability pensioner
9. Unemployed but currently seeking work
10. Other (please specify) _____
11. Refused

D4 Which of the following best describes your current annual “before tax” salary? Include all sources of income.

1. Up to \$40,000
2. \$40,001 to \$80,000
3. \$80,001 to \$120,000
4. More than \$120,000
5. Don't know
6. Refused

D5 And what is the postcode where you live?

PART 8 FINAL CONSENT

Ask All

Thank you for your time today. As I said at the beginning, as part of this research your survey responses will be given back to MAIC to allow for analysis with other data about your claim such as the length of your claim, your injury severity and the level of complexity of your claim. In the analysis your responses will be combined with responses from other people and in any report that is produced you will not be able to be identified.

C1 Do you consent to your survey responses being given to MAIC for further analysis?

1. Yes
2. No, thank and terminate

C2 Would you like more information about the privacy guidelines?

1. Yes – read below
2. No – skip to C2a

If yes read:

Q&A Market Research respects your privacy. We will only use the information you have provided for our research purposes.

We will not disclose any identifiable research information for a purpose other than conducting our research unless we have your express prior consent or are required to do so by an Australian law.

Information we collect from you is routinely de-identified and/or destroyed. However, until such time, you have the right to access or destroy any information we hold about you.

Our Privacy Policy is available on our website and contains further details regarding how you can access or correct information we hold about you, how you can make a privacy related complaint, how that complaint will be dealt with and the extent to which your information may be disclosed to overseas recipients. Should you have any questions about our research or any of the above matters, you should contact the Privacy officer on 0733692299.

C2a READ TO ALL

Thanks again. Just to remind you, my name is ^I from Q&A Market Research. If you have any questions about this survey, please contact XXXX on XX XXXX XXXX.

13.0 Appendix B – Sample composition

RESPONDENTS	n=302	% = 100
REPRESENTATION		
Legally represented	243	80
Direct	59	20
GENDER		
Male	143	47
Female	159	53
AGE		
Under 25 years of age	19	6
25-29 years	37	12
30-39 years	57	19
40-49 years	59	20
50-59 years	66	22
60-69 years	37	12
70 years or older	26	9
Refused	1	*
WORK STATUS		
Self-employed (full or part time)	25	8
Full time employee	115	38
Part time or casual employee	56	19
Full time home-maker	11	4
Full time student	12	4
Retired	40	13
Full time carer	5	2
Sickness or disability pensioner	14	5
Unemployed but currently seeking work	19	6
Other	1	*
Refused	4	1
INCOME		
Up to \$40,000	132	44
\$40,001 to \$80,000	81	27
\$80,001 to \$120,000	46	15
More than \$120,000	16	5
Don't know	13	4
Refused	14	5
INJURY SEVERITY		
Minor	213	71
Moderate	58	19
Serious/Critical	23	8
Not specified	8	3
REGION		
South East QLD	210	70
Rest QLD	92	30

* Indicates less than 1% of respondents

14.0 Appendix C – Fieldwork statistics

CATI	
Field Dates	17/10/2017 - 5/11/2017

Sample Disposition	
Total	1160
Virgin	10
Language	28
Refused	103
No Answer	1
Complete	320
Soft Appointment	303
Hard Appointment	1
Killed	383
Business Number	10
Dead	1
Response rate	76%

15.0 Appendix D – ‘Other’ responses

Q2. How were you made aware or did you find out you could lodge a CTP claim?	Number of responses
Googled how to lodge a CTP claim	1
Bicycle Queensland	1
Through a car rental company that I used	1
My union	1

Q4. What were your main reasons for engaging a lawyer to manage your CTP claim? Anything else?	Number of responses
Revenge. I wanted to get back at the guy who caused the accident	1
I was a cyclist and therefore I was not covered by CTP	1
Police were not forthcoming with the details I needed so I had no choice but to get a lawyer	1
I did not have the money to pay for the process and the lawyer offered no win, no pay. If I had the money I would have done it myself	1
I can't remember why	1

Q5. How did you choose your particular lawyer? How else?	Number of responses
I can't remember	1

Q7. What was the name of the insurance company involved in your CTP claim?	Number of responses
Paramount	1

Q8. What was the name of the insurance company involved in your CTP claim?	Number of responses
ANZ banking	1

Q15. What are the reasons why you didn't deal directly with the insurer about your treatment or rehabilitation?	Number of responses
So I could choose my own provider	1
Financial reasons	1
I had the rehabilitation and treatment prior to the claim being submitted	1
We claimed 3 months after the accident	1
I did not know initially that it was covered by motor vehicle insurance I thought it was only covered by workers compensation	1

Q17. If you had any delays in receiving treatment or rehabilitation, do you know the reason as to why?	Number of responses
Refused	1
Some specialists would not see me because it was being paid for by the insurance company	1

Q21. Thinking about your entire CTP claim experience, do you have any further comments or ideas for improvement? Anything else?	Number of responses
Had to go through multiple lawyers as the company kept changing ownership which prolonged the process	1
I got a medical certificate from the surgeon but it was rejected by the specialist. So, then I had to go to a specialist to get the certificate, which ended up costing me thousands of dollars. The insurance companies need to accept medical certificates from surgeons as well as from specialists	1
I received paperwork that wasn't meant to be sent to me so there were a few set-backs but other than that it was efficient and fine	1
I think that the issue is with the initial drivers that are at fault. The process is fine but the accident itself is the worst	1
I think that it would be easier to deal directly with the insurer instead of getting lawyers involved as there is more back and forth. However, the insurance company was very unreliable	1
I would make sure that I was completely well and healed before making the claim. I am still experiencing back pain and it will no longer be covered by insurance	1
It would have been easier if I had called the police as it was very difficult to get the police statement and would be handy if the CTP process was online and didn't have to be posted	1
You wouldn't get as much money if you did it yourself direct with the insurer	1
I don't know what would have happened if I continued contact with the insurer without a lawyer. I did not realise you could deal with the insurer directly through the entire process	1
Realistically everything you have to do is for a reason, they need to know how injured you are before they give you money. They don't need to ask you the same questions 50 million times though	1
The insurance provider rushed the process and I wasn't comfortable with having to get doctors check-ups and that part of the process	1
The only problem was that the other gentleman didn't have insurance and I don't think people should be allowed to drive without it as it causes many complications	1
The recording process when you have an accident isn't rigorous enough. There needs to be more awareness that after an accident you might have actually received an injury weeks or months down the track	1
Was difficult with the language barrier as the lawyer organised a Korean translator for convenience and then charged her a lot for it	1
When you go to your lawyer they get you to sign a piece of paper saying you'll never claim anything again. That's not good because you don't know if it will affect you years down the line	1

D3. Which of the following best describes your current work status?	Number of responses
Maternity leave	1

16.0 Appendix E – Sampling error chart

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with non-response, error associated with question wording and response options and post survey weighting and adjustments. Therefore MCR avoids the words “margin of error” as they are not able to be verified. All that can be calculated are different possible sampling errors with different probabilities of pure, unweighted, random samples with 100 response rates. These are only theoretical because no published surveys come close to this ideal. Respondents for this survey were randomly selected (using probability sampling) from the online panel respondent base. Because the sample is based on those who agreed to be invited to participate in the online panel, accurate estimates of theoretical sampling cannot be definitively calculated. At the absolute minimum, sampling error based on various cell sizes for this survey could fall within the following ranges.

(at the 95 confidence level)

Sample size	10/90	20/80	30/70	40/60	50/50
5	±27.0	±36.0	±41.0	±44.0	±45.0
10	±19.0	±25.0	±29.0	±31.0	±32.0
15	±15.0	±21.0	±24.0	±25.0	±26.0
20	±13.0	±18.0	±20.0	±22.0	±22.0
25	±12.0	±16.0	±18.0	±19.5	±20.0
30	±11.0	±15.0	±16.7	±17.9	±18.0
35	±10.0	±13.5	±15.5	±16.6	±16.9
40	±9.0	±12.6	±14.5	±15.5	±15.8
50	±8.0	±11.3	±13.0	±13.9	±14.1
60	±7.7	±10.3	±11.8	±12.6	±12.9
70	±7.2	±9.6	±11.0	±11.7	±12.0
80	±6.7	±8.9	±10.2	±11.0	±11.1
90	±6.3	±8.4	±9.7	±10.3	±10.5
100	±6.0	±8.0	±9.2	±9.8	±10.0
150	±4.8	±6.5	±7.5	±8.0	±8.2
160	±4.7	±6.3	±7.2	±7.7	±7.9
170	±4.6	±6.1	±7.0	±7.5	±7.7
200	±4.2	±5.6	±6.5	±6.9	±7.0
220	±4.0	±5.4	±6.2	±6.6	±6.7
240	±3.9	±5.2	±5.7	±6.3	±6.5
250	±3.8	±5.1	±5.8	±6.2	±6.3
260	±3.7	±5.0	±5.7	±6.1	±6.2
280	±3.6	±4.8	±5.5	±5.9	±6.0
300	±3.5	±4.6	±5.3	±5.7	±5.8
320	±3.4	±4.5	±5.1	±5.5	±5.6
340	±3.3	±4.3	±5.0	±5.3	±5.4
350	±3.2	±4.3	±4.9	±5.2	±5.3
360	±3.2	±4.2	±4.8	±5.2	±5.3
380	±3.1	±4.1	±4.7	±5.0	±5.1
400	±3.0	±4.0	±4.6	±4.9	±5.0
420	±2.9	±3.9	±4.5	±4.8	±4.9
440	±2.9	±3.8	±4.4	±4.7	±4.8
450	±2.8	±3.8	±4.3	±4.6	±4.7
460	±2.8	±3.7	±4.3	±4.6	±4.7
480	±2.7	±3.7	±4.2	±4.5	±4.6
500	±2.7	±3.6	±4.1	±4.4	±4.5
550	±2.6	±3.4	±3.9	±4.1	±4.3
600	±2.4	±3.3	±3.7	±4.0	±4.1
650	±2.4	±3.1	±3.6	±3.8	±3.9
700	±2.3	±3.0	±3.5	±3.7	±3.8
800	±2.1	±2.8	±3.2	±3.5	±3.5
900	±2.0	±2.4	±3.1	±3.3	±3.3
1000	±1.9	±2.5	±2.9	±3.1	±3.2