



## Motor Accident Insurance Commission

### Legally Represented Claimant Research - 2014

PREPARED FOR  
Motor Accident Insurance Commission

PREPARED BY • MCR    DATE • June 2014    JOB # • 141412



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# introduction

## Objectives

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

The objectives of the research study were as follows:

1. To obtain a clear understanding of the breakdown of claimant benefits
  - a. What was the settlement amount?
  - b. What was the amount received by the claimant?
2. To obtain claimant satisfaction with various elements of the claims process
3. To measure claimants' awareness and views of current CTP scheme information sources
4. To canvas claimants' views and experience with insurers and the legal profession
5. To canvas claimants' views on direct contact with insurers.

This report details the findings to this study and where relevant compares results to those collected in a similar study conducted in 2011.

# summary

### Background information

MCR was commissioned by MAIC in February 2014 to survey legally represented claimants of the Compulsory Third Party (CTP) insurance scheme. Respondents to the survey were aged 18 years or older at the time of the accident and had claims finalised between 1 November 2012 and 30 September 2013.

The following claimant types were excluded from the survey sample:

- All Abbreviated Injury Severity (AIS) severity 5 and 6 injuries and other claimants who sustained an acquired brain injury
- All Workers Compensation claims, other Insurers Recovery, Interstate cost sharing claims
- Accidents occurring outside Queensland
- Accidents where there was a fatality
- Litigated claims (went to trial / proceedings have been issued in court).

300 interviews, using CATI (computer assisted telephone interviewing), were completed between the 22<sup>nd</sup> April and the 8<sup>th</sup> May 2014. Quotas were set to ensure the survey sample reflected the profile of claimants (using the same inclusion and exclusion criteria) over the last five years.

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 to this study.

A similar survey of legally represented claimants was reported in 2011 via a self-completion method. Some of the measures taken in 2011 have been repeated in this 2014 study. Due to methodological differences between the two studies, care should be taken when comparing 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. Scores were generally neutral to slightly positive (the lowest score was 2.94 out of 5 and the highest 3.95 out of 5).

The most positive scores were registered for:

- The solicitor keeping claimant up to date with claim progress
- Satisfaction with legal representation
- The ease of organising treatment/rehabilitation
- The time taken to receive treatment or rehabilitation
- Being treated as an individual
- The claimant having a good understanding of the claims process.

Lowest ratings were noted for:

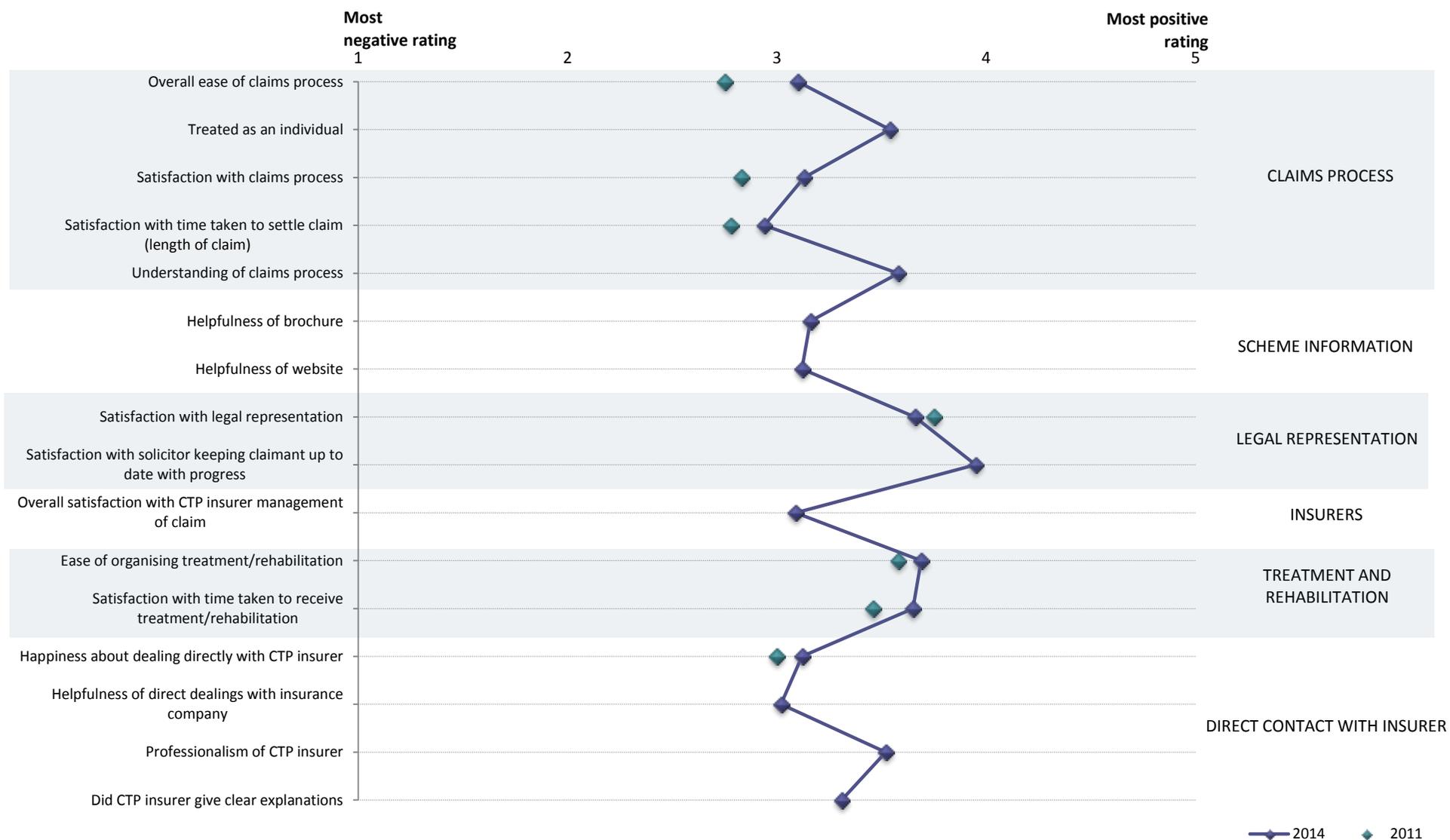
- The time taken to settle the claim
- Overall satisfaction with CTP insurer management of claim
- Overall ease of claims process.

### Comparison to 2011 results

The chart on the following page also identifies the results for relevant 2011 measures for legally represented claimants; results were relatively consistent between 2011 and 2014.

Claimant satisfaction was slightly higher in 2014 than it was in 2011 for the overall ease of the claims process and the overall satisfaction with the claims process.

## Overall ratings of tested elements of the CTP claims process



The base for statements above is "all respondents (n=300)" except for the following: *Helpfulness of brochure* n=67, *Helpfulness of website* n=17, *Happiness about dealing directly with CTP insurer* n=52, *Helpfulness of direct dealings with insurance company* n=52, *Professionalism of CTP insurer* n=52, *Did CTP insurer give clear explanations* n=52.

## Other findings

### Source of awareness that CTP claim could be lodged

In 2014, advice from family, friends or colleagues (40%) 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 (29%), followed by being informed by a legal professional (22%).

In 2011, a legal professional (37.2%) was the most common source of awareness, followed by family, friends or colleagues (27.3%) and already knowing they could (17.4%).

### Road to Recovery brochure

One in five (22%) claimants recalled receiving the Motor Accident Insurance Commission's 'Road to Recovery' brochure. Of those who recalled receiving this brochure, it was most commonly accessed via a lawyer or legal professional (42%).

Among those who had received the brochure, the vast majority (84%) reported preferring to receive the brochure in hardcopy rather than electronically (16%).

### Awareness and visitation of MAIC website

9% of CTP claimants reported being aware of the MAIC website, while 6% of all respondents had visited the website prior to our survey.

### Main reasons for engaging lawyer to manage CTP claim

By far the most common reason given for engaging a lawyer to manage a CTP claim was a lack of understanding of the CTP process or because lawyers were seen as expert in this area (64%). This was also the most common reason offered in 2011.

Saving time, effort and stress (17%), having persistent problems or disabilities (16%) or considering a lawyer to be better able to liaise with the insurer (16%) were the next most common drivers to using a lawyer in 2014.

### Selection of lawyer

Word of mouth referral from family or friends (42%) was the most common way of selecting a lawyer. After this, advertising (28%) or recommendations from others (e.g. insurer, other legal firms, legal aid, doctor, union) (14%) were also commonly mentioned.

Results reflect those recorded in 2011: advice from family and friends (39.7%), advertising (26.7%), recommendations from others (8.9%).

### Insurance company involved in CTP claim

Three in ten (30%) respondents were unaware of the insurer involved in their CTP claim.

### Delays in receiving treatment

60% of legally represented claimants who received treatment or rehabilitation reported no delays in receiving treatment or rehabilitation. Of those reporting a delay, the most common reported cause for this was the insurer taking time to approve the treatment or rehabilitation.

### Direct contact with insurance company

17% of legally represented claimants had contact with the insurance company directly about their treatment or rehabilitation (9% contacted the insurance company themselves, 8% say the insurance company contacted them). Telephone (87%) was the most common method by which claimants and insurers made contact. 35% received or sent a letter, 19% an email.

### Reasons for not dealing directly with insurer

By far the most common reason given by those who did not deal directly with their insurer was that their lawyer spoke with the insurer on their behalf (74%). 12% said they were told by their lawyer not to speak with the insurer, while 10% noted their treatment provider dealt directly with the insurer.

### Preferences about dealing directly with insurance company

28% of those who did not have direct contact with their CTP insurer would have preferred to have had some direct contact. The most common reason for this view was that it would have provided a better understanding of what was going on and may have helped them understand why decisions were being made the way they were (63%).

### Reasons for preferring not to deal directly with insurer

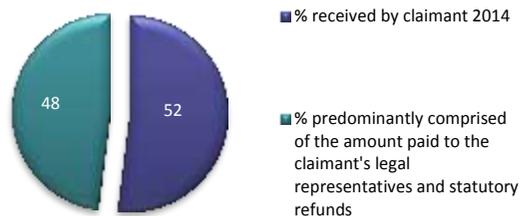
Among those who did not and would have not preferred to have direct contact with their insurer, 58% said the reason for this was that they were happy for their lawyer to deal directly with the insurer. 24% felt their lawyer's expertise qualified them as the best person to speak with the insurer, 16% said they didn't have the confidence or knowledge to speak on their own behalf while 13% considered the process stressful enough without having to make it more complicated.

### Claimant benefits

70% of respondents provided details on their total settlement amount (19% were unsure of amount, 11% refused to answer), while 81% provided details on the actual amount they received (8% unsure, 11% refused).

The responses of those who provided both the total settlement amount awarded as well as the amount they received in the hand were analysed to show that in 2014 claimants reported receiving 52% of the total settlement. The remaining 48% predominantly represents the amount paid to the claimant's legal representative along with statutory reimbursements for claimant benefits or services.

% of reported settlement amount received by claimant



### Comments & suggestions for improvement

63% of legally represented claimants in our survey made a final comment or suggested improvement in relation to the entire claims process. The most common themes emerging were:

- A suggestion to educate the claimant about the claims process (18%)
- Requests for improvements to timeliness (18%)
- A comment that lawyers charge too much/receive too much of the settlement (16%)
- A comment about wanting larger amounts of compensation or future compensation (15%)
- A suggestion for more personal or reliable communication between all parties (14%)
- A suggestion to ensure the claimant's input or story is heard or treated with respect (14%).

### Sub-group differences

Detailed sub-group analysis is provided throughout this report. From this analysis the following broad themes emerged:

- Younger claimants were more likely to be satisfied than those aged 40 years or older. Higher positive ratings were registered for the following factors:
  - Being treated as an individual throughout the claims process, being satisfied with the entire claims process, being satisfied with the time taken to settle the claim or being satisfied with their legal representation.
  - When asked for suggested improvements, claimants aged 40 years or older were more likely than their younger counterparts to request a larger compensation amount and or future compensation (13% 40+ years, 4% <40 years), or said they should have been able to easily deal with CTP claims process without a lawyer (7% 40+ years, 2% <40 years).
- Females were more likely to be satisfied than males. Higher average ratings were noted among females for the following factors:
  - The time taken to settle the claim, the helpfulness of the 'Road to Recovery' brochure, the CTP insurer's management of the claim, the ease of organising treatment and the time taken to receive treatment.

Generally speaking, those classified as having moderate injury severity were more likely to be satisfied with various elements of the claims process than those with minor or those with serious or severe injuries.

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## Conclusions and recommendations

The CTP claims process was viewed as complex by the majority of legally represented claimants and their reliance on lawyers was primarily due to the expertise these agents were seen to offer. Despite the perceived complexity, only a minority of claimants accessed information available from MAIC such as the 'Road to Recovery' brochure or the website. The top suggestion for improvement by claimants was for more education about the claims process.

*Recommendation:*

*Further development, promotion and or distribution of education materials may be worthwhile.*

Most legally represented claimants felt there was no delay in receiving treatment or rehabilitation. Where a delay occurred it was most commonly attributed to the insurer, rather than health professionals.

*Recommendation:*

*While most claimants were satisfied with the timeliness of treatment, a check of insurer processes in relation to the commencement of treatment may be worthwhile.*

Only a minority of respondents reported having direct contact with their insurer and most preferred it that way. A lack of expertise or confidence lead most to shy away from interacting directly with their insurer, while another benefit of engaging a lawyer was that it reduced the stress, time and effort associated with the claim.

*Recommendation*

*The perceived complexity of the process is reinforced by the above findings, and as such any information or education that can be provided in the future is further endorsed.*

Overall, the level of satisfaction with the claims process among legally represented claimants would be assessed as moderate. The issue receiving the lowest satisfaction rating was the timeliness of the settlement and interestingly this issue was the second most common suggested area for improvement.

*Recommendation:*

*Consideration could be given to process changes that reduce the length of time it takes to finalise a claim. If the length of the claims process cannot be shortened, consideration of ways to set claimants' expectations at a more appropriate level would be worthwhile.*

# method

<b>METHOD</b>	
Method	<p>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.</p>
Survey respondent	<p>The survey respondent was defined by MAIC based on a set of inclusion and exclusion criteria as detailed below:</p> <p>Inclusion criteria:</p> <ul style="list-style-type: none"> <li>• Recently finalised injured claimants (claims finalised 1 November 2012 - 30 September 2013)</li> <li>• Legally represented on claim submission</li> <li>• 18 years or older at date of accident</li> <li>• Queensland residents</li> </ul> <p>The following exclusions applied:</p> <ul style="list-style-type: none"> <li>• All Abbreviated Injury Severity (AIS) severity 5 and 6 injuries and other claimants who sustained an acquired brain injury</li> <li>• All Workers Compensation claims, other Insurers Recovery, Interstate Costs Sharing</li> <li>• Accidents occurring outside Queensland</li> <li>• Accidents where there was a fatality</li> <li>• Litigated claims (went to trial / proceedings have been issued in court)</li> </ul>
Pre-warning of survey	<p>To follow a best practice approach in complying with the Queensland Information Privacy Principles, MAIC sent a letter to claimants with an opt-out consent process before providing a sample of claimants to Q&amp;A Market Research to use for interviewing.</p>
Sample size	<p>n=300 surveys were completed</p> <p>Quotas by gender and injury severity were set to ensure the survey sample reflected the profile of claimants (using the same inclusion and exclusion criteria) over the last five years. The sample was also representative of the total CTP scheme cohort in terms of age, geographical location, CTP insurer and lawyer (note Q&amp;A and MCR balanced these parameters using de-identifiable codes). A detailed sample composition is included at Appendix B.</p>
Further analysis	<p>The raw data (survey responses), identified by claimant, was provided to MAIC for further internal analysis. Specific permission from respondents was sought to enable this process at three times during the research: at the pre-warning letter stage, at the beginning of the survey and at the end of the survey.</p>

Fieldwork partner	<p>MCR's fieldwork partner Q&amp;A Market Research conducted programming and survey fieldwork tasks. Q&amp;A Market Research has ISO 20252 quality accreditation.</p> <p>Fieldwork statistics are included at Appendix C.</p>
Data analysis	<p>MCR designed a detailed analysis specification to produce data tables. The statistical processing software SurveyCraft was used to produce these data tables. Results were subject to significance testing to indicate if a result is statistically significant (i.e. if a result is statistically different from the average or from another sub-group).</p>
Questionnaire	<p>The questionnaire is appended at Appendix A.</p>

#### 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](http://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 Sources of awareness that CTP claim could be lodged

In 2014, advice from family, friends or colleagues (40%) was the most common way claimants reported they became aware they could lodge a CTP claim. Already knowing they could do so was the second most common source (29%), followed by being informed by a legal professional (22%). 9% said a medical professional informed them that they could claim via the CTP scheme.

In 2011, a legal professional (37.2%) was the most common source of awareness, followed by family, friends or colleagues (27.3%) and already knowing they could (17.4%).

The full range of reasons is detailed in the adjacent chart and following table.

### 1.1.1 Sub-group differences - 2014

Females (48%), those with year 11 or 12 as their highest qualification (58%) or those with lower personal incomes (<\$40,000 47%) were more likely than average (40%) to say family, friends or colleagues informed them about the opportunity to lodge a CTP claim. Males (32%) were more likely than females (13%) to have become aware via a legal professional.

Those living in South East Queensland (12%) were more likely than their regional counterparts (2%) to say a medical professional informed them that a CTP claim could be lodged.

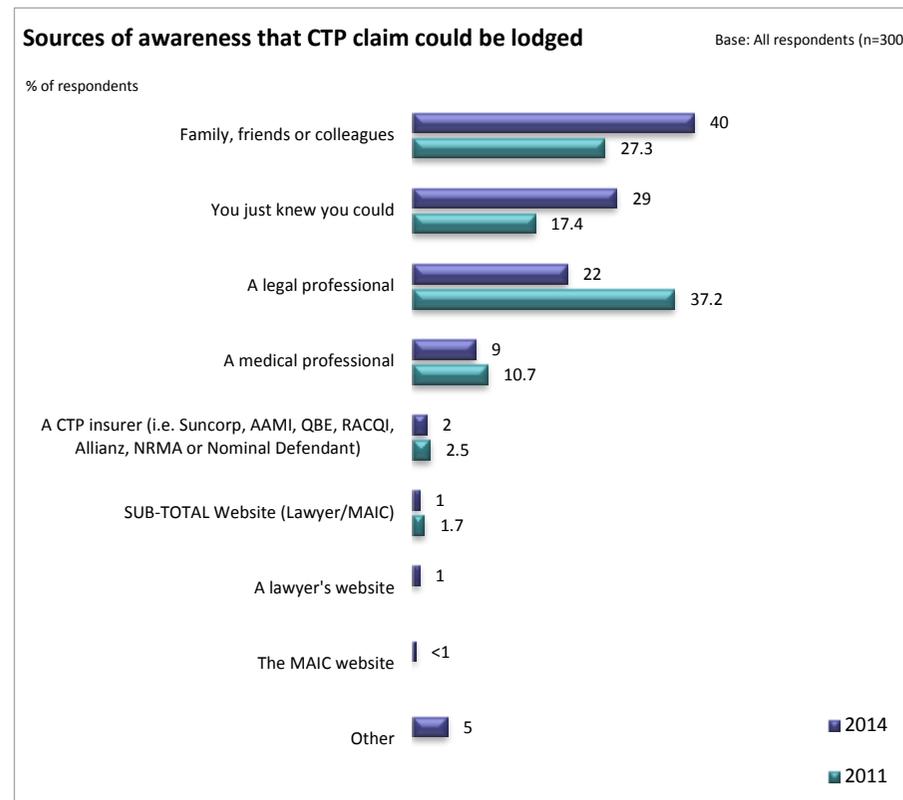


Table: Q1 Firstly, in which of the following ways did you find out that you could lodge a CTP claim?

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22^	68	72	93	66	144	83	28^	13^	213	87	
	<i>% of respondents</i>																		
Family, friends or colleagues	40	<b>32</b>	<b>48</b>	45	37	40	46	32	38	<b>58</b>	<b>31</b>	35	<b>47</b>	36	39	38	37	48	
You just knew you could	29	28	30	26	31	27	31	41	37	<b>19</b>	24	<b>39</b>	26	33	32	31	29	29	
A legal professional	22	<b>32</b>	<b>13</b>	22	22	20	23	32	18	21	23	26	20	20	21	46	23	18	
A medical professional	9	11	8	8	10	11	6	5	9	10	10	9	9	7	11		<b>12</b>	<b>2</b>	
A CTP insurer (i.e. Suncorp, AAMI, QBE, RACQI, Allianz, NRMA or Nominal Defendant)	2	1	3	3	2	3					4	5	3	1			3	1	
SUB-TOTAL Website (Lawyer/MAIC)	<b>1</b>	<b>1</b>	<b>1</b>		<b>2</b>	*	<b>2</b>	<b>5</b>		<b>1</b>	<b>2</b>		<b>1</b>	<b>1</b>	<b>4</b>		<b>1</b>	<b>1</b>	
A lawyer's website	1	1	1		1	*	2				<b>2</b>			1	4		1		
The MAIC website	*	1			1			5		1			1					1	
Other	5	6	4	7	4	6	2		1	1	<b>10</b>	6	4	5	4	15	4	8	

^ 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 Overall ease of claims process

On average, in 2014 claimants rated the overall ease of the claims process at 3.1 on a scale of 1 to 5, where 1 is not at all easy and 5 is very easy.

In 2011 the average rating of the claims process was 2.75.

### 1.2.1 Sub-group differences - 2014

There is little variation by sub-groups on this measure.

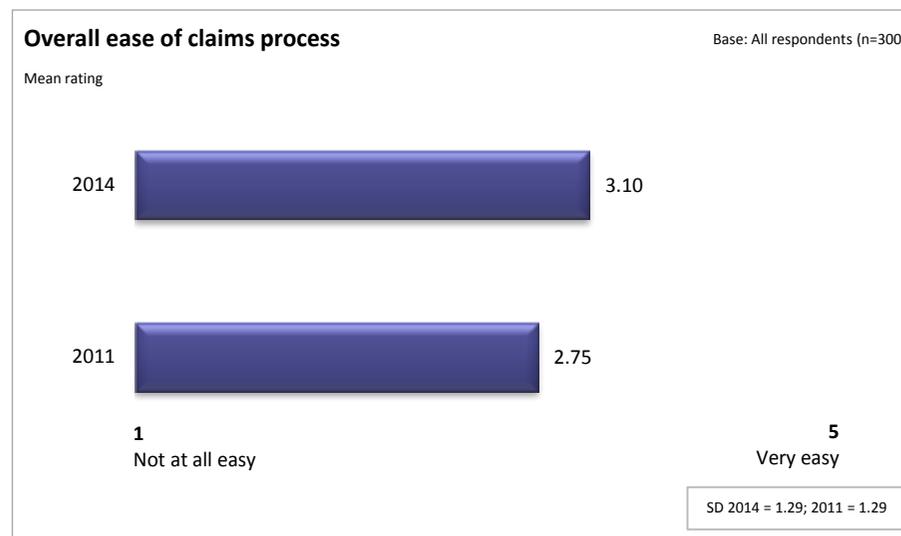


Table: Q2 Overall, how EASY was the claim process? You can use a scale of 1 to 5 where 1 is not easy at all and 5 is very easy.

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22 <sup>^</sup>	68	72	93	66	144	83	28 <sup>^</sup>	13 <sup>^</sup>	213	87	
		% of respondents																	
1 - Not at all easy	15	16	14	11	17	15	13	14	12	19	15	14	16	16	18	23	<b>12</b>	<b>22</b>	
2	18	21	15	19	17	19	13	9	15	14	18	24	17	20	11	15	20	11	
3	26	27	26	25	27	27	29	18	34	22	28	21	28	22	25	15	28	22	
4	25	21	28	28	23	<b>21</b>	31	45	22	28	22	29	25	24	29	38	23	30	
5 - Very easy	16	16	17	16	16	17	13	14	18	17	17	12	14	18	18	8	17	15	
SUB-TOTAL Negative (1-2)	33	36	29	30	34	35	27	23	26	33	33	38	33	36	29	38	32	33	
SUB-TOTAL Positive (4-5)	41	36	45	44	39	38	44	59	40	44	39	41	39	42	46	46	39	45	
<b>MEANS</b>	<b>3.10</b>	<b>3.00</b>	<b>3.18</b>	<b>3.19</b>	<b>3.04</b>	<b>3.05</b>	<b>3.17</b>	<b>3.36</b>	<b>3.19</b>	<b>3.08</b>	<b>3.08</b>	<b>3.02</b>	<b>3.04</b>	<b>3.08</b>	<b>3.18</b>	<b>2.92</b>	<b>3.12</b>	<b>3.05</b>	
STD. DEVIATION	1.29	1.30	1.29	1.24	1.32	1.31	1.23	1.26	1.24	1.37	1.30	1.26	1.27	1.35	1.36	1.38	1.26	1.38	

<sup>^</sup> Caution: Small cell size.

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

## 1.3 Treated as an individual

On average, in 2014, CTP claimants rated their treatment as an individual at 3.54 on a scale of 1 to 5, where 1 is not at all and 5 is completely treated as an individual with individual needs.

### 1.3.1 Sub-group differences – 2014

Claimants aged under 40 years (3.86) were more likely than those aged 40 years or older (3.38) to agree they were treated as an individual with individual needs throughout the claims process.

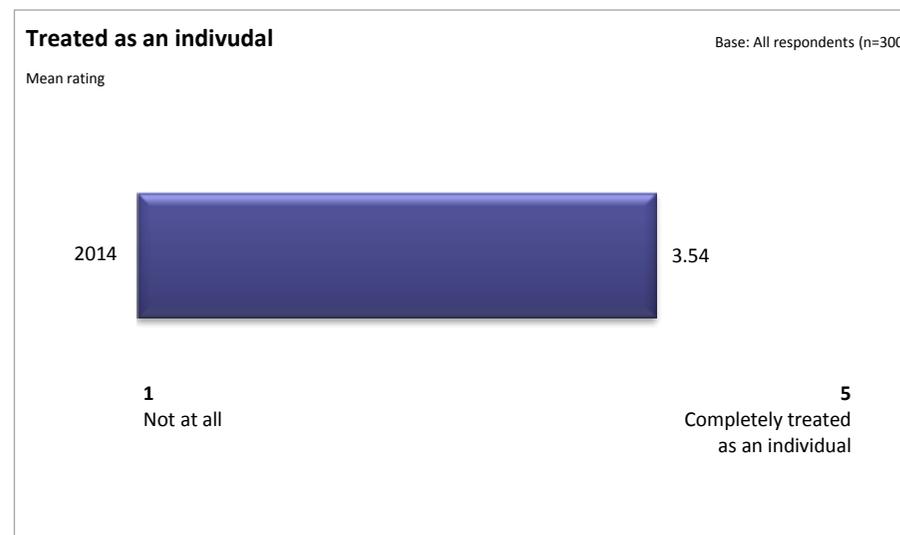


Table: Q3 Thinking about the claims process overall, were you treated as an individual with individual needs? You can use a scale of 1 to 5, where 1 is not at all and 5 completely treated as an individual with individual needs.

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22 <sup>^</sup>	68	72	93	66	144	83	28 <sup>^</sup>	13 <sup>^</sup>	213	87	
		% of respondents																	
1 - Not at all	12	10	14	8	15	12	15	9	13	14	12	11	14	7	18	23	12	13	
2	13	16	11	9	15	15	8	14	15	8	13	17	11	16	14	15	14	11	
3	18	16	20	12	<b>21</b>	17	17	32	15	17	17	24	19	14	25	8	20	13	
4	20	<b>26</b>	<b>16</b>	<b>27</b>	<b>17</b>	21	17	18	15	17	25	24	19	20	25	31	20	21	
5 - Completely treated as an individual with individual needs	36	33	39	42	33	35	42	27	43	44	33	<b>24</b>	36	42	18	23	33	43	
SUB-TOTAL Negative	26	26	26	<b>18</b>	<b>30</b>	27	23	23	28	22	25	27	25	23	32	38	26	24	
SUB-TOTAL Positive	56	59	54	<b>70</b>	<b>49</b>	57	60	45	57	61	58	48	56	63	43	54	54	63	
MEANS	3.54	3.56	3.53	3.86	3.38	3.54	3.63	3.41	3.59	3.69	3.55	3.35	3.53	3.75	3.11	3.15	3.48	3.69	
STD. DEVIATION	1.41	1.35	1.46	1.30	1.44	1.41	1.48	1.30	1.49	1.46	1.38	1.31	1.43	1.34	1.37	1.57	1.39	1.44	

<sup>^</sup> Caution: Small cell size.

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

## 1.4 Overall satisfaction with claims process

On a scale of 1 to 5 where 1 is not at all satisfied and 5 is completely satisfied, CTP claimants in 2014 rated the entire claims process overall on average at 3.13.

In 2011 the average result was 2.83.

### 1.4.1 Sub-group differences - 2014

Satisfaction with the claims process was higher among younger claimants (under 40 years 3.48) than those aged 40 years or older (2.94).

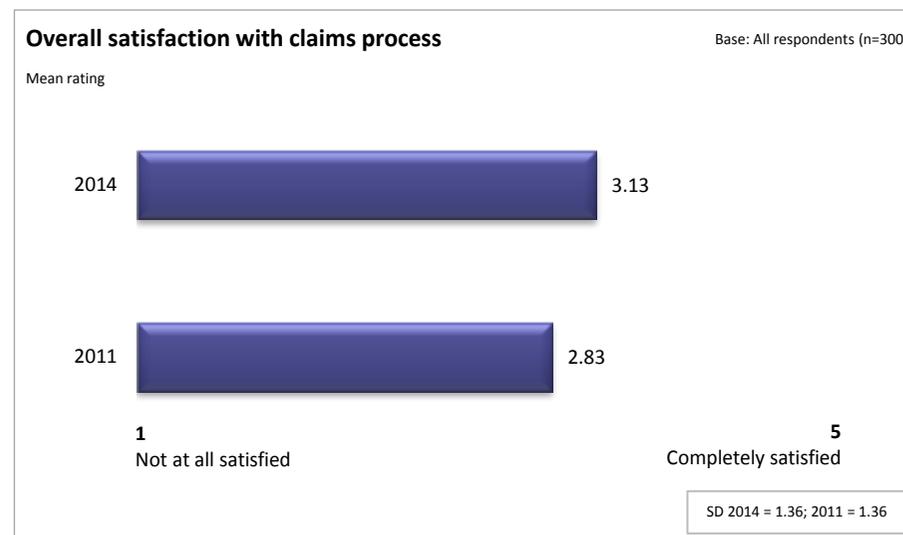


Table: Q4 Overall, how satisfied were you with the claim process? You can use a scale of 1 to 5 where 1 is not at all satisfied and 5 is completely satisfied.

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22 <sup>^</sup>	68	72	93	66	144	83	28 <sup>^</sup>	13 <sup>^</sup>	213	87	
		% of respondents																	
1 - Not at all satisfied	17	18	16	<b>7</b>	<b>22</b>	18	13	14	18	21	17	11	19	13	14	23	16	17	
2	16	17	15	15	17	17	13	14	16	18	13	18	17	13	21	8	16	15	
3	25	27	23	23	25	24	23	32	21	<b>13</b>	30	33	24	18	32	38	27	18	
4	23	19	26	<b>35</b>	<b>16</b>	22	27	23	21	29	22	20	20	<b>31</b>	21	15	22	24	
5 - Completely satisfied	20	19	21	21	20	19	23	18	25	19	18	18	20	24	11	15	18	25	
SUB-TOTAL Negative	33	35	31	<b>22</b>	<b>39</b>	35	27	27	34	39	30	29	35	27	36	31	33	32	
SUB-TOTAL Positive	43	38	47	<b>56</b>	<b>36</b>	41	50	41	46	49	40	38	40	<b>55</b>	32	31	40	49	
MEANS	3.13	3.04	3.22	3.48	2.94	3.08	3.33	3.18	3.19	3.08	3.11	3.17	3.06	3.40	2.93	2.92	3.08	3.25	
STD. DEVIATION	1.36	1.35	1.36	1.17	1.42	1.37	1.34	1.30	1.44	1.45	1.33	1.24	1.39	1.34	1.21	1.38	1.33	1.43	

<sup>^</sup> Caution: Small cell size.

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

## 1.5 Satisfaction with time taken to settle claim

On average, CTP claimants rated their satisfaction with the time taken to settle their claim (total length of claim) at 2.94 on a scale of 1 (not at all satisfied) to 5 (completely satisfied).

The average in 2011 was 2.78.

### 1.5.1 Sub-group differences - 2014

Sub-groups with higher than average (2.94) satisfaction scores for the time taken to settle the claim were:

- Females (3.06, versus males 2.80)
- Those aged under 40 years (3.11, versus 40+ years 2.84)
- Those who completed year 11 or 12 as their highest level of education (3.13).

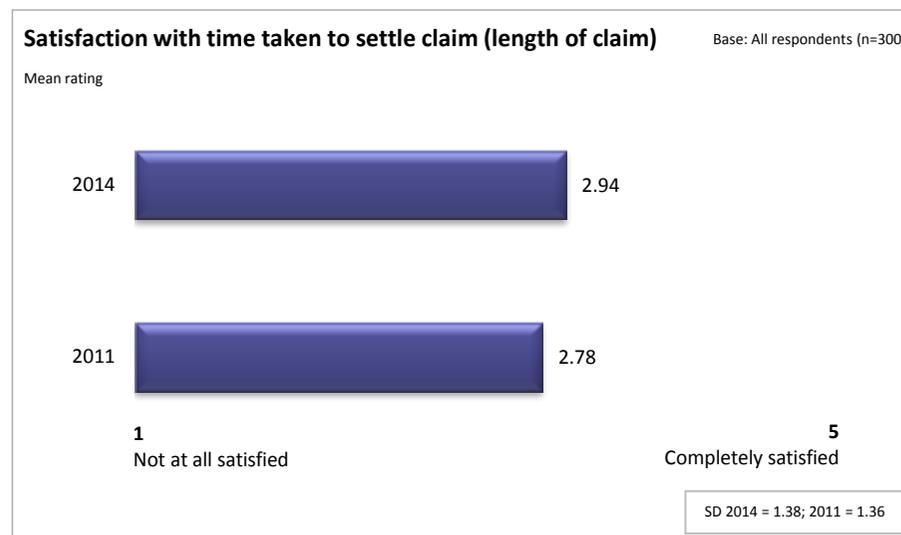


Table: Q5 How satisfied were you with the time it took to settle your claim? You can use a scale of 1 to 5 where 1 is not at all satisfied and 5 is completely satisfied.

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22 <sup>^</sup>	68	72	93	66	144	83	28 <sup>^</sup>	13 <sup>^</sup>	213	87	
		<i>% of respondents</i>																	
1 - Not at all satisfied	22	23	22	20	24	24	19	14	22	21	22	26	19	24	32	15	21	26	
2	16	<b>24</b>	<b>9</b>	12	17	16	12	18	16	11	18	15	14	18	14	23	17	11	
3	24	19	28	21	25	22	27	36	25	19	20	32	24	17	21	38	21	30	
4	23	19	26	<b>31</b>	<b>18</b>	24	21	14	<b>13</b>	<b>32</b>	27	17	25	24	18	8	24	18	
5 - Completely satisfied	16	15	16	16	16	14	21	18	<b>24</b>	17	13	11	17	17	14	15	16	14	
SUB-TOTAL Negative	38	<b>46</b>	<b>31</b>	32	41	40	31	32	38	32	40	41	33	42	46	38	38	38	
SUB-TOTAL Positive	38	34	42	<b>47</b>	<b>34</b>	38	42	32	37	<b>49</b>	40	<b>27</b>	42	41	32	23	41	32	
MEANS	2.94	2.80	3.06	3.11	2.84	2.88	3.13	3.05	3.00	3.13	2.91	2.71	3.07	2.92	2.68	2.85	2.99	2.82	
STD. DEVIATION	1.38	1.38	1.37	1.37	1.38	1.39	1.40	1.29	1.47	1.39	1.36	1.31	1.37	1.44	1.47	1.28	1.38	1.38	

<sup>^</sup> Caution: Small cell size.

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

## 1.6 Understanding of claims process

On average claimants felt they had a good level of understanding of the claims process (3.58 on a scale of 1, no understanding to 5, a high level of understanding).

### 1.6.1 Sub-group differences - 2014

Ratings were largely consistent between sub-groups on this issue.

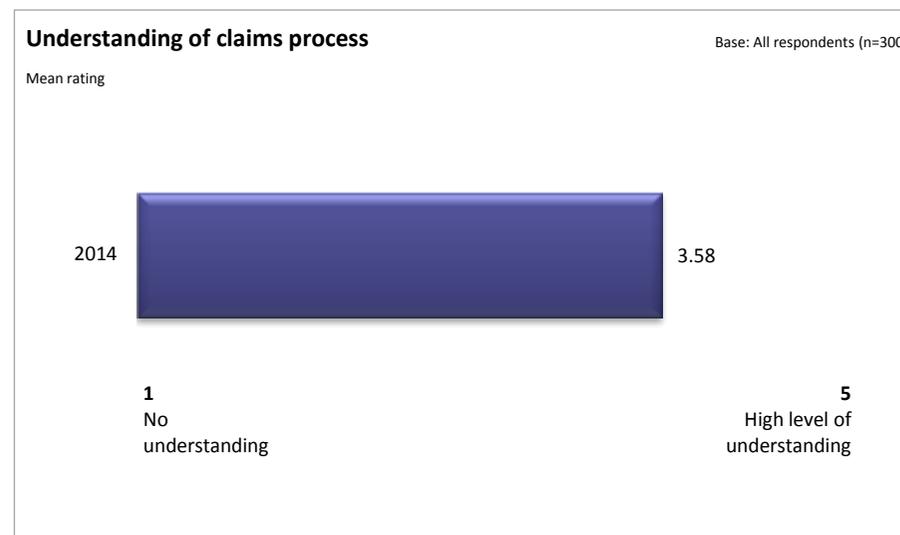


Table: Q6 Now that your claim has finalised, how would you rate your understanding of the CTP claims process? You can use a scale of 1 to 5 where 1 is no understanding and 5 is a high level of understanding.

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22 <sup>^</sup>	68	72	93	66	144	83	28 <sup>^</sup>	13 <sup>^</sup>	213	87	
		% of respondents																	
1 - No understanding	6	6	7	4	8	7	6		7	11	5	2	<b>10</b>	<b>1</b>		8	6	8	
2	9	10	9	7	11	10	10		15		12	11	8	8	7	15	11	6	
3	28	29	28	35	25	28	25	41	26	29	26	33	26	31	43	23	27	31	
4	32	29	36	28	34	32	31	36	34	31	31	33	34	30	39	15	33	31	
5 - High level of understanding	24	26	21	26	22	23	29	23	18	29	26	21	22	29	11	38	23	24	
SUB-TOTAL Negative	16	16	16	10	19	17	15		22	11	17	12	18	10	7	23	16	14	
SUB-TOTAL Positive	56	55	57	55	56	55	60	59	51	60	57	55	56	59	50	54	56	55	
<b>MEANS</b>	<b>3.58</b>	<b>3.60</b>	<b>3.56</b>	<b>3.67</b>	<b>3.52</b>	<b>3.53</b>	<b>3.67</b>	<b>3.82</b>	<b>3.40</b>	<b>3.67</b>	<b>3.60</b>	<b>3.62</b>	<b>3.51</b>	<b>3.77</b>	<b>3.54</b>	<b>3.62</b>	<b>3.58</b>	<b>3.57</b>	
STD. DEVIATION	1.14	1.15	1.13	1.06	1.18	1.16	1.17	0.80	1.16	1.22	1.15	0.99	1.21	1.00	0.79	1.39	1.13	1.16	

<sup>^</sup> Caution: Small cell size.

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

## 2.0 Scheme information

### 2.1 Received the 'Road to Recovery' brochure

One in five (22%) claimants recalled receiving the 'Road to Recovery' brochure.

#### 2.1.1 Sub-group differences - 2014

No significant sub-group differences were found except among those who attained certificate or diploma level qualifications (13%) who were *less* likely than average (22%) to recall receiving the brochure.

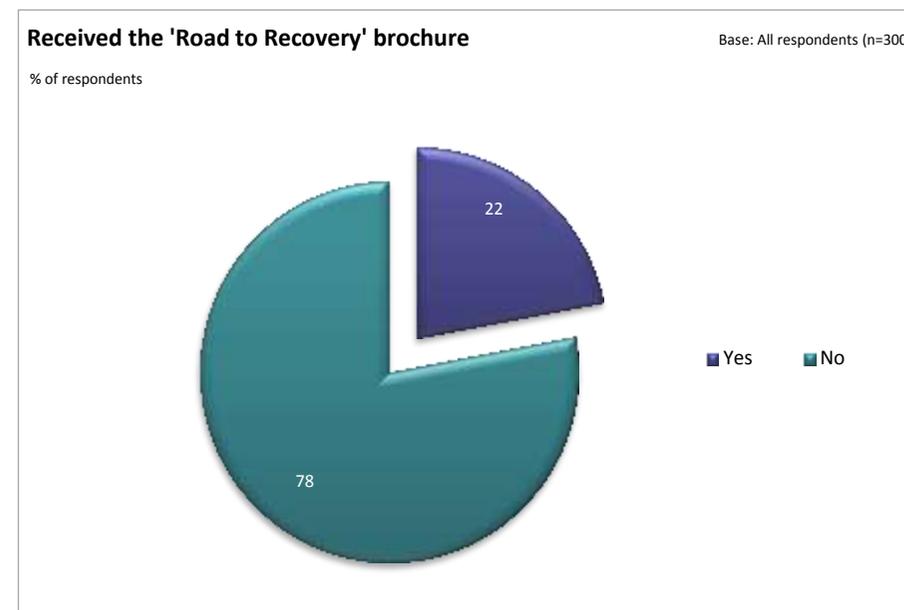


Table: Q7 Did you receive the 'Road to Recovery' brochure about rehabilitation in the CTP scheme?

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22 <sup>^</sup>	68	72	93	66	144	83	28 <sup>^</sup>	13 <sup>^</sup>	213	87	
		% of respondents																	
Yes	22	23	22	25	21	21	25	27	22	29	<b>13</b>	29	21	23	29	23	21	25	
No	78	77	78	75	79	79	75	73	78	71	<b>87</b>	71	79	77	71	77	79	75	

<sup>^</sup> Caution: Small cell size.

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

## 2.2 Source of brochure

Of those who recalled receiving the 'Road to Recovery' brochure, 42% said they accessed it via a lawyer or legal professional. This was the most common response. 18% received the brochure from their CTP insurer, 6% from a health professional and 1% from the MAIC website.

33% were unable to recall where the brochure came from.

### 2.2.1 Sub-group differences - 2014

Males (47%) were more likely than females (20%) to be unable to recall who or where the brochure came from.



Table: Q8 Who did you receive the brochure from? (UNPROMPTED) (MR allowed if necessary)

Base: Respondents who received the brochure	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	67	32	35	26 <sup>^</sup>	41	48	13 <sup>^</sup>	6 <sup>^</sup>	15 <sup>^</sup>	21 <sup>^</sup>	12 <sup>^</sup>	19 <sup>^</sup>	30	19 <sup>^</sup>	8 <sup>^</sup>	3 <sup>^</sup>	45	22	
		% of respondents																	
Lawyer/legal professional	42	38	46	38	44	38	54	50	53	52	25	32	37	32	63		47	32	
CTP insurer	18	9	26	15	20	21		33		10	42	26	23	16			24	5	
Health professional	6	6	6	8	5	8			7	5	8	5	7	5	13		7	5	
I found it on the MAIC website	1	3			2		8			5			3				2		
Other	1		3		2	2			7				3					5	
Can't recall/not sure	33	<b>47</b>	<b>20</b>	38	29	31	38	33	33	29	25	42	27	47	25	100	22	55	

<sup>^</sup> Caution: Small cell size.

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

## 2.3 Helpfulness of brochure

On average, those who received the brochure rated its helpfulness at 3.16 on a scale of 1 (not at all helpful) to 5 (very helpful).

### 2.3.1 Sub-group differences

Females (3.40) were more likely than males (2.91) to rate the helpfulness of the brochure positively.

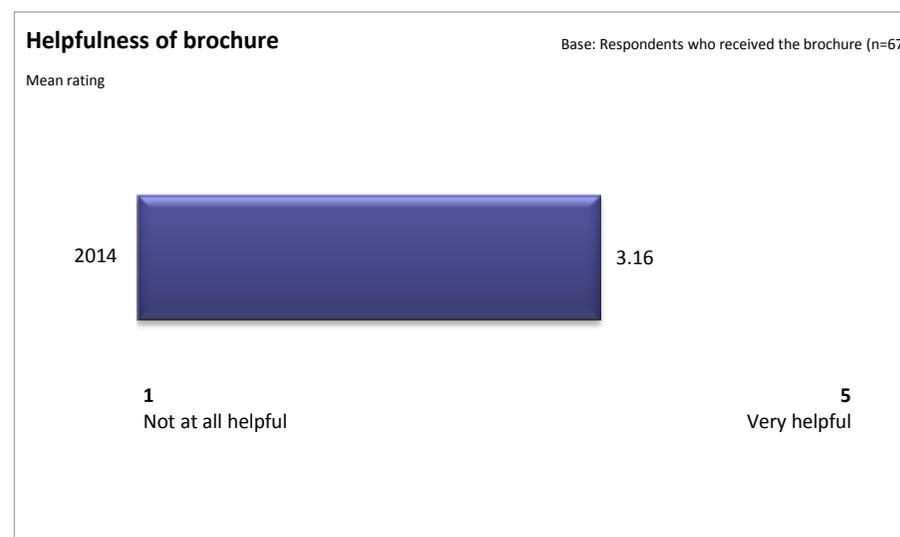


Table: Q9 How helpful was the brochure? You can use a scale of 1 to 5 where 1 is not at all helpful and 5 is very helpful.

Base: Respondents who received the brochure	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	67	32	35	26 <sup>^</sup>	41	48	13 <sup>^</sup>	6 <sup>^</sup>	15 <sup>^</sup>	21 <sup>^</sup>	12 <sup>^</sup>	19 <sup>^</sup>	30	19 <sup>^</sup>	8 <sup>^</sup>	3 <sup>^</sup>	45	22	
		% of respondents																	
1 - Not at all helpful	9	13	6	4	12	8	15		13		17	11	13		13	33	9	9	
2	10	13	9	15	7	8	23			5		32	3	16	13	33	13	5	
3	43	50	37	35	49	42	38	67	33	57	42	37	40	42	50	33	53	23	
4	30	22	37	35	27	33	15	33	53	24	33	16	37	32	25		22	45	
5 - Very helpful	7	3	11	12	5	8	8			14	8	5	7	11			2	18	
SUB-TOTAL Negative	19	25	14	19	20	17	38		13	5	17	42	17	16	25	67	22	14	
SUB-TOTAL Positive	37	<b>25</b>	<b>49</b>	46	32	42	23	33	53	38	42	21	43	42	25		24	64	
MEANS	3.16	2.91	3.40	3.35	3.05	3.25	2.77	3.33	3.27	3.48	3.17	2.74	3.20	3.37	2.88	2.00	2.96	3.59	
STD. DEVIATION	1.02	1.00	1.01	1.02	1.02	1.02	1.17	0.52	1.03	0.81	1.19	1.05	1.10	0.90	0.99	1.00	0.90	1.14	

<sup>^</sup> Caution: Small cell size.

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

## 2.4 Preferred method of receiving brochure

Among those who had received the brochure, the vast majority (84%) would have preferred it in hardcopy rather than electronically (16%).

### 2.4.1 Sub-group differences - 2014

No statistically significant sub-group differences were declared.

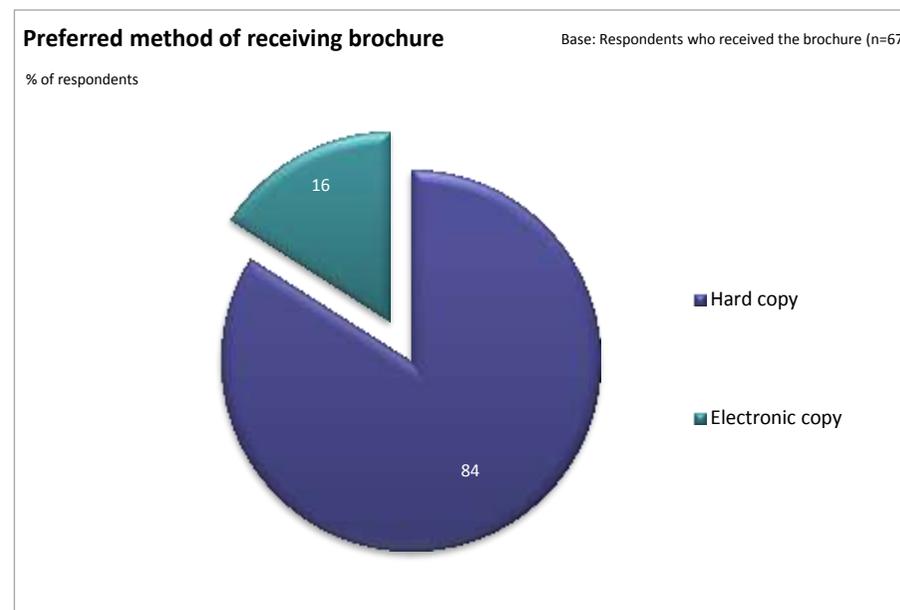


Table: Q10 Would you have preferred to receive this brochure as a hard copy or electronically?

Base: Respondents who received the brochure	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	67	32	35	26 <sup>^</sup>	41	48	13 <sup>^</sup>	6 <sup>^</sup>	15 <sup>^</sup>	21 <sup>^</sup>	12 <sup>^</sup>	19 <sup>^</sup>	30	19 <sup>^</sup>	8 <sup>^</sup>	3 <sup>^</sup>	45	22	
		% of respondents																	
Hard copy	84	88	80	88	80	88	77	67	93	90	75	74	93	68	100	33	78	95	
Electronic copy	16	13	20	12	20	13	23	33	7	10	25	26	7	32		67	22	5	

<sup>^</sup> Caution: Small cell size.

## 2.5 Ideas for improving brochure

Those who received the brochure were asked if they had any ideas for improving it. 3% suggested making the brochure less generic/tailor it to different situations, 1% suggested making the brochure easier to understand and 1% commented that it could cover other injuries from motor accidents.

Most brochure readers (94%) had no suggested improvements.

### 2.5.1 Sub-group differences - 2014

No statistically significant sub-group differences were found.

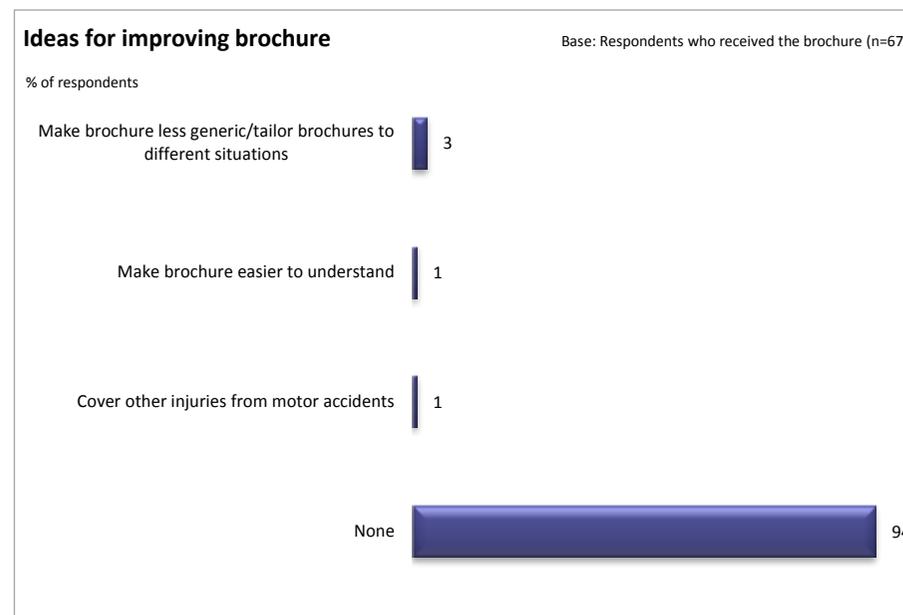


Table: Q11 Do you have any ideas for improving brochure? (UNPROMPTED) (MR)

Base: Respondents who received the brochure	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	67	32	35	26 <sup>^</sup>	41	48	13 <sup>^</sup>	6 <sup>^</sup>	15 <sup>^</sup>	21 <sup>^</sup>	12 <sup>^</sup>	19 <sup>^</sup>	30	19 <sup>^</sup>	8 <sup>^</sup>	3 <sup>^</sup>	45	22	
	% of respondents																		
Make brochure less generic/tailor brochures to different situations	3	3	3		5	2	8		7			5	3					4	
Make brochure easier to understand	1	3			2	2			7				3					2	
Cover other injuries from motor accidents	1		3	4		2					8		5					2	
None	94	94	94	96	93	94	92	100	87	100	92	95	93	95	100	100	91	100	

<sup>^</sup> Caution: Small cell size.

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

## 2.6 Awareness of MAIC website

9% of CTP claimants were aware of the MAIC website prior to undertaking the survey.

### 2.6.1 Sub-group differences - 2014

Males (13%) were more likely than females (6%) to be aware of the MAIC website.

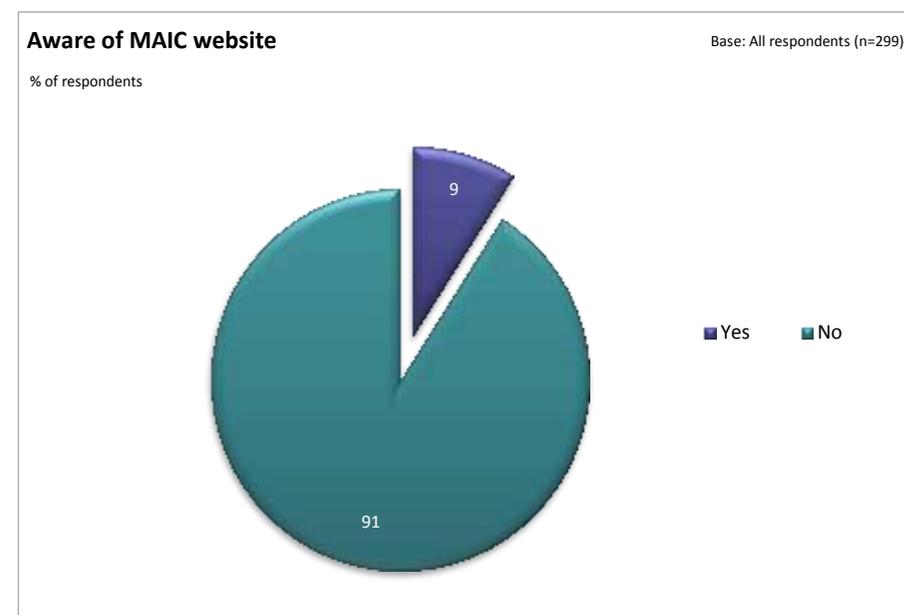


Table: Q12 Were you aware of the Motor Accident Insurance Commission website?

Base: All respondents #	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	299	139	160	106	192	226	51	22 <sup>^</sup>	68	72	93	65	144	83	28 <sup>^</sup>	13 <sup>^</sup>	212	87	
		% of respondents																	
Yes	9	<b>13</b>	<b>6</b>	13	7	8	12	14	7	11	9	11	8	11	21	8	9	9	
No	91	<b>87</b>	<b>94</b>	87	93	92	88	86	93	89	91	89	92	89	79	92	91	91	

<sup>^</sup> Caution: Small cell size.

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

# Note: 1 respondent who self-completed the survey in hard copy did not answer this question.

## 2.7 Visitation of MAIC website

6% of all CTP claimants had visited the MAIC website.

### 2.7.1 Sub-group differences - 2014

South East Queensland based claimants (8%) were more likely than their regional counterparts (1%) to have visited the website.

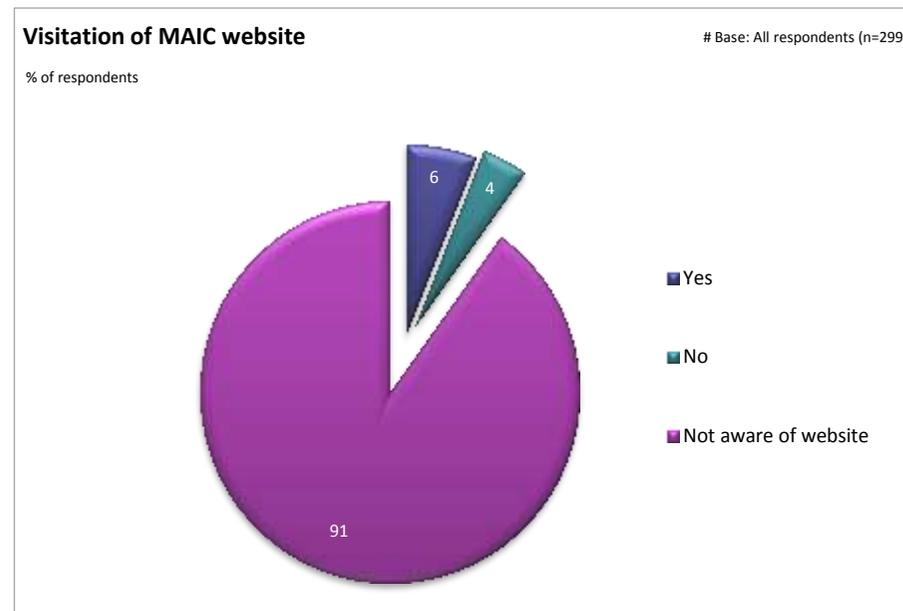


Table: Q13 Did you visit the MAIC website?

Base: All respondents #	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	299	139	160	106	192	226	51	22 <sup>^</sup>	68	72	93	65	144	83	28 <sup>^</sup>	13 <sup>^</sup>	212	87	
		% of respondents																	
Yes	6	7	4	8	4	5	8	5	3	6	6	8	3	7	14	8	8	1	
No	4	6	2	5	3	3	4	9	4	6	2	3	4	4	7		2	8	
Not aware of website	91	87	94	87	93	92	88	86	93	89	91	89	92	89	79	92	91	91	

<sup>^</sup> Caution: Small cell size.

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

# Note: 1 respondent who self-completed the survey in hard copy did not answer this question.

## 2.8 Helpfulness of website

Users of the website were asked to rate its helpfulness on a scale of 1 (not at all helpful) to 5 (very helpful) and assigned it an average score of 3.12.

### 2.8.1 Sub-group differences 2014

Cell sizes were too small to declare any statistically significant differences on this issue.

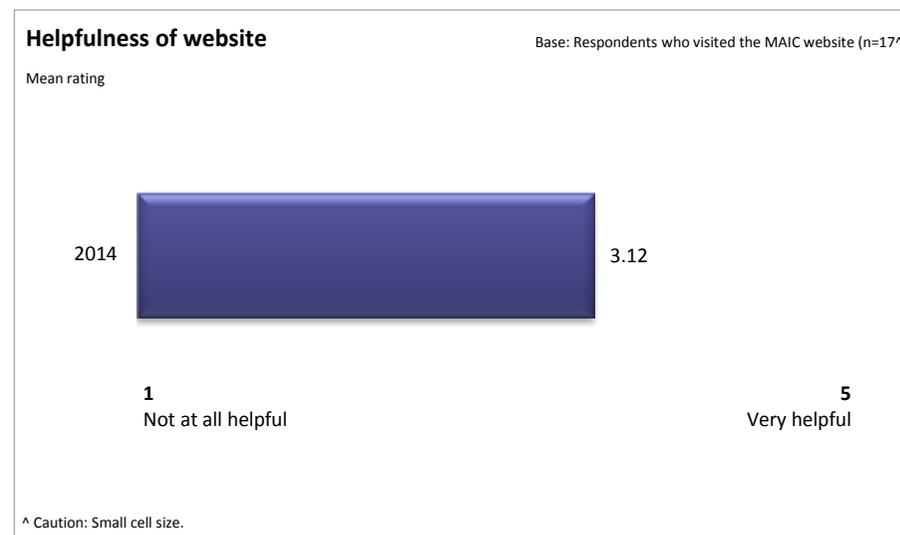


Table: Q14 How helpful was the website? You can use a scale of 1 to 5 where 1 is not at all helpful and 5 is very helpful.

Base: Respondents who visited the MAIC website	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	17 <sup>^</sup>	10 <sup>^</sup>	7 <sup>^</sup>	9 <sup>^</sup>	8 <sup>^</sup>	12 <sup>^</sup>	4 <sup>^</sup>	1 <sup>^</sup>	2 <sup>^</sup>	4 <sup>^</sup>	6 <sup>^</sup>	5 <sup>^</sup>	5 <sup>^</sup>	6 <sup>^</sup>	4 <sup>^</sup>	1 <sup>^</sup>	16 <sup>^</sup>	1 <sup>^</sup>	
	<i>% of respondents</i>																		
1 - Not at all helpful	12	20			25	17					17	20	20	17				13	
2	12	10	14	22			25	100			17	20			25			13	
3	41	40	43	44	38	42	50			75	17	60	60	33	25	100	38	100	
4	24	20	29	11	38	25	25		100	25	17		20	17	50		25		
5 - Very helpful	12	10	14	22		17					33			33				13	
SUB-TOTAL Negative	24	30	14	22	25	17	25	100			33	40	20	17	25			25	
SUB-TOTAL Positive	35	30	43	33	38	42	25		100	25	50		20	50	50		38		
<b>MEANS</b>	<b>3.12</b>	<b>2.90</b>	<b>3.43</b>	<b>3.33</b>	<b>2.88</b>	<b>3.25</b>	<b>3.00</b>	<b>2.00</b>	<b>4.00</b>	<b>3.25</b>	<b>3.33</b>	<b>2.40</b>	<b>2.80</b>	<b>3.50</b>	<b>3.25</b>	<b>3.00</b>	<b>3.13</b>	<b>3.00</b>	
STD. DEVIATION	1.17	1.29	0.98	1.12	1.25	1.29	0.82			0.50	1.63	0.89	1.10	1.52	0.96		1.20		

<sup>^</sup> Caution: Small cell size.

## 2.9 Suggested improvements to MAIC website

Website users suggested the following improvements to the MAIC website, each comment being made by one person:

- An online chat assistance service
- More information about injuries available on website
- More information about different treatments on website
- Alignment between the CTP and MAIC websites
- Opportunity to provide feedback via website.

Three quarters of website users (76%) did not suggest any improvements.

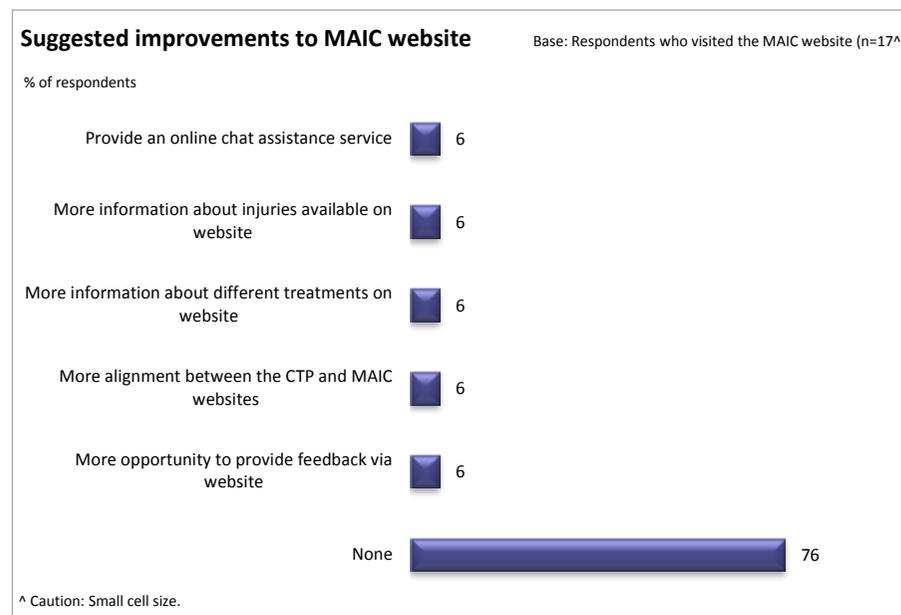


Table: Q15 Do you have any ideas for improving the website? (UNPROMPTED) (MR)

Base: Respondents who visited the MAIC website	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	17 <sup>^</sup>	10 <sup>^</sup>	7 <sup>^</sup>	9 <sup>^</sup>	8 <sup>^</sup>	12 <sup>^</sup>	4 <sup>^</sup>	1 <sup>^</sup>	2 <sup>^</sup>	4 <sup>^</sup>	6 <sup>^</sup>	5 <sup>^</sup>	5 <sup>^</sup>	6 <sup>^</sup>	4 <sup>^</sup>	1 <sup>^</sup>	16 <sup>^</sup>	1 <sup>^</sup>	
	% of respondents																		
Provide an online chat assistance service	6		14	11			25				17								6
More information about injuries available on website	6		14	11		8					17		20						6
More information about different treatments on website	6		14	11		8					17		20						6
More alignment between the CTP and MAIC websites	6	10		11				100				20			25				6
More opportunity to provide feedback via website	6	10		11			25					20				100			6
None	76	80	71	56	100	92	50		100	100	67	60	80	100	75			75	100

<sup>^</sup> Caution: Small cell size.

## 3.0 Lawyers

### 3.1 Main reasons for engaging lawyer to manage CTP claim

By far the most common reason given for engaging a lawyer to manage the CTP claim was a lack of understanding of the CTP process or because lawyers were seen as expert in this area (64%). This was also the most common reason offered in 2011.

A desire to save time, effort and stress (17%), having persistent problems or disabilities (16%) or considering a lawyer to be better able to liaise with the insurer (16%) were the next most common drivers to using a lawyer.

#### 3.1.1 Sub-group differences

Claimants aged under 40 years (75%) were more likely than those aged 40 years or older (58%) to cite a lack of understanding of the process as the reason for engaging a lawyer.

Considering a lawyer to be better able to liaise with an insurer was more frequently mentioned by males (21%) than females (12%).

Males (11%), those aged 40 years or older, those classified as having a moderate level of injury (15%), those educated up to year 11 or 12 level (14%) or those earning between \$40,000 and \$80,000 per annum (13%) were more likely than average to have used a lawyer due to a need for a financial result.

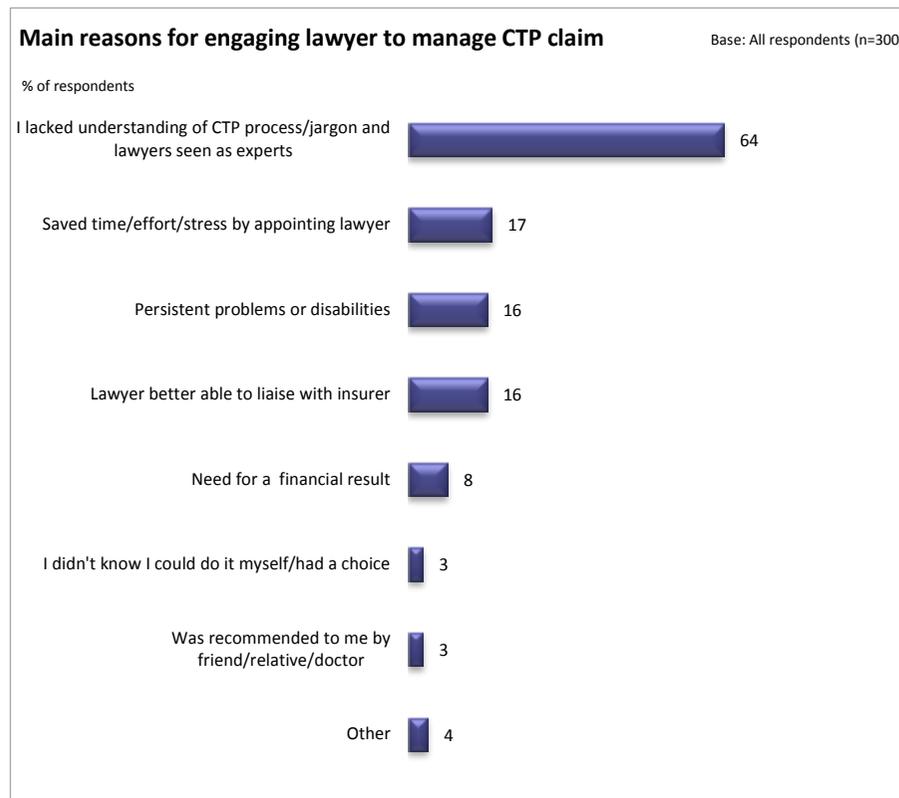


Table: Q16 What were your main reasons for engaging a lawyer to manage your CTP claim? (UNPROMPTED) (MR)

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22 <sup>^</sup>	68	72	93	66	144	83	28 <sup>^</sup>	13 <sup>^</sup>	213	87	
	<i>% of respondents</i>																		
I lacked understanding of CTP process/jargon and lawyers seen as experts	64	59	69	<b>75</b>	<b>58</b>	65	62	64	59	63	70	62	67	65	61	69	63	67	
Saved time/effort/stress by appointing lawyer	17	18	16	21	15	19	12	14	15	14	18	20	16	14	21		16	18	
Persistent problems or disabilities	16	16	16	14	17	17	15	5	19	10	20	14	17	14	11	15	16	16	
Lawyer better able to liaise with insurer	16	<b>21</b>	<b>12</b>	14	17	14	15	36	19	13	11	23	14	13	21	23	16	15	
Need for a financial result	8	<b>11</b>	<b>5</b>	<b>4</b>	<b>10</b>	7	<b>15</b>		9	<b>14</b>	4	6	6	<b>13</b>	7		10	3	
I didn't know I could do it myself/had a choice	3	2	4	1	5	4			4	3	3	3	4	2	4		4	1	
Was recommended to me by friend/relative/doctor	3	<b>5</b>	<b>1</b>	1	4	3	2		1	3	3	3	2	2			3	2	
Other	4	5	3	3	5	4	4	9	4	6		8	1	5	14	15	4	3	

<sup>^</sup> Caution: Small cell size.

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

## 3.2 Selection of lawyer

Word of mouth referral from family or friends (42%) was the most common way of selecting a lawyer. After this advertising (28%) or recommendations from others (e.g. insurer, other legal firms, legal aid, doctor, union) (14%) were also commonly mentioned.

Results were in line with those recorded in 2011: advice from family and friends (39.7%), advertising (26.7%), recommendations from others (8.9%).

### 3.2.1 Sub-group differences

Females (9%) were more likely than males (3%) to be attracted to a lawyer because of a no-win-no-fee offer.

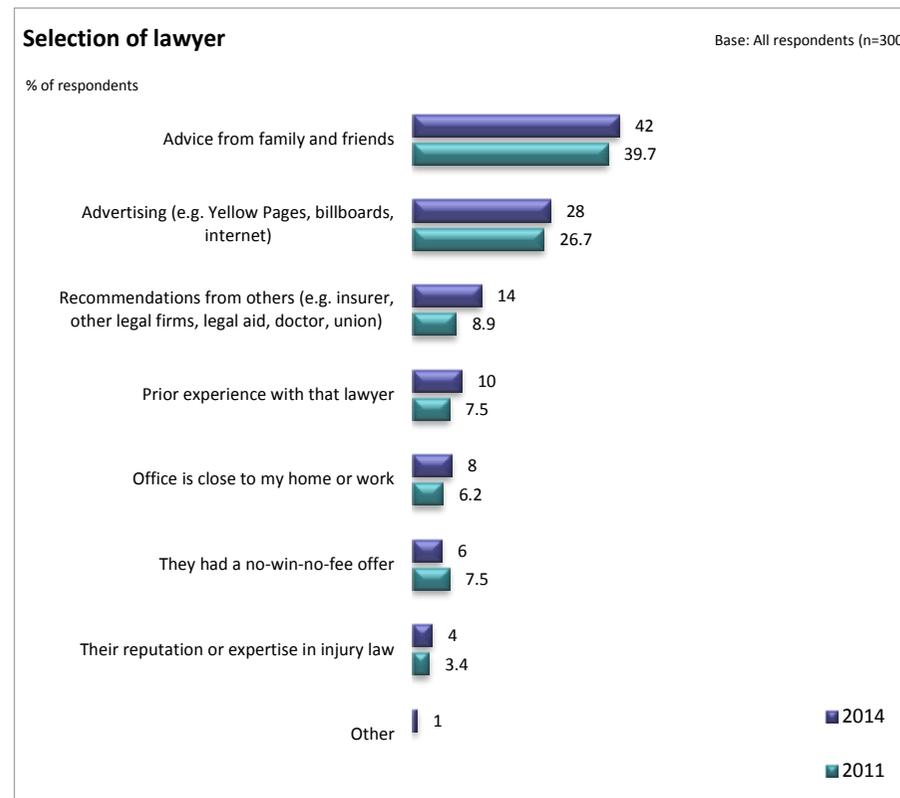


Table: Q17 How did you choose your particular lawyer? (UNPROMPTED) (MR)

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22^	68	72	93	66	144	83	28^	13^	213	87	
	<i>% of respondents</i>																		
Advice from family and friends	42	43	41	46	39	42	37	50	37	46	38	47	39	41	50	54	43	39	
Advertising (e.g. Yellow Pages, billboards, internet)	28	30	26	31	26	30	25	14	29	<b>39</b>	27	<b>17</b>	30	27	32	15	26	32	
Recommendations from others (e.g. insurer, other legal firms, legal aid, doctor, union)	14	13	15	9	17	13	17	14	19	10	10	20	13	12	11	31	15	11	
Prior experience with that lawyer	10	14	8	7	12	9	13	14	6	7	13	15	10	12	11	15	11	8	
Office is close to my home or work	8	6	9	7	8	7	12	5	9	3	10	9	9	7			9	3	
They had a no-win-no-fee offer	6	<b>3</b>	<b>9</b>	4	7	7	4		4	4	9	6	6	6			6	7	
Their reputation or expertise in injury law	4	2	6	4	5	4	6	5	3	6	4	5	6	5		8	4	5	
Other	1	1	1		2	*	4	5	4		1		1	1	4		*	3	

^ 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.

### 3.3 Satisfaction with legal representation

On average, using a scale of 1 (not at all satisfied) to 5 (completely satisfied), claimants rated their satisfaction with their legal representation at 3.66 in 2014.

In 2011, the average satisfaction rating was 3.75.

#### 3.3.1 Sub-group differences

Sub-groups with higher than average (3.66) satisfaction ratings were:

- Those aged under 40 years (3.91, versus 40+ years 3.52)
- Those with a moderate level of injury severity (3.92)
- Those with personal incomes between \$40,000 and \$80,000 (4.07).

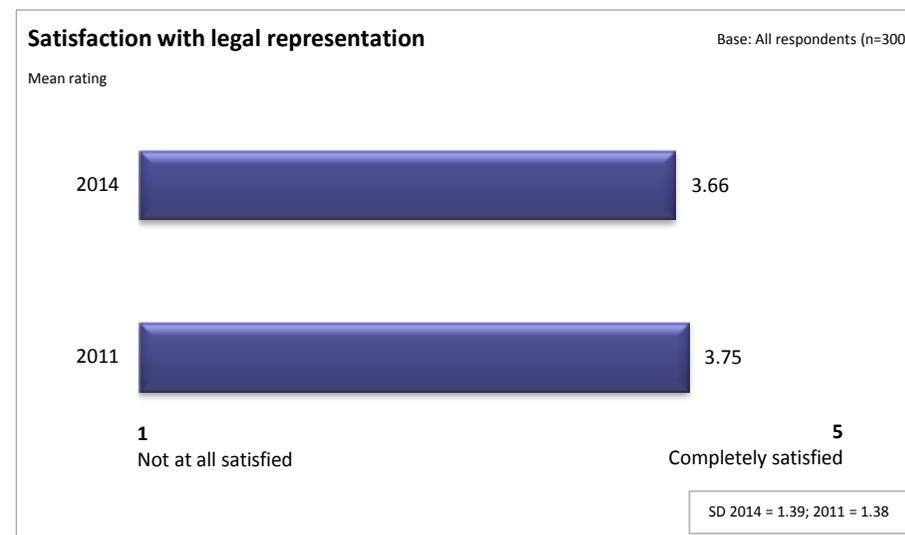


Table: Q18 Overall, how satisfied were you with your legal representation. You can use a scale of 1 to 5 where 1 is not at all satisfied and 5 is completely satisfied.

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22 <sup>^</sup>	68	72	93	66	144	83	28 <sup>^</sup>	13 <sup>^</sup>	213	87	
		% of respondents																	
1 - Not at all satisfied	13	13	13	<b>8</b>	<b>16</b>	14	8	9	15	17	13	6	16	<b>6</b>	18	8	15	8	
2	10	10	11	10	10	11	10	9	13	6	13	9	11	7	11	15	10	11	
3	11	11	11	9	12	10	15	18	13	11	10	12	13	8	14	8	11	11	
4	29	30	29	29	30	<b>32</b>	<b>17</b>	27	22	31	31	33	28	30	36	38	31	26	
5 - Completely satisfied	36	36	37	43	<b>32</b>	<b>33</b>	<b>50</b>	36	37	36	33	39	33	<b>48</b>	21	31	34	43	
SUB-TOTAL Negative	23	23	23	18	26	25	17	18	28	22	26	15	27	<b>13</b>	29	23	24	20	
SUB-TOTAL Positive	66	66	66	73	<b>62</b>	65	67	64	59	67	65	73	60	<b>78</b>	57	69	64	69	
MEANS	3.66	3.66	3.67	3.91	3.52	3.60	3.92	3.73	3.53	3.64	3.59	3.91	3.50	4.07	3.32	3.69	3.59	3.84	
STD. DEVIATION	1.39	1.39	1.39	1.28	1.43	1.41	1.33	1.32	1.47	1.45	1.40	1.20	1.45	1.19	1.42	1.32	1.41	1.31	

<sup>^</sup> Caution: Small cell size.

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

## 3.4 Satisfaction with solicitor keeping claimant up to date with progress

Claimants were generally satisfied with the solicitor keeping them up to date with the progress of the claim. The average score on a scale of 1 (not at all satisfied) to 5 (completely satisfied) was 3.95 in 2014.

### 3.4.1 Sub-group differences

Those classified as having a minor level of injury severity (18%) were more likely than those with moderate (6%) or serious/severe injuries (5%) to be dissatisfied with their solicitor keeping them informed.

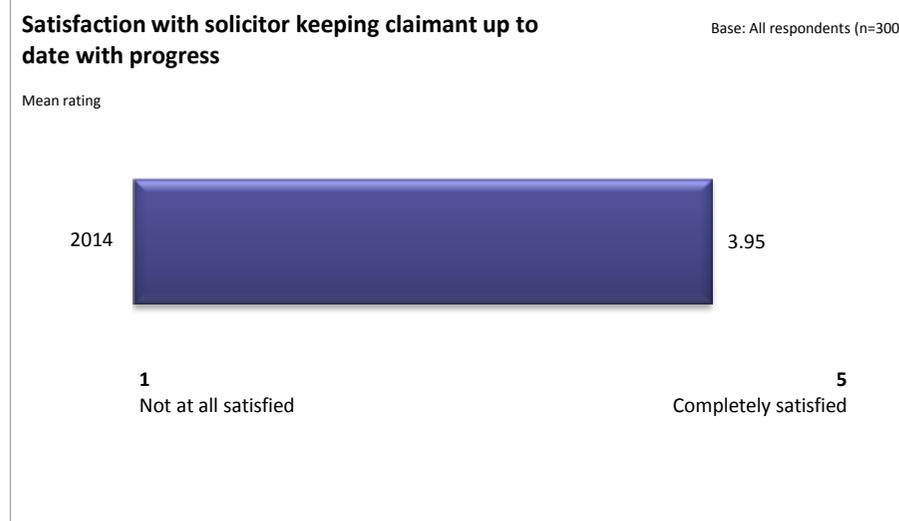


Table: Q19 Overall how satisfied were you with your solicitor keeping you up to date with the progress of your claim? You can use a scale of 1 to 5 where 1 is not at all satisfied and 5 is completely satisfied.

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22^	68	72	93	66	144	83	28^	13^	213	87	
		% of respondents																	
1 - Not at all satisfied	7	7	8	8	7	9	4		7	8	10	3	9	6	11		8	6	
2	7	9	6	9	6	9	2	5	10		10	9	8	7	7		8	7	
3	13	11	16	9	16	12	<b>23</b>	9	13	13	15	13	10	25	31		15	8	
4	27	30	25	25	28	27	23	36	22	26	30	30	27	24	32	31	28	26	
5 - Completely satisfied	45	44	46	48	42	43	48	50	47	53	38	42	43	53	25	38	41	53	
SUB-TOTAL Negative	15	16	14	17	13	<b>18</b>	<b>6</b>	5	18	8	19	12	17	13	18		15	13	
SUB-TOTAL Positive	72	74	71	74	71	71	71	86	69	79	68	73	70	77	57	69	69	79	
MEANS	3.95	3.94	3.95	3.97	3.93	3.88	4.10	4.32	3.91	4.15	3.76	4.00	3.87	4.11	3.54	4.08	3.87	4.14	
STD. DEVIATION	1.24	1.24	1.24	1.28	1.22	1.30	1.07	0.84	1.30	1.18	1.31	1.11	1.30	1.21	1.26	0.86	1.26	1.18	

^ Caution: Small cell size.

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

## 4.0 Insurers

### 4.1 Insurance company involved in CTP claim

According to claimants in our survey, AAI (Suncorp/AAMI) (34%) was the insurance company most commonly involved in claims. After this, Allianz (14%), RACQ (13%), NRMA (3%) or QBE (3%) were mentioned.

Three in ten (30%) were unaware of the insurer involved in their CTP claim.

#### 4.1.1 Sub-group differences

There are no significant sub-group differences noted among those unaware of the insurer involved in their CTP claim.



Table: Q20 What was the name of the insurance company involved in your CTP claim?

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22 <sup>^</sup>	68	72	93	66	144	83	28 <sup>^</sup>	13 <sup>^</sup>	213	87	
		% of respondents																	
AAI (Suncorp, AAMI)	34	37	31	38	32	34	29	45	34	32	39	30	35	37	39	23	33	37	
Allianz	14	12	16	13	15	13	19	14	15	13	17	11	<b>20</b>	8	18		14	15	
RACQ	13	15	12	14	12	13	12	18	10	14	13	15	12	14	14	8	<b>16</b>	<b>6</b>	
NRMA	3	1	4	2	4	4		5	1	4	2	5	2	4	7		4	1	
QBE	3	2	3		<b>4</b>	<b>2</b>	4	5	4	1		6	2	2	7		<b>1</b>	<b>7</b>	
Nominal Defendant	1	1	1	2	1	1	4			1		5	1	1		8	2		
Other	2	2	1		3	1	4		<b>4</b>	1		2	1	2			1	2	
Don't know	30	29	31	31	30	32	29	14	31	33	29	27	26	30	14	62	29	32	

<sup>^</sup> Caution: Small cell size.

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

## 4.2 Overall satisfaction with CTP insurer management of claim

On average, claimants rate their satisfaction with the insurer who managed their claim at 3.09 on a scale of 1 (not at all satisfied) to 5 (completely satisfied).

### 4.2.1 Sub-group differences

Males (2.88) were less satisfied than females (3.28) on this issue. South East Queenslanders (3.00) were less satisfied than regional Queenslanders (3.32).

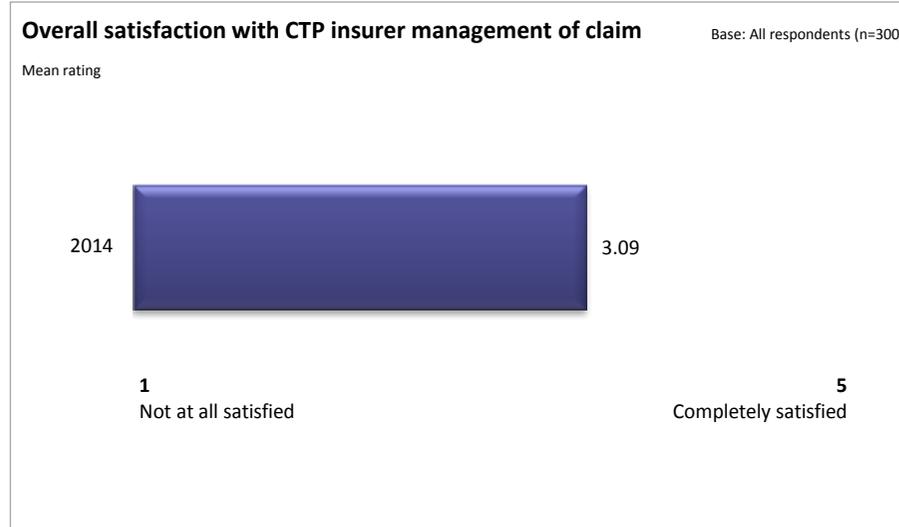


Table: Q21 Overall how satisfied were you with the way the CTP insurer managed your claim? You can use a scale of 1 to 5 where 1 is not at all satisfied and 5 is completely satisfied.

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22^	68	72	93	66	144	83	28^	13^	213	87	
		% of respondents																	
1 - Not at all satisfied	19	22	16	13	22	20	15	14	18	17	24	15	17	18	25	31	21	15	
2	13	<b>17</b>	<b>9</b>	16	11	12	15	18	9	11	11	<b>21</b>	9	16	14	23	13	11	
3	27	26	28	26	28	25	31	41	32	26	26	26	<b>35</b>	<b>18</b>	18	8	27	29	
4	22	19	24	24	21	<b>25</b>	13	14	22	19	24	23	19	27	32	38	24	16	
5 - Completely satisfied	19	15	23	21	18	18	25	14	19	26	16	15	19	22	11		<b>15</b>	<b>29</b>	
SUB-TOTAL Negative	32	<b>39</b>	<b>25</b>	29	33	32	31	32	26	28	34	36	26	34	39	54	34	26	
SUB-TOTAL Positive	41	<b>34</b>	<b>47</b>	44	39	43	38	27	41	46	40	38	38	48	43	38	39	45	
MEANS	3.09	2.88	3.28	3.23	3.03	3.09	3.17	2.95	3.16	3.28	2.98	3.02	3.13	3.18	2.89	2.54	3.00	3.32	
STD. DEVIATION	1.37	1.36	1.35	1.31	1.39	1.38	1.38	1.21	1.33	1.41	1.40	1.29	1.31	1.42	1.40	1.33	1.35	1.39	

^ Caution: Small cell size.

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

## 5.0 Treatment and rehabilitation

### 5.1 Receive insurer funded treatment/rehabilitation

Seven in ten (69%) legally represented claimants in our study said they received insurer funded treatment or rehabilitation. 31% did not.

Results were in line with those recorded in 2011 (63.4% received insurer funded treatment or rehabilitation).

#### 5.1.1 Sub-group differences

Females (76%) were more likely than males (61%) to have received insurer funded treatment or rehabilitation.

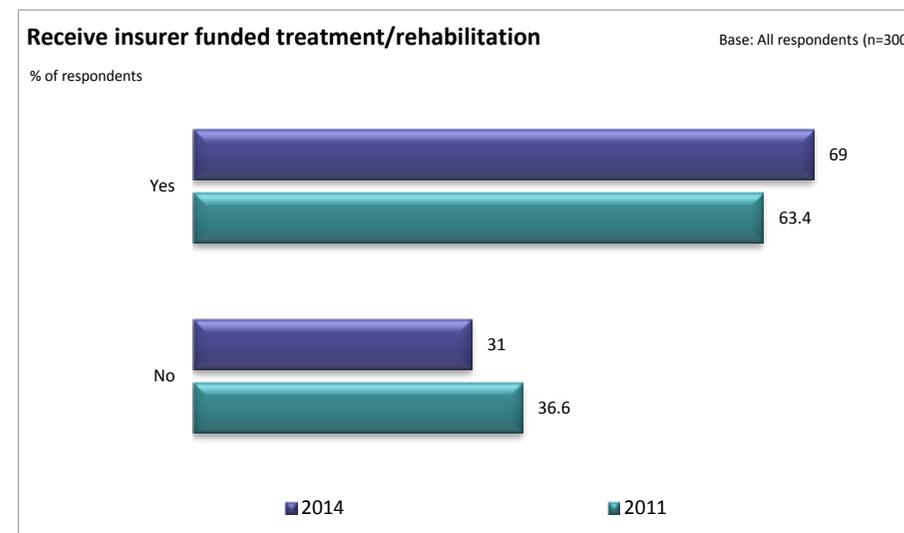


Table: Q22 Did you receive insurer funded treatment and rehabilitation?

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22 <sup>^</sup>	68	72	93	66	144	83	28 <sup>^</sup>	13 <sup>^</sup>	213	87	
		% of respondents																	
Yes	69	<b>61</b>	<b>76</b>	73	67	70	69	55	66	67	72	70	71	72	68	54	71	64	
No	31	<b>39</b>	<b>24</b>	27	33	30	31	45	34	33	28	30	29	28	32	46	29	36	

<sup>^</sup> Caution: Small cell size.

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

## 5.2 Ease of organising treatment or rehabilitation

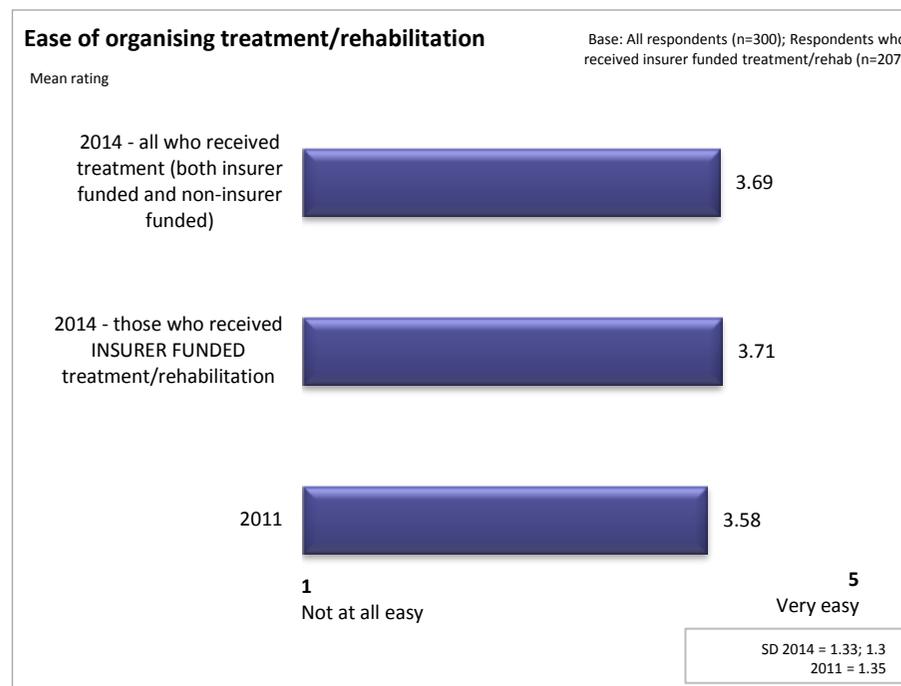
13% of legally represented claimants said they did not receive any treatment or rehabilitation for their injuries (insurer funded or personally funded).

Among those who did, ease of organising treatment or rehabilitation was rated on average at 3.69 on a scale of 1 (not at all easy) to 5 (very easy). Among those who specifically received *insurer funded* treatment or rehabilitation the average rating was 3.71.

### 5.2.1 Sub-group differences

The tables over the following page detail results by sub-groups, however generally speaking the following groups gave higher than average scores for ease of organising treatment/rehabilitation:

- Females
- Those who completed year 11 or 12 as their highest level of education.



THE FOLLOWING TABLE INCLUDES THOSE WHO RECEIVED INSURER FUNDED TREATMENT OR REHABILITATION AS WELL AS THOSE WHO RECEIVED TREATMENT NOT FUNDED BY THE INSURER

Table: Q23 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.

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22^	68	72	93	66	144	83	28^	13^	213	87	
		% of respondents																	
1 - Not at all easy	9	12	6	10	8	10	4	9	6	6	11	14	8	11	14		10	7	
2	9	6	12	10	8	8	12	18	12	7	9	9	11	<b>2</b>	11	8	7	14	
3	14	14	13	12	14	15	12	5	10	13	14	17	11	13	18	23	15	11	
4	24	23	26	25	24	26	17	23	31	<b>15</b>	29	21	22	<b>33</b>	25	8	24	24	
5 - Very easy	31	<b>26</b>	<b>36</b>	32	31	30	40	23	29	<b>44</b>	25	29	<b>37</b>	24	25	46	32	30	
SUB-TOTAL Negative	18	18	18	21	17	18	15	27	18	13	19	23	19	13	25	8	17	21	
SUB-TOTAL Positive	56	<b>49</b>	<b>62</b>	57	55	56	58	45	60	60	54	50	58	57	50	54	56	54	
Did not receive any treatment or rehabilitation	13	<b>19</b>	<b>7</b>	10	14	11	15	23	12	15	13	11	11	17	7	15	12	14	
MEANS	3.69	3.55	3.79	3.64	3.72	3.66	3.93	3.41	3.75	4.02	3.56	3.47	3.76	3.68	3.38	4.09	3.70	3.65	
STD. DEVIATION	1.33	1.40	1.27	1.38	1.31	1.33	1.26	1.46	1.24	1.27	1.33	1.43	1.36	1.29	1.42	1.14	1.33	1.32	

^ Caution: Small cell size.

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

THE FOLLOWING TABLE ONLY INCLUDES THOSE WHO RECEIVED INSURER FUNDED TREATMENT OR REHABILITATION

Base: Respondents who received insurer funded treatment/rehabilitation	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	207	86	121	77	129	159	36	12^	45	48	67	46	102	60	19^	7^	151	56	
		% of respondents																	
1 - Not at all easy	9	<b>16</b>	<b>4</b>	12	8	11	3	8	4	4	12	15	13	16		13	11	5	
2	10	7	12	12	9	<b>7</b>	17	33	11	8	12	9	3	<b>11</b>	14		<b>7</b>	<b>20</b>	
3	16	17	16	16	16	17	17	8	13	19	13	20	17	26	14	25	17	14	
4	29	28	29	27	29	31	17	25	40	19	31	24	37	21		38	28	29	
5 - Very easy	36	31	39	34	37	34	47	25	31	<b>50</b>	31	33	30	26	71	25	37	32	
SUB-TOTAL Negative	19	23	17	23	17	18	19	42	16	13	24	24	17	26	14	13	17	25	
SUB-TOTAL Positive	64	59	68	61	67	65	64	50	71	69	63	57	67	47	71	63	66	61	
MEANS	3.71	3.51	3.86	3.60	3.79	3.71	3.89	3.25	3.82	4.02	3.58	3.50	3.67	3.32	4.29	3.63	3.75	3.63	
STD. DEVIATION	1.30	1.42	1.19	1.37	1.25	1.29	1.26	1.42	1.13	1.19	1.36	1.43	1.31	1.42	1.25	1.30	1.31	1.27	

^ Caution: Small cell size.

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

## 5.3 Satisfaction with time taken to receive treatment/rehabilitation

Claimants who received treatment or rehabilitation rated their satisfaction with the time taken to receive this treatment or rehabilitation at 3.65 on a scale of 1 (not at all satisfied) to 5 (completely satisfied).

In 2011, the average satisfaction level was 3.46.

### 5.3.1 Sub-group differences

Highest satisfaction ratings for time taken to receive treatment were found among the following sub-groups:

- Females (3.72, versus males 3.55)
- Those with a moderate injury level (4.02).

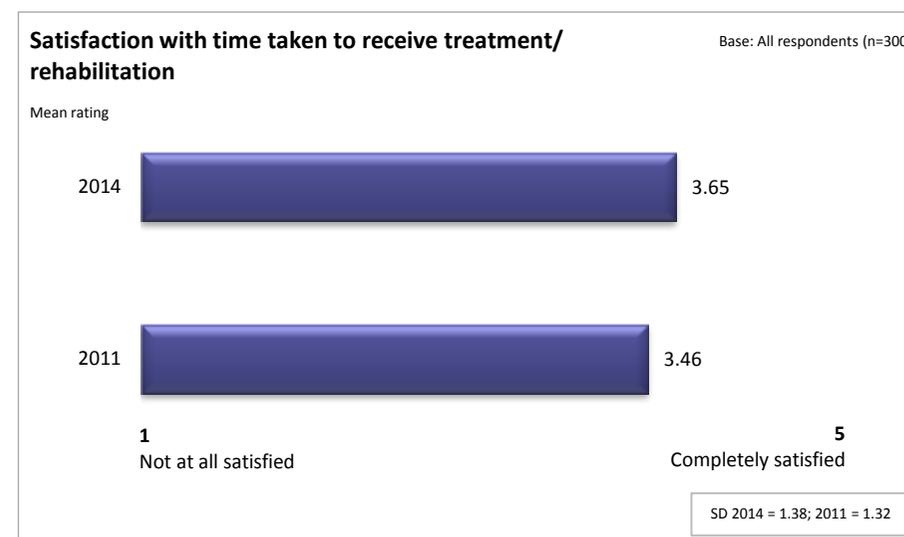


Table: Q24 Overall, how satisfied were you with the time it took to receive treatment or rehabilitation? You can use a scale of 1 to 5 where 1 is not at all satisfied and 5 is completely satisfied.

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22 <sup>^</sup>	68	72	93	66	144	83	28 <sup>^</sup>	13 <sup>^</sup>	213	87	
		% of respondents																	
1 - Not at all satisfied	10	11	10	11	10	12	8	5	13	10	9	11	12	6	18	8	11	8	
2	8	9	8	8	8	8	8	14	13	3	6	11	8	8	7	8	7	13	
3	16	14	18	15	17	<b>19</b>	8	9	12	14	20	17	15	17	18	15	17	13	
4	19	20	18	24	17	21	13	14	12	25	20	18	17	22	25	15	19	20	
5 - Completely satisfied	33	<b>27</b>	<b>39</b>	32	34	<b>30</b>	<b>48</b>	32	38	33	31	32	38	30	21	38	33	33	
SUB-TOTAL Negative	19	19	18	19	18	19	15	18	26	13	15	21	20	14	25	15	18	21	
SUB-TOTAL Positive	52	47	57	56	51	51	62	45	50	58	52	50	54	52	46	54	52	53	
Did not receive any treatment or rehabilitation	13	<b>20</b>	<b>7</b>	10	15	11	15	27	12	15	13	12	11	17	11	15	13	14	
MEANS	3.65	3.55	3.72	3.64	3.67	3.56	4.02	3.75	3.55	3.82	3.68	3.57	3.67	3.74	3.28	3.82	3.65	3.67	
STD. DEVIATION	1.38	1.40	1.36	1.38	1.39	1.37	1.37	1.39	1.53	1.31	1.30	1.40	1.44	1.26	1.46	1.40	1.39	1.37	

<sup>^</sup> Caution: Small cell size.

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

## 5.4 Reasons for delays in receiving treatment

### Among those who received treatment

60% of legally represented claimants *who received treatment or rehabilitation* reported no delays in receiving treatment or rehabilitation.

### Among all respondents

Analysing *all claimants* reveals 52% of all legally represented claimants reported no delays in receiving treatment or rehabilitation or were completely satisfied with the timeframe and a further 13% did not receive any treatment.

14% of *all claimants* said there was a delay caused by the insurer taking time to approve the treatment or rehabilitation. This was the most commonly cited reason for a delay.

8% said delays were due to the time taken to schedule an appointment with a medical/health professional, 5% felt there was some disagreement about the treatment or rehabilitation required, 5% said delays were due to themselves taking time to make an appointment while 5% nominated personal financial reasons as the reasons for delay in treatment.

The adjacent chart and following table detail all reasons given.

### 5.4.1 Sub-group differences

Those with a tertiary level degree (11%) were more likely than average (5%) to cite financial reasons for the delay in receiving treatment.

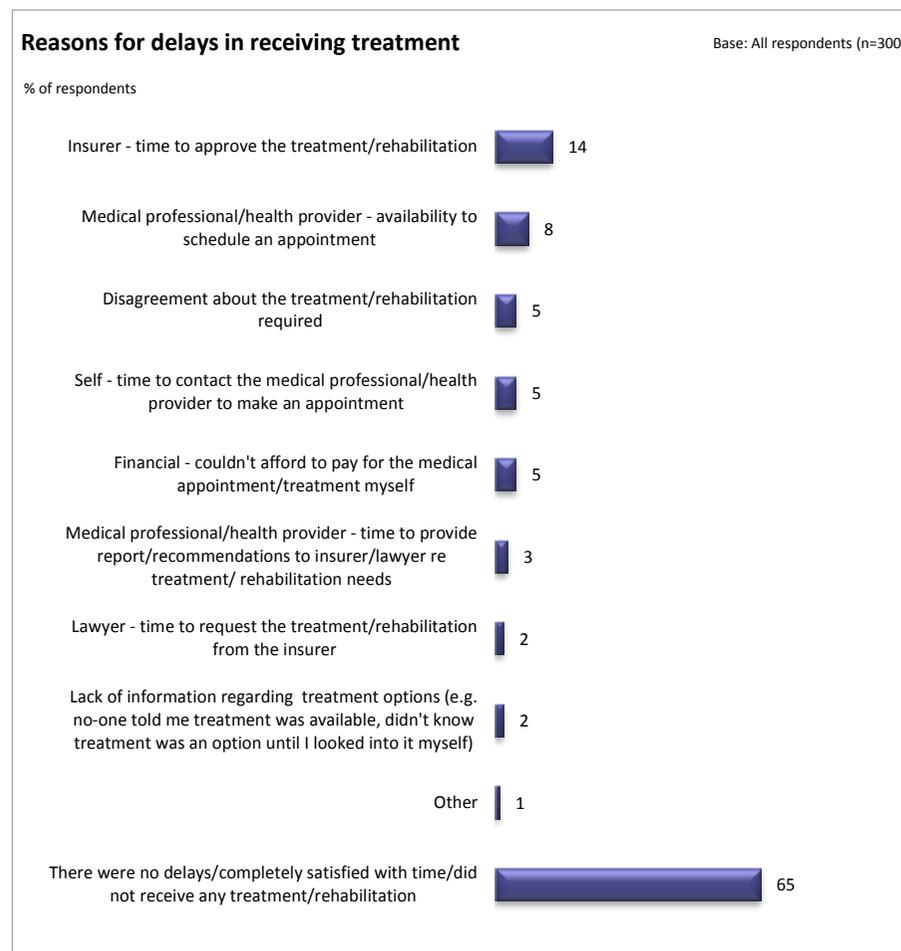


Table: Q25 If you had any delays in receiving treatment or rehabilitation, what was the reason or reasons for this delay? (UNPROMPTED) (MR)

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22^	68	72	93	66	144	83	28^	13^	213	87	
	% of respondents																		
Insurer - time to approve the treatment/rehabilitation	14	14	14	17	12	14	15	14	12	14	13	18	13	14	29		15	13	
Medical professional/health provider - availability to schedule an appointment	8	6	9	9	7	9	6		3	7	11	11	9	10	4	15	8	8	
Disagreement about the treatment/rehabilitation required	5	6	4	7	4	6	2	5	7		5	8	7	2	7		5	6	
Self - time to contact the medical professional / health provider to make an appointment	5	6	4	5	5	5	6		3	6	8	3	6	2	4	8	5	5	
Financial - couldn't afford to pay for the medical appointment/treatment myself	5	6	4	7	4	6	2		4		4	11	5	5	7		6	2	
Medical professional/health provider - time to provide report/recommendations to insurer/lawyer re treatment/rehabilitation needs	3	4	2	2	3	2	4	5	4	1	1	5	3				3	2	
Lawyer - time to request the treatment/rehabilitation from the insurer	2	3	2	4	2	3	2		3		3	3	1	4	4		3	1	
Lack of information regarding treatment options (e.g. no-one told me treatment was available, didn't know treatment was an option until I looked into it myself)	2	1	3	1	3	3			1	4	1	2	1	4	4	8	2	2	
Other	1	1	1		2	*	4		3		1		2				*	2	
There were no delays	19	17	21	20	19	22	8	18	15	26	24	9	17	23	21	15	18	21	
Completely satisfied with time	33	27	39	32	34	30	48	32	38	33	31	32	38	30	21	38	33	33	
Did not receive any treatment or rehabilitation	13	20	7	10	15	11	15	27	12	15	13	12	11	17	11	15	13	14	

^ 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.

## 6.0 Direct contact with insurer

### 6.1 Direct contact with insurance company

17% of legally represented claimants had contact with the insurance company directly about their treatment or rehabilitation. 9% contacted the insurance company themselves while 8% said the insurance company contacted them.

#### 6.1.1 Sub-group differences

Those aged 40 years or older (11%) were more likely than younger claimants (4%) to say they were contacted by the insurance company.

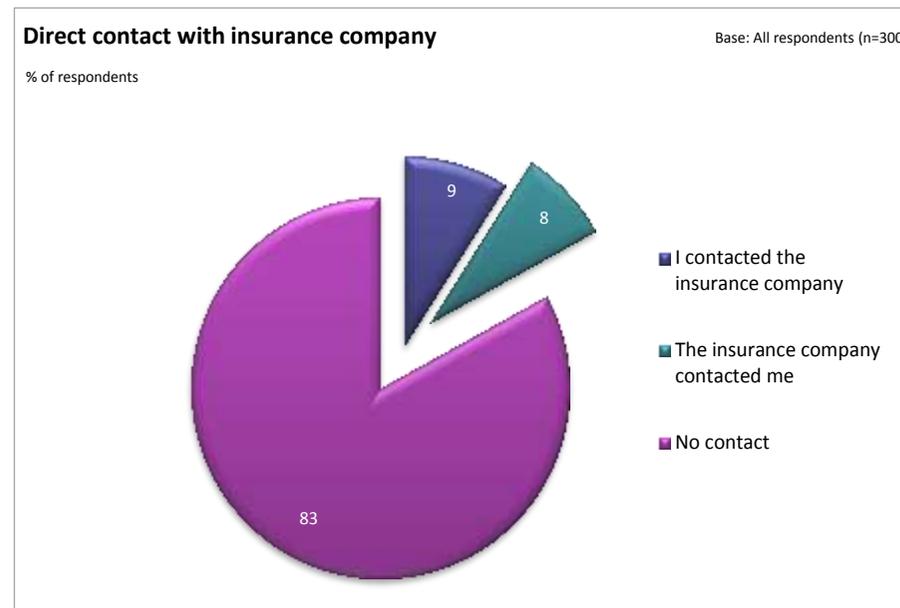


Table: Q26 Did you have contact with the insurance company directly about your treatment or rehabilitation? This might have been via telephone, email or letter.

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION	
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD
	300	140	160	106	193	226	52	22 <sup>^</sup>	68	72	93	66	144	83	28 <sup>^</sup>	13 <sup>^</sup>	213	87
	% of respondents																	
Yes	17	18	17	12	20	16	19	27	21	11	16	23	17	12	29	31	18	16
No	83	82	83	88	80	84	81	73	79	89	84	77	83	88	71	69	82	84

<sup>^</sup> Caution: Small cell size.

Table: Q27 Did you make contact or did the insurance company contact you?

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION	
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD
	300	140	160	106	193	226	52	22 <sup>^</sup>	68	72	93	66	144	83	28 <sup>^</sup>	13 <sup>^</sup>	213	87
	% of respondents																	
I contacted the insurance company	9	7	11	8	9	8	10	18	9	<b>3</b>	12	12	10	<b>4</b>	21		8	10
The insurance company contacted me	8	11	6	<b>4</b>	<b>11</b>	8	10	9	12	8	4	11	7	8	7	31	9	6
No contact	83	82	83	88	80	84	81	73	79	89	84	77	83	88	71	69	82	84

<sup>^</sup> Caution: Small cell size.

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

## 6.2 Methods of contact

Telephone (87%) was the most common method by which claimants and insurers made contact. 35% received or sent a letter, 19% an email.

### 6.2.1 Sub-group differences

Cell sizes were too small to declare any statistically significant differences by sub-group.

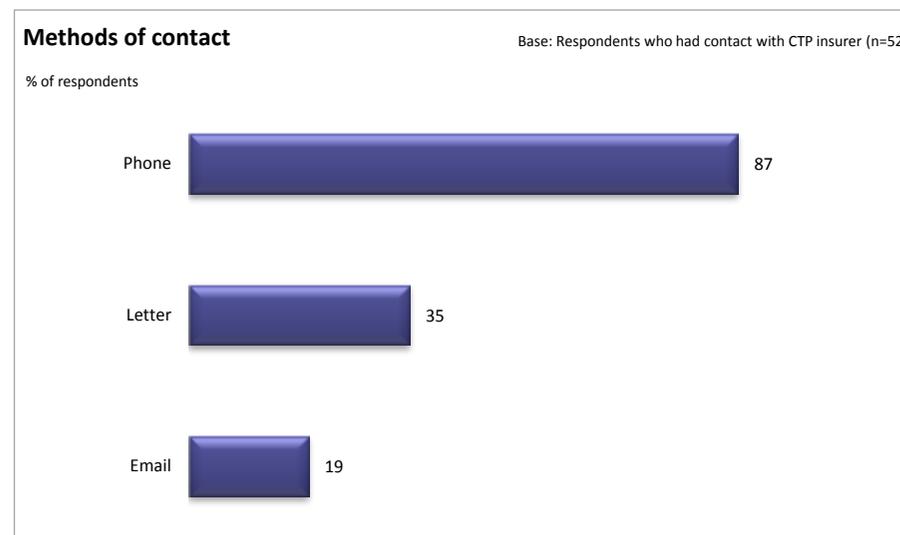


Table: Q28 In which of the following ways did you have direct contact with your insurer? (READ OUT) (MR)

Base: Respondents who had contact with CTP insurer	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	52	25 <sup>^</sup>	27 <sup>^</sup>	13 <sup>^</sup>	39	36	10 <sup>^</sup>	6 <sup>^</sup>	14 <sup>^</sup>	8 <sup>^</sup>	15 <sup>^</sup>	15 <sup>^</sup>	25 <sup>^</sup>	10 <sup>^</sup>	8 <sup>^</sup>	4 <sup>^</sup>	38	14 <sup>^</sup>	
	% of respondents																		
Phone	87	80	93	85	87	94	70	67	86	100	87	80	92	80	88	75	84	93	
Letter	35	40	30	23	38	31	50	33	50	13	20	47	24	40	13	100	39	21	
Email	19	16	22	38	13	22	10	17	7	50	13	20	8	30	50	25	24	7	

<sup>^</sup> Caution: Small cell size.

## 6.3 Happiness about dealing directly with CTP insurer

On a scale of 1 (not at all happy) to 5 (completely happy), those who had direct dealings with the CTP insurer rated their happiness with this situation at 3.12.

In 2011 the average score was 3.00.

### 6.3.1 Sub-group differences

Cell sizes were too small to declare any statistically significant differences by sub-group.

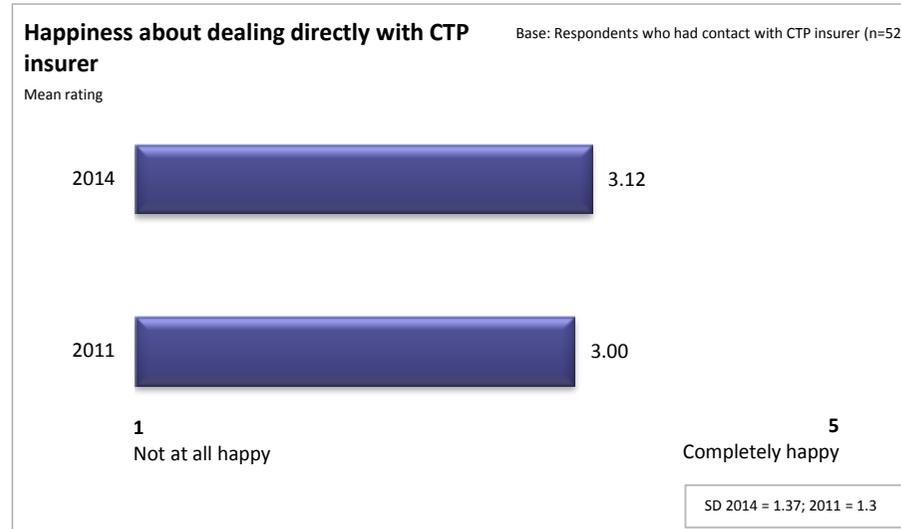


Table: Q29 How happy were you about dealing directly with the insurer about your treatment or rehabilitation? You can use a scale of 1 to 5 where 1 is not at all and 5 is completely happy.

Base: Respondents who had contact with CTP insurer	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	52	25 <sup>^</sup>	27 <sup>^</sup>	13 <sup>^</sup>	39	36	10 <sup>^</sup>	6 <sup>^</sup>	14 <sup>^</sup>	8 <sup>^</sup>	15 <sup>^</sup>	15 <sup>^</sup>	25 <sup>^</sup>	10 <sup>^</sup>	8 <sup>^</sup>	4 <sup>^</sup>	38	14 <sup>^</sup>	
		% of respondents																	
1 - Not at all happy	17	16	19	15	18	19		33	21		20	20	20	10	25	25	18	14	
2	15	16	15	8	18	17	10	17	21	25		20	4	10	25		21		
3	25	20	30	46	18	19	30	50	21	25	27	27	28	50	13		18	43	
4	23	28	19	8	28	22	40		14	38	20	27	20	20	25	75	26	14	
5 - Completely happy	19	20	19	23	18	22	20		21	13	33	7	28	10	13		16	29	
SUB-TOTAL Negative	33	32	33	23	36	36	10	50	43	25	20	40	24	20	50	25	39	14	
SUB-TOTAL Positive	42	48	37	31	46	44	60		36	50	53	33	48	30	38	75	42	43	
MEANS	3.12	3.20	3.04	3.15	3.10	3.11	3.70	2.17	2.93	3.38	3.47	2.80	3.32	3.10	2.75	3.25	3.00	3.43	
STD. DEVIATION	1.37	1.38	1.37	1.34	1.39	1.45	0.95	0.98	1.49	1.06	1.51	1.26	1.46	1.10	1.49	1.50	1.38	1.34	

<sup>^</sup> Caution: Small cell size.

## 6.4 Helpfulness of direct dealings with insurance company

Being able to deal directly with the insurance company received an average helpfulness score of 3.02 on a scale of 1 (not at all helpful) to 5 (very helpful).

### 6.4.1 Sub-group differences

Cell sizes were too small to declare any statistically significant differences by sub-group.

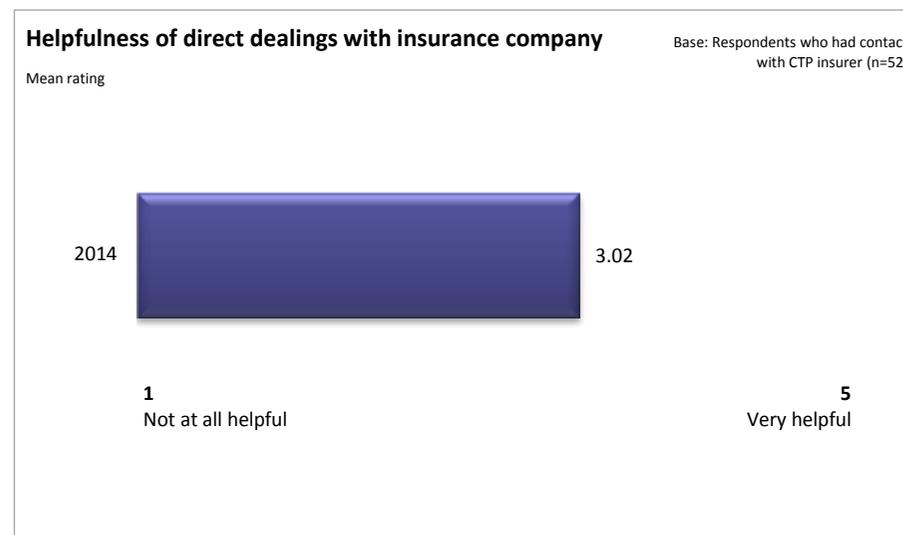


Table: Q30 Overall, was being able to deal directly with the insurance company to organise your treatment or rehabilitation helpful? You can use a scale of 1 to 5 where 1 is not at all helpful and 5 is very helpful.

Base: Respondents who had contact with CTP insurer	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	52	25^	27^	13^	39	36	10^	6^	14^	8^	15^	15^	25^	10^	8^	4^	38	14^	
		<i>% of respondents</i>																	
1 - Not at all helpful	29	36	22	38	26	25	40	33	29	13	27	40	32	20	25	50	32	21	
2	8	12	4	8	8	6		33	14		7	7	4	20			8	7	
3	19	16	22	8	23	14	30	33	7	38	13	27	16	20		50	18	21	
4	21	16	26	15	23	28	10		29	25	13	20	20	30	25		21	21	
5 - Very helpful	23	20	26	31	21	28	20		21	25	40	7	28	10	50		21	29	
SUB-TOTAL Negative	37	48	26	46	33	31	40	67	43	13	33	47	36	40	25	50	39	29	
SUB-TOTAL Positive	44	36	52	46	44	56	30		50	50	53	27	48	40	75		42	50	
MEANS	3.02	2.72	3.30	2.92	3.05	3.28	2.70	2.00	3.00	3.50	3.33	2.47	3.08	2.90	3.75	2.00	2.92	3.29	
STD. DEVIATION	1.55	1.59	1.49	1.80	1.49	1.56	1.64	0.89	1.62	1.31	1.72	1.41	1.66	1.37	1.75	1.15	1.57	1.54	

^ Caution: Small cell size.

## 6.5 Professionalism of CTP insurer

According to those who had direct contact with the CTP insurer, the insurer's professionalism was rated on average at 3.52 on a scale of 1 (not at all professional) to 5 (completely professional).

### 6.5.1 Sub-group differences

Cell sizes were too small to declare any statistically significant differences by sub-group.

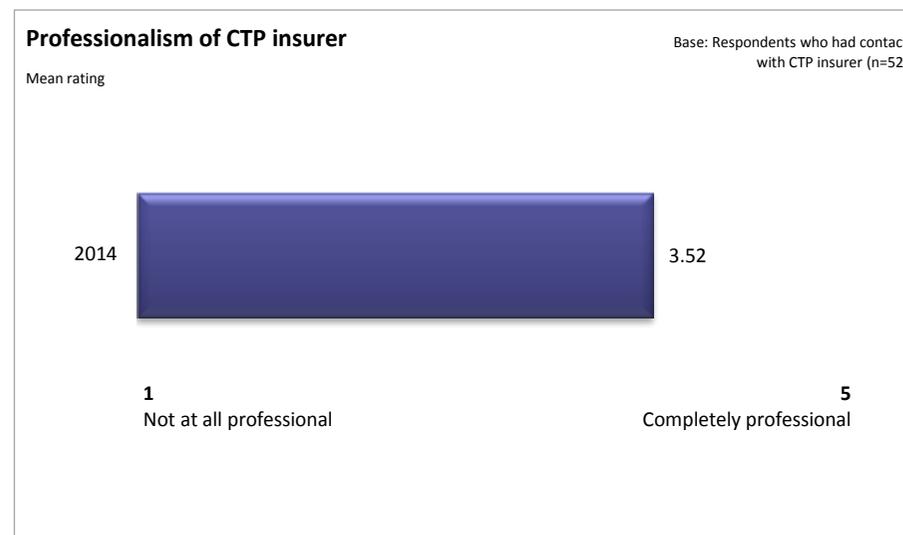


Table: Q31 When dealing with the insurer about your treatment, how professional was the insurer in their approach? You can use a scale of 1 to 5 where 1 is not at all and 5 is completely professional.

Base: Respondents who had contact with CTP insurer	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	52	25 <sup>^</sup>	27 <sup>^</sup>	13 <sup>^</sup>	39	36	10 <sup>^</sup>	6 <sup>^</sup>	14 <sup>^</sup>	8 <sup>^</sup>	15 <sup>^</sup>	15 <sup>^</sup>	25 <sup>^</sup>	10 <sup>^</sup>	8 <sup>^</sup>	4 <sup>^</sup>	38	14 <sup>^</sup>	
		% of respondents																	
1 - Not at all professional	13	16	11	15	13	11	10	33	7		13	27	8	10	25	25	13	14	
2	12	16	7	8	13	11	20		7		7	27	8	10	13	25	13	7	
3	17	24	11	8	21	17	10	33	7	38	13	20	16	20	13	25	18	14	
4	25	16	33	46	18	22	30	33	29	25	27	20	28	40	13	25	29	14	
5 - Completely professional	33	28	37	23	36	39	30		50	38	40	7	40	20	38		26	50	
SUB-TOTAL Negative	25	32	19	23	26	22	30	33	14		20	53	16	20	38	50	26	21	
SUB-TOTAL Positive	58	44	70	69	54	61	60	33	79	63	67	27	68	60	50	25	55	64	
MEANS	3.52	3.24	3.78	3.54	3.51	3.67	3.50	2.67	4.07	4.00	3.73	2.53	3.84	3.50	3.25	2.50	3.42	3.79	
STD. DEVIATION	1.41	1.45	1.34	1.39	1.43	1.39	1.43	1.37	1.27	0.93	1.44	1.30	1.28	1.27	1.75	1.29	1.37	1.53	

<sup>^</sup> Caution: Small cell size.

## 6.6 Did CTP insurer give clear explanations

On average, claimants who had direct contact with the CTP insurer rated the clarity and accurateness of the explanation given at 3.31 on a scale of 1 (not at all) to 5 (completely clear and accurate).

### 6.6.1 Sub-group differences

Cell sizes were too small to declare any statistically significant differences by sub-group.

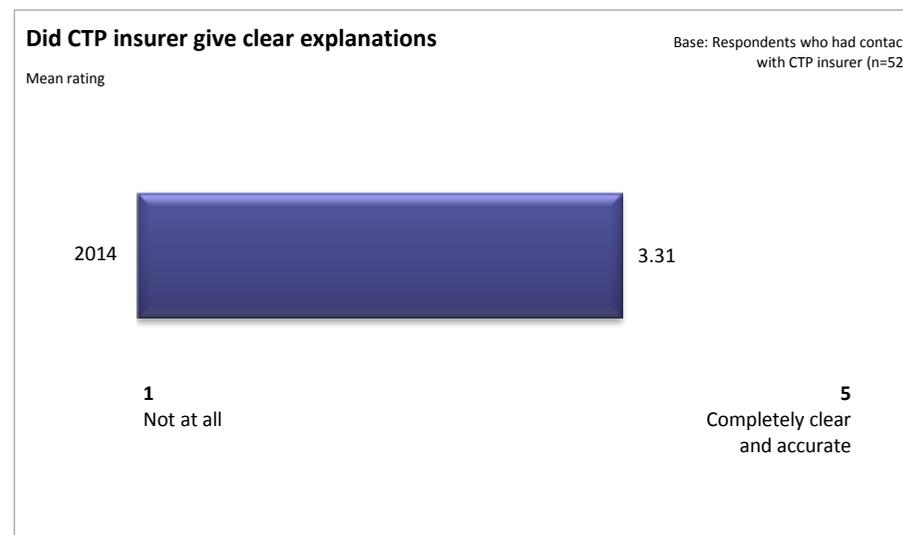


Table: Q32 When dealing with the insurer about your treatment, did the insurer give you clear and accurate explanations? You can use a scale of 1 to 5 where 1 is not at all and 5 is completely clear and accurate explanations.

Base: Respondents who had contact with CTP insurer	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	52	25 <sup>^</sup>	27 <sup>^</sup>	13 <sup>^</sup>	39	36	10 <sup>^</sup>	6 <sup>^</sup>	14 <sup>^</sup>	8 <sup>^</sup>	15 <sup>^</sup>	15 <sup>^</sup>	25 <sup>^</sup>	10 <sup>^</sup>	8 <sup>^</sup>	4 <sup>^</sup>	38	14 <sup>^</sup>	
		% of respondents																	
1 - Not at all	13	12	15	8	15	14	10	17	14		13	20	12	10	13	25	13	14	
2	15	20	11	15	15	11	20	33	7		20	27	12	10	25	25	16	14	
3	21	20	22	31	18	22	10	33	14	38	13	27	24	30			24	14	
4	27	24	30	23	28	25	40	17	29	38	27	20	28	30	25	50	26	29	
5 - Completely clear and accurate	23	24	22	23	23	28	20		36	25	27	7	24	20	38		21	29	
SUB-TOTAL Negative	29	32	26	23	31	25	30	50	21		33	47	24	20	38	50	29	29	
SUB-TOTAL Positive	50	48	52	46	51	53	60	17	64	63	53	27	52	50	63	50	47	57	
MEANS	3.31	3.28	3.33	3.38	3.28	3.42	3.40	2.50	3.64	3.88	3.33	2.67	3.40	3.40	3.50	2.75	3.26	3.43	
STD. DEVIATION	1.35	1.37	1.36	1.26	1.39	1.38	1.35	1.05	1.45	0.83	1.45	1.23	1.32	1.26	1.60	1.50	1.33	1.45	

<sup>^</sup> Caution: Small cell size.

## 6.7 Reasons for not dealing directly with insurer

By far the most common reason for not dealing directly with the insurer was that their lawyer spoke with the insurer on their behalf (74%).

12% said they were told by their lawyer not to speak with the insurer, while 10% said their treatment provider had dealt directly with the insurer.

The adjacent chart and following table details the full range of reasons given.

### 6.7.1 Sub-group differences

Results were largely consistent between males and females or younger and older respondents on this issue.

### Reasons for not dealing directly with insurer

Base: Respondents who did not have contract with CTP insurer (n=248)

% of respondents

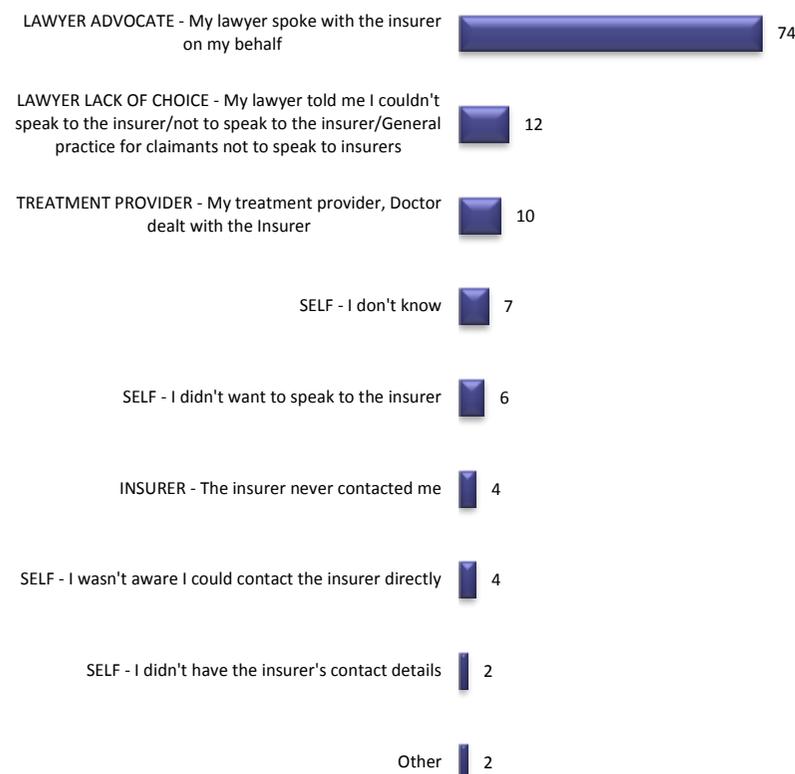


Table: Q33 What are the reasons why you didn't deal directly with the insurer about your treatment or rehabilitation? (UNPROMPTED) (MR)

Base: Respondents who did not have contact with CTP insurer	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	248	115	133	93	154	190	42	16 <sup>^</sup>	54	64	78	51	119	73	20 <sup>^</sup>	9 <sup>^</sup>	175	73	
	<i>% of respondents</i>																		
LAWYER ADVOCATE - My lawyer spoke with the insurer on my behalf	74	73	74	72	75	75	64	81	67	73	<b>83</b>	67	74	73	80	56	74	73	
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	12	12	12	13	12	13	10	13	9	14	12	14	12	10	25		13	10	
TREATMENT PROVIDER - My treatment provider, Doctor dealt with the Insurer	10	7	12	9	10	9	12	6	15	14	<b>4</b>	8	13	5	10	11	10	8	
SELF - I don't know	7	8	6	5	8	8	5		6	5	8	10	5	8	5	33	6	8	
SELF - I didn't want to speak to the insurer	6	6	6	6	6	6	5	13	9	5	<b>1</b>	12	6	5	5	11	6	5	
INSURER - The insurer never contacted me	4	5	3	6	3	4	5		2	5	5	4	3	5	5	11	3	5	
SELF - I wasn't aware I could contact the insurer directly	4	2	5	4	3	4	5		6	5	3	2	4	4	5		2	7	
SELF - I didn't have the insurer's contact details	2	3	1	3	1	2			2	2		4	2		5		2	1	
Other	2	3	2	2	2	2	5		2	2	3	2	1	3	10		3		

<sup>^</sup> Caution: Small cell size.

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

## 6.8 Preferences about dealing directly with insurance company

28% of those who did not have direct contact with the CTP insurer would have preferred to have had some direct dealings with the insurer.

### 6.8.1 Sub-group differences

Cell sizes were too small to declare any statistically significant differences by sub-group.

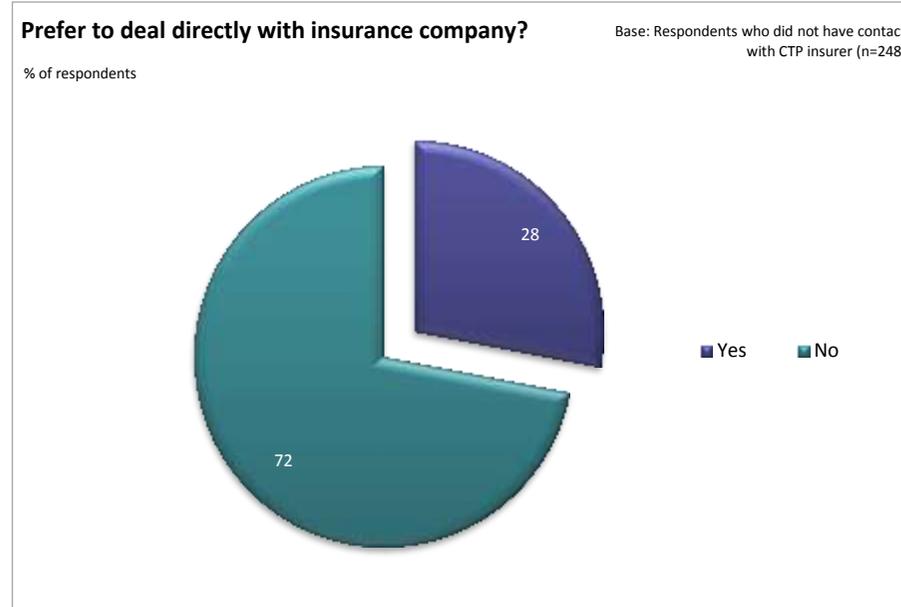


Table: Q34 Would you have liked to speak to the insurance company directly about your treatment or rehabilitation?

Base: Respondents who did not have contact with CTP insurer	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	248	115	133	93	154	190	42	16 <sup>^</sup>	54	64	78	51	119	73	20 <sup>^</sup>	9 <sup>^</sup>	175	73	
		% of respondents																	
Yes	28	27	29	22	32	29	21	31	26	30	29	25	32	22	25	44	31	21	
No	72	73	71	78	68	71	79	69	74	70	71	75	68	78	75	56	69	79	

<sup>^</sup> Caution: Small cell size.

## 6.9 Reasons for preferring to deal directly with insurer

Those who would have preferred to have direct dealings with the insurer were most likely to say their reason for this was that it would have given them a better understanding of what was going on and helped them understand why decisions were being made the way they were (63%).

31% felt that being able to deal directly with the insurer would have made it easier to organise treatment. After this, 19% felt the insurer would have been able to have provided advice on where and how to organise treatment, 16% said it may have enabled earlier access to treatment, while 9% would have liked to have been able to have input into their own case management.

### 6.9.1 Sub-group differences

Cell sizes were too small to declare any statistically significant differences by sub-group.

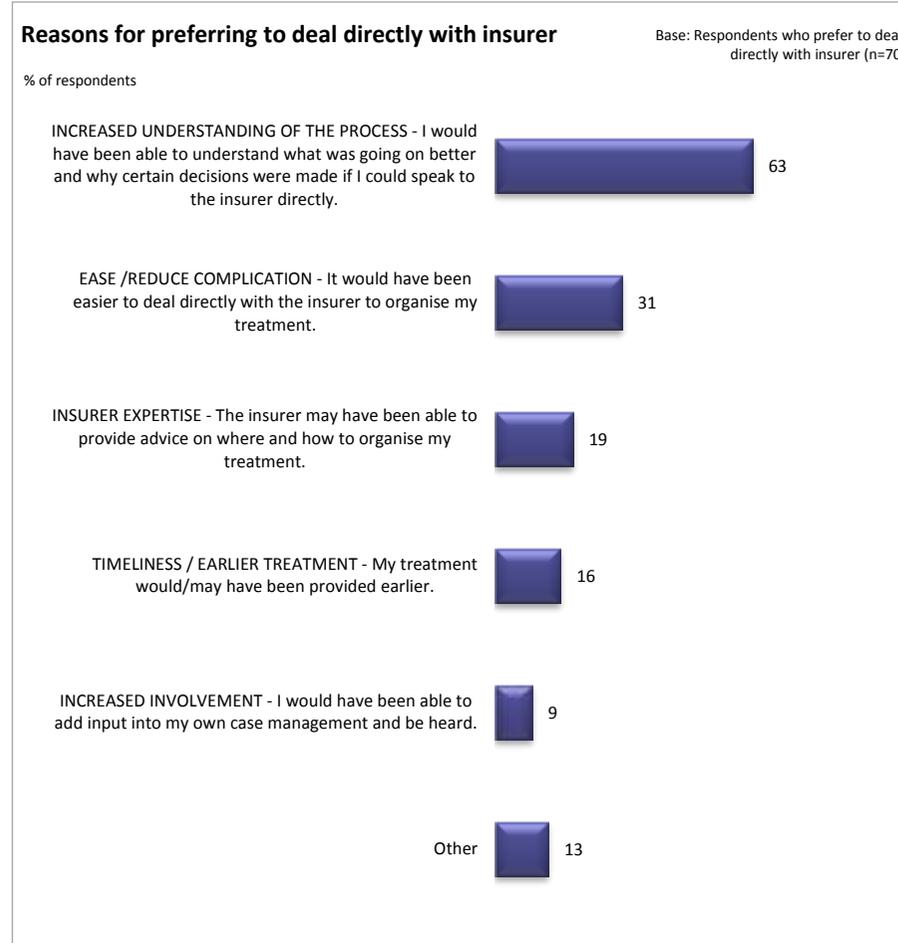


Table: Q34a Why is that? (UNPROMPTED) (MR)

Base: Respondents who prefer to deal directly with insurer	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	70	31	39	20 <sup>^</sup>	49	56	9 <sup>^</sup>	5 <sup>^</sup>	14 <sup>^</sup>	19 <sup>^</sup>	23 <sup>^</sup>	13 <sup>^</sup>	38	16 <sup>^</sup>	5 <sup>^</sup>	4 <sup>^</sup>	55	15 <sup>^</sup>	
	<i>% of respondents</i>																		
INCREASED UNDERSTANDING OF THE PROCESS - I would have been able to understand what was going on better and why certain decisions were made if I could speak to the insurer directly.	63	58	67	60	63	64	56	60	64	63	61	62	58	56	80	100	62	67	
EASE/REDUCE COMPLICATION - It would have been easier to deal directly with the insurer to organise my treatment.	31	42	23	20	35	27	33	80	21	42	26	31	29	25	60	25	33	27	
INSURER EXPERTISE - The insurer may have been able to provide advice on where and how to organise my treatment.	19	13	23	15	20	21		20	29	16	26		18	19		50	18	20	
TIMELINESS/EARLIER TREATMENT - My treatment would/may have been provided earlier.	16	19	13	20	14	14	22	20	14	16	13	23	16	13	40		18	7	
INCREASED INVOLVEMENT - I would have been able to add input into my own case management and be heard.	9	6	10	10	8	11				16	13		13	6			9	7	
Other	13	16	10	20	10	13	22		14	5	22	8	13	19		25	11	20	

<sup>^</sup> Caution: Small cell size.

## 6.10 Reasons for preferring not to deal directly with insurer

Among those who did not and would have not preferred to have direct contact with the insurer, 58% said their reason for this was that they were happy for their lawyer to deal directly with the insurer. 24% felt their lawyer's expertise qualified them as the best person to speak with the insurer, 16% said they didn't have the confidence or knowledge to speak on their own behalf, while 13% considered the process stressful enough without having to make it more complicated.

The adjacent chart and following table detail all reasons given.

### 6.10.1 Sub-group differences

Those who completed year 10 as their highest level of education (30%) were more likely than average (16%) to cite a lack of confidence or a feeling of intimidation as the reason for not wanting to interact directly with the insurer.

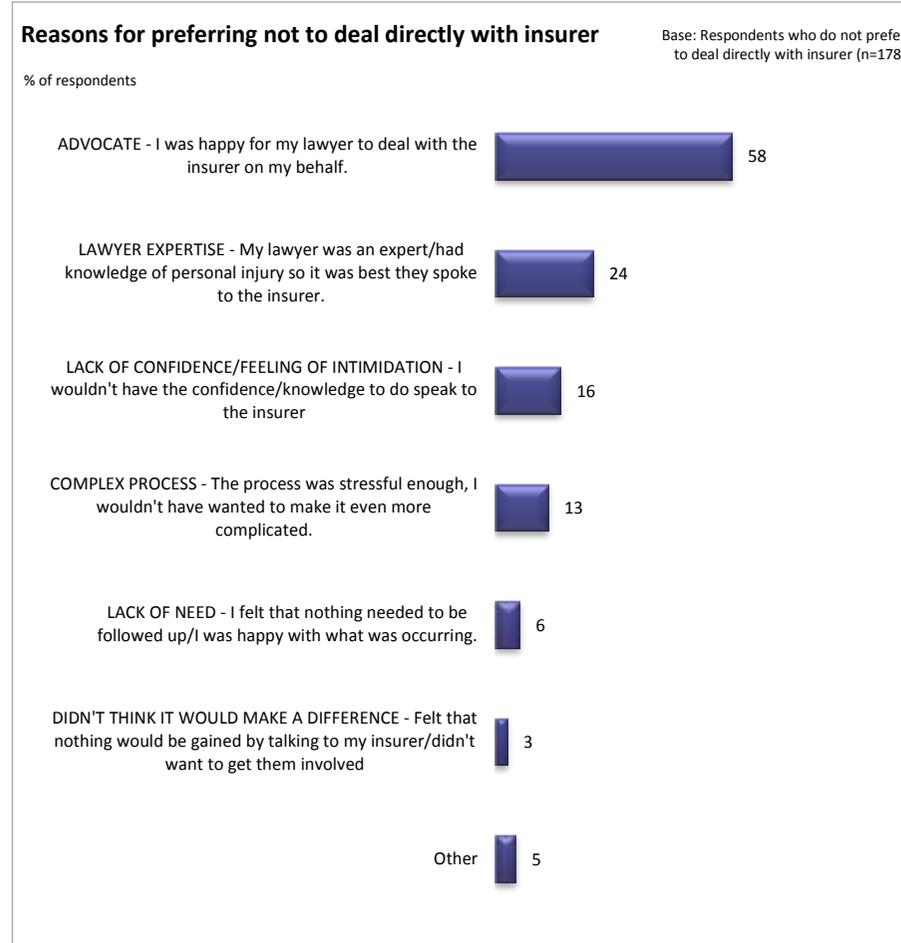


Table: Q34b Why is that? (UNPROMPTED) (MR)

Base: Respondents who do not prefer to deal directly with insurer	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	178	84	94	73	105	134	33	11 <sup>^</sup>	40	45	55	38	81	57	15 <sup>^</sup>	5 <sup>^</sup>	120	58	
	<i>% of respondents</i>																		
ADVOCATE - I was happy for my lawyer to deal with the insurer on my behalf.	58	62	54	62	55	57	64	55	50	60	62	58	59	58	60	40	55	64	
LAWYER EXPERTISE - My lawyer was an expert/had knowledge of personal injury so it was best they spoke to the insurer.	24	25	23	22	26	26	21	9	25	29	18	26	20	26	20	20	20	33	
LACK OF CONFIDENCE/FEELING OF INTIMIDATION - I wouldn't have the confidence/knowledge to do speak to the insurer	16	17	16	14	18	17	9	27	<b>30</b>	16	13	8	17	12	20		18	12	
COMPLEX PROCESS - The process was stressful enough, I wouldn't have wanted to make it even more complicated.	13	12	14	11	14	13	12	9	8	11	15	18	10	12	27	40	14	10	
LACK OF NEED - I felt that nothing needed to be followed up/I was happy with what was occurring.	6	5	7	7	6	<b>8</b>			3	7	4	<b>13</b>	4	11	7	20	<b>9</b>		
DIDN'T THINK IT WOULD MAKE A DIFFERENCE - Felt that nothing would be gained by talking to my insurer/didn't want to get them involved	3	5	2	3	4	4				7	4	3	1	2	13		3	5	
Other	5	2	7	7	4	4	9		8	4	4	5	9	4			3	9	

<sup>^</sup> Caution: Small cell size.

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

## 7.0 Claimant benefits

### 7.1 Total and actual settlement amount received

In 2014, 70% of respondents provided details on their total settlement amount (19% were unsure of amount, 11% refused to answer), while 81% provided details on the actual amount they received (8% unsure, 11% refused).

Based on the mean, the average total settlement amount reported in 2014 was \$71,511.61. The average amount reportedly received by the claimant was \$43,887.15.

The responses of those who provided *both* the total settlement amount awarded as well as the amount they received in the hand were analysed to show that in 2014 claimants reported retaining 52% of the total settlement amount. The remaining 48% predominantly represents the amount paid to the claimant's legal representative along with statutory reimbursements for claimant benefits or services.

#### 7.1.1 Sub-group differences

Those classified as having serious or severe injuries (60.82%) or those who have attained a university level education (60.24%) reportedly retained the highest proportion of the total settlement amount.

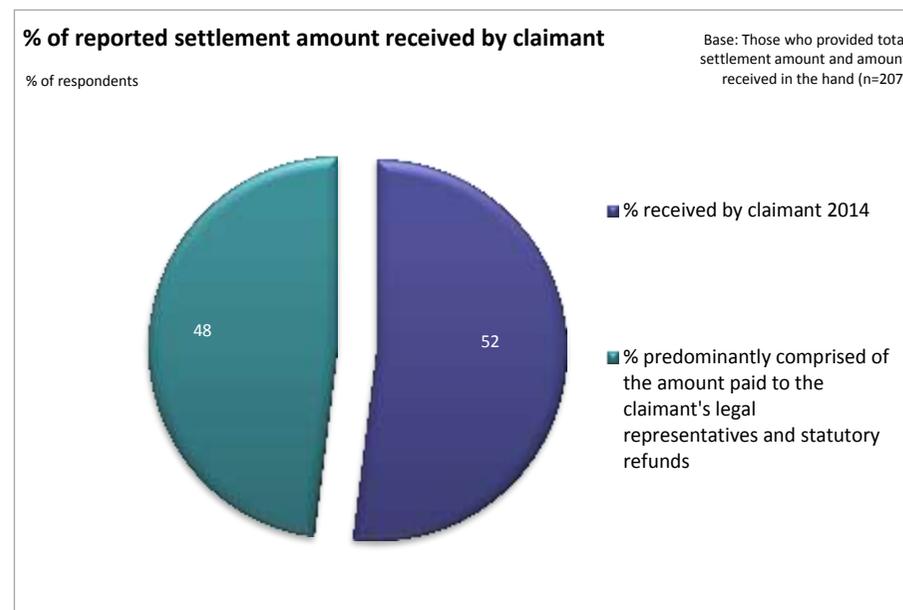


Table: Q35 What was your total settlement amount?

Q36 And what was the actual amount you received in the hand?

Base: Those who provided total settlement amount and amount received in the hand	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	207	99	108	73	134	154	37	16 <sup>^</sup>	45	51	66	45	103	62	20 <sup>^</sup>	11 <sup>^</sup>	143	64	
		<i>Means</i>																	
% of settlement received by claimant	52.02	54.31	49.92	53.75	51.08	51.41	50.75	60.82	44.98	47.67	54.57	60.24	46.82	57.64	55.42	61.60	51.81	52.49	

<sup>^</sup> Caution: Small cell size.

Table: Q35 What was your total settlement amount?

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22^	68	72	93	66	144	83	28^	13^	213	87	
		% of respondents																	
<\$20,000	13	10	16	10	15	14	15		10	25	5	14	15	10	11	15	14	11	
\$20,000 - \$39,999	14	13	15	15	13	16	8	9	15	17	14	11	18	13	7	23	13	17	
\$40,000 - \$59,999	15	16	14	17	13	15	12	14	15	8	17	18	15	14	21		16	10	
\$60,000 - \$99,999	13	11	15	11	14	12	12	23	16	8	17	9	15	16	7	15	11	17	
\$100,000+	16	<b>23</b>	<b>9</b>	15	16	<b>12</b>	<b>25</b>	32	10	15	18	18	<b>10</b>	<b>23</b>	25	38	14	20	
Don't know	19	18	20	23	17	19	23	9	25	21	19	<b>11</b>	17	17	21		22	13	
Refused	11	10	11	8	11	12	6	14	9	6	9	<b>20</b>	10	7	7	8	10	11	
MEANS \$	71511.61	89672.28	54836.82	66505.48	74159.78	56286.31	98864.86	152588.2	80447.78	54875.47	79028.36	70989.13	60612.38	89395.24	76162.5	94291.67	69822.76	75221.97	
MEDIANS \$	50100	54750	41000	49750	50333.33	43000	60000	90000	50250	30375	58000	51000	45000	59500	55500	86000	50000	51000	
STD. DEVIATION	86576.92	113812.8	44395.78	56170.1	99050.43	45793.59	105194.6	205050.3	135563.4	55310.86	78349.62	63098.91	66558.76	121343	61482.15	74175.61	95169.05	64273.07	

Table: Q36 And what was the actual amount you received in the hand?

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22^	68	72	93	66	144	83	28^	13^	213	87	
		% of respondents																	
<\$10,000	18	17	19	14	20	20	15		18	28	13	15	20	13	18	15	19	15	
\$10,000 - \$19,999	16	15	16	20	13	17	12	14	15	21	16	11	19	14	11	15	14	21	
\$20,000 - \$39,999	19	17	21	19	19	21	12	14	21	14	23	18	20	19	18	8	21	15	
\$40,000 - \$59,999	11	9	12	8	12	11	10	9	16	<b>3</b>	15	8	10	13	14	15	10	11	
\$60,000 - \$99,999	9	11	6	8	9	7	13	14	3	14	6	12	8	12	14	8	9	8	
\$100,000+	9	<b>14</b>	<b>4</b>	11	7	<b>4</b>	<b>19</b>	27	9	6	10	11	6	12	11	23	8	11	
Don't know	8	6	11	11	7	8	13	5	10	8	9	6	7	8	7	8	9	6	
Refused	11	11	11	8	12	12	6	18	9	7	9	<b>20</b>	10	7	7	8	10	13	
MEANS \$	43887.15	58574.57	30139.73	43020.93	44356.13	32060.42	61122.26	128617.7	47872.55	36588.59	45419.31	46092.04	33311.69	60334.29	45945.83	57254.55	43948.6	43739.15	
MEDIANS \$	22500	27000	21067	21750	23000	20437.5	40000	60000	24000	14050	27875	28125	20125	31000	28250	41500	22666.67	22333.33	
STD. DEVIATION	69596.62	93763.02	28205.97	49703.81	78434.67	35934.81	64480.29	193927.3	109338.9	55706.27	55363.4	45202.93	40871.82	104375.1	42084.45	55528.58	77146.3	47141.64	

GAP between Q35 and Q36

Base: All respondents	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION		
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD	
	300	140	160	106	193	226	52	22^	68	72	93	66	144	83	28^	13^	213	87	
		Average GAP \$																	
GAP BETWEEN REPORTED SETTLEMENT AMOUNT AND AMOUNT RECEIVED \$	27624.46	31097.71	24697.09	23484.55	29803.65	24225.89	37742.6	23970.5	32575.23	18286.88	33609.05	24897.09	27300.69	29060.95	30216.67	37037.12	25874.16	31482.82	

^ Caution: Small cell size.

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

## 8.0 Further comments & improvements

### 8.1 Comments & suggestions for improvement

63% of legally represented claimants in our survey made a final comment or suggested improvement in relation to the entire claims process.

The most common themes emerging were:

- A suggestion to educate the claimant about the claims process (18%)
- Requests for improvements to timeliness (18%)
- A comment that lawyers charge too much/receive too much of the settlement (16%)
- A comment about wanting larger amounts of compensation or future compensation (15%)
- A suggestion for more personal or reliable communication between all parties (14%)
- A suggestion to ensure the claimant's input or story is heard or treated with respect (14%).

The full list of themes arising from this question is detailed in the adjacent chart and the table on the following page.

#### 8.1.1 Sub-group differences

Those aged 40 years or older (20%) were more likely than their younger counterparts (6%) to comment about wanting larger amounts of compensation or future compensation. Lower income earners (<\$40k 21%) were also more likely than average to want a higher level of compensation.

Those aged under 40 years (11%) were more likely than those 40 years or older (4%) to comment that the lawyers should try harder to achieve a result (e.g. poor result from lawyer, lawyers not trying hard enough, lawyers barely doing anything).

Those with a tertiary education (16%) were more likely than average (8%) to feel the lawyer was not working in their best interest.

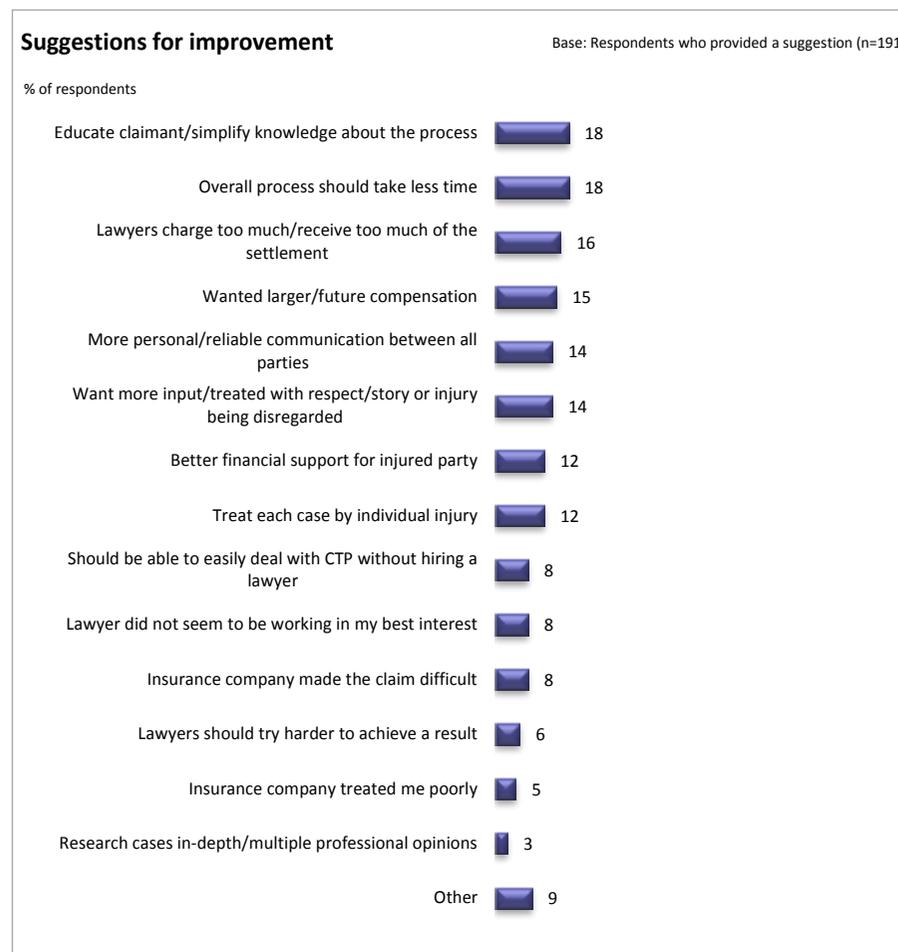


Table: Q37 Thinking about your entire CTP claim experience, do you have any further comments or ideas for improvement? Anything else? (UNPROMPTED) (MR)

Base: Respondents who provided a suggestion	Total	GENDER		AGE (sub-groups)		INJURY SEVERITY			EDUCATION				INCOME				REGION	
		Male	Female	<40 yrs	40+ yrs	Minor	Moderate	Serious/ Severe	Up to yr 10	Yr 11 or 12	Certificate /diploma	Uni degree or higher	< \$40K	\$40K - \$80K	\$80K - \$120K	>\$120K	SE QLD	Rest QLD
	191	89	102	62	128	144	32	15 <sup>^</sup>	43	41	61	45	89	51	21	10 <sup>^</sup>	138	53
	% of respondents																	
Educate claimant/simplify knowledge about the process	18	19	18	23	16	19	25		23	22	15	16	22	16	14	20	17	23
Process should take less time to finalise	18	20	17	26	15	17	25	20	14	17	21	20	17	25	14		15	26
Lawyers charge too much/receive too much of the settlement	16	19	14	13	17	17	6	27	14	12	16	20	11	24	29		17	13
Wanted larger/future compensation	15	16	15	<b>6</b>	<b>20</b>	15	19	13	23	12	13	13	<b>21</b>	12	5	10	14	17
More personal/reliable communication between all parties	14	15	14	16	13	13	19	13	14	12	20	9	13	10	10	40	12	19
Want more input/treated with respect/story or injury being disregarded	14	10	18	19	12	12	22	20	16	10	13	18	17	8	19	20	14	15
Better financial support for injured party (e.g. cover medical bills, etc.)	12	10	14	16	10	12	16	7	12	12	13	11	16	10	5	10	13	9
Treat each case by individual injury (e.g. not social status, income, etc.)	12	9	14	6	14	11	9	20	7	20	15	4	15	8	10	10	11	13
Should be able to easily deal with CTP without hiring a lawyer	8	12	5	3	11	8	6	13	9	10	8	7	8	6	29		9	6
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)	8	10	6	8	8	<b>6</b>	9	27	7	7	3	<b>16</b>	<b>3</b>	10	14	10	7	9
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	9	7	8	8	<b>6</b>	16	13	7	7	5	13	4	12	14		8	8
Lawyers should try harder to achieve a result (e.g. poor result from lawyer, lawyers not trying hard enough, lawyers barely doing anything)	6	4	8	<b>11</b>	4	7	6		7	10	5	4	9	4	10		5	9
Insurance company treated me poorly (e.g. staff were rude, treated like I was making a false claim)	5	6	5	10	3	6	3	7	5	5	2	<b>11</b>	2	4	19		4	9
Research cases in-depth/multiple professional opinions	3	3	3	2	4	3	3		2	2	2	7	3	4		10	2	6
Other	9	8	11	8	9	11	6		7	7	8	13	11	8	5	10	8	13

<sup>^</sup> Caution: Small cell size.

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

## 9.0 Demographic profile of injury severity classifications

Base: All respondents	Total	INJURY SEVERITY		
		Minor	Moderate	Serious/ Severe
	300	226	52	22 <sup>^</sup>
	<i>% of respondents</i>			
<b>GENDER</b>				
Male	47	<b>43</b>	52	73
Female	53	<b>57</b>	48	27
<b>AGE</b>				
Under 25 years of age	6	7	8	
25-29 years	10	11	8	5
30-39 years	19	20	17	9
40-49 years	24	26	19	18
50-59 years	19	19	17	23
60-69 years	15	14	15	32
70 years or older	6	<b>3</b>	<b>15</b>	14
Refused	*	*		
<b>EDUCATION</b>				
Up to year 10 or equivalent	23	22	27	18
Year 11 or 12 or equivalent	24	23	33	18
Certificate or diploma	31	<b>34</b>	21	23
University degree or higher	22	21	19	41
Refused	*	*		
<b>WORK STATUS</b>				
Self-employed (full or part time)	17	18	12	23
Full time employee	30	30	27	36
Part time or casual employee	16	17	15	14
Full time home-maker	4	5	2	
Full time student	2	2	4	5
Retired	11	8	<b>25</b>	9
Full time carer	3	4	2	
Sickness or disability pensioner	7	8	4	9
Unemployed but currently seeking work	6	6	6	5
Other	1	*	4	
Refused	1	2		
<b>INCOME</b>				
Up to \$40,000	48	47	54	41
\$40,001 to \$80,000	28	29	25	18
\$80,001 to \$120,000	9	9	4	23
More than \$120,000	4	4	8	5
Don't know	4	4	4	
Refused	7	6	6	14

<sup>^</sup> Caution: Small cell size. **Bold** figures are significantly different to the average at least the 95% confidence level. \* Indicates less than 1% of respondents.

# appendices

## appendix a – questionnaire

Good morning/afternoon/evening. This is <name> calling on behalf of the Motor Accident Insurance Commission. 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

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

The survey will cover questions about your experience with the CTP claims process, the CTP insurance company, your lawyer, information resources and settlement amounts. The first group of questions relate to your experience with the overall CTP claim process.

Q1 Firstly, in which of the following ways did you find out that you could lodge a CTP claim? (READ OUT) (MR)

1. Family, friends or colleagues
2. A medical professional
3. A legal professional
4. A CTP insurer (i.e. Suncorp, AAMI, QBE, RACQI, Allianz, NRMA or Nominal Defendant)
5. The MAIC website
6. A lawyer's website
7. An insurer's website
8. You just knew you could
9. Other (please specify) \_\_\_\_\_

Q2 Overall, how EASY was the claim process? 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

Q3 Thinking about the claims process overall, were you treated as an individual with individual needs? You can use a scale of 1 to 5, where 1 is not at all and 5 completely treated as an individual with individual needs.

1. 1 Not at all
2. 2
3. 3
4. 4
5. 5 Completely treated as an individual with individual needs

Q4 Overall, how satisfied were you with the claim process? 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

Q5 How satisfied were you with the time it took to settle your claim? 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

Q6 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

## PART 2 – SCHEME INFORMATION

Early in the CTP claims process, you may have received a 'Road to Recovery' brochure. It is an envelope sized colour brochure about treatment and rehabilitation after your injury. The following questions are about the brochure.

Q7 Did you receive the 'Road to Recovery' brochure about rehabilitation in the CTP scheme?

1. Yes
2. No

**Ask those who received brochure, code 1 at Q7**

Q8 Who did you receive the brochure from? (UNPROMPTED) (MR allowed if necessary)

1. Lawyer / legal professional
2. CTP insurer
3. I found it on the MAIC website
4. Health professional
5. Other (please specify) \_\_\_\_\_

Q9 How helpful was the brochure? You can use a scale of 1 to 5 where 1 is not at all helpful and 5 is very helpful.

1. 1 Not at all helpful
2. 2
3. 3
4. 4
5. 5 Very helpful

Q10 Would you have preferred to receive this brochure as a hard copy or electronically?

1. Hard copy
2. Electronic copy

Q11 Do you have any ideas for improving brochure? (UNPROMPTED) (MR)

1. No
2. Yes:

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**READ TO ALL**

MAIC regulates the CTP scheme and has a website that contains information for motorists and claimants. The following questions are about this website.

Q12 Were you aware of the Motor Accident Insurance Commission website?

1. Yes
2. No

**Ask those aware of website, code 1 at Q12**

Q13 Did you visit the MAIC website?

1. Yes
2. No

**Ask those who visited website, code 1 at Q13**

Q14 How helpful was the website? You can use a scale of 1 to 5 where 1 is not at all helpful and 5 is very helpful.

1. 1 Not at all helpful
2. 2
3. 3
4. 4
5. 5 Very helpful

Q15 Do you have any ideas for improving the website? (UNPROMPTED) (MR)

1. No
  2. Yes:
- 
-

## PART 3 Lawyers

### Ask all

As you are aware you can ask a lawyer to act for you to manage your CTP claim. The following questions relate to the lawyer you appointed to manage your CTP claim on your behalf.

Q16 What were your main reasons for engaging a lawyer to manage your CTP claim? (UNPROMPTED) (MR)

1. I lacked understanding of CTP process / jargon and lawyers seen as experts
2. Saved time/effort/stress by appointing lawyer
3. Lawyer better able to liaise with insurer
4. Need for a financial result
5. Persistent problems or disabilities
6. Other (please specify) \_\_\_\_\_

### Ask all

Q17 How did you choose your particular lawyer? (UNPROMPTED) (MR)

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

Q18 Overall, how satisfied were you with your legal representation. 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

Q19 Overall how satisfied were you with your solicitor keeping you up to date with the progress of your claim? ? 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

#### **PART 4 INSURERS**

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

Q20 What was the name of the insurance company involved in your CTP claim?

1. AAI (Suncorp, AAMI)
2. Allianz
3. RACQ
4. QBE
5. NRMA
6. Nominal Defendant
7. Other (please specify) \_\_\_\_\_
8. Don't know

Q21 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 6 – TREATMENT AND REHABILITATION

Some people need treatment and rehabilitation for the injuries they sustained in the motor vehicle accident. 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.

Q22 Did you receive insurer funded treatment and rehabilitation?

1. Yes
2. No

Q23 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

Q24 Overall, how satisfied were you with the time it took to receive treatment or rehabilitation? 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
6. Did not receive any treatment or rehabilitation

**Ask code 1-4 at Q24**

Q25 If you had any delays in receiving treatment or rehabilitation, what was the reason or reasons for this delay? (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

## PART 7 – DIRECT CONTACT WITH INSURER

The following questions are about any contact you had with the CTP insurance company (that managed your claim) to organise your treatment or rehabilitation.

Q26 Did you have contact with the insurance company directly about your treatment or rehabilitation? This might have been via telephone, email or letter.

1. Yes
2. No

**Ask those who did have contact, code 1 at Q26**

Q27 Did you make contact or did the insurance company contact you?

1. I contacted the insurance company
2. The insurance company contacted me

Q28 In which of the following ways did you have direct contact with your insurer? (READ OUT) (MR)

1. Phone
2. Letter
3. Email
4. Text message

Q29 How happy were you about dealing directly with the insurer about your treatment or rehabilitation? You can use a scale of 1 to 5 where 1 is not at all and 5 is completely happy. (SR)

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

Q30 Overall, was being able to deal directly with the insurance company to organise your treatment or rehabilitation helpful? You can use a scale of 1 to 5 where 1 is not at all helpful and 5 is very helpful.

1. 1 Not at all helpful
2. 2
3. 3
4. 4
5. 5 Very helpful

Q31 When dealing with the insurer about your treatment, how professional was the insurer in their approach? You can use a scale of 1 to 5 where 1 is not at all and 5 is completely professional. (SR)

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

Q32 When dealing with the insurer about your treatment, did the insurer give you clear and accurate explanations? You can use a scale of 1 to 5 where 1 is not at all and 5 is completely clear and accurate explanations. (SR)

1. 1 Not at all
2. 2
3. 3
4. 4
5. 5 Completely clear and accurate

**Ask those who did NOT have insurer contact, code 2 at Q26**

Q33 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) \_\_\_\_\_

Q34 Would you have liked to speak to the insurance company directly about your treatment or rehabilitation?

1. Yes
2. No

**Ask those who would have liked to speak with insurer code 1 at Q34**

Q34a Why is that? (UNPROMPTED) (MR)

1. EASE /REDUCE COMPLICATION - It would have been easier to deal directly with the insurer to organise my treatment.
2. INSURER EXPERTISE – The insurer may have been able to provide advice on where and how to organise my treatment.
3. TIMELINESS / EARLIER TREATMENT - My treatment would/ may have been provided earlier.
4. INCREASED UNDERSTANDING OF THE PROCESS – I would have been able to understand what was going on better and why certain decisions were made if I could speak to the insurer directly.
5. Other (please specify) \_\_\_\_\_

Programming note -codes to be checked after pilot

**Ask those who would NOT have liked to speak with insurer code 2 at Q34**

Q34b Why is that? (UNPROMPTED) (MR)

1. ADVOCATE - I was happy for my lawyer to deal with the insurer on my behalf.
2. LAWYER EXPERTISE – My lawyer was an expert / had knowledge of personal injury so it was best they spoke to the insurer.
3. COMPLEX PROCESS - The process was stressful enough; I wouldn't have wanted to make it even more complicated.
4. LACK OF CONFIDENCE / FEELING OF INTIMIDATION - I wouldn't have the confidence / knowledge to do speak to the insurer
5. Other (please specify) \_\_\_\_\_

Programming note -codes to be checked after pilot

**PART 8 CLAIMANT BENEFITS**

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

Q35 What was your total settlement amount?

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

Q36 And what was the actual amount you received in the hand?

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

**PART 9 FINAL QUESTION**

Q37 Thinking about your entire CTP claim experience, do you have any further comments or ideas for improvement? Anything else? (UNPROMPTED) (MR)

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## PART 10 DEMOGRAPHICS

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 What is the highest level of education you completed? (READ OUT) (SR)

1. Up to year 10 or equivalent
2. Year 11 or 12 or equivalent
3. Certificate or diploma
4. University degree or higher
5. Refused

D4 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

D5 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

D6 And what is the postcode where you live?

\_\_\_\_\_

#### **Final consent**

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.

## appendix b – sample composition

RESPONDENTS	N = 300	% = 100
<b>D1 GENDER</b>		
Male	140	47
Female	160	53
<b>D2 AGE</b>		
< 25 years	19	6
25-29 years	30	10
30-39 years	57	19
40-49 years	73	24
50-59 years	57	19
60-69 years	46	15
70 years or older	17	6
Under 40 years	106	35
40+ years	193	64
<b>D3 EDUCATION</b>		
Up to year 10 or equivalent	68	23
Year 11 or 12 or equivalent	72	24
Certificate or diploma	93	31
University degree or higher	66	22
<b>D4 WORK STATUS</b>		
Self-employed (full or part time)	52	17
Full time employee	90	30
Part time or casual employee	49	16
Full time home-maker	13	4
Full time student	7	2
Retired	34	11
Full time carer	9	3
Sickness or disability pensioner	21	7
Unemployed but currently seeking work	18	6
Other	3	1
<b>D5 INCOME</b>		
Up to \$40,000	144	48
\$40,001 to \$80,000	83	28
\$80,001 to \$120,000	28	9
More than \$120,000	13	4
Don't know	12	4
<b>INJURY SEVERITY</b>		
Minor	226	75
Moderate	52	17
Serious/Severe	22	7
<b>REGION</b>		
South East QLD	213	71
Rest QLD	87	29

## appendix c – fieldwork statistics

Field Dates	22/04/2014 - 08/05/2014
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Sample Disposition	
Completes	300
Refused final permission	2
Virgin	1706
Refusals	171
Language	29
No Answer	101
Appointment	60
Disconnected	423
Fax	5
Quota not available	108
Business number	98
Dead	361
Quota Full	5
Response rate	64%

Interview Length	15:44 minutes
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## appendix d – ‘other’ responses

Response given	Number of responses
<b>QUESTION 1</b>	
A customer of mine who worked in insurance once	1
Through a survey	1
The investigating police officer	1
Suggested by police	1
Googled my problem and saw it on a website, can't remember which one	1
A tow truck driver at the place where my car was stored after the accident gave me a card for a solicitor	1
Local newspaper	1
TV advertising	1
Through advertising/on television	1
Qld Ministry of Transport	1
The other party that hit me in the accident	1
Internet/ Google	1
Saw the ad in the paper and went from there	1
Queensland Transport/when I paid rego	1
<b>QUESTION 8</b>	
Lifeline	1
<b>QUESTION 16</b>	
Because of the nature of the injury/had to have my hand wired back together, so it was quite serious	1
As a result of a survey, answered a survey about whether I'd ever been injured and after I had people seeking my business, one of them I engaged to act for me	1
It was one of those no win no pay so I may as well have a go I thought	1
Recommended by bicycling organisation	1
Originally appointed a lawyer to deal with insurance issues with the dealer that the motor vehicle was purchased from. They told me they could do CTP claim as well	1
I was told to by the insurer, the insurer was great at the start, helping me along and paying for physio, then they said they couldn't pay for any more and told me to get a solicitor	1
I didn't need to go to a lawyer	2
Police didn't have the interest of following up on the case	1
Other party came to me with lawyer saying I was at fault/which was simply not true	1
So I could get a medical result	1
My CTP insurer was ignoring me	1
<b>QUESTION 17</b>	
I called around and one lawyer decided to speak with me and to explain the process and I found him reassuring	1
I didn't have to	2
Going to the chemist/stubbed across the office	1
<b>QUESTON 20</b>	
GIO Insurance	1
Shannons Insurance	1
Shine Lawyers	1
Apia Insurance	1
Real Insurance	1
<b>QUESTION 25</b>	
I am in a remote area and the nearest hospital is 50km away and it is only an interim hospital and we have to go to cairns 90km away or Townsville and we are halfway between both	1
Every place was either far away or you needed computer access to them	1
The emotional and physical trauma of it all/the distances I had to travel	1
<b>QUESTION 33</b>	
I didn't make the claim until a long time after the accident so I was better by then, so I didn't need any further treatment	1
They paid for the treatment after I had already undergone the treatment	1
Self – working 6 days a week didn't have the time	1

Work cover/16 months post accident	1
There was no ongoing treatment required	1
<b>QUESTION 34a</b>	
The insurance company would not speak to me and told me I need to talk to my solicitor	1
It was all about the money for the lawyer	1
Would like to contact them directly, but with my disability I don't think I could communicate my point	1
To be able to speak to them and letting them know you're sincere and need treatment, rather than a lawyer contacting them	1
Insurer showed no empathy	1
Somebody should have rung me and told me what I was entitled to and what my options were	1
I would have liked to have spoken to the insurer but I was scared of saying the wrong thing or them not having my best interests at heart	1
Did not get the opportunity/because solicitor said not to	1
I wouldn't have had to pay for my treatment up front	1
<b>QUESTION 34b</b>	
Self-motivated to get the right treatment/didn't seek lawyer's advice	1
Didn't know I was able to contact the insurer on my own	1
I didn't make the claim until after I had completed my treatment	1
My medical practitioner spoke to them and would have been more knowledgeable about what was required and my medical condition	1
I wasn't aware at all	1
I was happy with my doctor dealing with them	1
Would mean the process would go faster	1
Did not really know it was an option	1
My husband was the contact/because he was the driver	1
<b>QUESTION 37</b>	
More with regards to rehabilitation - alternatives and brochures on how to overcome the situation/there should be a push for hospitals to look into alternative medicines	1
The insurer Suncorp are a corporation, they're in the business of making money and not caring about people. I'm not really sure how it could be improved	1
They need to help us find an alternate job	1
The City Council should be present and involved in the process because where the accident happened, it was one of the most dangerous roads in Queensland	1
Like to see more time given in the negotiation process when settling on a payout	1
It may be useful if there was a middleman, like a consumer advocate, to help people navigate the minefield of protocol and red tape	1
The police should talk to everybody concerned	1
We have never been able to get a police report about the accident because it was Christmas and the police said they were too busy to do up the report	1
When people have an injury, they should be assessed and attended to by professionals straight away	1
There needs to be more information on a larger range of alternative therapies including chiropractic, acupuncture, and even hydrotherapy, or other therapies, because some people improve with what is considered standard therapy but there are an awful lot of people who don't improve with those therapies and a lot of GPs don't offer those alternative therapies. There's no standard list of therapies provided to an injured person to say these are the therapies you may be able to apply for and these are therapies you definitely cannot apply for	1
The amount of paper work that I went through was just crazy	1
They make you sign at the end the claims process to say that you won't come back and try to re-open the claim. However since I settled I've had medical advice that other injuries I'm suffering from are a result of the accident, which wasn't known at the time, so in cases where you can prove that there are further injuries which weren't known at the time you should be able to re-open the claim because if I had known about my other injuries before I settled I would never have settled for the amount that I did	1
The insurers should pay the legal cost too	1
I'd like to fix the whole thing/there shouldn't be as many companies/should be a lot simpler/paying CTP with rego is good to make sure everyone is insured, but there should be a separate managed insurance company. Everything should be standardized	1
Both parties were with RACQ which meant negotiation was more difficult/was really just a coincidence but just made the process more difficult	1
Doctor wasn't really nice	1
The actual CTP process could be made simpler - in the way insurer responds to the specialist doctor's requests, preliminary discussion with the insurer before the day of settlement. The only thing you should have to negotiate should be the degree of injury	1
I think the whole system is criminal/maybe change the laws in the country/make it more like America so you actually get justice	1

<b>D4</b>	
Unemployed, not seeking work	1
Wage protection	1
Unemployed, currently part-time student	1

# appendix e – sampling error chart

(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
750	±2.2	±2.9	±3.3	±3.6	±3.7
800	±2.1	±2.8	±3.2	±3.5	±3.5
850	±2.1	±2.7	±3.1	±3.4	±3.4
900	±2.0	±2.4	±3.1	±3.3	±3.3
950	±1.9	±2.6	±3.0	±3.2	±3.2
1000	±1.9	±2.5	±2.9	±3.1	±3.2