

Abridged Return to Work Outcomes Survey: NSW Workers Compensation System

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Social
Research
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Executive summary

Background

The Social Research Centre has managed the National Return to Work Survey (NRTWS) on behalf of Safe Work Australia (the Agency) and participating Australian workers' compensation jurisdictions since 2012. The NRTWS measures return to work outcomes of workers receiving workers' compensation and seeks to better understand the factors that may influence claims experience, injury recovery and return to work. In 2014, the Agency agreed that the survey should be run biennially. The most recent survey was completed in 2018 and the next iteration is expected to be conducted in 2020.

The State Insurance Regulatory Authority (SIRA) regulates the workers compensation system in New South Wales (NSW) and is a longstanding participant in the NRTWS. SIRA commissioned the Social Research Centre to administer an 'Abridged Return to Work Outcomes Survey' for the NSW workers compensation system in 2019 to provide key return to work outcomes in a year the NRTWS is not conducted. The survey instrument included the two key return to work measures (the Returned to Work Rate and Current Return to Work Rate) and a subset of the Perceived Justice of the Compensation Process scale (procedural justice, informational justice and interpersonal justice).

Key findings

System

The most striking aspect of the survey results was that, both return to work outcome measures were lower (and in many cases significantly lower) compared to previous years, with the exception of the Current Return to Work Rate for the Treasury Managed Fund (TMF). This outcome was worse for two groups of injured or ill workers who reported significantly lower return to work outcomes – those with a claim for mental illness (as compared to those with other injury types) and those who had received 130 or more days compensation (as compared to those who had fewer days compensated).

Table 1 shows the key metrics at the system level, by insurer type and year.

Table 1 Key metrics by System, Insurer Type and Year

| | Returned to Work Rate (%) | Current Return to Work Rate (%) | Procedural justice (mean) | Informational justice (mean) | Interpersonal justice (mean) |
|-------------------------------|---------------------------|---------------------------------|---------------------------|------------------------------|------------------------------|
| 2019 | 86 | 77 | 4.0 | 3.8 | 4.3 |
| Nominal Insurer | 84 | 73 | 4.0 | 3.9 | 4.3 |
| Self and Specialised Insurers | 92 | 84 | 3.9 | 3.9 | 4.3 |
| Treasury Managed Fund | 89 | 85 | 4.0 | 3.7 | 4.4 |
| 2018 | 94 | 84 | 3.9 | 3.7 | 4.4 |
| Nominal Insurer | 93 | 83 | 3.9 | 3.7 | 4.4 |
| Self and Specialised Insurers | 100 | 89 | 4.0 | 3.7 | 4.5 |
| Treasury Managed Fund | 95 | 83 | 3.8 | 3.8 | 4.3 |
| 2016 | 96 | 87 | - | - | - |
| Nominal Insurer | 96 | 86 | - | - | - |
| TMF and SSI | 96 | 89 | - | - | - |
| 2014 | 95 | 83 | - | - | - |
| Nominal Insurer | 96 | 80 | - | - | - |
| TMF and SSI | 94 | 90 | - | - | - |

Returned to Work Rate

In 2019, 84 per cent of injured or ill workers of the Nominal Insurer, 92 per cent of the TMF, and 89 per cent of workers of Specialised and Self-insurers (SSI) had returned to work at some time since their injury.

The Returned to Work Rate, among Nominal Insurer claims remained stable between 2014 and 2016 (96 per cent) and declined thereafter. Among the TMF and SSI, however, the Returned to Work Rate increased marginally between 2014 (94 per cent) and 2016 (96 per cent) and continued to increase in 2018 among SSI (100 per cent) but decreased slightly for the TMF (95 per cent). In 2019, the TMF decreased a further six percentage points (89 per cent) and SSI decreased significantly by eight percentage points (92 per cent).

Workers with a claim for mental illness reported a significantly lower Returned to Work Rate. Although just over half (52 per cent) of the claimants in the Nominal Insurer had returned to work at any time since their injury, this rate was almost seven in ten (68 per cent) among the TMF and SSI groups. The Returned to Work Rate showed an inverse relationship to the number of days compensated – over 90 per cent of workers who received 19 or fewer days of compensation had returned to work, whereas less than half (42 per cent) of those with 130 or more days compensated had returned. Likewise, workers from large employers reported the highest returned to work rate; while those from small employers reported the lowest

Current Return to Work Rate

In 2019, 73 per cent of injured or ill workers of the Nominal Insurer responded that they were currently working in a paid job at the time of the survey, significantly lower than 85 per cent and 84 per cent of the TMF and SSI insurer groups respectively. The Current Return to Work Rate peaked in 2016 for the Nominal Insurer (86 per cent) and 2014 for the TMF and SSI (90 per cent). While the Current Return to Work Rate significantly decreased 11 percentage points between 2018 (84 per cent) and 2019 (73 per cent) for workers of the Nominal Insurer, it remained relatively consistent for those of the TMF and SSI (85 per cent and 84 per cent respectively).

The Current Return to Work Rate is at a similar level among all injury type sub-groups, except for workers who had a claim for mental illness. This group reported a significantly lower Current Return to Work Rate – under half (43 per cent) of these injured or ill workers of the Nominal Insurer had returned to work and were currently working at the time of the 2019 survey (it should be noted that this proportion is based on a small sample size). In contrast, claimants of the TMF and SSI with a claim for mental illness recorded a 61 per cent Current Return to Work Rate. As might be expected, the Current Return to Work Rate showed an inverse relationship with the number of days compensated – the reported rate was highest for those with the lowest number of days compensated, and lowest for those with the highest number of days compensated.

Perceived Justice of the Compensation Process

Across all three dimensions of the Perceived Justice of the Compensation Process scale used in the 2019 abridged survey to measure perception of fairness of their workers compensation experience, the 2019 abridged survey results were in line with or higher than the 2018 NRTWS, except for the same two groups that reported lower key return to work outcomes. This suggests that a higher proportion of injured or ill workers (or at least, no less) agreed with the measured aspects of perceived justice as recorded in 2018.

Table 2 shows the mean level of agreement for each of the three Perceived Justice of the Compensation Process dimensions overall and by year. No significant differences were recorded in the mean scores.

Table 2 System wide level perceived justice of the compensation process by year (mean)

| | 2019 | 2018 |
|-----------------------|------|------|
| Procedural justice | 4.0 | 3.9 |
| Informational justice | 3.8 | 3.7 |
| Interpersonal justice | 4.3 | 4.4 |

Source: National Return to Work Survey (2018). Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: 2018: (n=637-644), 2019: (n=901-912).

Methodology

A key feature of the abridged survey was methodological consistency with the NRTWS to enable comparison of results, noting of course, that this survey was of a single jurisdiction only. A detailed description of the methodological process is presented in Appendix 1. The questionnaire is provided in Appendix 2.

Four insurer groups are of relevance within the NSW workers' compensation system. The insurer groups are defined¹ as follows:

- **The Nominal Insurer** provides workers compensation insurance to most employers through icare (for all industries except coal). The Nominal Insurer contracts insurance agents to manage policies and claims on its behalf.
- **Specialised and self-insurers (SSI)**
 - **Specialised insurers** are licensed to operate within particular industries. There are currently six specialised (or industry) insurers.
 - **Self-insurers** are employers approved by SIRA to manage their own workers compensation claims. There are currently 59 large employers licensed to self-insure.
- **The Treasury Managed Fund (TMF)** provides coverage to government agencies. It is administered by the State Insurance Corporation and managed by icare. There are currently three claims management agents who manage claims on behalf of the TMF.

Throughout this report, the TMF and SSI results are reported separately where practicable, however due to limitations in the small sample size these insurers have been grouped for sub-group comparison analysis.

The eligible population included claimants with a work-related injury or illness (injury) who:

- submitted a claim between 1 January 2018 and 30 April 2019 (16 months)
- had at least one day away from work (due to their injury), and
- had claims that were either open or closed.

The 1 January 2018 to 30 April 2019 (16 month period) time frame was chosen for the abridged survey as it 'followed on' from the 1 February 2016 to 31 January 2018 claim submission reference period in the 2018 NRTWS.

The NRTWS data for past iterations was also filtered to include claims from a 16-month period, to be consistent with the 2019 abridged survey so that results could be compared.

¹ <https://www.sira.nsw.gov.au/insurance-coverage/workers-compensation-insurance/how-to-get-workers-compensation-insurance>

A summary of the fieldwork statistics is presented at Table 3.

Table 3 Summary fieldwork statistics

| | Nominal Insurer | TMF and SSI | Total |
|---|----------------------------|----------------------------|----------------------------|
| Claimants sent a primary approach letter (PAL) | 2,114 | 1,187 | 3,301 |
| Date PAL sent (2019) | 3 July | 21 August | - |
| Opt-out period | 2 weeks | 1 week * | - |
| Opt-outs received (n) | 5 | 3 | 8 |
| Interviewing period via Computer assisted telephone interview (CATI) (2019) | 17 July and 4 August | 28 August and 11 September | - |
| Sample contacted (n) | 1,696 | 1,184 | 2,880 |
| Interviews achieved (n) | 613 | 300 | 913 |
| Refusals (n) | 152 | 86 | 238 |
| Cooperation rate (%) ^ | 80.0% | 77.7% | 79.3% |
| Average interview length (mins) | 5.8 | 6.0 | 5.9 |
| Languages other than English ^^ | Mandarin n=5 Arabic n=3 | - | Mandarin n=5 Arabic n=3 |

* Due to timelines the opt-out period was reduced. The soft launch confirmed that there was no confusion or distress among claimants who reported that they had not received the letter.

^ For the purpose of this report, cooperation rate is defined as the total number of interviews as a proportion of the total number of interviews plus all refusals. The formula used to calculate the response rate is as follows:

Response rate = Number of interviews ÷ (Number of interviews + Number of refusals)

^^ Non-English surveys were conducted upon request by bilingual interviewers at the Social Research Centre.

This report outlines the results of the 2019 abridged survey for the NSW workers compensation system including comparisons between insurer groups, claim characteristics and to previous iterations of the NRTWS where comparative data was collected. The claim duration categories have been replicated from the NRTWS, however due to the shorter reference period of in-scope workers, no claimants have a claim in the category of 731 days or more.

1. Return to Work Outcomes

This section presents the headline return to work measures with time series comparisons to previous years (derived from the NRTWS).

The key return to work metrics at the system wide level by year are provided at Table 4.

Table 4 System wide level key return to work metrics by year (%)

| | 2019 | 2018 | 2016 | 2014 |
|-----------------------------|------|------|------|------|
| Returned to Work Rate | 86 | 94 | 96 | 95 |
| Current Return to Work Rate | 77 | 84 | 87 | 83 |

1.1. Returned to Work Rate

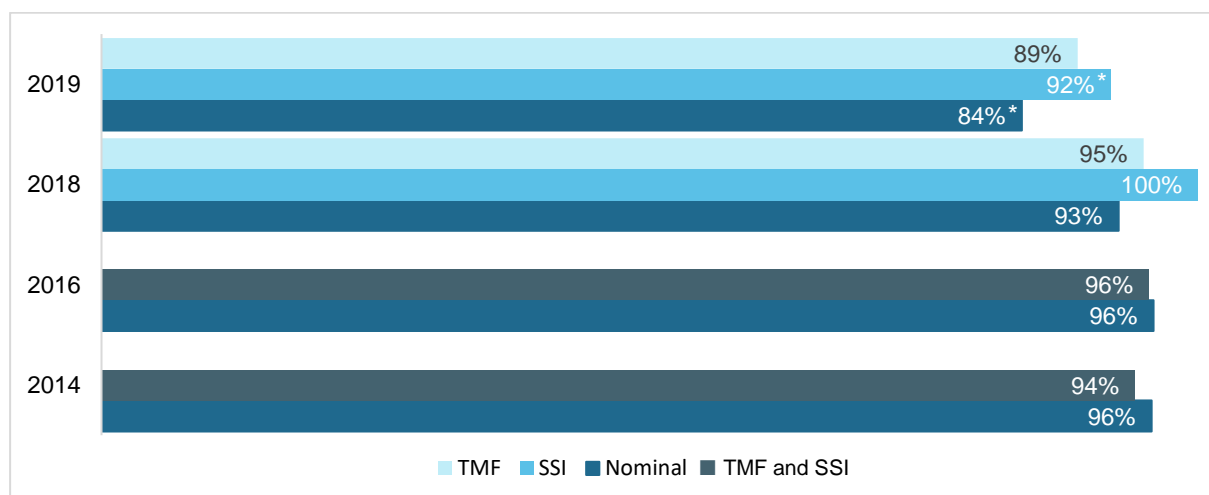
The *Returned to Work Rate* is the proportion of injured or ill workers who had returned to work for any period of time at some stage since their first day off work. It is based on question RTW1 'Have you returned to work at any time since your work-related injury or illness?' and reports the proportion of injured or ill workers who answer 'yes'.

In 2019, 84 per cent of injured or ill workers of the Nominal Insurer, 92 per cent of the TMF, and 89 per cent of injured or ill workers of SSI had returned to work at some time since their work-related injury or illness (Figure 1).

The Returned to Work Rate, among Nominal Insurer claims remained stable between 2014 and 2016 (96 per cent) and declined thereafter. Among the TMF and SSI, however, the Returned to Work Rate increased marginally between 2014 (94 per cent) and 2016 (96 per cent) and continued to increase in 2018 among SSI (100 per cent) but decreased slightly for the TMF (95 per cent). In 2019, the TMF decreased a further six percentage points (89 per cent) and SSI decreased significantly by eight percentage points (92 per cent). The Returned to Work Rate for the Nominal Insurer tended to be in line with (or marginally higher than) the national rate (as reported in the 2018 NRTW – Headline measures report²) between 2013 and 2018.

² <https://www.safeworkaustralia.gov.au/doc/national-return-work-survey-2018-headline-measures-report>

Figure 1 Returned to Work Rate by Insurer Type (%) – time series



Source: National Return to Work Survey (2014, 2016, 2018). Abridged Return to Work Outcomes survey (2019).

RTW1. Have you returned to work at any time since your work-related injury or illness?

Base: Nominal Insurer: 2014 (n=626), 2016 (n=628), 2018 (n=607), 2019 (n=613). SSI: 2018 (n=39), 2019 (n=86). TMF: 2018 (n=97), 2019 (n=214). TMF / SSI: 2014 (n=100), 2016 (n=95).

'Don't know' and 'Refused' responses are NOT excluded.

Notes: 2018 data includes claims submitted in 16-month period (September 2016 to December 2017).

2016 data includes claims submitted in 16-month period (September 2014 to December 2015).

2014 data includes claims submitted in 16-month period (September 2012 to December 2013).

Due to small sample sizes, the TMF and SSI have been combined for 2016 and 2014.

Asterisks (*) indicate statistically significant difference from the previous year (p-value <=0.05).

As shown in Table 5, injured or ill workers with a claim for mental illness reported a significantly lower Returned to Work Rate. Although just over half (52 per cent) of the claimants in the Nominal Insurer had returned to work at any time since their work-related injury or illness, this rate was higher for the TMF and SSI groups at almost seven in ten (68 per cent).

The Returned to Work Rate showed an inverse relationship to the number of days compensated – over 90 per cent of injured or ill workers who received 19 or fewer days of compensation had returned to work, whereas less than half (42 per cent) of those with 130 or more days compensated had returned. Likewise, injured or ill workers from large employers reported the highest returned to work rate; while those from small employers reported the lowest.

Table 5 Returned to Work Rate by Insurer Type (%) – sub-group comparisons

| | 2019 | | 2018 | |
|---|---------------------|-----------------|---------------------|------------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) |
| Injury Type | | | | |
| Fractures | 89 | 94 [^] | 92 | 100 [^] |
| Musculoskeletal Disorders | 87 [*] | 94 [*] | 94 | 99 |
| Other Trauma | 85 [*] | 97 | 95 | 90 [^] |
| Mental Illness | 52 | 68 | 70 | 74 [^] |
| Other Diseases | 79 [^] | 78 [^] | 89 [^] | 100 [^] |
| Number of days compensated | | | | |
| 1 to 9 days | 93 | 97 | 97 | 100 |
| 10 to 19 days | 96 | 92 | 98 | 100 [^] |
| 20 to 64 days | 85 [*] | 94 | 95 | 98 |
| 65 to 129 days | 78 | 69 | 76 | 93 [^] |
| 130 or more days | 42 | 53 [^] | 57 [^] | 31 [^] |
| Employer size (based on total remuneration) | | | | |
| Small (Less than \$1 million) | 81 | - | 87 | - |
| Medium (Between \$1 million and less than \$20 million) | 84 [*] | - | 94 | - |
| Large (\$20 million or more) | 88 [*] | - | 100 | - |
| Claim Duration | | | | |
| < 180 days | 69 [^] | 94 [^] | 93 [^] | 100 [^] |
| 181-270 days | 85 | 87 [*] | 93 | 100 |
| 271-365 days | 84 [*] | 83 | 96 | 92 [^] |
| 366-730 days | 85 | 93 | 92 | 96 |
| 731 days or more | - | - | - | - |

Source: National Return to Work Survey (2018). Abridged Return to Work Outcomes survey (2019).

RTW1. Have you returned to work at any time since your work-related injury or illness?

Base: Nominal Insurer: 2018 (n=607), 2019 (n=613) and TMF / SSI: 2018 (n=123), 2019 (n=300). Fractures (n=201), Musculoskeletal Disorders (n=850), Other Trauma (n=394), Mental Illness (n=140), Other Diseases (n=71). 1 to 9 days (n=432), 10 to 19 days (n=338), 20 to 64 days (n=484), 65 to 129 days (n=273), 130 or more days (n=129). Small (n=449), Medium (n=482), Large (n=288). <180 days (n=71), 181 to 270 days (n=610), 271 to 365 days (n=358), 366 to 730 days (n=617).

Notes: [^]Caution – low sample size (<30). Employer remuneration data not available for the TMF and SSI.

Asterisks (*) indicate statistically significant difference from the previous year (p-value <=0.05).

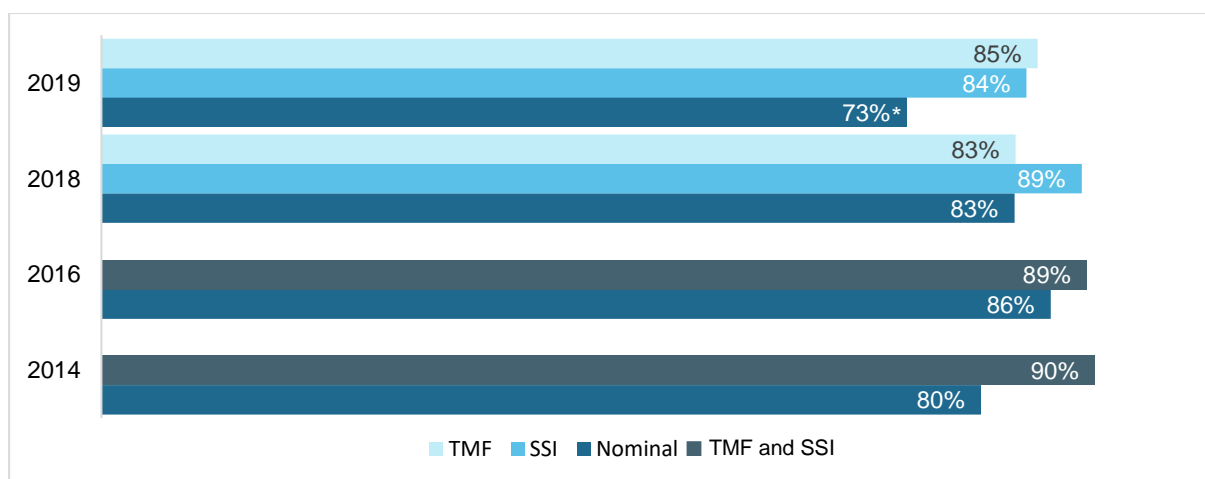
1.2. Current Return to Work Rate

The *Current Return to Work Rate* is the proportion of injured or ill workers who were working at the time of survey. This measure is based on question RTW2 'Are you currently working in a paid job?' and question RTW1 'Have you returned to work at any time since your work-related injury or illness?'. It reports the proportion of injured or ill workers who state 'yes' to both.

In 2019, 73 per cent of injured or ill workers of the Nominal Insurer responded that they were currently working in a paid job at the time of the survey, significantly lower than 85 per cent and 84 per cent of the TMF and SSI insurer groups respectively (Figure 2).

The Current Return to Work Rate peaked in 2016 for the Nominal Insurer (86 per cent) and 2014 for the TMF and SSI (90 per cent). While the Current Return to Work Rate significantly decreased 11 percentage points between 2018 (84 per cent) and 2019 (73 per cent) for injured or ill workers of the Nominal Insurer, it remained relatively consistent for those of the TMF and SSI (85 per cent and 84 per cent respectively).

Figure 2 Current Return to Work Rate by Insurer Type (%) – time series



Source: National Return to Work Survey (2014, 2016, 2018). Abridged Return to Work Outcomes survey (2019).

RTW1. Have you returned to work at any time since your work-related injury or illness?

RTW2. Are you currently working in a paid job?

Base: Nominal Insurer: 2014 (n=626), 2016 (n=628), 2018 (n=607), 2019 (n=613). SSI: 2018 (n=39), 2019 (n=86). TMF: 2018 (n=97), 2019 (n=214). TMF / SSI: 2014 (n=100), 2016 (n=95).

'Don't know' and 'Refused' responses are NOT excluded.

Notes: 2018 data includes claims submitted in 16-month period (September 2016 to December 2017).

2016 data includes claims submitted in 16-month period (September 2014 to December 2015).

2014 data includes claims submitted in 16-month period (September 2012 to December 2013).

Due to small sample sizes, the TMF and SSI have been combined for 2016 and 2014.

Asterisks (*) indicate statistically significant difference from the previous year (p-value <=0.05).

As shown in Table 6, the Current Return to Work Rate is at a similar level among all injury type sub-groups, except those who had a claim for mental illness. This group reported a significantly lower Current Return to Work Rate – under half (43 per cent) of these injured or ill workers of the Nominal Insurer had returned to work and were currently working at the time of the 2019 survey (it should be noted that this proportion is based on a small sample size). In contrast, claimants of the TMF and SSI with a claim for mental illness recorded a 61 per cent Current Return to Work Rate.

As might be expected, the Current Return to Work Rate showed an inverse relationship with the number of days compensated – the reported rate was highest for those with the lowest number of days compensated, and lowest for those with the highest number of days compensated.

Table 6 Current Return to Work Rate by Insurer Type (%) – sub group comparisons

| | 2019 | | 2018 | |
|---|---------------------|-----------------|---------------------|------------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) |
| Injury Type | | | | |
| Fractures | 76 | 94 [^] | 89 | 88 [^] |
| Musculoskeletal Disorders | 75 | 88 | 82 | 84 |
| Other Trauma | 75 | 94 | 87 | 85 [^] |
| Mental Illness | 43 | 61 | 57 | 67 [^] |
| Other Diseases | 79 [^] | 78 [^] | 88 [^] | 100 [^] |
| Number of days compensated | | | | |
| 1 to 9 days | 85 | 96 | 89 | 86 |
| 10 to 19 days | 83 | 84 | 90 | 100 [^] |
| 20 to 64 days | 76 | 86 | 85 | 81 |
| 65 to 129 days | 64 | 66 | 59 | 85 [^] |
| 130 or more days | 26 | 35 [^] | 53 [^] | 11 [^] |
| Employer size (based on total remuneration) | | | | |
| Small (Less than \$1 million) | 67 [*] | - | 84 | - |
| Medium (Between \$1 million and less than \$20 million) | 77 | - | 78 | - |
| Large (\$20 million or more) | 74 [*] | - | 91 | - |
| Claim Duration | | | | |
| < 180 days | 62 [^] | 94 [^] | 93 [^] | 89 [^] |
| 181-270 days | 69 | 82 | 79 | 83 |
| 271-365 days | 75 | 81 | 83 | 82 [^] |
| 366-730 days | 76 | 87 | 84 | 86 |
| 731 days or more | - | - | - | - |

Source: National Return to Work Survey (2018). Abridged Return to Work Outcomes survey (2019).

RTW1. Have you returned to work at any time since your work-related injury or illness?

RTW2. Are you currently working in a paid job?

Base: Nominal Insurer: 2018 (n=607), 2019 (n=613) and TMF / SSI: 2018 (n=136), 2019 (n=300).

Fractures (n=201), Musculoskeletal Disorders (n=850), Other Trauma (n=394), Mental Illness (n=140), Other Diseases (n=71). 1 to 9 days (n=432), 10 to 19 days (n=338), 20 to 64 days (n=484), 65 to 129 days (n=273), 130 or more days (n=129). Small (n=449), Medium (n=482), Large (n=288). <180 days (n=71), 181 to 270 days (n=610), 271 to 365 days (n=358), 366 to 730 days (n=617).

Notes: [^]Caution – low sample size (<30). Employer remuneration data not available for the TMF and SSI.

Asterisks (*) indicate statistically significant difference from the previous year (p-value <=0.05).

2. Perceived Justice of the Compensation Process

The Perceived Justice of the Compensation Process series of measures is a scale that has been used widely in research related to workers compensation and return to work outcomes. It measures injured or ill workers' perceptions of fairness of their workers' compensation experience across four broad dimensions – the details of their compensation arrangement, the claim process, information provision and interpersonal communications. These measures were included in the 2018 NRTWS for the first time. For the abridged survey, only the last three dimensions (procedural justice, informational justice and interpersonal justice) were included to keep the survey length to a minimum (Refer to Appendix 2 for the questionnaire).

For each dimension, respondents were asked to rate their level of agreement with a series of statements using a 5-point Likert type rating scale from 1 ('strongly agree') to 5 ('strongly disagree'). The mean level of agreement was calculated for each of the three dimensions. In doing so, the scale values were inversed, such that a higher mean score denotes a higher level of agreement (or, a higher perceived sense of justice/fairness). This report uses this mean calculation, and the proportion of respondents who reported 1 ('strongly agree') or 2 ('agree') for each statement within each of the three dimensions.

Table 7 shows the mean level of agreement for each of the three Perceived Justice of the Compensation Process dimensions overall, and by insurer type and year. No significant differences were recorded in the mean scores.

Table 7 Perceived justice of the compensation process by Insurer Type and Year (mean)

| | Procedural justice | Informational justice | Interpersonal justice |
|-------------------------------|--------------------|-----------------------|-----------------------|
| 2019 | 4.0 | 3.8 | 4.3 |
| Nominal Insurer | 4.0 | 3.9 | 4.3 |
| Self and Specialised Insurers | 3.9 | 3.9 | 4.3 |
| Treasury Managed Fund | 4.0 | 3.7 | 4.4 |
| 2018 | 3.9 | 3.7 | 4.4 |
| Nominal Insurer | 3.9 | 3.7 | 4.4 |
| Self and Specialised Insurers | 4.0 | 3.7 | 4.5 |
| Treasury Managed Fund | 3.8 | 3.8 | 4.3 |

Source: National Return to Work Survey (2018). Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: 2018 (n=515-521), 2019 (n=602-613), SSI: 2018 (n=34), 2019 (n=86), and TMF: 2018 (n=87-89), 2019 (n=213-214).

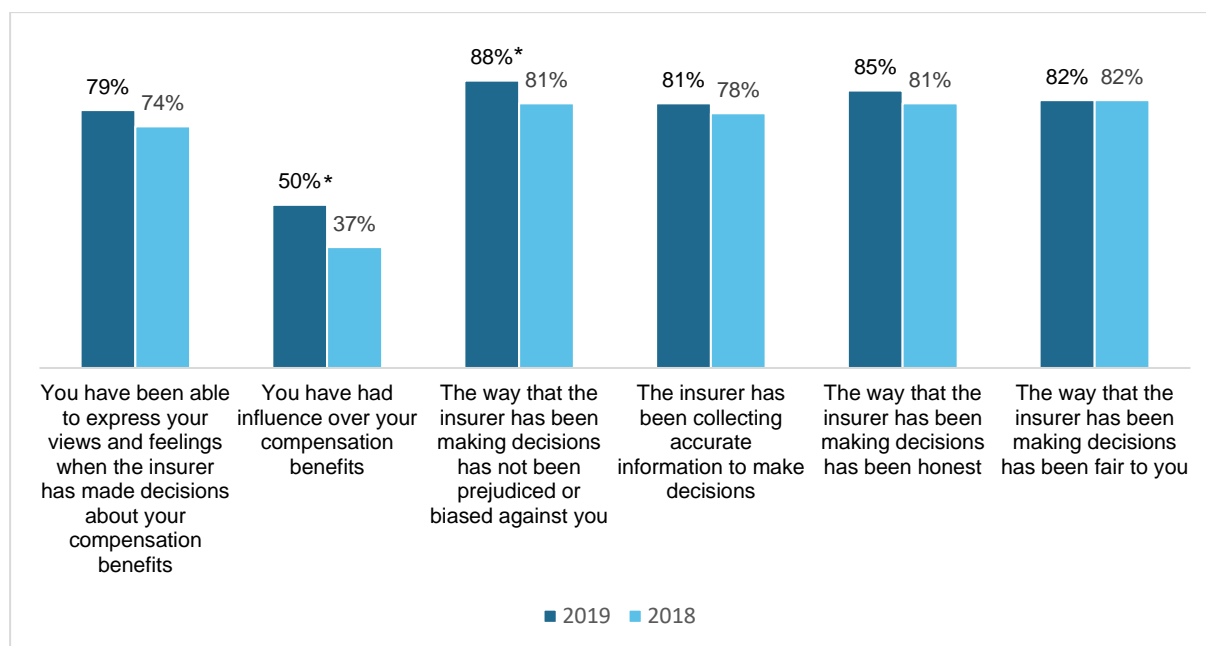
Note: 2018 data includes claims submitted in 16-month period (September 2016 to December 2017).

2.1. Procedural justice

Respondents expressed their level of agreement with six statements related to procedural justice. Three-quarters or more of respondents in the NSW workers' compensation system across both years agreed or strongly agreed with all statements, except for *you have had influence over your compensation benefits* (Figure 3). The lower level of agreement with this statement was due, in part, to a relatively high proportion of 'don't know' and 'refused' responses (15 per cent in 2019 and 12 per cent in 2018, compared to between one per cent and five per cent for the other five items in the

abridged survey). That said, a relatively high proportion of ‘don’t know’ and ‘refused’ responses were also recorded in the 2018 NRTWS for *the insurer has been collecting accurate information to make decisions* (11 per cent) and *the way that the insurer has been making decisions has been honest* (nine per cent).

Figure 3 System wide procedural justice by Year (% Agree / Strongly agree)



Source: National Return to Work Survey (2018). Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: National Return to Work Survey (2018) (n=648). Abridged Return to Work Outcomes survey (2019) (n=913).

‘Don’t know’ and ‘Refused’ responses are NOT excluded.

Notes: 2018 data includes claims submitted in 16-month period (September 2016 to December 2017).

Asterisks (*) indicate statistically significant difference from the previous year (p-value <=0.05).

The statement that received the highest agreement rating in 2019 was *the way that the insurer has been making decisions has not been biased or prejudiced against you* (88 per cent). Agreement significantly increased by seven percentage points from 2018 (81 per cent). The statement *you have had influence over your compensation benefits* recorded the largest change from 2018 (17 percentage points).

Respondents’ level of agreement to each of the procedural justice statements by year and insurer type are presented in Table 8. Among the Nominal Insurer, but with the exception of *the way that the insurer has been making decisions has been fair to you* (which decreased two percentage points), agreement was rated higher across all statements in 2019 compared to 2018. Agreement to all statements for the TMF increased by between five and 18 percentage points in 2019, while agreement to the statements mostly decreased for SSI by between one and 13 percentage points. Significant differences were recorded for the following statements:

- *You have been able to express your views and feelings when the insurer has made decisions about your compensation benefits* (83 per cent for the TMF in 2019 compared to 68 per cent in 2018).
- *You have had influence over your compensation benefits* (50 per cent the Nominal Insurer in 2019 compared to 39 per cent in 2018, and 49 per cent for the TMF in 2019 compared to 31 per cent in 2018).

- *The way that the insurer has been making decisions has not been prejudiced or biased against you* (87 per cent for the Nominal Insurer in 2019 compared to 79 per cent in 2018).

Table 8 Procedural justice by Insurer Type and Year (% Agree / Strongly agree)

| | 2019 | | | 2018 | | |
|--|---------------------|---------|---------|---------------------|---------|---------|
| | Nominal Insurer (%) | SSI (%) | TMF (%) | Nominal Insurer (%) | SSI (%) | TMF (%) |
| You have been able to express your views and feelings when the insurer has made decisions about your compensation benefits | 77 | 82 | 83* | 75 | 83 | 68 |
| You have had influence over your compensation benefits | 50* | 51 | 49* | 39 | 36 | 31 |
| The way that the insurer has been making decisions has not been prejudiced or biased against you | 87* | 89 | 88 | 79 | 87 | 83 |
| The insurer has been collecting accurate information to make decisions | 82 | 82 | 80 | 78 | 89 | 74 |
| The way that the insurer has been making decisions has been honest | 85 | 83 | 84 | 81 | 89 | 78 |
| The way that the insurer has been making decisions has been fair to you | 82 | 79 | 84 | 84 | 92 | 75 |

Source: National Return to Work Survey (2018). Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: 2018 (n=525), 2019 (n=613), SSI: 2018 (n=34), 2019 (n=86), and TMF: 2018 (n=89), 2019 (n=214). 'Don't know' and 'Refused' responses are NOT excluded.

Notes: 2018 data includes claims submitted in 16-month period (September 2016 to December 2017).

Asterisks (*) indicate statistically significant difference from the previous year (p-value <=0.05).

Table 9, Table 10 and Table 11 provide a comparison of the statements making up the procedural justice dimension by injury type, number of days compensation received and claim duration respectively for the 2019 abridged survey.

Workers receiving compensation for a mental illness reported lower levels of agreement across all six statements. Most strikingly, only 59 per cent of those from the Nominal Insurer agreed or strongly agreed that *the way the insurer has been making decisions has been fair to you*.

Level of agreement to all six statements was also lower among injured or ill workers who had received compensation for 130 or more days. These differences echo the 2018 NRTWS, in which it was found, at a national level, that injured or ill workers who experienced mental illness, and those with longer claim durations, reported significantly lower levels of perceived fairness as measured by the procedural justice dimension.

Table 9 Procedural justice (2019) by Injury Type (% Agree / Strongly agree)

| | Total | | Fractures | | Musculo-skeletal Disorders | | Other Trauma | | Mental Illness | | Other Diseases | |
|--|---------------------|-----------------|---------------------|------------------|----------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|----------------------|------------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%)^ | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%)^ | TMF and SSI (%)^ |
| You have been able to express your views and feelings when the insurer has made decisions about your compensation benefits | 77 | 82 | 72 | 85 | 79 | 81 | 77 | 87 | 66 | 79 | 92 | 85 |
| You have had influence over your compensation benefits | 50 | 50 | 50 | 60 | 49 | 48 | 53 | 57 | 38 | 39 | 51 | 49 |
| The way that the insurer has been making decisions has not been prejudiced or biased against you | 87 | 89 | 92 | 82 | 88 | 89 | 87 | 91 | 69*↓ | 89 | 97 | 85 |
| The insurer has been collecting accurate information to make decisions | 82 | 81 | 86 | 85 | 84 | 81 | 81 | 83 | 60↓ | 74 | 89 | 76 |
| The way that the insurer has been making decisions has been honest | 85 | 84 | 88 | 91 | 86 | 87 | 85 | 86 | 62↓ | 72↓ | 93 | 76 |
| The way that the insurer has been making decisions has been fair to you | 82 | 83 | 84 | 96 | 85 | 81 | 80 | 87 | 59↓ | 79 | 89 | 76 |

Source: Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: (n=613), TMF / SSI: (n=300).

Fractures (n=93), Musculoskeletal Disorders (n=442), Other Trauma (n=247), Mental Illness (n=90), Other Diseases (n=41).

'Don't know' and 'Refused' responses are NOT excluded.

Notes: ^Caution – low sample size (<30).

Arrows show results that are significantly higher (↑) or lower (↓) than the total result of the same insurer type. Asterisks (*) indicate statistically significant difference between insurer types in the same category (p-value <=0.05).

Table 10 Procedural justice (2019) by Days Compensated (% Agree / Strongly agree)

| | Total | | 1 to 9 days | | 10 to 19 days | | 20 to 64 days | | 65 to 129 days | | 130 or more days | |
|--|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|------------------------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) [^] |
| You have been able to express your views and feelings when the insurer has made decisions about your compensation benefits | 77 | 82 | 82 | 85 | 78 | 87 | 74 | 79 | 80 | 75 | 63↓ | 76 |
| You have had influence over your compensation benefits | 50 | 50 | 55 | 58 | 55 | 46 | 49 | 47 | 46 | 43 | 34↓ | 18 |
| The way that the insurer has been making decisions has not been prejudiced or biased against you | 87 | 89 | 92 | 95 | 92 | 87 | 87 | 80 | 91 | 94 | 60↓ | 71 |
| The insurer has been collecting accurate information to make decisions | 82 | 81 | 86 | 84 | 83 | 76 | 82 | 83 | 88 | 82 | 61↓ | 60 |
| The way that the insurer has been making decisions has been honest | 85 | 84 | 91 | 90 | 88 | 87 | 85 | 83 | 87 | 77 | 58↓ | 53 |
| The way that the insurer has been making decisions has been fair to you | 82 | 83 | 88 | 88 | 87 | 81 | 81 | 79 | 80 | 88 | 57↓ | 53 |

Source: Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: (n=613), TMF / SSI: (n=300).

1 to 9 days (n=309), 10 to 19 days (n=156), 20 to 64 days (n=227), 65 to 129 days (n=122). 130 or more days (n=99).

'Don't know' and 'Refused' responses are NOT excluded.

Notes: [^]Caution – low sample size (<30).

Arrows show results that are significantly higher (↑) or lower (↓) than the total result of the same insurer type (p-value <=0.05).

Table 11 Procedural justice (2019) by Claim Duration (% Agree / Strongly agree)

| | Total | | < 180 days | | 181-270 days | | 271-365 days | | 366-730 days | | 731 days or more | |
|--|---------------------|-----------------|----------------------|------------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%)^ | TMF and SSI (%)^ | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) |
| You have been able to express your views and feelings when the insurer has made decisions about your compensation benefits | 77 | 82 | 65 | 94 | 80 | 87 | 75 | 84 | 78 | 79 | - | - |
| You have had influence over your compensation benefits | 50 | 50 | 60 | 64 | 48 | 57 | 52 | 55 | 48 | 44 | - | - |
| The way that the insurer has been making decisions has not been prejudiced or biased against you | 87 | 89 | 91 | 100 | 91 | 89 | 84 | 92 | 86 | 86 | - | - |
| The insurer has been collecting accurate information to make decisions | 82 | 81 | 84 | 94 | 87 | 85 | 77 | 79 | 81 | 78 | - | - |
| The way that the insurer has been making decisions has been honest | 85 | 84 | 92 | 94 | 92↑ | 91 | 82 | 80 | 81 | 82 | - | - |
| The way that the insurer has been making decisions has been fair to you | 82 | 83 | 90 | 77 | 87 | 94↑ | 78 | 91* | 79 | 76 | - | - |

Source: Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: (n=613), TMF / SSI: (n=300).

<180 days (n=35), 181 to 270 days (n=196), 271 to 365 days (n=225), 366 to 730 days (n=457).

'Don't know' and 'Refused' responses are NOT excluded.

Notes: ^Caution – low sample size (<30).

Arrows show results that are significantly higher (↑) or lower (↓) than the total result of the same insurer type. Asterisks (*) indicate statistically significant difference between insurer types in the same category (p-value <=0.05).

System level comparisons among injury types between years

The following significant differences in agreement with the procedural justice statements were recorded between 2018 and 2019:

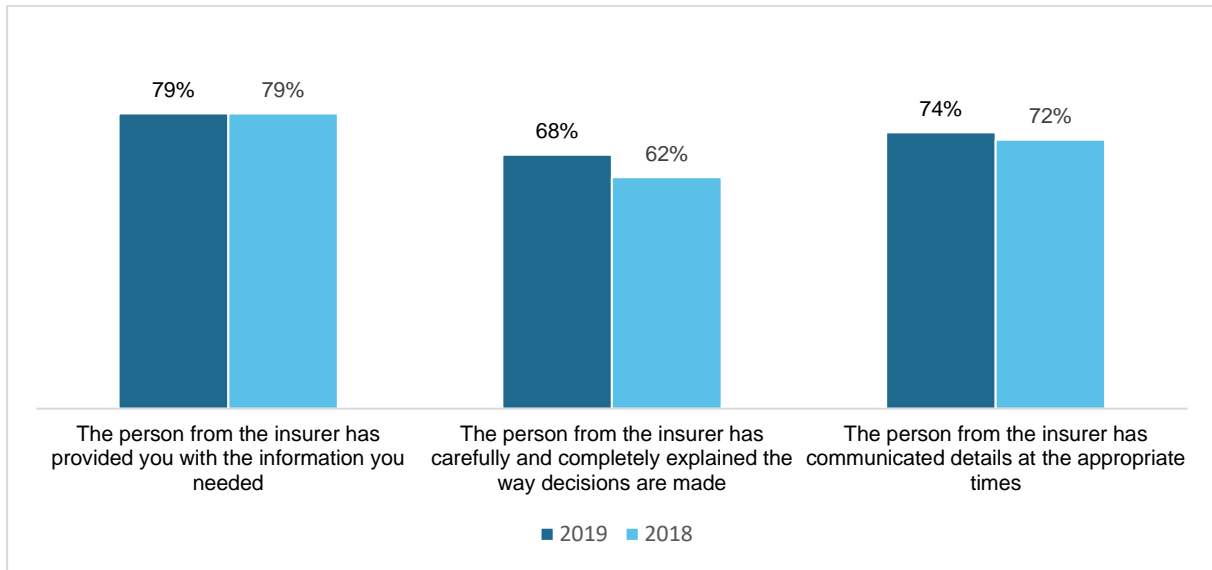
- *You have been able to express your views and feelings when the insurer has made decisions about your compensation benefits.* Significant increases were recorded for workers with the injury type 'Other Trauma' (60 per cent to 80 per cent), and those with between '20 to 64 days' compensation (63 per cent to 76 per cent).
- *You have had influence over your compensation benefits.* Significant increases were recorded for workers with injury types 'Musculoskeletal disorders' (38 per cent to 49 per cent) and 'Other Trauma' (25 per cent to 54 per cent), workers with '1 to 9 days' compensation (32 per cent to 56 per cent). Increases were also recorded for those with claim durations between '181-270 days' (35 per cent to 51 per cent), and '271-365 days' (32 per cent to 52 per cent).
- *The way that the insurer has been making decisions has not been prejudiced or biased against you.* Significant increases were recorded for workers with injury type 'Other Trauma' (70 per cent to 87 per cent) those with '1 to 9 days' compensation (82 per cent to 93 per cent), and workers with claim durations between '65 to 129 days' (79 per cent to 92 per cent).
- *The way that the insurer has been making decisions has been honest.* Significant increases were recorded for workers with the injury type 'Other trauma', from 71 per cent in 2018 to 86 per cent in 2019
- *The way that the insurer has been making decisions has been fair to you.* Significant increases were recorded for workers with '181-270 days' compensation, increasing from 80 per cent in 2018 to 89 per cent in 2019.

2.2. Informational justice

Respondents expressed their level of agreement with three statements related to informational justice. These statements focused on the actions of personnel from the insurance provider, in regard to their communication with claimants.

At the system level at least seven in ten respondents agreed or strongly agreed with each statement in 2019 (Figure 4). The statement that recorded the highest agreement rating in 2019 and 2018 was the person from the insurer has provided you with the information you needed (79 per cent each year). The largest change in agreement between years was for *the person from the insurer has carefully and completely explained the way decisions are made* which increased six percentage points from 2018 (62 per cent) to 2019 (68 per cent).

Figure 4 System wide informational justice by Year (% Agree / Strongly agree)



Source: Abridged Return to Work Outcomes survey (2019). National Return to Work Survey (2018).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: National Return to Work Survey (2018) (n=648). Abridged Return to Work Outcomes survey (2019) (n=913).

'Don't know' and 'Refused' responses are NOT excluded.

Note: 2018 data includes claims submitted in 16-month period (September 2016 to December 2017).

Respondents' level of agreement to each of the informational justice statements by year and insurer type are presented in Table 12. Agreement in 2019 was rated higher for the Nominal Insurer across all statements, compared to 2018. There were no significant differences in the agreement ratings of each statement between the insurer types and years.

Table 12 Informational justice by Insurer Type and Year (% Agree / Strongly agree)

| | 2019 | | | 2018 | | |
|---|---------------------|---------|---------|---------------------|---------|---------|
| | Nominal Insurer (%) | SSI (%) | TMF (%) | Nominal Insurer (%) | SSI (%) | TMF (%) |
| The person from the insurer has provided you with the information you needed | 78 | 82 | 80 | 77 | 86 | 83 |
| The person from the insurer has carefully and completely explained the way decisions are made | 70 | 74 | 61 | 62 | 57 | 63 |
| The person from the insurer has communicated details at the appropriate times | 72 | 82 | 76 | 69 | 77 | 78 |

Source: National Return to Work Survey (2018). Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: 2018 (n=525), 2019 (n=613), SSI: 2018 (n=34), 2019 (n=86), and TMF: 2018 (n=89), 2019 (n=214).

'Don't know' and 'Refused' responses are NOT excluded.

Note: 2018 data includes claims submitted in 16-month period (September 2016 to December 2017).

Table 13, Table 14 and Table 15 provide a comparison of the statements making up the informational justice dimension by injury type, number of days compensation received and claim duration respectively.

Workers with a claim for a mental illness reported lower ratings of agreement (than those with other injury types) to all statements. Significant differences were recorded for the Nominal Insurer for *the person from the insurer has carefully and completely explained the way decisions are made* and *the person from the insurer has communicated details at the appropriate times*, with agreement levels of 53 per cent and 55 percent respectively.

Injured or ill workers who received compensation for 130 or more days reported significantly lower agreement ratings for all three statements. Again, this is consistent with findings from the 2018 NRTWS (at a national level).

Table 13 Informational justice (2019) by Injury Type (% Agree / Strongly agree)

| | Total | | Fractures | | Musculo-skeletal Disorders | | Other Trauma | | Mental Illness | | Other Diseases | |
|---|---------------------|-----------------|---------------------|------------------|----------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|----------------------|------------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%)^ | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%)^ | TMF and SSI (%)^ |
| The person from the insurer has provided you with the information you needed | 78 | 81 | 78 | 89 | 79 | 80 | 77 | 88 | 70 | 72 | 92 | 70 |
| The person from the insurer has carefully and completely explained the way decisions are made | 70 | 65 | 65 | 86 | 71 | 64 | 70 | 70 | 53↓ | 52 | 82 | 70 |
| The person from the insurer has communicated details at the appropriate times | 72 | 78 | 72 | 85 | 74 | 79 | 73 | 85 | 55↓ | 65 | 81 | 70 |

Source: Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: (n=613), TMF / SSI: (n=300).

Fractures (n=93), Musculoskeletal Disorders (n=442), Other Trauma (n=247), Mental Illness (n=90), Other Diseases (n=41).

'Don't know' and 'Refused' responses are NOT excluded.

Note: ^Caution – low sample size (<30).

Arrows show results that are significantly higher (↑) or lower (↓) than the total result of the same insurer type (p-value <=0.05).

Table 14 Informational justice (2019) by Days Compensated (% Agree / Strongly agree)

| | Total | | 1 to 9 days | | 10 to 19 days | | 20 to 64 days | | 65 to 129 days | | 130 or more days | |
|---|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|------------------------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) [^] |
| The person from the insurer has provided you with the information you needed | 78 | 81 | 82 | 82 | 79 | 78 | 79 | 85 | 85 | 85 | 58↓ | 58 |
| The person from the insurer has carefully and completely explained the way decisions are made | 70 | 65 | 75 | 67 | 77 | 66 | 67 | 73 | 74 | 65 | 44↓ | 24 |
| The person from the insurer has communicated details at the appropriate times | 72 | 78 | 80 | 80 | 73 | 72 | 70* | 87 | 76 | 82 | 51↓ | 41 |

Source: Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: (n=613), TMF / SSI: (n=300).

1 to 9 days (n=309), 10 to 19 days (n=156), 20 to 64 days (n=227), 65 to 129 days (n=122). 130 or more days (n=99).

'Don't know' and 'Refused' responses are NOT excluded.

Note: [^]Caution – low sample size (<30).

Arrows show results that are significantly higher (↑) or lower (↓) than the total result of the same insurer type. Asterisks (*) indicate statistically significant difference to other insurer (p-value <=0.05).

Table 15 Informational justice (2019) by Claim Duration (% Agree / Strongly agree)

| | Total | | < 180 days | | 181-270 days | | 271-365 days | | 366-730 days | | 731 days or more | |
|---|---------------------|-----------------|----------------------|------------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%)^ | TMF and SSI (%)^ | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) |
| The person from the insurer has provided you with the information you needed | 78 | 81 | 86 | 77 | 87↑ | 92↑ | 73 | 85 | 75 | 76 | - | - |
| The person from the insurer has carefully and completely explained the way decisions are made | 70 | 65 | 73 | 52 | 79↑ | 73 | 68 | 72 | 64 | 61 | - | - |
| The person from the insurer has communicated details at the appropriate times | 72 | 78 | 80 | 77 | 80 | 79 | 69 | 81 | 69 | 77 | - | - |

Source: Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: (n=613), TMF / SSI: (n=300).

<180 days (n=35), 181 to 270 days (n=196), 271 to 365 days (n=225), 366 to 730 days (n=457).

'Don't know' and 'Refused' responses are NOT excluded.

Note: ^Caution – low sample size (<30).

Arrows show results that are significantly higher (↑) or lower (↓) than the total result of the same insurer type (p-value <=0.05).

System level comparisons among sub groups between years

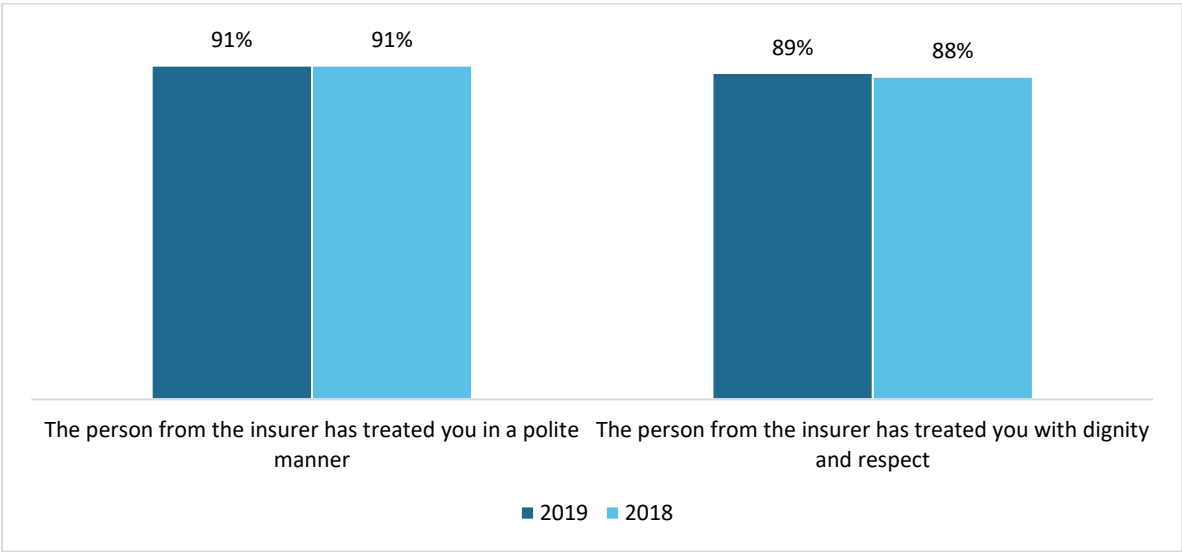
Respondents with a claim between 181-270 days reported a significant increase in agreement to *the person from the insurer has carefully and completely explained the way decisions are made*, from 65 per cent in 2018 to 77 per cent 2019. No further significant differences were recorded between sub groups for the informational justice statements.

2.3. Interpersonal justice

Survey respondents rated their agreement with two statements related to interpersonal justice. These statements also focused on the actions of personnel from the insurance provider, in particular the manner in which they have treated claimants.

As in 2018, a high proportion of respondents among each insurer type agreed with each of these statements, indicating that most claimants had a positive service experience when dealing with insurers (Figure 5). Indeed, the ratings for this dimension were higher than the other two dimensions – this is also consistent with findings from the 2018 NRTWS (at a national level).

Figure 5 System wide interpersonal justice by Year (% Agree / Strongly agree)



Source: Abridged Return to Work Outcomes survey (2019). National Return to Work Survey (2018). WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?
 Base: National Return to Work Survey (2018) (n=648). Abridged Return to Work Outcomes survey (2019) (n=913). 'Don't know' and 'Refused' responses are NOT excluded.
 Note: 2018 data includes claims submitted in 16-month period (September 2016 to December 2017).

Respondents' level of agreement to each of the interpersonal justice statements by year and insurer type are presented in Table 16. A significant decrease in agreement was recorded for SSI, from 100 percent in 2018 to 90 per cent in 2019 (it should be noted that this proportion is based on a small sample size in 2018). Outside of this result, between years, the level of agreement was consistent across all statements respective to each insurer type.

Table 16 Interpersonal justice by Insurer Type and Year (% Agree / Strongly agree)

| | Nominal Insurer (%) | 2019 | | | 2018 | | |
|--|---------------------|---------|---------|---------------------|---------|---------|--|
| | | SSI (%) | TMF (%) | Nominal Insurer (%) | SSI (%) | TMF (%) | |
| The person from the insurer has treated you in a polite manner | 90 | 90* | 92 | 90 | 100 | 89 | |
| The person from the insurer has treated you with dignity and respect | 88 | 91 | 90 | 87 | 94 | 89 | |

Source: National Return to Work Survey (2018). Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: 2018 (n=525), 2019 (n=613), SSI: 2018 (n=34), 2019 (n=86), and TMF: 2018 (n=89), 2019 (n=89). 'Don't know' and 'Refused' responses are NOT excluded.

Notes: 2018 data includes claims submitted in 16-month period (September 2016 to December 2017).

Asterisks (*) indicate statistically significant difference between insurer types from the previous year (p-value <=0.05).

Table 17, Table 18 and Table 19 provide a comparison of the statements making up the interpersonal justice dimension by injury type, number of days compensation received and claim duration respectively.

Unlike the procedural and informational justice ratings (where their ratings tended lower) injured or ill workers who had a claim for mental illness reported similar ratings to other injury types for both statements measured by the interpersonal justice dimension.

Injured or ill workers who had received compensation for 130 or more days reported significantly lower ratings for both statements in comparison to those with fewer days compensation. Most notably, only 74 per cent of claimants in the Nominal Insurer in 2019 agreed or strongly agreed that *the person from the insurer has treated you with dignity and respect*. At a national level, this pattern is consistent – the 2018 NRTWS found that ratings for these interpersonal justice items were lowest among respondents with longest claim duration.

Table 17 Interpersonal justice (2019) by Injury Type (% Agree / Strongly agree)

| | Total | | Fractures | | Musculo-skeletal Disorders | | Other Trauma | | Mental Illness | | Other Diseases | |
|--|---------------------|-----------------|---------------------|------------------|----------------------------|-----------------|---------------------|-----------------|---------------------|-----------------|----------------------|------------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%)^ | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%)^ | TMF and SSI (%)^ |
| The person from the insurer has treated you in a polite manner | 90 | 92 | 92 | 90 | 91 | 93 | 87 | 94 | 88 | 86 | 97 | 92 |
| The person from the insurer has treated you with dignity and respect | 85 | 90 | 91 | 94 | 89 | 92 | 85 | 95 | 81 | 82 | 93 | 76 |

Source: Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: (n=613), TMF / SSI: (n=300).

Fractures (n=93), Musculoskeletal Disorders (n=442), Other Trauma (n=247), Mental Illness (n=90), Other Diseases (n=41).

'Don't know' and 'Refused' responses are NOT excluded.

Note: ^Caution – low sample size (<30).

Table 18 Interpersonal justice (2019) by Days Compensated (% Agree / Strongly agree)

| | Total | | 1 to 9 days | | 10 to 19 days | | 20 to 64 days | | 65 to 129 days | | 130 or more days | |
|--|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|------------------------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) [^] |
| The person from the insurer has treated you in a polite manner | 90 | 92 | 89 | 95 | 93 | 91 | 92 | 89 | 93 | 97 | 80↓ | 71 |
| The person from the insurer has treated you with dignity and respect | 85 | 90 | 90 | 95 | 92 | 87 | 88 | 90 | 92 | 91 | 74↓ | 71 |

Source: Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: (n=613), TMF / SSI: (n=300).

1 to 9 days (n=309), 10 to 19 days (n=156), 20 to 64 days (n=227), 65 to 129 days (n=122). 130 or more days (n=99).

'Don't know' and 'Refused' responses are NOT excluded.

Notes: [^]Caution – low sample size (<30).

Arrows show results that are significantly higher (↑) or lower (↓) than the total result of the same insurer type (p-value <=0.05).

Table 19 Interpersonal justice (2019) by Claim Duration (% Agree / Strongly agree)

| | Total | | < 180 days | | 181-270 days | | 271-365 days | | 366-730 days | | 731 days or more | |
|--|---------------------|-----------------|----------------------|------------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|---------------------|-----------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%)^ | TMF and SSI (%)^ | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) |
| The person from the insurer has treated you in a polite manner | 90 | 92 | 95 | 94 | 94 | 95 | 85 | 90 | 90 | 91 | - | - |
| The person from the insurer has treated you with dignity and respect | 85 | 90 | 95 | 94 | 92 | 97 | 85 | 89 | 86 | 89 | - | - |

Source: Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: (n=613), TMF / SSI: (n=300).

<180 days (n=35), 181 to 270 days (n=196), 271 to 365 days (n=225), 366 to 730 days (n=457).

'Don't know' and 'Refused' responses are NOT excluded.

Note: ^Caution – low sample size (<30).

System level comparisons among sub groups between years

Agreement among workers with 10 to 19 days of compensation decreased from 100 per cent in 2018 to 92 per cent 2019. No further significant differences were recorded within the interpersonal justice statements.

3. Supplementary analysis and tables

3.1. Subgroup differences

Table 20, Table 21 and Table 22 present subgroup differences (injury type, number of days compensated, employer size and claim duration) by insurer type and year for the procedural justice, informational justice and interpersonal justice dimensions respectively. Within each table, the mean scale score is reported for each subgroup. A significant increase was recorded for respondents in the Nominal Insurer with the Other Trauma injury type, from 3.5 in 2018 to 4.0 in 2019.

Table 20 Subgroup differences for procedural justice Insurer Type and Year (mean)

| | 2019 | | 2018 | |
|---|---------------------|------------------|---------------------|------------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) |
| Injury Type | | | | |
| Fractures | 4.0 | 4.4 [^] | 3.9 | 4.1 [^] |
| Musculoskeletal Disorders | 4.0 | 3.9 | 4.0 | 3.8 |
| Other Trauma | 4.0* | 4.1 | 3.5 | 3.6 [^] |
| Mental Illness | 3.4 | 3.7 | 3.2 | 3.3 [^] |
| Other Diseases | 4.3 [^] | 3.9 [^] | 4.0 [^] | 4.5 [^] |
| Number of days compensated | | | | |
| 1 to 9 days | 4.2 | 4.1 | 4.0 | 3.8 |
| 10 to 19 days | 4.0 | 4.0 | 4.0 | 3.9 [^] |
| 20 to 64 days | 4.0 | 3.9 | 3.9 | 3.8 |
| 65 to 129 days | 4.0 | 4.0 | 3.6 | 3.9 [^] |
| 130 or more days | 3.2 | 3.1 [^] | 3.1 [^] | 2.7 [^] |
| Employer size (based on total remuneration) | | | | |
| Small (Less than \$1 million) | 4.0 | - | 3.8 | - |
| Medium (Between \$1 million and less than \$20 million) | 3.9 | - | 4.1 | - |
| Large (\$20 million or more) | 4.0 | - | 3.7 | - |
| Claim Duration | | | | |
| < 180 days | 4.1 [^] | 4.1 [^] | 3.7 [^] | 3.8 [^] |
| 181-270 days | 4.1 | 4.2 | 3.9 | 3.9 |
| 271-365 days | 3.9 | 4.1 | 3.8 | 3.7 |
| 366-730 days | 3.9 | 3.8 | 3.9 | 3.8 |
| 731 days or more | - | - | - | - |

Source: National Return to Work Survey (2018). Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: 2018 (n=521), 2019 (n=613), TMF / SSI: 2018 (n=123), 2019 (n=299). Fractures (n=186), Musculoskeletal Disorders (n=807), Other Trauma (n=359), Mental Illness (n=137), Other Diseases (n=67). 1 to 9 days (n=399), 10 to 19 days (n=306), 20 to 64 days (n=453), 65 to 129 days (n=269), 130 or more days (n=129). Small (n=418), Medium (n=448), Large (n=267). <180 days (n=67), 181 to 270 days (n=573), 271 to 365 days (n=333), 366 to 730 days (n=583).

Notes: [^]Caution – low sample size (<30).

Asterisks (*) indicate statistically significant difference between insurer types from the previous year (p-value <=0.05).

Table 21 Subgroup differences for informational justice Insurer Type and Year (mean)

| | 2019 | | 2018 | |
|---|---------------------|------------------|---------------------|------------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) |
| Injury Type | | | | |
| Fractures | 3.8 | 4.0 [^] | 3.9 | 4.3 [^] |
| Musculoskeletal Disorders | 3.8 | 3.8 | 3.8 | 3.7 |
| Other Trauma | 3.7 | 4.0 | 3.6 | 3.8 [^] |
| Mental Illness | 3.4 | 3.5 | 3.0 | 3.1 [^] |
| Other Diseases | 4.1 | 3.7 [^] | 3.8 [^] | 4.4 [^] |
| Number of days compensated | | | | |
| 1 to 9 days | 4.0 | 3.8 | 3.8 | 3.9 |
| 10 to 19 days | 3.8 | 3.8 | 3.9 | 3.9 [^] |
| 20 to 64 days | 3.7 | 4.0 | 3.8 | 3.8 |
| 65 to 129 days | 3.8 | 3.9 | 3.4 | 3.5 [^] |
| 130 or more days | 3.1 | 2.7 [^] | 2.9 [^] | 2.9 [^] |
| Employer size (based on total remuneration) | | | | |
| Small (Less than \$1 million) | 3.6 | - | 3.8 | - |
| Medium (Between \$1 million and less than \$20 million) | 3.8 | - | 3.9 | - |
| Large (\$20 million or more) | 3.8 | - | 3.5 | - |
| Claim Duration | | | | |
| < 180 days | 4.0 [^] | 3.8 [^] | 3.5 [^] | 3.7 [^] |
| 181-270 days | 4.0 | 4.1 | 3.7 | 3.9 |
| 271-365 days | 3.6 | 4.0 | 3.8 | 4.1 [^] |
| 366-730 days | 3.7 | 3.6 | 3.8 | 3.6 |
| 731 days or more | - | - | - | - |

Source: National Return to Work Survey (2018). Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: 2018 (n=515), 2019 (n=610) TMF / SSI: 2018 (n=122), 2019 (n=300).

Fractures (n=184), Musculoskeletal Disorders (n=801), Other Trauma (n=357), Mental Illness (n=138), Other Diseases (n=67).

1 to 9 days (n=396), 10 to 19 days (n=305), 20 to 64 days (n=450), 65 to 129 days (n=268), 130 or more days (n=128).

Small (n=416), Medium (n=445), Large (n=263).

<180 days (n=67), 181 to 270 days (n=568), 271 to 365 days (n=332), 366 to 730 days (n=580).

Note: [^]Caution – low sample size (<30).

Table 22 Subgroup differences for interpersonal justice Insurer Type and Year (mean)

| | 2019 | | 2018 | |
|---|---------------------|------------------|---------------------|------------------|
| | Nominal Insurer (%) | TMF and SSI (%) | Nominal Insurer (%) | TMF and SSI (%) |
| Injury Type | | | | |
| Fractures | 4.4 | 4.5 [^] | 4.4 | 4.7 [^] |
| Musculoskeletal Disorders | 4.4 | 4.4 | 4.4 | 4.3 |
| Other Trauma | 4.3 | 4.4 | 4.2 | 4.4 [^] |
| Mental Illness | 4.1 | 4.2 | 3.6 | 4.2 [^] |
| Other Diseases | 4.5 [^] | 4.3 [^] | 4.5 [^] | 5.0 [^] |
| Number of days compensated | | | | |
| 1 to 9 days | 4.5 | 4.5 | 4.5 | 4.4 |
| 10 to 19 days | 4.4 | 4.3 | 4.5 | 4.5 [^] |
| 20 to 64 days | 4.4 | 4.3 | 4.3 | 4.5 |
| 65 to 129 days | 4.4 | 4.5 | 4.2 | 3.9 [^] |
| 130 or more days | 3.7 | 3.5 [^] | 3.7 [^] | 3.6 [^] |
| Employer size (based on total remuneration) | | | | |
| Small (Less than \$1 million) | 4.4 | - | 4.2 | - |
| Medium (Between \$1 million and less than \$20 million) | 4.3 | - | 4.6 | - |
| Large (\$20 million or more) | 4.3 | - | 4.3 | - |
| Claim Duration | | | | |
| < 180 days | 4.5 | 4.3 [^] | 4.4 [^] | 4.5 [^] |
| 181-270 days | 4.5 | 4.6 | 4.4 | 4.4 |
| 271-365 days | 4.2 | 4.3 | 4.3 | 4.4 |
| 366-730 days | 4.3 | 4.3 | 4.4 | 4.3 |
| 731 days or more | - | - | - | - |

Source: National Return to Work Survey (2018). Abridged Return to Work Outcomes survey (2019).

WC5. The next questions ask about your experience with obtaining compensation for your work-related injury or illness. I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

Base: Nominal Insurer: 2018 (n=517), 2019 (n=602), TMF / SSI: 2018 (n=121), 2019 (n=299).

Fractures (n=183), Musculoskeletal Disorders (n=800), Other Trauma (n=351), Mental Illness (n=138), Other Diseases (n=67).

1 to 9 days (n=389), 10 to 19 days (n=303), 20 to 64 days (n=448), 65 to 129 days (n=270), 130 or more days (n=129).

Small (n=415), Medium (n=438), Large (n=265).

<180 days (n=67), 181 to 270 days (n=567), 271 to 365 days (n=332), 366 to 730 days (n=573).

Note: [^]Caution – low sample size (<30).

3.2. Non-response analysis

Table 23 presents subgroup differences (age, gender, number of days compensated, employer size and claim duration) by insurer type for survey responders and non-responders. These data illustrate the differences in profile characteristics between claimants who responded to the survey and those who did not respond. For the purposes of this analysis, responders include all participants who completed a survey. Non-responders include all other eligible respondents, namely those who refused, unresolved contacts, other contacts, non-contacts and unusable numbers.

The following significant differences in response were noted within claimants from the Nominal Insurer:

- Differences in response rate were noted for both genders of injured or ill workers, with 40 per cent of male workers, and 33 per cent of female workers completing the survey.
- 45 per cent of workers with the injury type 'Fractures' responded to the survey, with 55 per cent not responding.
- 53 per cent of workers with the injury type 'Other Diseases' responded to the survey, compared to 47 per cent who did not respond.
- 45 per cent of workers with 130 or more days of compensation completed the survey, compared to 55 per cent who did not respond.
- 35 per cent of workers with claim durations between 366 to 730 days responded to the survey, with 65 per cent not responding.

No significant differences in response were noted for the TMF and SSI.

Table 23 Non-response subgroup analysis by Insurer Type (2019) (%)

| | Nominal Insurer | | TMF and SSI | |
|---|-----------------|-------------------|---------------|-------------------|
| | Responder (%) | Non-responder (%) | Responder (%) | Non-responder (%) |
| Age | | | | |
| 15-25 years | 36 | 64 | 24 | 76 |
| 26-35 years | 37 | 63 | 28 | 72 |
| 36-45 years | 36 | 64 | 27 | 73 |
| 46-55 years | 39 | 61 | 31 | 69 |
| 56+ years | 42 | 58 | 27 | 73 |
| Gender | | | | |
| Male | 40* | 60 | 28 | 72 |
| Female | 33* | 67 | 28 | 72 |
| Injury Type | | | | |
| Fractures | 45* | 55 | 21 | 79 |
| Musculoskeletal Disorders | 38 | 62 | 29 | 71 |
| Other Trauma | 35 | 65 | 23 | 77 |
| Mental Illness | 38 | 62 | 32 | 68 |
| Other Diseases | 53* | 47 | 33 | 67 |
| Number of days compensated | | | | |
| 1 to 19 days | 37 | 63 | 29 | 71 |
| 20 to 64 days | 37 | 63 | 26 | 74 |
| 65 to 129 days | 45* | 55 | 28 | 72 |
| 130 or more days | 38 | 62 | 29 | 71 |
| Employer size (based on total remuneration) | | | | |
| Small (Less than \$1 million) | 39 | 61 | - | - |
| Medium (Between \$1 million and less than \$20 million) | 38 | 62 | - | - |
| Large (\$20 million or more) | 36 | 64 | - | - |
| Claim duration | | | | |
| < 180 days | 79^ | 21^ | 46^ | 54^ |
| 181 to 270 days | 40 | 60 | 31 | 69 |
| 271 to 365 days | 40 | 60 | 26 | 74 |
| 366 to 730 days | 35* | 65 | 27 | 73 |
| 731 days or more | | | | |

Notes: Data taken from sample provided by the State Insurance Regulatory Authority. Unweighted data shown.

Asterisks (*) indicate statistically significant difference between responders and non-responders of the same insurer type (p-value <=0.05).

^Caution – low sample size (<30).

Appendix 1 Methodological process

Approach and sampling

The Abridged Return to Work Outcomes Survey (abridged survey) was conducted via computer assisted telephone interviewing (CATI). The 2019 abridged survey followed the same methodological processes as the NRTWS to enable comparison of results.

SIRA provided the Social Research Centre with a deidentified sample file via a secure file exchange containing all in-scope workers' compensation claims (49,997 in total). The eligible population included claimants with a work-related injury or illness who:

- submitted a claim between 1 January 2018 and 30 April 2019
- had at least one day away from work (due to their work-related injury or illness), and
- had claims that were either open or closed.

The 1 January 2018 to 30 April 2019 (16 month period) time frame was chosen for the abridged survey. It 'followed on' from the 1 February 2016 to 31 January 2018 claim submission reference period in the 2018 NRTWS. Seasonal effects can be expected to be minimal given both survey time frames included all months of the year. The NRTWS data for past iterations was also filtered to include claims from a 16-month period, to be consistent with the 2019 abridged survey.

The sampling strategy in the abridged survey involved stratified sampling by 'days compensated' (1 to 9 days, 10 to 19 days, 20 to 64 days, 65 to 129 days, 130 to 259 days and 260 days plus) consistent with the NRTWS.

The NRTWS included injured or ill workers whose claims were submitted in the two years prior to the interview period, that is, between 1 February 2016 and 31 January 2018 – this group was referred to as the 'Balance Cohort'. Within this group were injured or ill workers who had 10 or more days off work and whose claim was submitted 8 to 9 months prior to the survey (7 to 9 months for small jurisdictions) – this group was called the 'Historic Cohort'. The NRTWS sampled by cohort to enable reporting by these specific cohorts. The abridged survey included the Balance Cohort, and the Historic Cohort which is nested within it, that is, injured or ill workers whose claim was submitted in November to December 2018, or 8 to 9 months before the survey in July 2019. The abridged survey reports results at the total survey level and separate selections of injured or ill workers by Historic Cohort and Balance Cohort was not required.

The abridged survey was conducted in two phases with the Nominal Insurer, and the Treasury Managed Fund (TMF) and Self Insurers and Specialised Insurers* (SSI) groups sampled separately:

- From the Nominal Insurer population file provided, a random selection of 2,500 claims was made (comprising a main batch of 2,000 and a reserve batch of 500).
- From the TMF and SSI population file provided, a random selection of 2,000 claims was made (comprising a main batch of 1,200 and a reserve batch of 800).

Since considerable supplementary data was available for each sample member (such as age, gender, claim cost and employer size) the representatives of the samples were improved by ensuring they were balanced across these additional variables.

These selections were returned to SIRA and contact information was appended for selected claims, where available, again using the secure file exchange. Following checks and cleaning (for complete and sensible contact information) a primary approach letter (PAL) was sent to introduce the survey,

invite participation and provide details for those wishing to seek more information (from SIRA or the Social Research Centre) or opt-out.

Table 24 details the final sample outcomes.

Table 24 Final sample outcomes

| | Nominal Insurer | | TMF and SSI | | Total | |
|---------------------------|-----------------|------------|--------------|------------|--------------|------------|
| | n | % | n | % | n | % |
| Completed survey | 613 | 36 | 300 | 25 | 913 | 32 |
| Refused | 152 | 9 | 86 | 7 | 238 | 8 |
| Appointments (unresolved) | 33 | 2 | 3 | 0 | 36 | 1 |
| Screened out | 86 | 5 | 114 | 10 | 200 | 7 |
| Other contacts | 27 | 2 | 8 | 1 | 35 | 1 |
| Non-contacts | 695 | 41 | 585 | 49 | 1,280 | 44 |
| Unusable * | 90 | 5 | 88 | 7 | 178 | 6 |
| Total | 1,696 | 100 | 1,184 | 100 | 2,880 | 100 |

* Includes uncontactable records where the contact numbers were fax numbers, disconnected or with incoming call restrictions.

Weighting

To ensure results calculated represented the target claimant population as closely as possible, a weight was calculated for each survey respondent in the abridged survey in a manner consistent with the NRTWS. All data presented in this report uses weighted data, unless otherwise noted. In the NRTWS the weight also adjusted for the disproportionate sample design (smaller jurisdictions were typically over-sampled in order to generate a robust base number of completed surveys, and larger jurisdictions capped) and for the disproportionate sampling of the Historic Cohort.

For the purposes of calculating weights for the abridged survey the Nominal Insurer, the TMF and SSI samples were weighted by days compensated (1 to 9 days, 10 to 19 days, 20 to 64 days, 65 to 129 days, 130 days plus) consistent with the NRTWS. While the NRTWS included 130 to 259 days and 260 days plus, the abridged survey was capped at 130 days plus as there was only three cases of 260 days plus, which was too small for a reliable calculation. In the same way that the NRTWS was also weighted by other variables that were identified as sources of bias, a logistic regression model was conducted on the Nominal Insurer, the TMF and SSI samples to identify the following variables (in addition to days compensated) to creating weighting benchmarks:

- Nominal Insurer: claim cost, language, usual hours, gender and injury year.
- The TMF and SSI: claim cost, language and usual hours.

The weight for the full sample was calculated by generalised regression weighting. This procedure uses separate benchmarks for each variable enabling a greater number of variables to be weighted for.

Appendix 2 Questionnaire

State Insurance Regulatory Authority NSW (SIRA)

Abridged RTW Outcomes Survey 2019

FINAL – 5 July 2019

PARTICIPANT INFORMATION FIELDS

| Sample field name | Show in Participant Information | Editable Fields | Show on Welcome Screen |
|--------------------|---------------------------------|-----------------|------------------------|
| Phonenumber | Y | Y | N |
| telnum | Y | N | N |
| altnum1 | Y | Y | N |
| fname | Y | N | Y |
| sname | Y | N | Y |
| InternalDialerFlag | N | N | N |
| TryCount | Y | N | N |
| State | Y | N | N |
| Insur_Com | Y | N | N |

WELCOME SCREEN

Good morning/afternoon/evening. My name is (...) from the Social Research Centre. I'm calling to follow up on a letter sent to < First_name > <Last_name>. May I please speak with <First_name>?

(IF NECESSARY): We're calling to ask < First_name> to help us with some research being undertaken by the NSW Government.

(IF NECESSARY): Due to the strict privacy laws we operate under I'm not allowed to discuss the nature of the research with anyone other than < First_name>.

INTRODUCTION

(WHEN TALKING DIRECTLY TO RESPONDENT, RE-INTRODUCE IF NECESSARY):
Good morning / afternoon / evening. My name is (...) from the Social Research Centre calling on behalf of the State Insurance Regulatory Authority, or SIRA.

SIRA is conducting a short survey to find out about your experiences of being on workers' compensation and your current situation.

1. Respondent available (CONTINUE)
2. Respondent not available now (MAKE APPOINTMENT)
3. Wrong number / Person not known (TERM2)
4. Denies compensation claim (TERM1)
5. Language difficulty (GO TO PLOTE)
6. Household refusal (GO TO RR1)
7. Respondent refusal (GO TO RR1)
8. Respondent away for duration of survey (TERM2)
9. Wants a copy of letter before proceeding
10. Respondent deceased (TERM2) (COMPLETE CALL ALERT)
11. Respondent unable to complete due to disability (TERM2)

*(IF INTRO = 6 OR 7)

RR1 OK, that's fine, no problem, but could you just tell me the main reason you do not want to participate, because that's important information for us?

*(PROGRAMMER NOTE: USE STANDARD RR1)

*(IF INTRO = 6 OR 7)

RR2 RECORD RE-CONTACT TYPE

1. Definitely don't call back
2. Possible conversion

*(ALL)

LETCON You should have recently received a letter about this research from SIRA.
Can I please confirm, have you received this letter?

1. Yes (CONTINUE TO MOBSAFE OR INTRO3)
2. No (GO TO COPYPAL)

*(IF LETCON = 2 OR INTRO = 9)

COPYPAL Would you like us to mail or e-mail you a copy of the letter?

1. Yes – By mail (Record name and verify address details from sample / collect address details)
2. Yes – By e-mail (Collect name and email address)
3. No (CONTINUE)

*(IF COPYPAL = 1 OR 2)

PALNAME Firstly, I have your name down as: <First_name> <Last_name>
Is this correct?

1. Yes
2. No *(DISPLAY AND EDIT NAME ONE FIELD AT A TIME WHERE NECESSARY)

*(IF COPYPAL=1)

PALADDRESS The address I have is: <Address1, Address2, Suburb, State, Postcode>
Is this correct?

*(PROGRAMMER NOTE: INSERT ADDRESS1, ADDRESS2, SUBURB, STATE,
POSTCODE FROM SAMPLE) *(ADDRESS1, SUBURB, STATE AND POSTCODE
MANDATORY)

1. Yes
2. No *(DISPLAY ADDRESS FROM SAMPLE AND EDIT ADDRESS ONE FIELD AT
A TIME WHERE NECESSARY)

*(IF COPYPAL= 2)

PALEMAIL What is your email address?

1. ____@____

*(IF COPYPAL = 1 OR 2)

PALLET2 You should receive that (IF COPYPAL=1 “within the next week”) [IF COPYPAL=2 “within
the next 24 hours”). Can I arrange a good time to call you back?

1. Arrange call back (MAKE APPOINTMENT)

*(IF INTRO = 5)

PLOTE RECORD LANGUAGE

DISPLAY ‘In what language would you prefer to be re-contacted?’

1. Arabic
2. Cantonese
3. Greek
4. Italian
5. Vietnamese
6. Mandarin
7. Serbian
8. Croatian
9. Turkish
10. Other

*(PLOTE=10) (NON-TARGET LANGUAGE)
PLOTEx RECORD LANGUAGE

DISPLAY STANDARD LIST OF SECONDARY LANGUAGES
INCLUDE 'Other (Specify)' AND 'LANGUAGE NOT ESTABLISHED'

NEED TO STORE SECONDARY LANGUAGE INFORMATION

*(IF SAMPLETYPE = MOBILE)

MOBSAFE May I just check whether or not it is safe for you to take the call at the moment? If not, I am happy to call you back when it is more convenient for you.

1. Safe to take call
2. Not safe to take call
3. Respondent refusal *(GO TO RR1)

*(IF MOBSAFE=2)

MOBAPPT Do you want me to call you back on this number or would you prefer I call back on another number?

1. This number (MAKE APPOINTMENT)
2. Alternative number (MAKE APPOINTMENT, RECORD PHONE NUMBER)
3. Refusal *(GO TO RR1)

*(ALL)

INTRO3 The interview should only take about 5 minutes. All information you provide is completely confidential and will be used for research purposes only. SIRA will not see your individual responses to this survey.

Participation in this survey is voluntary and you can withdraw at any time.

This survey is being conducted in accordance with the requirements of the Commonwealth Privacy Act. If there are any questions you don't want to answer just tell me, so I can skip over them.

1. CONTINUE

*(ALL)

MON This call may be monitored and recorded for training and quality purposes. If you don't wish this to happen, please let me know?

1. Monitor and recording
2. Do not monitor/record

SECTION 1: RETURN TO WORK OUTCOMES

*(ALL)

OUTTEXT We're going to be talking about your work-related injury or illness today. Sometimes, people have more than one workers' compensation claim. If this is the case for you, then it is important for you to remember that today, we will only be talking about your **most recent claim** and that injury or illness.

*(ALL)

S2 Did you take a **day or more** off work as a result of your work-related injury or illness?

1. Yes
2. No (TERM4)
3. (Retired, without first taking a day or more off work) (TERM4)
98. (Don't know / Can't say) (TERM4)
99. (REFUSED) (TERM4)

*(ALL)

RTW1 Have you **returned to work at any time** since your work-related injury or illness?

1. Yes
2. No
98. (Don't know / Can't say)
99. (REFUSED)

*(ALL)

RTW2 Are you **currently working** in a paid job?

1. Yes
2. No
98. (Don't know / Can't say)
99. (REFUSED)

SECTION 2: PERCEIVED JUSTICE SCALE

*(ALL)

WC5PRE The next questions ask about your experience with obtaining compensation for your work-related injury or illness.

There are no right or wrong answers; I am interested only in your opinion.

I will read you a number of statements. For each statement, please tell me whether you agree or disagree that...?

*(ALL)

WC5 *(ROTATE EACH SECTION AND STATEMENTS WITHIN EACH SECTION) (one statement per screen)

INTERVIEWER NOTE: If respondent says "Agree" probe whether "Strongly Agree" or "Agree". If respondent says "Disagree" probe whether "Strongly Disagree" or "Disagree". Read out full scale as necessary.

INTERVIEWER NOTE: If QR has had dealings with more than one person, direct QR to think about their dealings in general

IF NECESSARY: Workers' compensation refers to financial benefits an injured worker is entitled to receive once their claim has been accepted. Types of benefits include income replacement payments, reimbursement for medical and hospital treatment and permanent impairment entitlements

*(PROGRAMMER NOTE: DISPLAY STATEMENT AFTER INTERVIEWER NOTES)

(STATEMENTS)

Procedural Justice

- 2a. You have been able to express your views and feelings when the insurer has made decisions about your compensation benefits
- 2b. You have had influence over your compensation benefits
- 2d. The way that the insurer has been making decisions has not been prejudiced or biased against you
- 2e. The insurer has been collecting accurate information to make decisions
- 2f. The way that the insurer has been making decisions has been honest
- 2g. The way that the insurer has been making decisions has been fair to you

Informational Justice

- 3a The person from the insurer has provided you with the information you needed
- 3c The person from the insurer has carefully and completely explained the way decisions are made
- 3d The person from the insurer has communicated details at the appropriate times

Interpersonal Justice

- 4a The person from the insurer has treated you in a polite manner

4b The person from the insurer has treated you with dignity and respect
(RESPONSE FRAME)

1. Strongly agree
2. Agree
3. (Neither agree nor disagree)
4. Disagree
5. Strongly disagree
6. (Not applicable)
98. (Don't know)
99. (Refused)

CLOSE

END That's the end of survey. Thanks very much for your time. Just in case you missed it my name is [INTERVIEWER NAME] from the Social Research Centre and this survey was conducted on behalf of the State Insurance Regulatory Authority.

If you have any queries or concerns about the survey, I have some numbers I can give you if you like...

The Social Research Centre 1800 023 040.
State Insurance Regulatory Authority (SIRA) 13 10 50

If you are upset or anxious about anything that has been raised in this survey, you could phone your organisation's employee assistance program or alternatively you could contact Lifeline on 13 11 14

*(INTERVIEWER TO ENTER ONCE INTERVIEW IS COMPLETE)

INT1 Record language

1. English
2. Cantonese
3. Mandarin
4. Vietnamese
5. Italian
6. Greek
7. Arabic
8. Lebanese
9. Turkish

TERMINATION SCRIPTS

TERM1 Thanks anyway but we need to speak with people who have had compensation claims

TERM2 Thank you for your time.

TERM4 Thank you anyway but we need to speak with people who have taken a day or more off work.