

SIRA Regulatory Measurement of Customer Experience and Outcomes Study – T3 (9-month follow-up) Report

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**Social
Research
Centre**

Report prepared for:

State Insurance Regulatory Authority

Report prepared by:

The Social Research Centre

Level 9, 277 William Street

MELBOURNE VIC. 3000

Tel: (613) 9236 8500

Fax: (613) 9602 5422

www.srcentre.com.au

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Executive summary

The regulatory measurement of customer experience and outcomes study involved a baseline, two repeat surveys and a series of qualitative measures (focus groups and in-depth interviews) to assess claimant experiences with insurers, trust in the compulsory third party (CTP) and workers compensation (WC) schemes and to better understand health and social outcomes. This report contains key findings from the 9-month follow-up claimant survey.

The survey explored the following four domains that influence an injured (which includes people with mental illness in WC) person's recovery:

- personal
- health and social care
- legal and insurance, and
- life and work participation.

People selected for the 9-month follow-up study were claimants in the CTP and WC schemes who had made a claim with the insurance company from 1 April 2019 to 31 March 2020 and had participated in the baseline survey. This 9-month follow-up survey includes people with an active claim, as well as people whose claims are closed. Data collection for the baseline and both follow-up surveys was conducted via an online survey and Computer Assisted Telephone Interviewing (CATI). The baseline survey was conducted between 15 June and 21 July 2020, the 3-month follow-up survey was conducted between 20 October and 22 November 2020, and the 9-month follow-up survey was conducted between 19 April and 23 May 2021. Respondents were able to complete a telephone interview in English, Mandarin, Arabic, Korean, Greek or Vietnamese.

Of the 3,216 CTP claimants who were invited to participate in the baseline survey, 893 responded. Of these 893 respondents, approximately half (52%, n=466) went on to complete the 3-month follow-up survey and two-fifths (40%, n=355) completed the 9-month follow-up. A third of respondents (33%, n=296) completed all three surveys and are the focus of analysis in this report (though data for total respondents in each collection are also presented).

Of the 6,579 WC claimants who were invited to participate in the baseline survey, 885 responded. Of these 885 respondents, almost half (46%, n=411) went on to complete the 3-month follow-up survey and a third (34%, n=297) completed the 9-month follow-up. A quarter of respondents (26%, n=234) completed all three surveys and are the focus of analysis in this report (though data for total respondents in each collection are also presented).

Fieldwork for the 9-month follow-up survey occurred when there was low community transmission of COVID-19 and minimal social distancing restrictions to limit community transmission of the disease. Questions relating to COVID-19 were included in the 3-month and 9-month follow-up surveys to assess the ongoing impact of COVID-19.

This report generally focuses on changes in survey responses between the 3-month follow-up and 9-month follow-up surveys for claimants who responded to both surveys. Where changes occurred across the two time points, the sub-groups with the most meaningful changes (in the context of the measure being reported) are discussed. Differences between sub-groups and changes between surveys that are not substantive, are not reported. Significance testing has not been applied to reduce the likelihood of identifying differences that are not statistically significant due to chance and on account of small sample sizes (that is, false-positive findings). That said, significance testing will be undertaken with select key outcome measures only using total samples in the context of the Overall Strategic Summary.

Performance against customer service conduct principles

The customer service conduct principles were measured by asking claimants the extent to which they agreed or disagreed with a series of statements about their insurer. For the 9-month follow-up survey, the 'experience with their insurer' question was asked of claimants who had contact with their insurer since the previous survey they responded to – this may have been the baseline or the 3-month follow-up.

More than two fifths (44%) of CTP claimants who responded to all three surveys had contact with their insurer between the 3-month and 9-month follow-up surveys. Among these claimants, the greatest changes in customer service experience since the 3-month follow-up, were a decrease in agreement:

- that their insurer was 'efficient in their dealings with you'
- to being 'advised of your rights' by their insurer
- that their insurer 'resolved your concerns quickly'
- that their insurer was 'acting with empathy', and
- that their insurer was 'able to address any concerns you had'.

The decreases in 'efficient in their dealings with you' and 'resolved your concerns quickly' were greatest among CTP claimants whose injury was assessed as not minor rather than those whose injury was assessed as minor. The decreases in 'advised of your rights', 'acting with empathy' and 'able to address any concerns you had' were greatest among CTP claimants assessed to have probable serious mental illness rather than those not assessed to have probable serious mental illness.

Among WC claimants who responded to all three surveys and had contact with their insurer between the 3-month and 9-month follow-up surveys (52%), the greatest changes observed in customer service experience were a decrease in agreement:

- that their insurer was 'acting with empathy', and
- that their insurer was 'able to address any concerns'.

These decreases were greatest among WC claimants whose claim was for a physical injury rather than a mental illness; and among those compensated for less than 65 days compared to those compensated for 65 days or more.

Trust in the scheme

Trust in the scheme to help claimants get back to work or usual activities was measured at all three time-points.

Among CTP claimants at the 9-month follow-up, just over half (52%) who responded to all three surveys agreed that they trust the CTP scheme to help them get back to work or their usual activities – a decrease of eight percentage points since the 3-month follow-up (60%) and baseline survey (60%).

A decrease in trust between the 3-month and 9-month follow-up surveys was observed for CTP claimants:

- who reported poor to medium customer service
- who were not assessed to have probable mental illness, and
- whose injury was assessed as not minor.

Among WC claimants at the 9-month follow-up, almost three fifths (58%) who responded to all three surveys agreed that they trust the WC scheme to help them get back to work – a decrease of one percentage point since the baseline survey (59%) and five percentage points since the 3-month follow-up (63%).

A decrease in trust between the 3-month and 9-month follow-up surveys was observed for WC claimants who:

- reported poor to medium customer service
- made a claim for a physical injury, and
- had returned to work since their work-related injury or illness.

Perceived justice

For the 9-month follow-up survey 'perceived justice of the compensation process' was asked of claimants who had contact with their insurer between the 3-month and 9-month follow-up surveys. At the 9-month follow-up, the following key findings were noted:

- CTP claimants who responded to all three surveys rated the procedural and informational justice dimensions they received lower than at the 3-month follow-up.
- CTP claimants with a high risk of poor recovery reported greater decreases in procedural, informational and interpersonal justice since the baseline survey compared to those with a low risk of poor recovery.
- WC claimants who responded to all three surveys rated the perceived justice of the compensation process, on all four dimensions measured, lower than at the 3-month follow-up.

Returned to work and life

At the 9-month follow-up, just over three quarters (77%) of CTP claimants who responded to all three surveys had returned to their main activity at some time since their injury – an increase of six percentage points since the 3-month follow-up survey (71%). This increase was greatest among those who were assessed to have probable serious mental illness (9 percentage point increase) when compared to those who were not (5 percentage point increase). CTP claimants who were not assessed to have probable serious mental illness continued to be more likely to have returned to their main activity compared to those who were (88% vs 48% respectively).

At the 9-month follow-up, over four-fifths (81%) of CTP claimants who responded to all three surveys and who were working at the time of their accident had returned to work – an increase of five percentage points since the 3-month follow-up survey (76%). Three-fifths (60%) of CTP claimants who were not retired were working at the time of the 9-month follow-up survey – a decrease of two percentage points since the 3-month follow-up (62%).

At the 9-month follow-up, three-fifths (57%) of CTP claimants who responded to all three surveys expressed having problems with pain and discomfort – an increase of two percentage points since the baseline survey (55%). CTP claimants reported a decrease between the 3-month and 9-month follow-up surveys in difficulty doing usual activities (53% to 51% respectively) and an increase in difficulty with mobility (29% to 31%). There was no change in problems with anxiety and depression (both 43%) or self-care (both 19%) from the 3-month to the 9-month follow-up survey. At the 9-month follow-up, two thirds (67%) of CTP claimants rated the extent to which their life was back on track as 6 or more on a scale from 1 (not at all back on track) to 10 (completely back on track) – an increase of three

percentage points since the 3-month follow-up survey (64%) and eight percentage points higher than baseline (59%).

A very low proportion of CTP claimants assessed to have probable serious mental illness reported that their life was back on track at each survey, compared to those who were not. The relative increase in life back on track across the three surveys (baseline, 3-month and 9-month follow-up) was greatest amongst CTP claimants who were assessed to have probable serious mental illness (12% to 13% to 22% respectively) compared to those who were not (74% to 80% to 81%).

At the 9-month follow-up, CTP claimants who responded to all three surveys reported less difficulty in doing all activities except those that require physical co-ordination compared to the 3-month time point. This suggests further recovery from their injuries since the 3-month follow-up. CTP claimants assessed to have probable serious mental illness reported more difficulty in doing 'other actions / activities' and 'normal / regular activities'. CTP claimants whose injury was assessed as minor reported less difficulty in doing 'other actions / activities' and 'normal / regular activities'.

A new question was included in the 9-month follow-up survey that asked CTP claimants to rate their ability to do their usual activities at their best, on a scale from 1 (completely unable) to 10 (completely able). Two-thirds (64%) of claimants rated their ability to do their usual activities at their best as 6 or more. A greater proportion of claimants who were not assessed to have probable serious mental illness rated their ability as 6 or more (79%) as compared to claimants who were (20%).

At the 9-month follow-up, almost nine in ten (88%) WC claimants who responded to all three surveys had returned to work – an increase of one percentage point since the 3-month follow-up survey (87%). Claimants compensated for 65 days or more had a greater change in their return to work rate (though still lower overall) between the 3-month and 9-month follow-up surveys (3 percentage point increase from 74% to 77% respectively) compared to those compensated for less than 65 days (90% for both).

At the 9-month follow-up, WC claimants reported less difficulty in doing most activities such as those that require physical co-ordination and concentration, participating in household, work and study activities, but not in participating in normal social activities, since the 3-month follow-up survey. This finding suggests further recovery from their work-related injury or illness since the baseline. The increase in problems with doing normal social activities from the 3-month to the 9-month follow-up survey was greater among claimants who were assessed to have probable serious mental illness (76% to 89% respectively), compared to claimants who were not (19% to 21%).

At 9-month follow-up, almost three quarters (72%) of WC claimants who responded to all three surveys rated the extent to which their life is back on track as 6 or more on a scale from 1 to 10 – an increase of seven percentage points since the 3-month follow-up survey (65%). This increase was identified mostly among WC claimants who were assessed to not have probable serious mental illness (73% to 84% respectively), while there was a corresponding decrease among claimants who were assessed to have probable serious mental illness (24% to 12%).

A new question was included in the 9-month follow-up survey that asked WC claimants to rate their ability to do their usual activities at their best, on a scale from 1 (completely unable) to 10 (completely able). Four-fifths (79%) of WC claimants rated their ability to do their usual activities at their best as 6 or more. A greater proportion of claimants who were not assessed to have probable serious mental illness rated their ability as 6 or more (91%) as compared to claimants who were (18%).

Health and social outcomes

At the 9-month follow-up, over half (53%) of CTP claimants who responded to all three surveys rated their overall health at the time of the survey as good to excellent – a decrease of seven percentage

points since the 3-month follow-up survey (60%). In contrast, three fifths (60%) of WC claimants rated their overall health at the time of the survey as good to excellent – a similar decrease of 8 eight percentage points since the 3-month follow-up survey (68%). The decrease in overall health among CTP claimants from the 3-month to the 9-month survey was identified mostly among those whose injury was assessed as not minor (57% to 47% respectively) whereas there was no substantive change among claimants whose injury was assessed as minor (65% to 67%). The decrease in overall health among WC claimants from the 3-month to the 9-month follow-up survey was identified among those whose claim was for a physical injury (70% to 60% respectively) rather than a mental illness (49% to 56%). The decrease in overall health among WC claimants was also found for those compensated for less than 65 days (75% to 64%) rather than those compensated for 65 days or more.

Mental health continues to be an issue across both schemes. At the 9-month follow-up, just under one in four (24%) CTP claimants were assessed to have probable serious mental illness as determined by the Kessler 6 Psychological Distress scale – a similar proportion to that recorded at the 3-month follow-up (23%) and baseline surveys (29%). At the 9-month follow-up, almost one in five (18%) WC claimants were assessed to have probable serious mental illness, a similar proportion to that recorded at the 3-month follow-up (19%) and baseline (22%) surveys.

At the 9-month follow-up, two-fifths (41%) of CTP claimants expected to make a complete, or nearly complete recovery – a decrease of three percentage points since the 3-month follow-up survey (44%). Among WC claimants, over half (54%) expected to make a complete, or nearly complete recovery at the 9-month follow-up – a decrease of four percentage points since the 3-month follow-up survey (58%).

At the 9-month follow-up, almost seven in ten (69%) CTP claimants indicated that the healthcare providers they had seen assisted with their recovery a great deal or fair amount – a one-percentage point decrease since the 3-month follow-up (70%) and a 12 percentage point decrease since baseline (81%). For WC claimants, almost four-fifths (78%) indicated that the healthcare providers they had seen assisted with their recovery a great deal or a fair amount. This was an increase of four percentage points since the 3-month follow-up survey (74%) and a four percentage point decrease since the baseline survey (82%). This increase in effectiveness of healthcare providers from the 3-month to the 9-month follow-up survey was mostly observed among WC claimants who were assessed to have probable mental illness (53% to 80% respectively) rather than those not assessed to have probable mental illness (80% to 78%).

As part of the 3-month and 9-month follow-up surveys, claimants were asked to rate the impact of COVID-19 on their ability to return to work and, for CTP claimants, their main activity; to access medical treatments or services; and on their recovery from injury. CTP and WC claimants who responded to both surveys reported a decrease in the negative impact of COVID-19 on these three activities from the 3-month to the 9-month follow-up survey.

Among CTP claimants there was a decrease across the two surveys from:

- two fifths (38%) to one quarter (25%) of claimants reporting that COVID-19 negatively impacted their ability to **return to work or their main activity**
- two fifths (37%) to one quarter (24%) of claimants reporting that COVID-19 negatively impacted their ability to **access medical treatments or services**, and
- two fifths (37%) to one quarter (24%) of claimants reporting that COVID-19 negatively impacted their **recovery from their injury**.

Among WC claimants there was a decrease across the two surveys from:

- one quarter (24%) to one tenth (12%) of claimants reporting that COVID-19 negatively impacted their ability to **return to work**, and
- from one quarter (28%) to one seventh (15%) of claimants reporting that COVID-19 negatively impacted their ability to **access medical treatments or services**, and
- one quarter (24%) to one tenth (12%) of claimants reporting that COVID-19 negatively impacted their **recovery from their injury**.

As part of the 9-month follow-up survey new questions were asked about having a return to work plan, the role of their employer during the return to work process and experiences when considering whether to lodge a personal injury claim (for CTP claimants) or workers compensation claim (for WC claimants). Among CTP claimants, 42% had a return to work plan as compared to 59% of WC claimants. Up to a quarter of CTP and WC claimants reported poor experiences with their employer supporting them to find suitable employment, in their recovery and in the provision of information on their rights and responsibilities. A greater proportion of WC claimants agreed to statements describing a negative experience when considering whether to submit a compensation claim, in comparison to CTP claimants.

Among CTP claimants:

- three-fifths (62%) agreed with the statement 'you felt your supervisor thought you were exaggerating / faking your injury'
- three-fifths (62%) agreed with the statement 'you were concerned that you would be fired if you submitted a claim'
- three-fifths (61%) agreed with the statement 'you felt your employer discouraged you from making a claim', and
- half (52%) agreed with the statement 'you thought you would be treated differently by people at work'.

Among WC claimants:

- three-fifths (58%) agreed with the statement 'you felt your supervisor thought you were exaggerating / faking your injury'
- three-fifths (61%) agreed with the statement 'you were concerned that you would be fired if you submitted a claim'
- two-thirds (69%) agreed with the statement 'you felt your employer discouraged you from making a claim', and
- half (48%) agreed with the statement 'you thought you would be treated differently by people at work'.

Insurer Summary

In terms of access to medical treatment, CTP claimants insured with QBE reported a greater decrease from baseline to 3-month to 9-month follow-up survey (66% to 57% to 53% respectively) in access compared to those with Allianz (61% to 55% to 66%), NRMA (68% to 64% to 58%) and Suncorp (60% to 54% to 57%) across the three surveys. In terms of effectiveness of healthcare providers, claimants insured with NRMA (81% to 71% to 60%) and QBE (83% to 65% to 65%) reported a greater decrease in the effectiveness compared to those insured with Allianz (79% to 74% to 79%) and Suncorp (81% to 70% to 75%). In terms of probable serious mental illness, claimants insured with Allianz (28% to 21%) and QBE (29% to 22%) reported the greatest decrease from the baseline to the 9-month follow-

up, followed by claimants insured with Suncorp (34% to 29%). The change for NRMA claimants was the least of the four insurers (24% to 23%).

An increase among WC claimants agreeing that they were able to easily access the medical treatment and services was greater across the three surveys for claimants from TMF (72% to 72% to 81%) than for those with the NI (58% to 65% to 63%). There were no other notable differences between the insurer types.

Conclusions

Decreases in trust in the CTP scheme were observed between the 3-month and 9-month follow-up surveys – this was most prevalent among:

- CTP claimants who reported poor to medium customer service from their insurer
- those who were not assessed to have probable serious mental illness, and
- those whose injury was assessed as not minor.

In terms of customer experience, agreement that their insurer 'was efficient', 'advised you of your rights', 'resolved concerns quickly', 'acted with empathy' and was 'able to address any concerns you had' decreased from the 3-month to the 9-month follow-up survey among CTP claimants who responded to all three surveys. At the 9-month follow-up, CTP claimants rated the procedural and informational justice they received lower than at the 3-month follow-up survey. At the 9-month follow-up, over half (53%) of CTP claimants rated their overall health at the time of the survey to be good to excellent, a decrease of seven percentage points since the baseline survey (60%). This decrease in overall health among CTP claimants was only reported by those whose injury was assessed as not minor.

Among CTP claimants, there was a five percentage point increase (76% to 81%) in return to work from the 3-month to the 9-month follow-up survey for those who were working at the time of their accident.

From the 3-month to the 9-month follow-up a lower proportion of CTP claimants reported that COVID-19 negatively impacted their ability to return to work or their main activity (38% to 25% respectively), their ability to access medical treatments or services (37% to 26%), and their recovery from their injury (37% to 24%). At 9-month follow-up, approximately two thirds of CTP claimants reported that COVID-19 had no impact on these three elements.

Among WC claimants, decreases in trust between the 3-month and 9-month follow-up surveys were mostly among:

- those who reported poor to medium customer service
- those whose claim was for a physical injury, and
- those who had returned to work since their work-related injury or illness.

In terms of customer experience, agreement that their insurer 'acted with empathy' and was 'able to address any concerns you had' decreased from the 3-month survey to the 9-month follow-up survey. At the 9-month follow-up, WC claimants rated the perceived justice they received lower than at the 3-month follow-up survey, on all dimensions. At the 9-month follow-up, three fifths (60%) of WC claimants rated their overall health at the time of the survey to be good to excellent – a similar proportion as during baseline follow-up (59%). The decrease in overall health among WC claimants was reported by those whose claim was for a physical injury, rather than a mental illness. The decrease in overall health was also found for those compensated for less than 65 days rather than those compensated for 65 days or more.

Among WC claimants, there was a one percentage point increase (87% to 88%) in claimants who had returned to work from the 3-month to the 9-month follow-up survey. From the 3-month to the 9-month follow-up a lower proportion of WC claimants reported that COVID-19 negatively impacted their ability to return to work (24% to 12% respectively), their ability to access medical treatments or services (28% to 15%), and their recovery from their injury or illness (24% to 12%). At the 9-month follow-up, approximately four fifths of WC claimants reported that COVID-19 had no impact on these three elements.

1. Introduction

This report presents the key findings of the 2021 regulatory measurement of customer experience and outcomes 9-month follow-up survey, conducted by the Social Research Centre on behalf of the State Insurance Regulatory Authority.

1.1 Background

The State Insurance Regulatory Authority (SIRA) regulates the motor accidents Compulsory Third Party (CTP), Workers Compensation (WC) and Home Building Compensation insurance schemes in NSW and is committed to insurance systems that deliver optimal customer service and health outcomes.

SIRA has developed a set of customer service conduct principles that is consistent across the insurance schemes in NSW. The customer service conduct principles against which insurers' performance are measured are as follows:

1. Be efficient and easy to engage.
2. Act fairly, with empathy and respect.
3. Resolve customer concerns quickly, respect customers' time and be proactive.
4. Have systems in place to identify and address customer concerns.
5. Be accountable for actions and honest in interactions with customers.

The regulatory measurement of customer experience and outcomes study seeks to measure insurers' performance on these principles and to better understand the health and social outcomes of those participating in the CTP and WC schemes in NSW. It is made up of a baseline and two repeat claimant (CTP and WC) surveys (three and nine months post baseline) and a series of qualitative measures (focus groups and in-depth interviews).

2. Methodology overview

Detailed information about the survey can be found in the WC claimant outcomes

This chapter presents detailed findings for respondents who had made a claim through the workers compensation (WC) scheme.

2.1 WC legal and insurance

This first section examines WC claimants' experience with their insurer, perceived justice of the compensation process and trust in the workers compensation scheme. For the 3-month follow-up survey, the 'experience with their insurer' and 'perceived justice of the compensation process' questions were asked of WC claimants who had contact with their insurer since the baseline survey (56%, n=244). For the 9-month follow-up survey, those questions were asked of WC claimants who had contact with their insurer since the 3-month follow-up survey (52%, n=127). All other questions, including trust in the WC scheme, were asked of all respondents.

2.1.1. WC experience with insurer

The customer service conduct principles were measured by asking claimants to rate the extent to which they agreed or disagreed with a series of statements about their insurer. Each of the statements were mapped to one of the five customer service conduct principles. Figure 33 presents data for total respondents in each collection while Figure 34 displays the percentage of claimants who responded to all three surveys (that is, were common in every collection) and who agreed or strongly agreed with each statement.

Key findings for those who responded to all three surveys include the following:

- No increases in agreement to any of the statements between baseline and the 9-month follow-up.
- The greatest decreases from the 3-month to the 9-month follow-up survey were with the statements 'acted with empathy' and 'able to address any concerns' (both 13 percentage points).

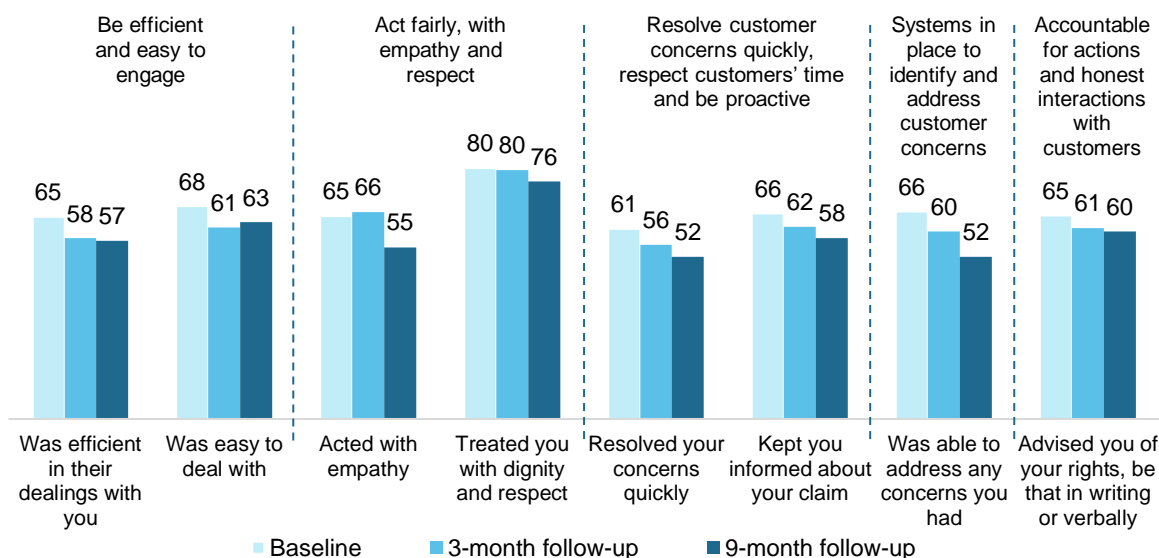
The decrease in agreement recorded for 'acting with empathy' between the 3-month and 9-month follow-up survey was observed mostly among claimants as follows:

- whose claim was for a physical injury (67% to 52% respectively), compared to those whose claim was for a mental illness (45% for both), and
- compensated for less than 65 days (67% to 51% respectively), compared to those compensated for 65 days or more (57% to 51%).

The decrease in agreement for 'able to address any concerns' between the 3-month and 9-month follow-up surveys was observed mostly among claimants as follows:

- whose claim was for a physical injury (67% to 51% respectively), compared to those whose claim was for a mental illness (41% to 43%), and
- compensated for less than 65 days (64% to 46% respectively), compared to those compensated for 65 days or more (60% to 63%).

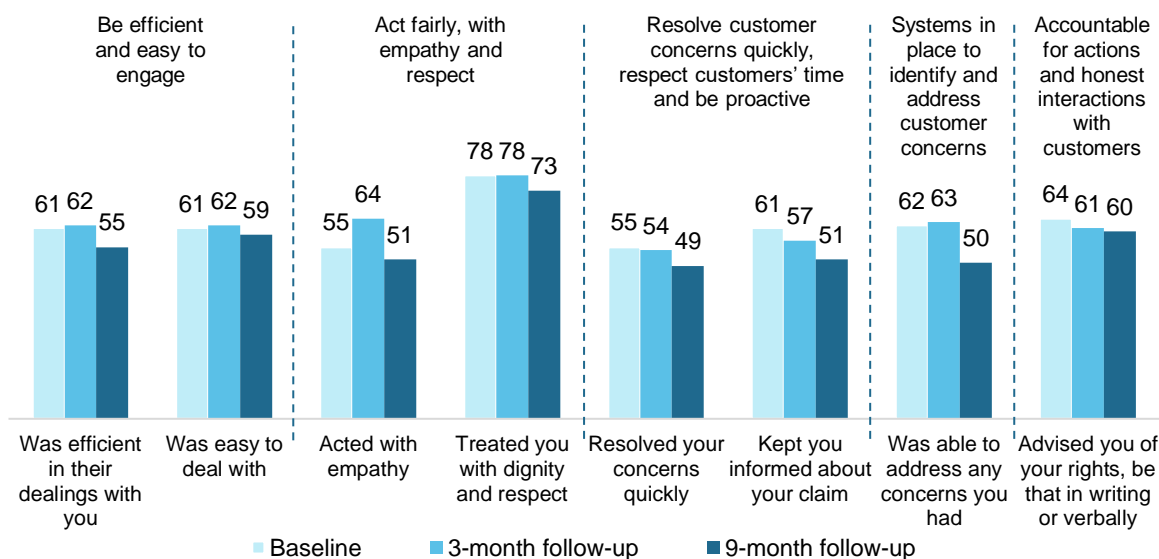
Figure 33 Customer service conduct principles (% strongly agree / agree) TOTAL RESPONDENTS IN EACH COLLECTION



Source: C4. To what extent do you agree or disagree that <insurer / if self insured: workers compensation>...?

Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=244; 9-month follow-up: n=163.

Figure 34 Customer service conduct principles (% strongly agree / agree) RESPONDED TO ALL THREE SURVEYS



Source: C4. To what extent do you agree or disagree that <insurer / if self insured: workers compensation>...?

Base: WC respondents responded to all three surveys: Baseline: n=234; 3-month follow-up: n=147; 9-month follow-up: n=127.

Table 6 displays the percentage of claimants who responded to all three surveys and who agreed or strongly agreed with each statement by insurer type.

Table 6 Customer service conduct principles (% strongly agree / agree) by insurer type over time RESPONDED TO ALL THREE SURVEYS

	NI			TMF			SSI		
	Baseline*	3-month follow-up*	9-month follow-up**	Baseline	3-month follow-up*	9-month follow-up*	Baseline**	3-month follow-up**	9-month follow-up**
Be efficient and easy to engage									
Was efficient in their dealings with you	58	59	52	69	68	73	62	74	48
Was easy to deal with	58	60	58	67	65	64	69	70	59
Act fairly, with empathy and respect									
Acted with empathy	52	64	49	62	70	64	62	52	51
Treated you with dignity and respect	77	76	68	79	85	84	79	85	90
Resolve customer concerns quickly, respect customers' time and be proactive									
Resolved your concerns quickly	49	51	45	65	64	70	70	62	48
Kept you informed about your claim	54	54	48	73	61	69	74	74	48
Systems in place to identify and address customer concerns									
Was able to address any concerns you had	59	62	47	65	69	62	74	62	54
Accountable for actions and honest interactions with customers									
Advised you of your rights, be that in writing or verbally	64	58	57	63	65	73	72	77	61

Source: C4. To what extent do you agree or disagree that insurer...?

Base: WC respondents who responded to all three surveys and had contact with their insurer since the previous survey: NI: Baseline n=79*; 3-month follow-up n=55*; 9-month follow-up n=46**; TMF: Baseline n=130; 3-month follow-up n=76*; 9-month follow-up n=68*; SSI: Baseline n=25**; 3-month follow-up n=16**; 9-month follow-up n=13**.

Notes: *Low sample size (n=50 to 99); **Very low sample size (n=1 to 49).

2.1.2. WC perceived justice of the compensation process

Table 7 shows the mean level of agreement for each of the four dimensions of the perceived justice of the compensation process. These measures are also presented by days compensated, insurer type, claim type, pain and discomfort, psychological distress, recovery timeline and returned to work status.

At the 9-month follow-up, WC claimants rated the perceived justice they received (at the total level) lower than at the baseline survey, on all dimensions. In particular, claimants assessed to have probable serious mental illness reported greater decreases in perceived justice since the baseline survey compared to those not assessed to have probable serious mental illness.

Table 7 Perceived justice of the compensation process (mean) by sub-groups over time RESPONDED TO ALL THREE SURVEYS

	Distributive justice			Procedural justice			Informational justice			Interpersonal justice		
	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up
TOTAL	3.6	3.3	3.2	3.5	3.3	3.1	3.4	3.4	3.3	4.0	3.7	3.8
Days compensated												
1 to 64	3.6	3.4	3.4	3.5	3.3	3.1	3.4	3.5	3.3	4.0	3.8	3.9
65 to 129*	3.4	2.9	2.9	3.4	3.2	3.1	3.5	3.2	3.3	4.1	3.6	3.7
130+**	3.7	2.8	3.1	3.6	3.5	3.2	3.5	3.4	3.9	4.0	3.7	4.0
Insurer Type												
Nominal Insurer**	3.5	3.2	3.1	3.4	3.2	3.0	3.3	3.3	3.3	4.0	3.7	3.7
Treasury Managed Fund*	3.6	3.4	3.3	3.5	3.5	3.5	3.6	3.5	3.6	4.1	3.9	4.1
Self and Specialised Insurers**	3.6	3.2	3.7	3.6	3.4	3.3	3.8	3.7	3.5	4.2	4.0	4.3
Claim type												
Physical*	3.6	3.3	3.2	3.6	3.3	3.1	3.5	3.5	3.3	4.1	3.8	3.9
Other trauma**	3.8	3.3	3.5	3.7	3.3	3.4	3.4	3.6	3.7	4.0	3.6	4.0
Fractures**	3.9	3.4	3.0	3.8	3.4	3.8	3.7	3.9	3.8	4.4	4.3	4.7
Musculoskeletal disorders*	3.5	3.3	3.1	3.5	3.4	3.1	3.5	3.4	3.2	4.0	3.8	3.8
Other diseases**	4.1	2.0	3.0	3.4	2.5	3.0	3.5	2.5	3.9	3.7	3.5	4.1
Mental illness**	3.2	3.2	3.4	3.0	2.9	3.0	3.0	2.9	3.4	3.8	3.4	3.7
Pain and discomfort												

	Distributive justice			Procedural justice			Informational justice			Interpersonal justice		
	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up
No/slight*	3.9	3.9	3.9	3.8	3.7	3.7	3.6	3.7	4.1	4.2	4.1	4.3
Moderate**	3.0	3.1	2.7	3.1	3.1	2.7	3.1	3.2	2.9	3.7	3.6	3.6
Severe/extreme*	3.3	2.2	2.7	3.1	2.7	2.6	3.4	3.0	2.8	4.0	3.3	3.4
Psychological distress (Kessler 6)												
No probable serious mental illness*	3.7	3.7	3.5	3.6	3.5	3.4	3.6	3.6	3.7	4.1	4.0	4.1
Probable serious mental illness**	3.2	2.1	2.5	3.0	2.5	2.3	3.1	2.8	2.5	3.7	3.2	3.1
Recovery timeline												
Already recovered as much as possible**	3.9	4.3	3.8	3.7	3.8	3.6	3.7	3.8	3.9	4.2	4.1	4.2
In the next few months or so**	3.8	3.3	3.6	3.9	3.4	3.6	3.6	3.5	3.6	4.2	3.8	3.8
Within a year or longer**	3.2	2.8	3.0	3.3	3.1	3.0	3.2	3.4	3.4	3.7	3.7	3.8
Will not recover**	3.2	2.4	2.9	2.7	2.5	2.8	3.2	2.6	2.9	3.7	2.9	3.6
Returned to Work												
Yes	3.7	3.5	3.4	3.6	3.5	3.3	3.5	3.6	3.4	4.1	3.9	4.0
No**	3.1	2.5	2.7	3.1	2.7	2.6	3.3	2.9	3.2	3.7	3.3	3.4

Source: D1. The next questions ask about your experience with obtaining compensation for your work-related injury or illness and about your experiences with <insurance organisation name / if self-insured insert: workers compensation>. For each statement, please indicate the extent to which you agree or disagree. Some of these statements may not be relevant to you, but we need to ask them of everyone.

Base: WC responded to all three surveys and, for the follow-up surveys, had contact with their insurer since the previous survey: Baseline: n=234; 3-month follow-up: n=147, 9-month follow-up: n=127.

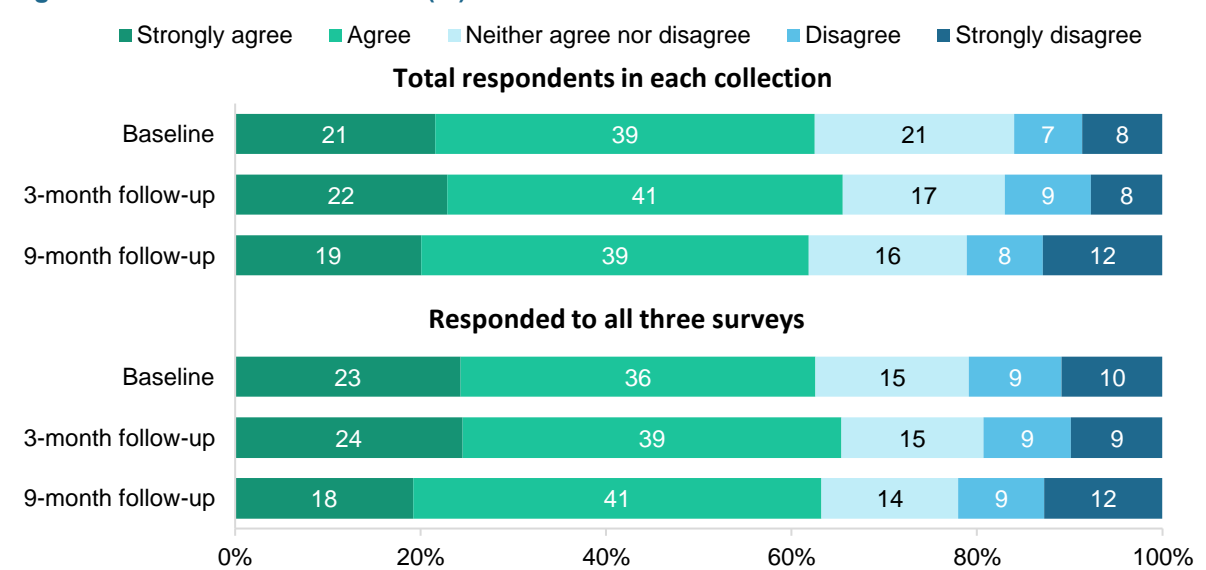
Notes: *Low sample size (n=50 to 99); **Very low sample size (n=1 to 49). Mean scores can range from 1 (lowest) to 5 (highest).

2.1.3. Trust in the WC scheme

At the 9-month follow-up, three fifths (58%) of WC claimants who responded to all three surveys agreed that they trust the WC scheme to help them get back to work. Figure 35 shows a decrease of five percentage points since the 3-month follow-up survey (63%) and a decrease of one percentage point since the baseline survey (59%). Decreases in trust in the WC scheme from the 3-month to the 9-month follow-up survey (with proportions presented for these two groups respectively) were observed among claimants who:

- reported poor to medium customer service (21% to 6%)
- made a claim for a physical injury (66% to 60%), and
- had returned to work since their injury or illness (70% to 61%).

Figure 35 Trust in schemes (%)



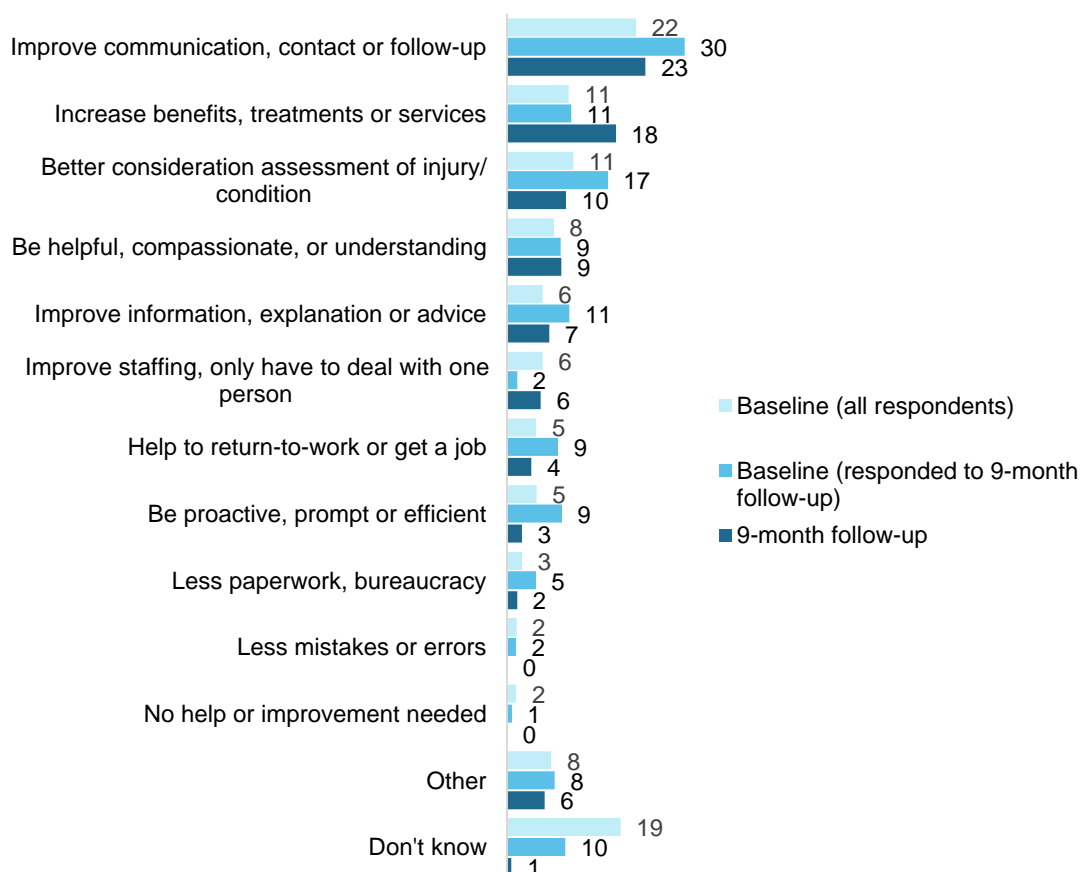
Source: C1. Now thinking about your experience in the workers compensation scheme. To what extent do you agree or disagree that you trust the workers compensation scheme to help you get back to work?

Base: WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC respondents responded to all three surveys: n=234.

Notes: Don't know/not applicable responses not shown: WC respondents: Baseline: Dk=3%; 3-month follow-up: Dk=1%, NA=2%; 9-month follow-up: Dk=2%, NA=4%; WC respondents responded to all three surveys: Baseline: Dk=2%, NA=4%; 3-month follow-up: Dk=1%, NA=3%; 9-month follow-up: Dk=3%, NA=5%.

As part of the baseline and 9-month follow-up surveys, claimants who did not trust the WC scheme to get them back to work were asked to suggest one change to the scheme that would increase their level of trust (see Figure 36). This question allowed for an open-ended response that was coded into themes following data collection. The most prominent theme suggested at the baseline (30%) and 9-month follow-up (23%) amongst claimants who responded to both surveys was to 'improve communication, contact or follow-up'. The largest change from the baseline to 9-month follow-up survey was an increase in the suggestion to 'increase benefits, treatments or services' (11% to 18% respectively).

Figure 36 How to increase trust in scheme (%)



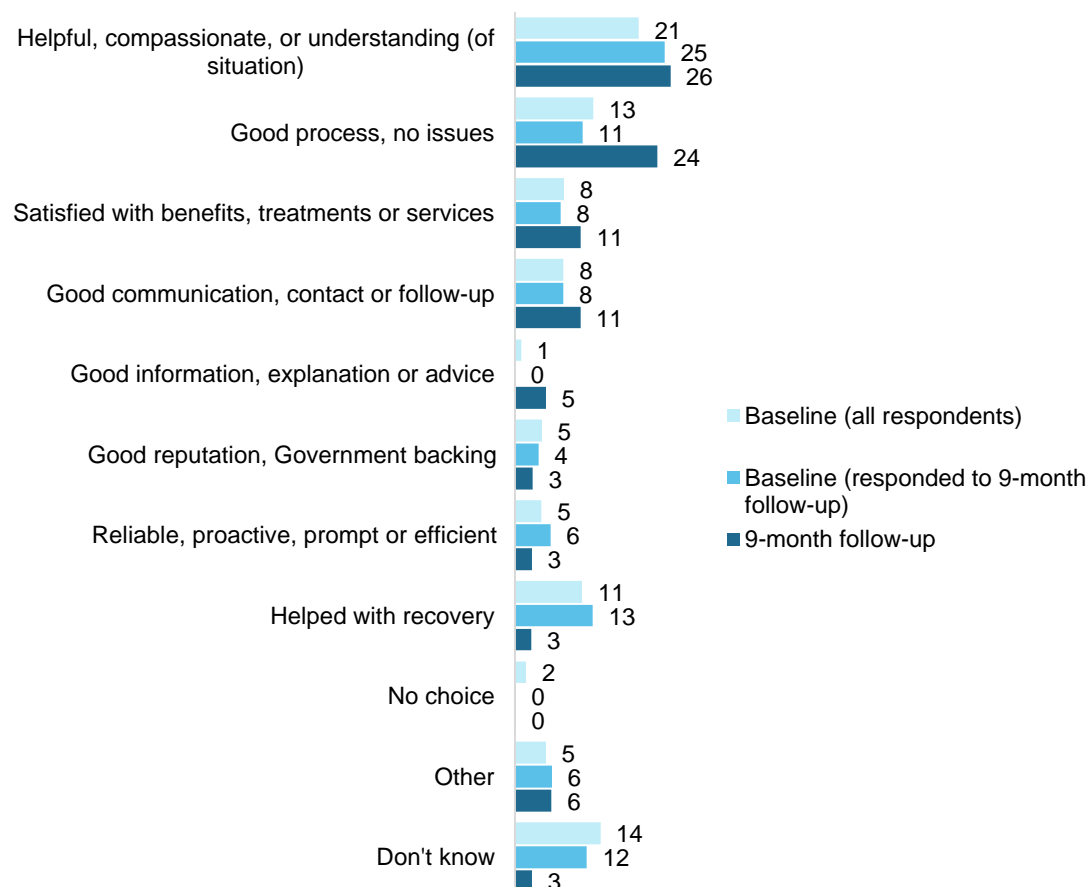
Source: C2. If workers compensation could make one change to increase your trust, what would it be?

Base: Low trust in scheme at C1: Baseline (all respondents) n=322; Baseline (responded to 9-month follow-up) n=101; 9-month follow-up n=113.

Notes: Refused responses not shown: Baseline (all respondents) 8%; Baseline (responded to 9-month follow-up) 1%; 9-month follow-up 10%

As part of the baseline and 9-month follow-up surveys, claimants who trusted the WC scheme to get them back to work were also asked to provide the main reason why they trust the scheme (see Figure 37). The most prominent reason recorded at the baseline (25%) and 9-month follow-up (26%) among claimants who responded to both surveys was that it was 'helpful, compassionate or understanding'. The largest change from the baseline to the 9-month follow-up survey was an increase in comments that 'the process was good' (11% to 24% respectively) but without further elaboration. The largest decrease from the baseline to the 9-month follow-up survey was in comments that the scheme 'helped with recovery' (13% to 3% respectively).

Figure 37 Main reason trusts scheme (%)



Source: C3. What is the main reason that you trust the workers compensation scheme?

Base: Medium/high trust in scheme at C1: Baseline (all respondents) n=529; Baseline (responded to 9-month follow-up) n=183; 9-month follow-up n=169.

Notes: Refused responses not shown: Baseline (all respondents) 6%; Baseline (responded to 9-month follow-up) 5%; 9-month follow-up 4%

Table 8 Trust in scheme (%) by sub-groups over time RESPONDED TO ALL THREE SURVEYS

	High			Medium**			Low**		
	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up
TOTAL	59	63	58	15	15	14	20	18	20
Days compensated									
1 to 64	59	65	61	15	14	12	19	17	19
65 to 129*	57	52	45	18	19	20	22	23	25
130+**	66	60	37	6	21	22	20	19	19
Insurer Type									
Nominal Insurer*	52	58	49	17	16	17	23	20	24
Treasury Managed Fund	72	77	75	11	11	10	15	11	13
Self and Specialised Insurers**	66	67	67	20	12	22	11	21	9
Claim type									
Physical	62	66	59	13	14	14	18	16	20
Other trauma**	49	57	44	19	21	21	7	8	7
Fractures**	95	76	97	0	14	0	5	10	3
Musculoskeletal disorders	61	67	58	14	11	15	23	21	26
Other diseases**	71	72	69	0	28	0	29	0	31
Mental illness*	36	41	33	28	18	34	28	37	26
Pain and discomfort									
No/slight	70	75	62	13	11	18	14	9	15
Moderate*	49	52	43	20	25	10	28	19	33
Severe/extreme**	39	36	51	17	15	21	26	47	19

	High			Medium**			Low**		
	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up
Psychological distress (Kessler 6)									
No probable serious mental illness	64	71	60	14	12	15	18	13	19
Probable serious mental illness*	39	24	37	20	25	23	25	44	27
Recovery timeline									
Already recovered as much as possible*	63	81	57	19	10	23	11	2	15
In the next few months or so**	75	61	77	7	3	4	18	32	19
Within a year or longer*	61	52	63	8	18	5	29	30	26
Will not recover**	24	21	39	27	19	18	31	52	25
Returned to Work									
Yes	88	97	90	85	70	92	76	69	85
No**	22	3	10	13	30	8	24	31	15

Source: C1. Now thinking about your experience in the workers compensation scheme. To what extent do you agree or disagree that you trust the workers compensation scheme to help you get back to work?

Base: WC responded to all three surveys: n=234.

Notes: *Low sample size (n=50 to 99); **Very low sample size (n=1 to 49).

2.2 WC life and work participation

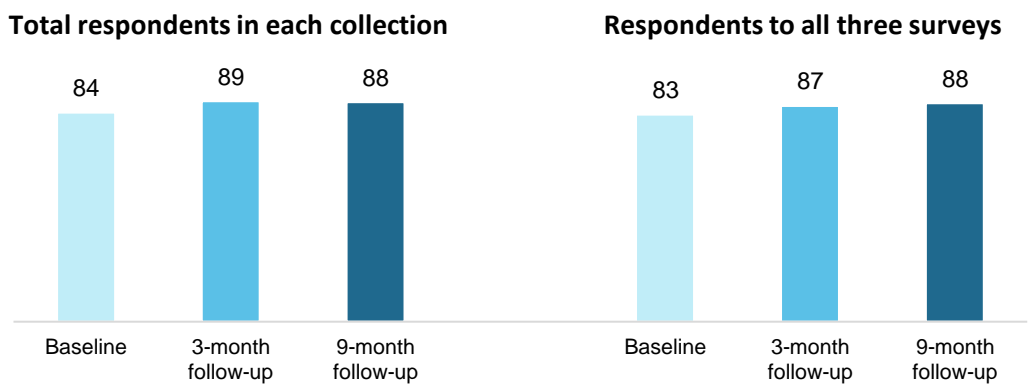
2.2.1. WC returned to work rate

This section examines WC claimants' experiences in returning to work and everyday life.

The *Returned to Work Rate* is based on the *Safe Work Australia commissioned National Return to Work Survey* key measure and is the proportion of injured or ill workers who reported that they had returned to work for any period since their first day off work. At the 9-month follow-up, almost nine in ten (88%) WC claimants who responded to all three surveys had returned to work. This return to work rate is similar to the 2019 Abridged Return to Work survey (86%). Figure 38 shows an increase of five percentage points since the baseline survey (83%).

The increase in the return to work rate between the baseline and 9-month follow-up surveys was mostly amongst claimants compensated for 65 days or more (69% to 77% respectively) as compared to those compensated for less than 65 days (88% to 90%).

Figure 38 **Returned to work since injury (% yes)**

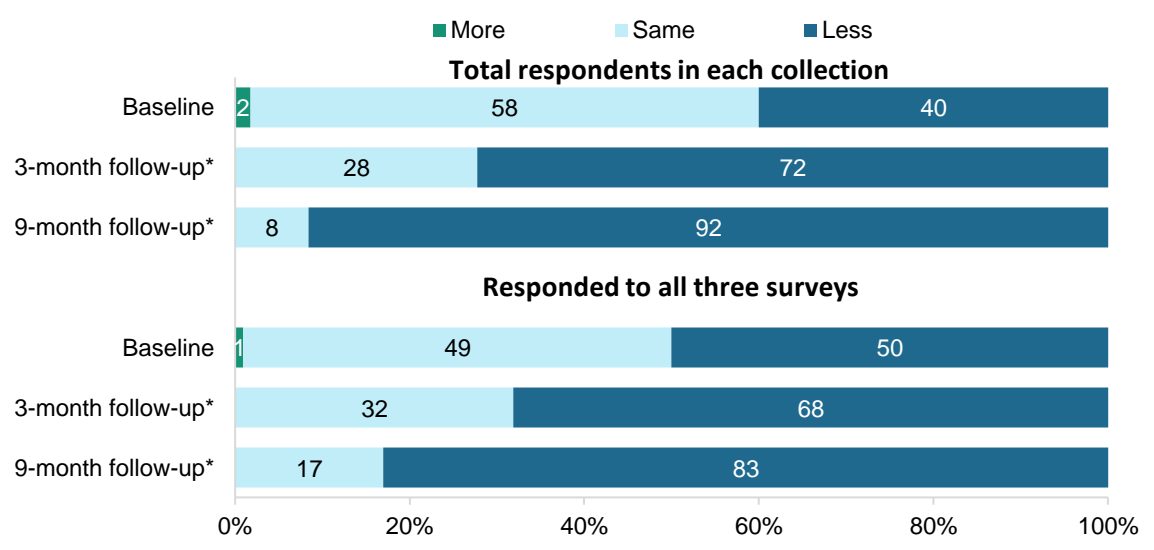


Source: B1. Have you returned to work at any time since your work-related injury or illness?

Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC respondents responded to all three surveys: n=234.

A small number of claimants (n=5) who responded to all three surveys returned to fewer hours at work between the 3-month and 9-month follow-up surveys (see Figure 39). Note, some caution should be exercised in interpretation of this result given the small (<30) overall sample size. The sample size for this question was too low to assess the impact of COVID-19 on the results.

Figure 39 Return to work hours when first returned to work (%)



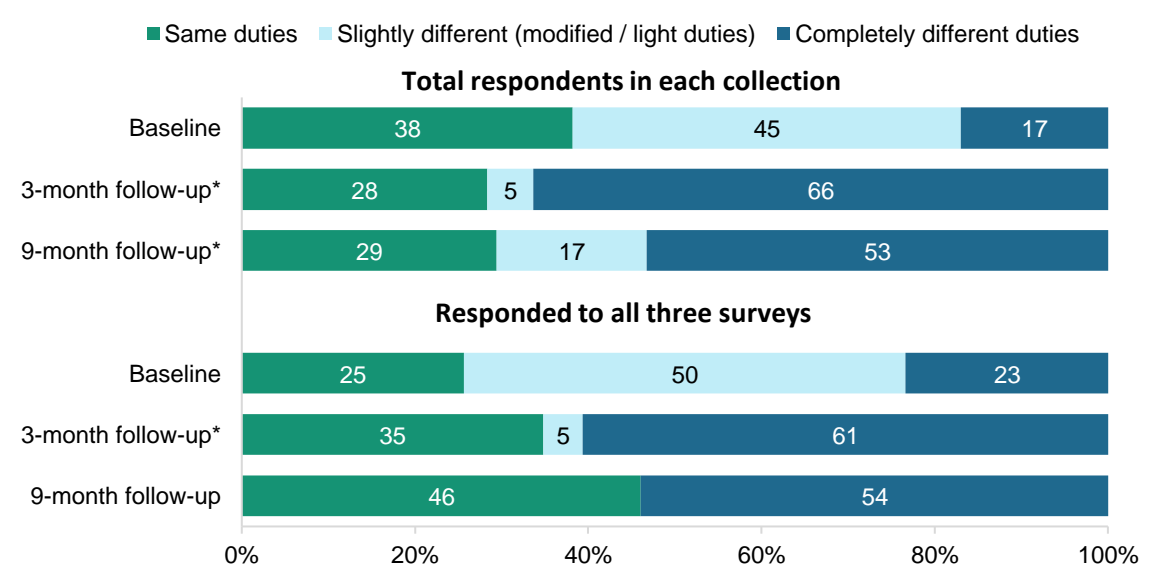
Source: B6. When you FIRST went back to work, were the hours you returned to the same, more or less than what you were doing at the time of your work-related injury or illness?

Base: WC respondents who returned to work: Baseline: n=728; 3-month follow-up: n=18; 9-month follow-up: n=10. WC respondents responded to all three surveys: Baseline: n=196; 3-month follow-up: n=5; 9-month follow-up: n=5.

Notes: *Very low sample size; Don't know/not applicable responses not shown: WC respondents responded to all three surveys: Baseline: Dk=1%.

A small number of claimants (n=5) who responded to all three surveys returned to work between the 3-month and 9-month follow-up surveys (see Figure 40). Note, some caution should be exercised in interpretation of this result given the small (<30) overall sample size.

Figure 40 Return to work duties when first returned to work (%)



Source: B7. When you FIRST went back to work, were the duties you returned to the same, slightly different or completely different to what you were doing at the time of your work-related injury or illness?

Base: WC respondents who returned to work: Baseline: n=728; 3-month follow-up: n=18; 9-month follow-up: n=10. WC respondents responded to all three surveys: Baseline: n=196; 3-month follow-up: n=5; 9-month follow-up: n=5.

Notes: *Very low sample; Don't know/not applicable responses not shown: WC respondents responded to all three surveys: Baseline: Dk=1%.

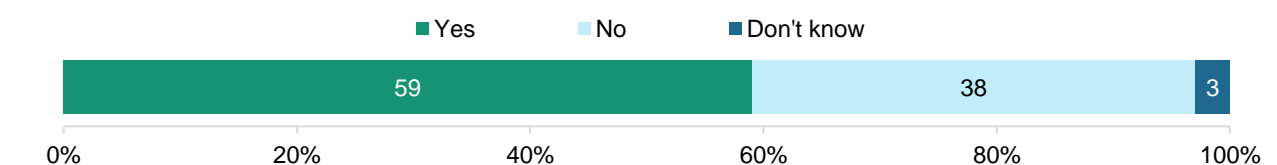
As part of the 9-month follow-up survey, several new questions were asked of WC claimants. These questions covered the following areas:

- Having a return to work plan in place.
- Perceptions of their employers' role during the return to work process.
- Experience when considering whether to make a workers compensation claim.

Three fifths (59%) of WC claimants reported that they had a plan in place to get back to work (see Figure 41). Analysis by sub-groups identified that having a return to work plan was more often noted by claimants:

- who reported good customer service (80%), compared to claimants who reported poor to medium customer service (40%), and
- whose claim was for a physical injury (62%), compared to a mental illness (38%).

Figure 41 Has a return to work plan (%)



Source: B8. A return to work plan is an agreement setting out the steps to get back to work. It is usually developed with your employer or insurer. It can be written or verbal, formal or informal. <Did / Do> you have a plan in place to get back to work?

Base: All WC claimants: 9-month follow-up: n=297.

WC claimants' perceptions of the role of their employer following their workers compensation claim were investigated through measuring the extent of agreement to four statements. More than half of claimants (up to 65%) agreed with each of the statements shown in Figure 42. Analysis by sub-groups identified the following findings:

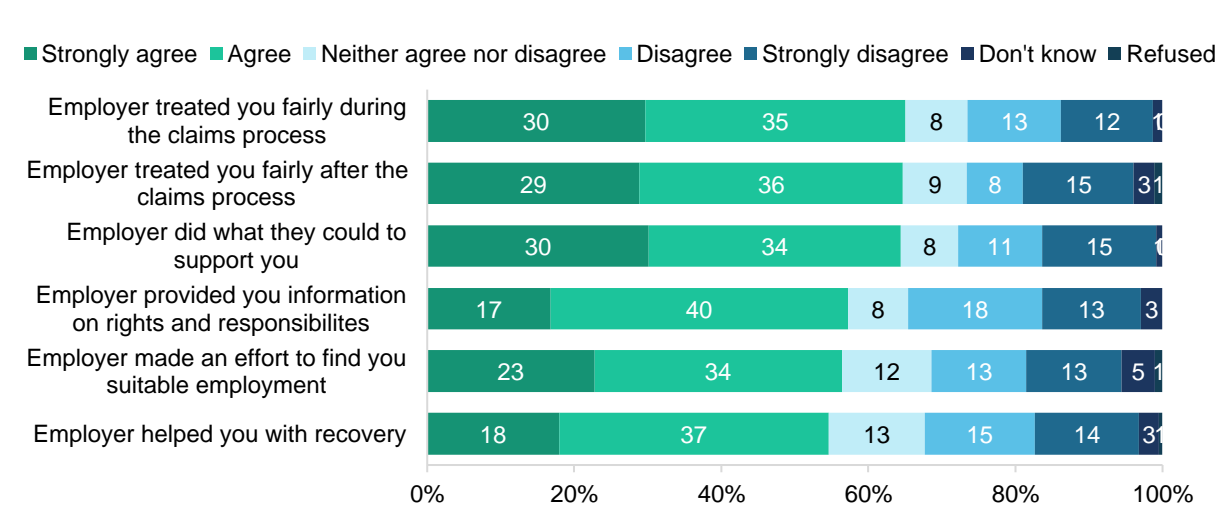
- A greater proportion of claimants who were **not** assessed to have probable serious mental illness agreed with the following statements about their employer, compared to those who were assessed to have probable serious mental illness (with proportions presented for these two groups respectively):
 - 'Employer treated you fairly during the claims process' (75% vs 17%).
 - 'Employer treated you fairly after the claims process' (75% vs 17%).
 - 'Employer did what they could to support you' (71% vs 32%).
 - 'Employer provided you information on your rights and responsibilities' (64% vs 24%).
 - 'Employer helped you with your recovery' (60% vs 30%).
- A greater proportion of claimants whose claim was for a physical injury agreed with the following statements about their employer, compared to those whose claim was for a mental illness:
 - 'Employer treated you fairly during the claims process' (68% vs 47%).
 - 'Employer treated you fairly after the claims process' (67% vs 46%).
 - 'Employer did what they could to support you' (68% vs 41%).

- 'Employer provided you information on your rights and responsibilities' (61% vs 26%).
- 'Employer helped you with your recovery' (59% vs 21%).
- Finally, a greater proportion of claimants who reported good customer service agreed than those who reported poor to medium customer service with the following statements:
 - 'Employer treated you fairly during the claims process' (73% vs 27%).
 - 'Employer treated you fairly after the claims process' (71% vs 21%).
 - 'Employer did what they could to support you' (75% vs 32%).
 - 'Employer made an effort to find you suitable employment' (67% vs 26%).

That is, WC claimants generally reported a more positive experience with their employer following their workers compensation claim if they had the following characteristics:

- Were not assessed to have probable serious mental illness.
- Had made a claim for a physical injury.
- Reported good customer service.

Figure 42 **Role of employer following personal injury claim (%)**



Source: B9. Thinking about the role of your employer following your personal injury claim, do you agree or disagree with the following statements?

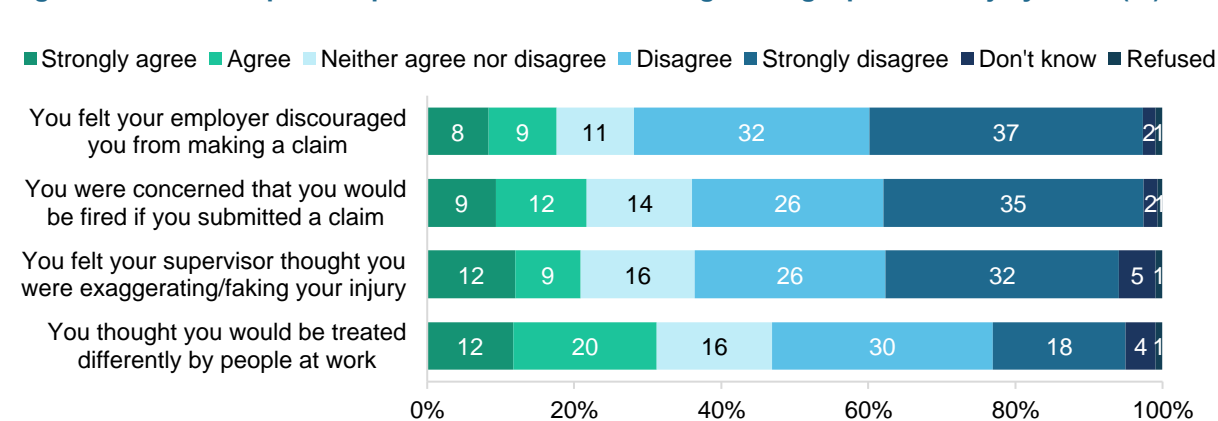
Base: All WC claimants: 9-month follow-up: n=297.

WC claimants' experiences at their workplace when considering whether to make a workers compensation claim were investigated through measuring the extent of agreement to four statements. More than half of claimants (up to 69%) **disagreed** with three of the four statements about negative treatment at their workplace (see Figure 43). Analysis by sub-group identified the following findings:

- A greater proportion of claimants who were **not** assessed to have probable serious mental illness **disagreed** with all four statements than those who were assessed to have probable serious mental illness (with proportions presented for these two groups respectively):
 - 'You felt your employer discouraged you from making a claim' (79% vs 24%).
 - 'You were concerned that you would be fired if you submitted a claim' (70% vs 19%).

- 'You felt your supervisor thought you were exaggerating/faking your injury' (66% vs 20%).
 - 'You thought you would be treated differently by people at work' (57% vs 5%).
- A greater proportion of claimants whose claim was for a physical injury **disagreed** with the following statements, than those whose claim was for a mental illness:
 - 'You felt your employer discouraged you from making a claim' (72% vs 48%).
 - 'You thought you would be treated differently by people at work' (52% vs 18%).
- A greater proportion of claimants who reported good customer service **disagreed** with the statement 'you were concerned that you would be fired if you submitted a claim' than those who reported poor to medium customer service (69% vs 36% respectively).

Figure 43 Workplace experience when considering making a personal injury claim (%)



Source: C6. Thinking back to when you were considering putting in a workers compensation claim, do you agree or disagree that...?

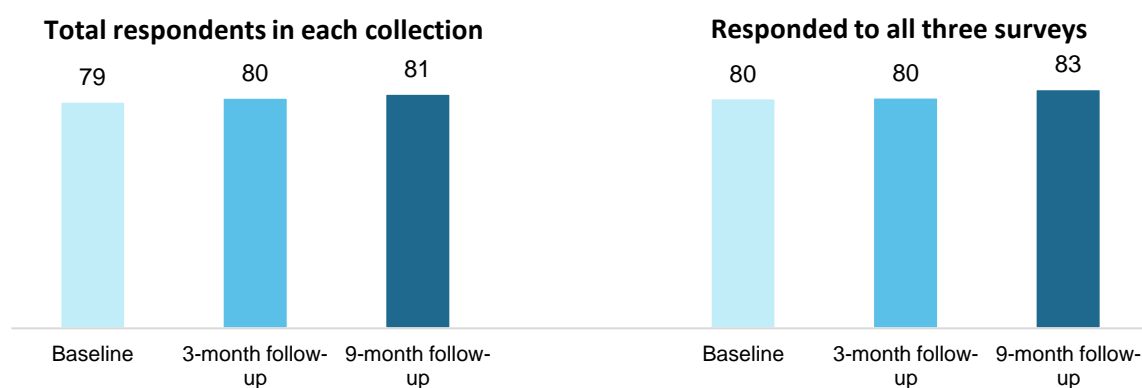
Base: All WC claimants: 9-month follow-up: n=297.

2.2.2. WC 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. Four in five (83%) WC claimants who responded to all three surveys were working at the time of the 9-month follow-up survey. Figure 4444 shows an increase of three percentage points since the 3-month follow-up survey.

This increase (from 3-month to 9-month survey) was mostly among claimants whose claim was for a physical injury (82% to 86% respectively) and claimants compensated for 64 days or less (83% to 90%).

Figure 44 **Currently working (% yes)**



Source: B2. Are you currently working in a paid job? If you are not working any hours due to COVID-19 but still employed, please select 'yes'.

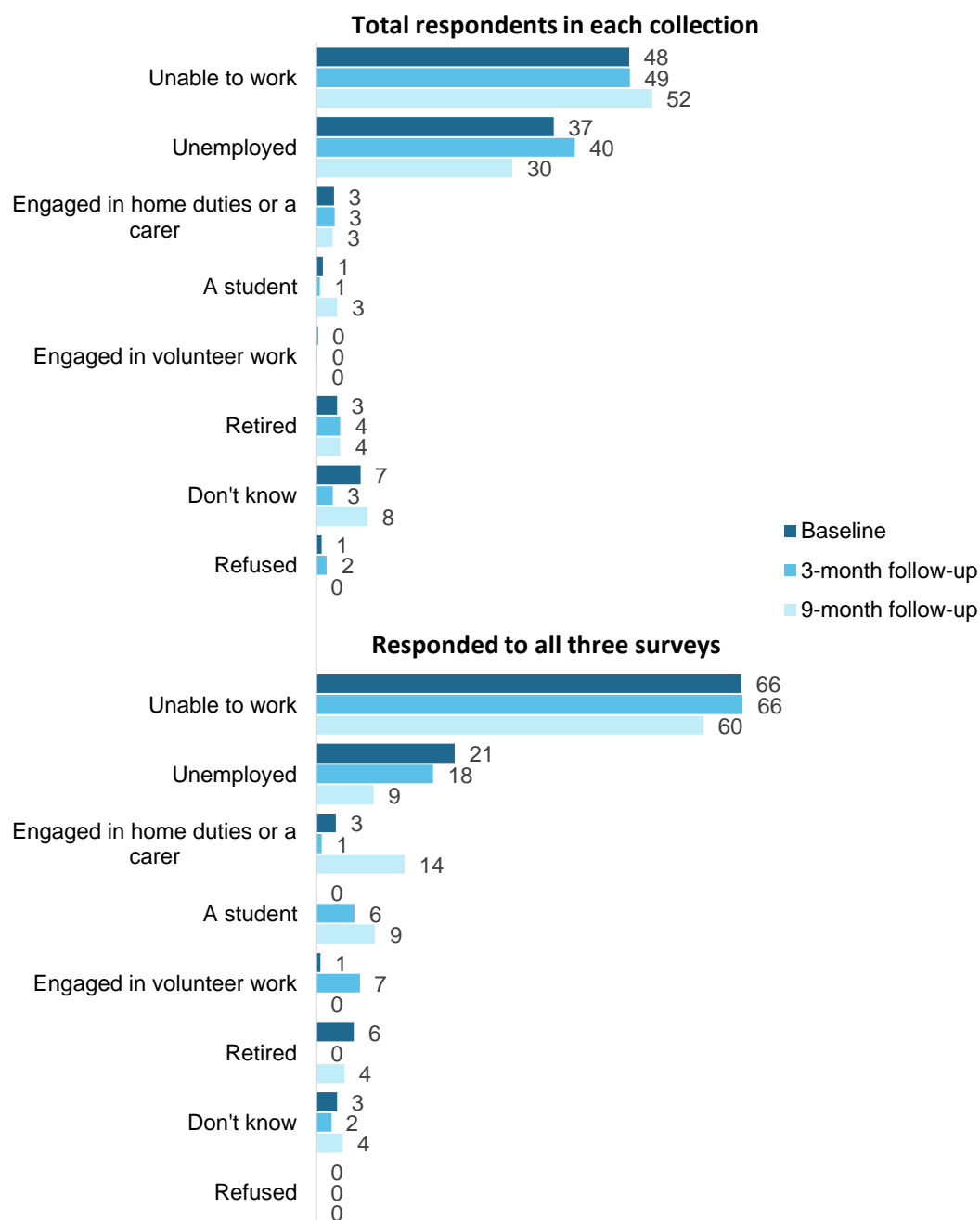
Base: All WC respondents: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC responded to all three surveys: n=234.

Notes: Don't know/not applicable responses not shown: WC respondents: Baseline: Dk=1%; 9-month follow-up: Dk=1%; WC respondents responded to all three surveys: WC respondents: Baseline: Dk=1%; 9-month follow-up: Dk=1%.

2.2.3. WC not currently working

WC claimants who were not working at the time of the survey were asked what their main activity was. Of the one sixth (16%) of claimants who responded to all three surveys and were not working at the time of the 9-month follow-up, three fifths (60%) indicated that they were unable to work, slightly lower than the baseline and 3-month follow-up surveys (66% for both), as shown in Figure 4545. Being unemployed, however, decreased steadily over time from 21% at baseline to 9% at the 9-month follow-up. At the time of the 9-month follow-up, a seventh (14%) indicated that they were engaged in home duties or as a carer, compared to one per cent at the 3-month follow-up survey.

Figure 45 Main activity if not currently working (%)



Source: B3. Which of the following BEST describes your current MAIN activity? Are you...

Base: WC respondents who are not currently working: Baseline: n=184; 3-month follow-up: n=84; 9-month follow-up: n=74.
WC responded to all three surveys: Baseline: n=49; 3-month follow-up: n=46; 9-month follow-up: n=58.

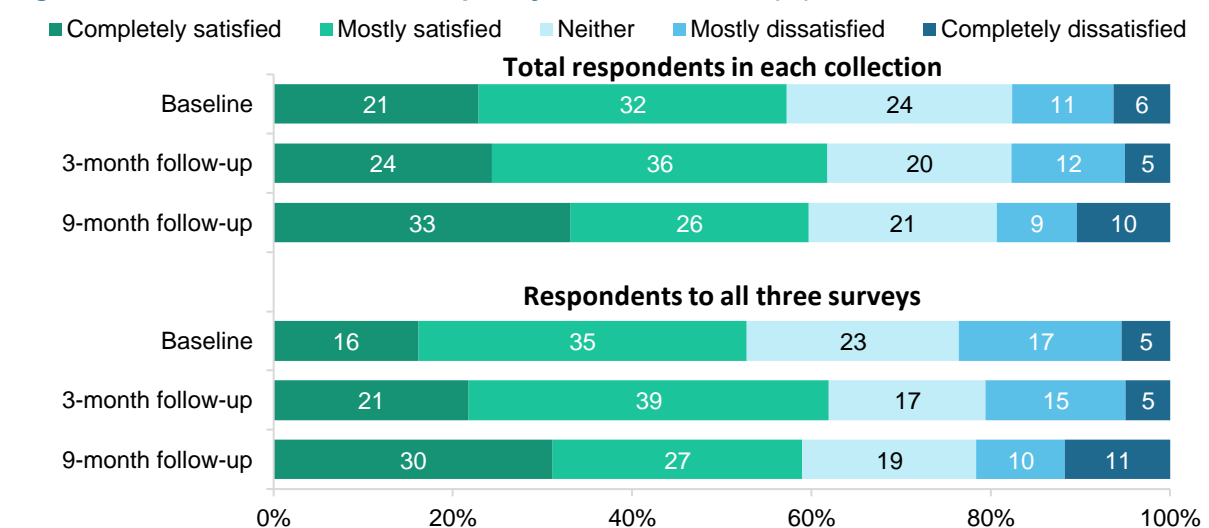
2.2.4. WC return to everyday life

This section examines WC claimants' satisfaction with the frequency of their social contact and their ability to undertake or participate in various activities and tasks at the time of the survey.

At the 9-month follow-up, three-fifths (58%) of claimants who responded to all three surveys reported being mostly or completely satisfied with the frequency of their social contact – a decrease of two percentage points since the 3-month follow-up (60%) and an increase of seven percentage points since the baseline survey (51%).

An increase between the 3-month and 9-month follow-up surveys was observed among claimants who reported good customer service from their insurer (56% to 70% respectively). There was a corresponding decrease among those who had reported medium or poor service (41% to 32%).

Figure 46 Satisfaction with frequency of social contact (%)



Source: F3. To what extent are you satisfied or dissatisfied with the FREQUENCY of your social contact in the past week? Would you say, overall, you are...

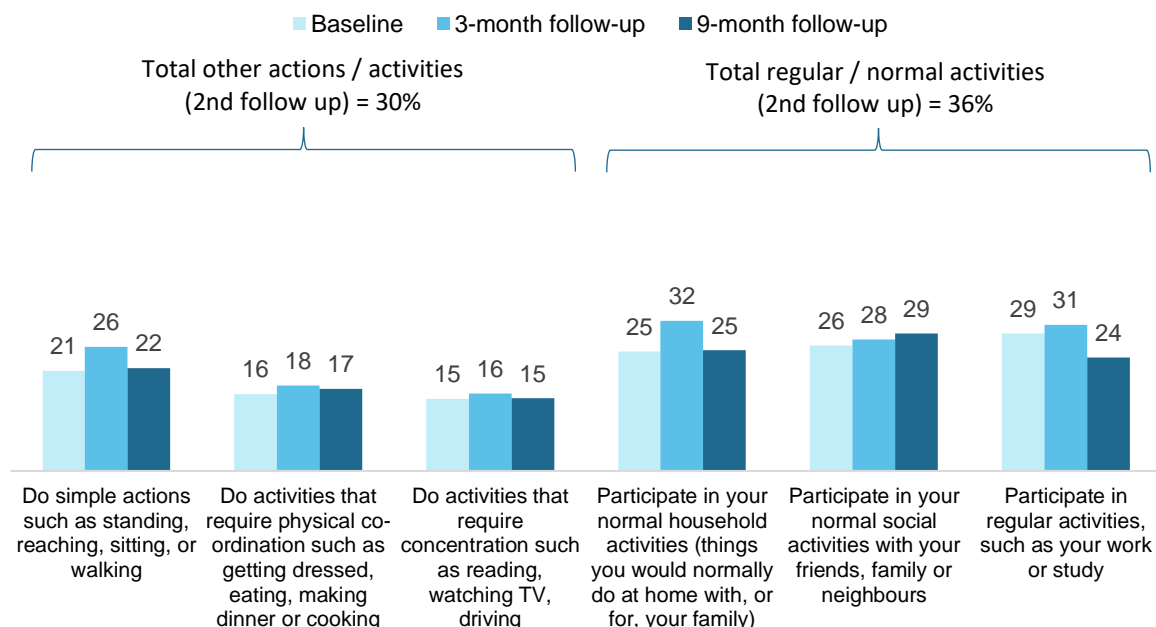
Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC responded to all three surveys: n=234.

Notes: Don't know/refused responses not shown: WC respondents: Baseline: Dk=4%, Ref=2%; 3-month follow-up: Dk=1%, Ref=1%; 9-month follow-up: Dk=1%; WC respondents responded to all three surveys: Baseline: Dk=3%, Ref=1%; 3-month follow-up: Dk=1%, Ref=1%; 9-month follow-up: Dk=1%, Ref=1%

At the 9-month follow-up, claimants who responded to all three surveys reported less difficulty in doing almost all activities as a result of their injury or illness compared to the 3-month follow-up survey (see Figure 48). The exception to this was a four percentage point increase among claimants reporting more difficulty in doing normal social activities since the 3-month follow-up (29% to 33% respectively).

The results also show that claimants who responded to all three surveys who were assessed to have probable serious mental illness reported a greater increase between the 3-month and 9-month surveys in difficulty doing normal social activities (76% to 89% respectively), compared to claimants who were not assessed to have probable serious mental illness (19% to 21%).

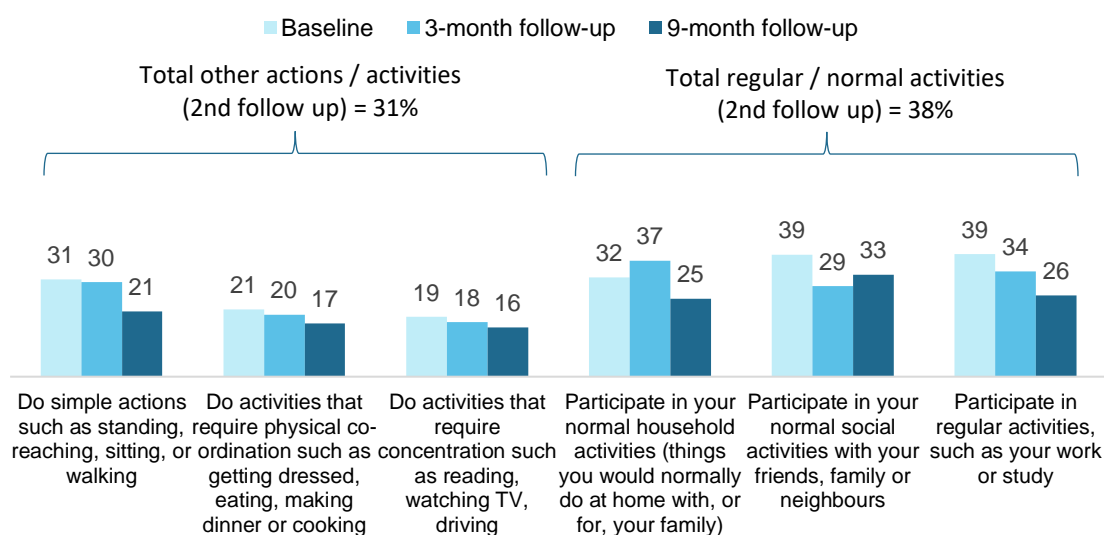
**Figure 47 Injury resulted in being unable to do activity (% all / most / some of the time)
TOTAL RESPONDE NTS IN EACH COLLECTION**



Source: F1. In the last week, how often has your injury resulted in you being unable to do the following?

Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297.

**Figure 48 Injury resulted in being unable to do activity (% all / most / some of the time)
RESPONDED TO ALL THREE SURVEYS**



Source: F1. In the last week, how often has your injury resulted in you being unable to do the following?

Base: WC respondents responded to all three surveys: n=234.

2.3 WC health care

This section examines claimants' access to, and effectiveness of, health care services and the impact of COVID-19 on their ability to access these services.

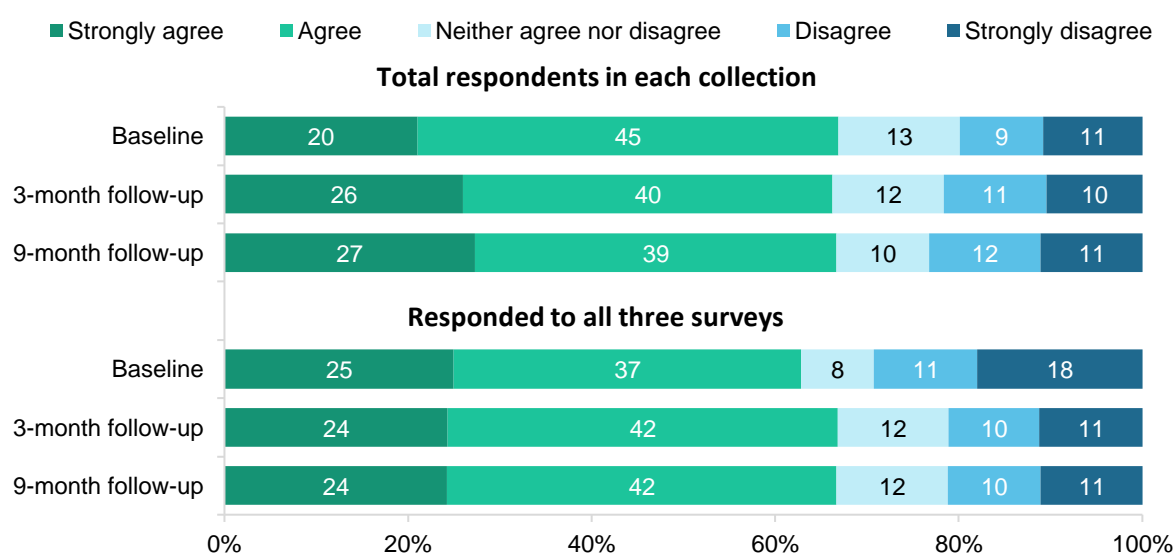
2.3.1. WC health care access

At the 9-month follow-up, two-thirds (66%) of WC claimants who responded to all three surveys agreed that they were able to easily access the medical treatment and services that they needed. Figure 49 illustrates a similar level of agreement during the 3-month follow-up (67%).

Analysis by sub-group identified a greater increase in agreement across the three surveys (baseline, 3-month and 9-month) for claimants from TMF (72% to 72% to 81% respectively) than for those with the NI (58% to 65% to 63%). Increases in access to medical treatment and services across the three surveys were also observed among claimants who received good customer service from their insurer between the 3-month follow-up and 9-month follow-up surveys (71% to 83% to 85% respectively). Corresponding decreases were identified among claimants who had received medium or poor service from their insurer between the 3-month follow-up and 9-month follow-up surveys (45% to 35% to 33% respectively).

There was minimal change among those who were compensated for less than 65 days (66% to 66% to 69%).

Figure 49 Access to medical treatment and services (%)



Source: E5. To what extent do you agree or disagree that you were able to easily access the medical treatment or services that you needed for your injury or illness? Would you say...

Base: All WC respondents: Baseline: n=881; 3-month follow-up: n=366; 9-month follow-up: n=271. WC respondents to all three surveys: Baseline: n=233; 3-month follow-up: n=209; 9-month follow-up: n=212.

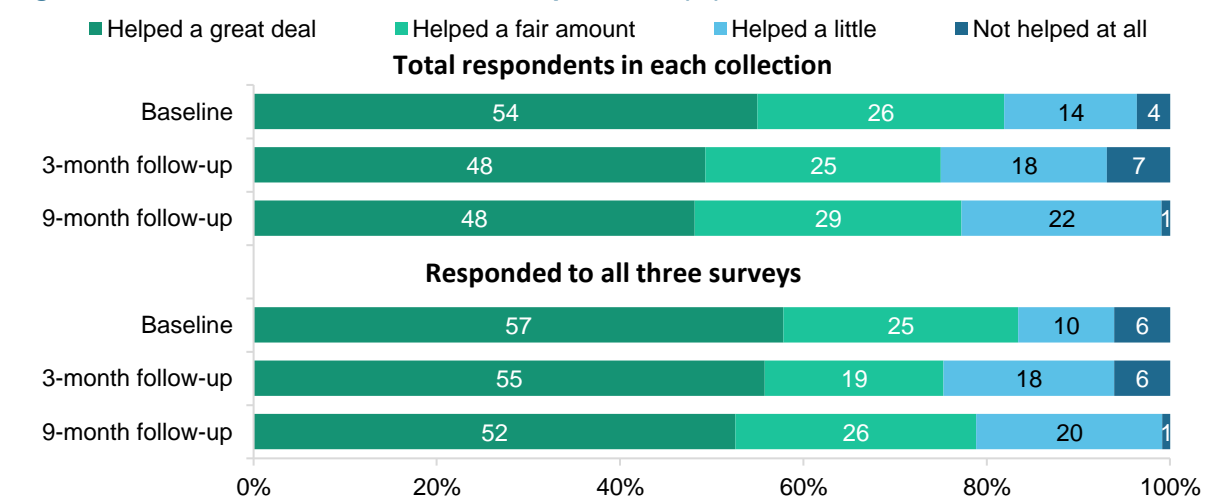
Notes: Don't know/Refused/Not applicable responses not shown: Baseline: Dk=2%, Ref=1%, NA=1%; 3-month follow-up: NA=13%; 9-month follow-up: NA=17%; Responded to all surveys; Baseline: Dk=1%, 3-month follow-up: NA=14%; 9-month follow-up: Dk=1%, NA=20%; Not applicable responses removed from calculation of percentages..

At the 9-month follow-up, four fifths (78%) of WC claimants who responded to all three surveys indicated that the healthcare providers they had seen assisted with their recovery a great deal or fair amount. This was a four percentage point increase since the 3-month follow-up (74%) and a four percentage point decrease since the baseline survey (82%) (see Figure 50).

The increase in effectiveness of healthcare providers from the 3-month to the 9-month follow-up survey was mostly observed among WC claimants who were assessed to have probable mental

illness (53% to 80% respectively) rather than those not assessed to have probable mental illness (80% to 78%).

Figure 50 Effectiveness of healthcare providers (%)



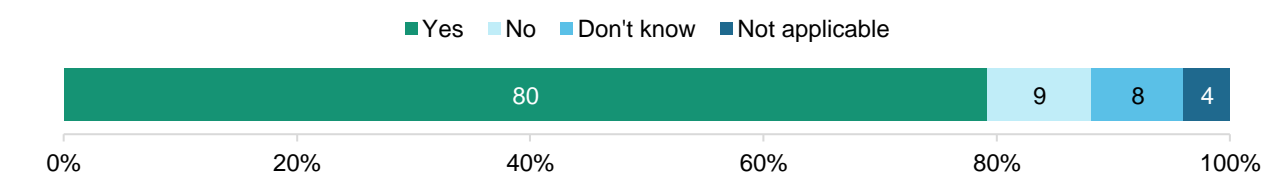
Source: E6. Thinking about all the healthcare providers you have seen, to what extent do you feel they helped with your recovery? Would you say they have...

Base: All WC respondents: Baseline: n=875; 3-month follow-up: n=337; 9-month follow-up: n=250. WC respondents responded to all three surveys: Baseline: n=233; 3-month follow-up: n=193; 9-month follow-up: n=194.

Notes: Don't know/Refused responses not shown: All WC respondents: Baseline: Dk=2%, Ref=1%; 3-month follow-up: Dk=2%; 9-month follow-up: Dk=1%; WC respondents responded to all three surveys: Baseline: Dk=1%, Ref=1%; 3-month follow-up: Dk=1%.

A new question was included as part of the 9-month follow-up survey, and asked WC claimants whether their healthcare provider gave them information that helped them know what to do to achieve their recovery expectations. Four fifths (80%) of WC claimants reported receiving information from their provider that helped them in this regard (see Figure 51). There were no meaningful differences among sub-groups.

Figure 51 Healthcare provider guided achieving recovery expectations (%)



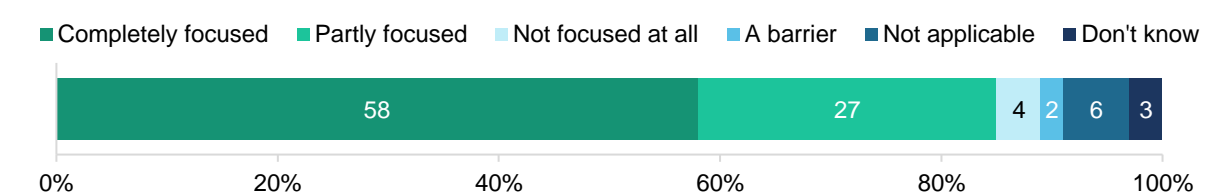
Source: E7a. Still thinking about the healthcare providers you have seen about your injury, did the information they provided help you know what to do to achieve your recovery expectations??

Base: All WC claimants: 9-month follow-up: n=297.

As part of the 9-month follow-up survey, WC claimants were also asked to rate the extent to which their treatment was focused on helping them return to work. Three fifths (58%) of WC claimants perceived their treatment was completely focused on helping them return to work, with a further quarter (27%) indicating that it was partly focused on this goal (see Figure 52).

Analysis by sub-groups identified that a greater proportion of claimants whose claim was for a physical injury perceived their treatment was completely focused on helping them return to work (62%) than claimants whose claim was for a mental illness (34%). There were no other meaningful differences among sub-groups.

Figure 52 Extent treatment focus on helping return to work (%)



Source: E7b. To what extent did your treatment focus on helping you to return to work? Would you say it was...

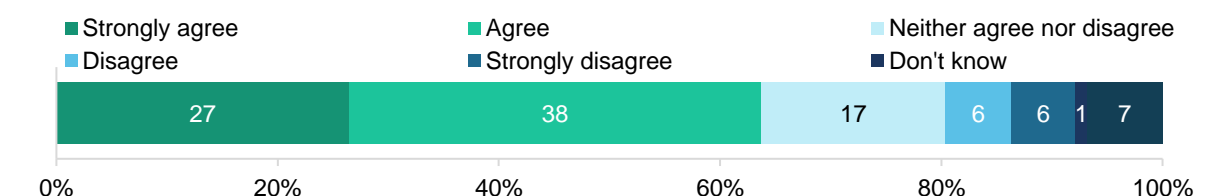
Base: All WC claimants: 9-month follow-up: n=297.

During the 9-month follow-up survey, WC claimants were asked about the extent to which groups such as their workplace, family and friends, healthcare providers and their insurer worked together to get them back to work. Two thirds (65%) of WC claimants indicated that these groups did work together to achieve this goal (Figure 53).

Analysis by sub-groups identified the following findings of note:

- Claimants who reported receiving good customer service provided higher levels of agreement (79%) compared to those who reported poor to medium customer service (30%).
- Claimants who were not assessed to have probable serious mental illness provided higher levels of agreement (70%) than claimants who were assessed to have probable serious mental illness (40%).
- Claimants whose claim was for a physical injury provided higher levels of agreement (68%) than claimants whose claim was for a mental illness (39%).

Figure 53 Extent groups worked together (%)



Source: E7c. Thinking about your experience with the CTP scheme, to what extent do you agree or disagree that groups such as your workplace, family and friends, healthcare providers and your insurer worked together to help you get back to work. Would you say...

Base: All WC claimants: 9-month follow-up: n=297.

Note: Not applicable not shown = 3%

2.4 WC personal

This section examines WC claimants' current health and well-being including their ability to do usual activities, the status of their recovery and what can be done to assist it.

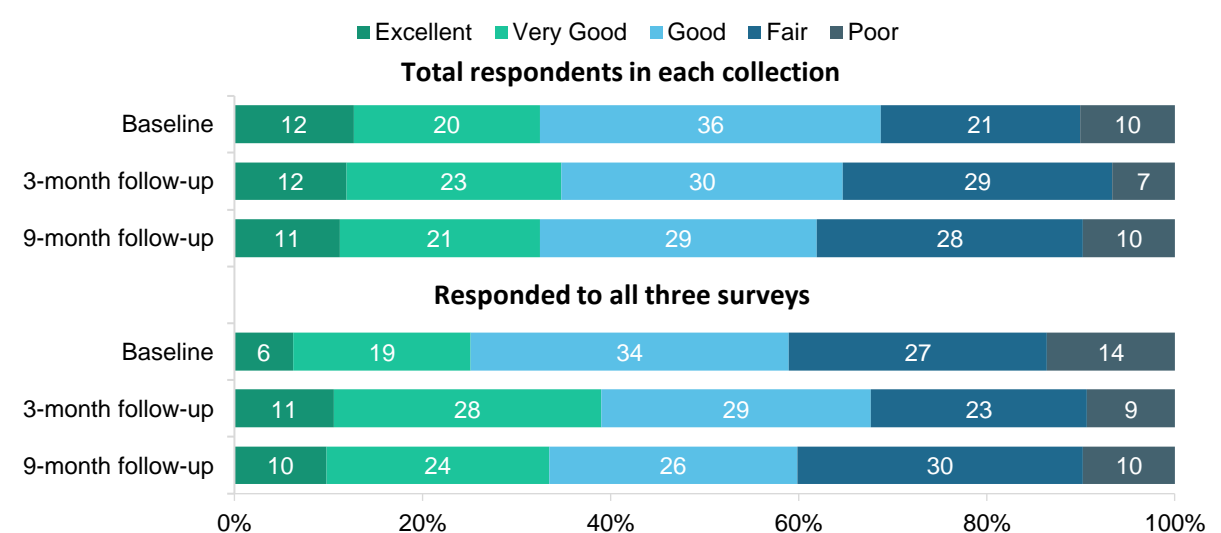
2.4.1. WC health and wellbeing

Most WC claimants (95%) who responded to all three surveys rated their overall health prior to their injury or illness as good, very good, or excellent. At the 9-month follow-up, three fifths (60%) rated their overall health at the time of the survey to be good, very good, or excellent, a decrease of eight percentage points since the 3-month follow-up survey (68%) and a similar proportion as during the baseline survey (59%) (see Figure 54).

Analysis by sub-groups identified the following findings of note:

- The decrease in overall health from the 3-month to the 9-month follow-up survey was among claimants whose claim was for a physical injury (70% to 60% respectively) rather than those whose claim was for a mental illness (49% to 56%).
- The decrease in overall health from the 3-month to the 9-month follow-up survey was among claimants compensated for less than 65 days (75% to 64% respectively) rather than those compensated for 65 days or more (39% for both).

Figure 54 Rating of overall health today (%)



Source: E9. In general, how would describe your overall health TODAY?

Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC respondents responded to all three surveys: n=234.

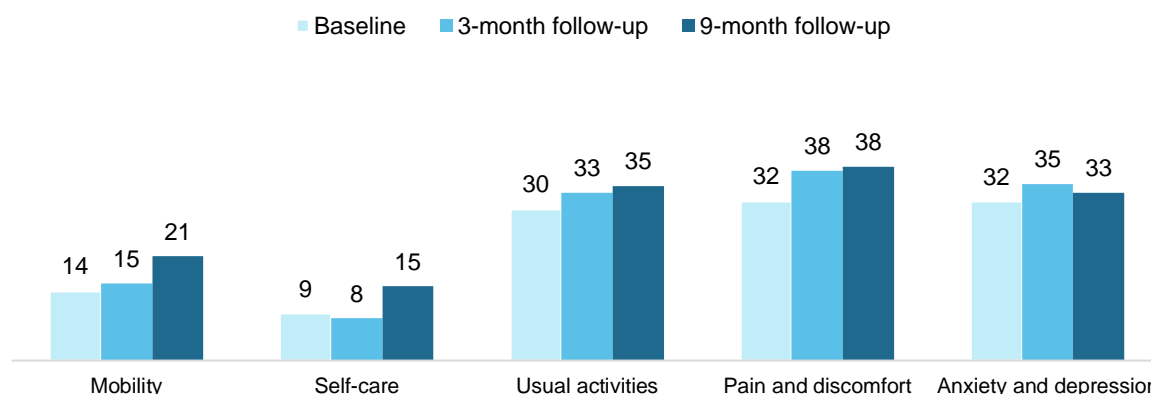
Notes: Don't know/Refused/Not applicable responses not shown: All WC respondents: Baseline: Dk=1%, Ref=1%.

At the 9-month follow-up, over a third (34%) of WC claimants who responded to all three surveys expressed having problems with doing usual activities, a decrease of three percentage points (37%) since the 3-month follow-up survey (Figure 56). A similar proportion expressed having problems with pain and discomfort (38%) at the 9-month follow-up, a three percentage point decrease since the 3-month follow-up. Over a third (35%) expressed having problems with anxiety and depression at the 9-month follow-up, a two percentage point decrease since the 3-month follow-up.

Analysis by sub-groups identified the following findings of note:

- Claimants whose claim was for a physical injury indicated an increase in problems with mobility since the 3-month follow-up survey (20% to 23% respectively).
- Claimants whose claim was for a mental illness indicated a decrease in problems with pain and discomfort since the 3-month follow-up survey (42% to 18% respectively).

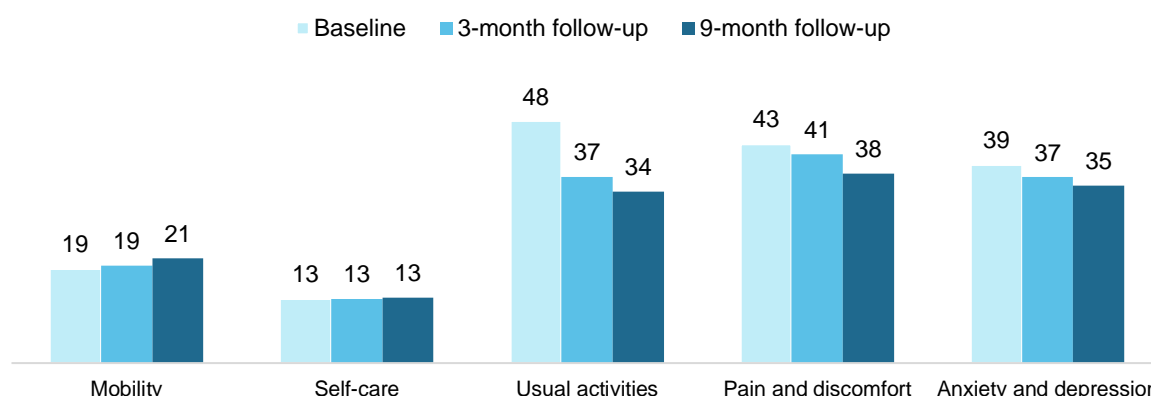
Figure 55 Description of health today (% extremely (or unable) / severe / moderate difficulties) TOTAL RESPONDENTS IN EACH COLLECTION



Source: E6a-e. In terms of <area of health>, which of the following options best describes your health TODAY? Would you say...

Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297.

Figure 56 Description of health today (% extremely (or unable) / severe / moderate difficulties) RESPONDED TO ALL THREE SURVEYS



Source: E6a-e. In terms of <area of health>, which of the following options best describes your health TODAY? Would you say...

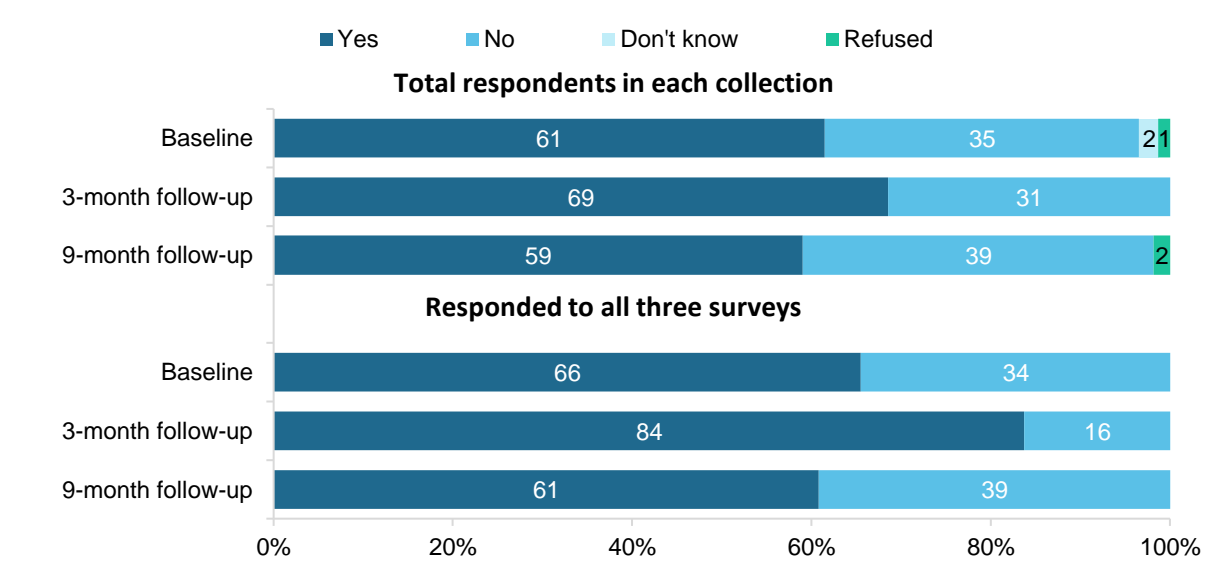
Base: WC respondents responded to all three surveys: n=234.

At the 9-month follow-up, almost one in five (18%) WC claimants who responded to all three surveys were assessed to have probable serious mental illness as determined by the Kessler 6 Psychological Distress scale. This proportion is similar to that at the 3-month follow-up (19%) and baseline (22%) surveys.

The one per cent decrease in probable serious mental illness from the 3-month to 9-month follow-up survey was among claimants compensated for 65 days or more (39% to 26% respectively) rather than those compensated for less than 65 days (14% to 16%). The decrease was among those who reported good customer service (15% to 11%) rather than those who reported poor to medium customer service (47% to 48%).

Claimants who reported feeling depressed or worthless most or all of the time were asked whether they had seen a doctor or other health professional about those feelings in the past four weeks. At the 9-month follow-up, three fifths (61%) of these WC claimants confirmed that they had seen a doctor, a decrease of 23 percentage points since the 3-month follow-up survey (Figure 57). The sample size for this question was too low to compare differences across insurers.

Figure 57 Seen a doctor or health professional in past 4 weeks about these feelings (%)



Source: E11. Have you seen a doctor or other health professional about these feelings in the past four weeks?

Base: WC respondents who felt depressed or worthless most or all of the time at E8: Baseline: n=139; 3-month follow-up: n=72; 9-month follow-up: n=48. WC respondents responded to all three surveys: Baseline: n=37; 3-month follow-up: n=41; 9-month follow-up: n=37

2.4.2. WC recovery

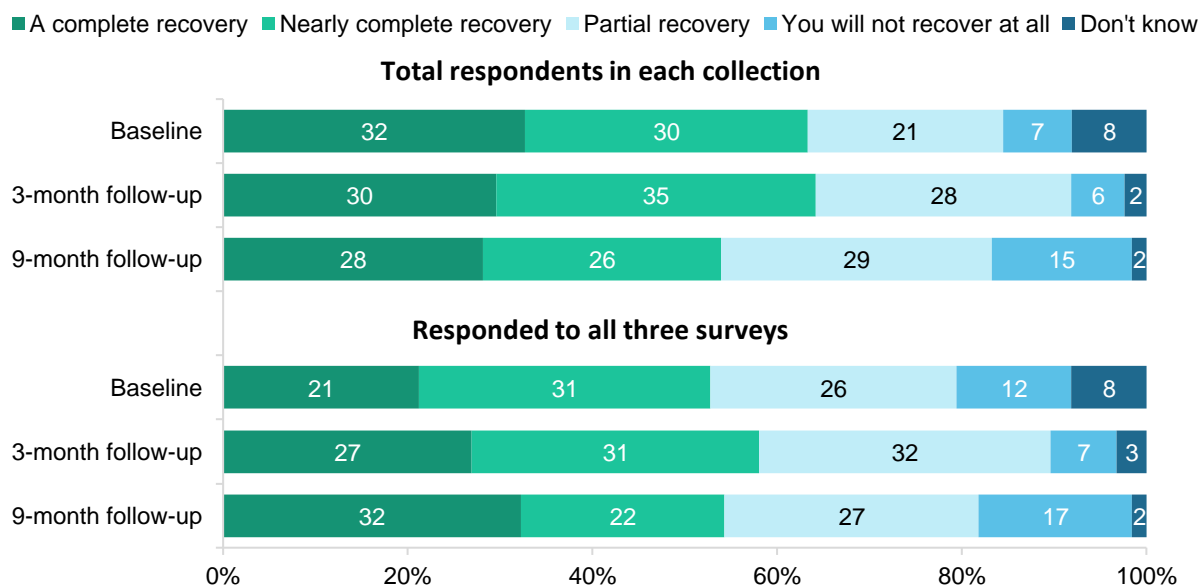
At the 9-month follow-up, half (54%) of WC claimants who responded to all three surveys expected to make a complete, or nearly complete recovery. Figure 58 shows a decrease of four percentage points since the 3-month follow-up (58%).

The decrease between the 3-month and 9-month survey for an expectation to make a complete, or nearly complete recovery was mostly among claimants:

- who were compensated for less than 65 days (64% to 58% respectively), and
- those whose claims were for a physical injury (60% to 55% respectively).

There were no other meaningful differences among sub-groups in terms of recovery expectations across the three surveys.

Figure 58 Expected recovery (%)



Source: E1. Thinking about your recovery, do you believe your recovery will be, or already is...

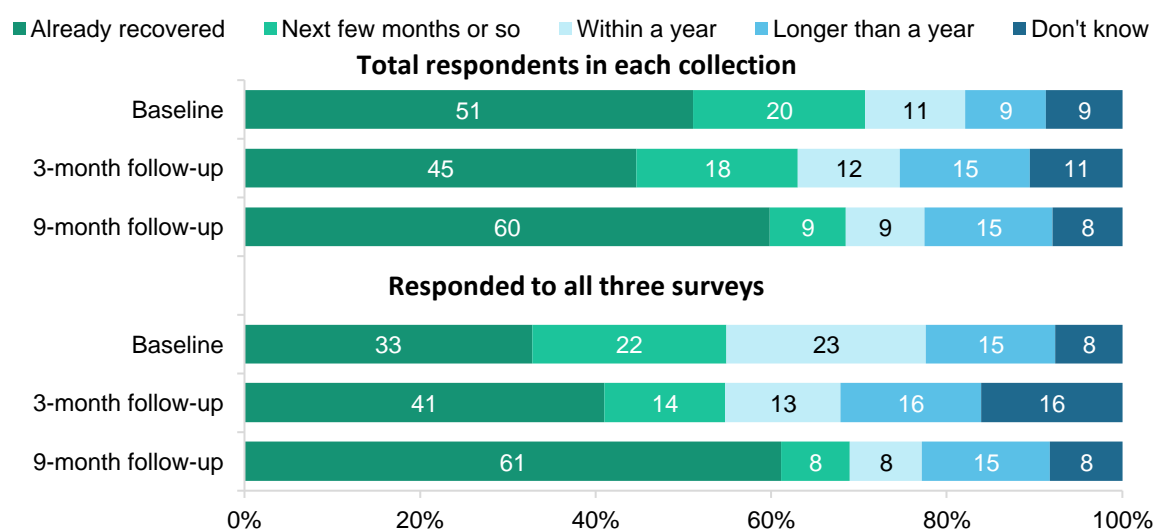
Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC responded to all three surveys: n=234.

Notes: Refused responses not shown: All WC respondents: Baseline: Ref=1%. WC responded to all surveys: Baseline: Ref=1%.

At the 9-month follow-up, three fifths (61%) of claimants who responded to all three surveys had already recovered. Figure 59 shows an increase of twenty percentage points since the 3-month follow-up (41%). To compare, one in seven (15%) claimants expect their recovery to take longer than a year – a similar proportion as reported during the 3-month follow-up (16%) and baseline (15%) surveys.

The increase in claimants who had already recovered from the 3-month to the 9-month follow-up survey was similar across sub-groups.

Figure 59 Recovery timeline (%)



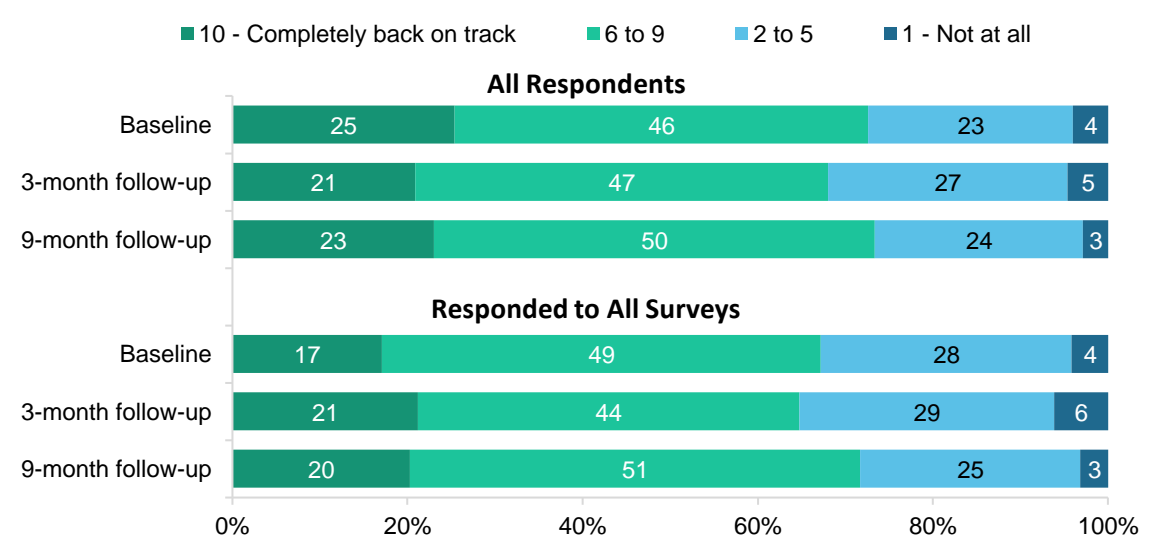
Source: E2. Which of the following statements best describes how long you think it will take for that level of recovery to occur? If in doubt your best estimate is fine.

Base: Expect to make a complete, nearly complete or partial recovery at E1: Baseline: n=714; 3-month follow-up: n=354; 9-month follow-up: n=243. WC responded to all three surveys: Baseline: n=186; 3-month follow-up: n=197; 9-month follow-up: n=189.

At the 9-month follow-up, almost three quarters (72%) of claimants rated the extent to which their life was back on track as 6 or more out of 10. Figure 60 shows an increase of seven percentage points since the 3-month follow-up survey (65%).

Claimants who were assessed to have probable serious mental illness reported a decrease in rating the extent to which their life was back on track as 6 or more out of 10. This represents a change of 12 percentage points, from 24% at 3-months to 12% at 9-months. There was a corresponding increase among claimants who were assessed to have no probable serious mental illness (9 percentage points, 73% to 84% respectively).

Figure 60 **Extent to which life is back on track (%)**



Source: F4. Thinking about your own circumstances right now, that is today, how would you rate the extent to which you have been able to 'get your life back on track', on a scale of 1 to 10 where 1 means 'not at all', and 10 means 'completely back on track'?

Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC respondents responded to all three surveys: n=234.

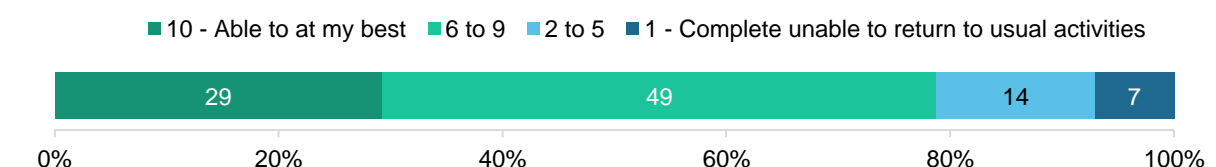
Notes: Don't know/refused responses not shown: All WC respondents: Baseline: Dk=1%, Ref=1%; 3-month follow-up: Ref=1%; WC respondents responded to all three surveys: Baseline: Dk=1%, Ref=1%.

A new question was included as part of the 9-month follow-up survey, and asked claimants to rate their ability to do their usual activities at their best on a scale from 1 (completely unable) to 10 (completely able). Four-fifths (79%) of claimants rated their ability to do their usual activities at their best as 6 or more out of 10.

Analysis by sub-groups identified the following findings of note:

- Claimants who were compensated for less than 65 days were more likely rate their ability to do usual activities as 6 or more out of ten (84%) than those compensated for 65 or more (51%).
- Claimants who were not assessed to have probable serious mental illness were more likely rate their ability to do usual activities as 6 or more out of ten (91%) than claimants who were assessed to have probable serious mental illness (18%).

Figure 61 **Ability to work or do usual activities at your best (%)**



Source: F5. How would you rate your ability to return to usual activities, on a scale of 1 to 10 where 1 means 'completely unable', and 10 means you are able to work at your best'?

Base: All WC respondents: 9-month follow-up: n=297.

2.4.3. WC Impact of COVID-19

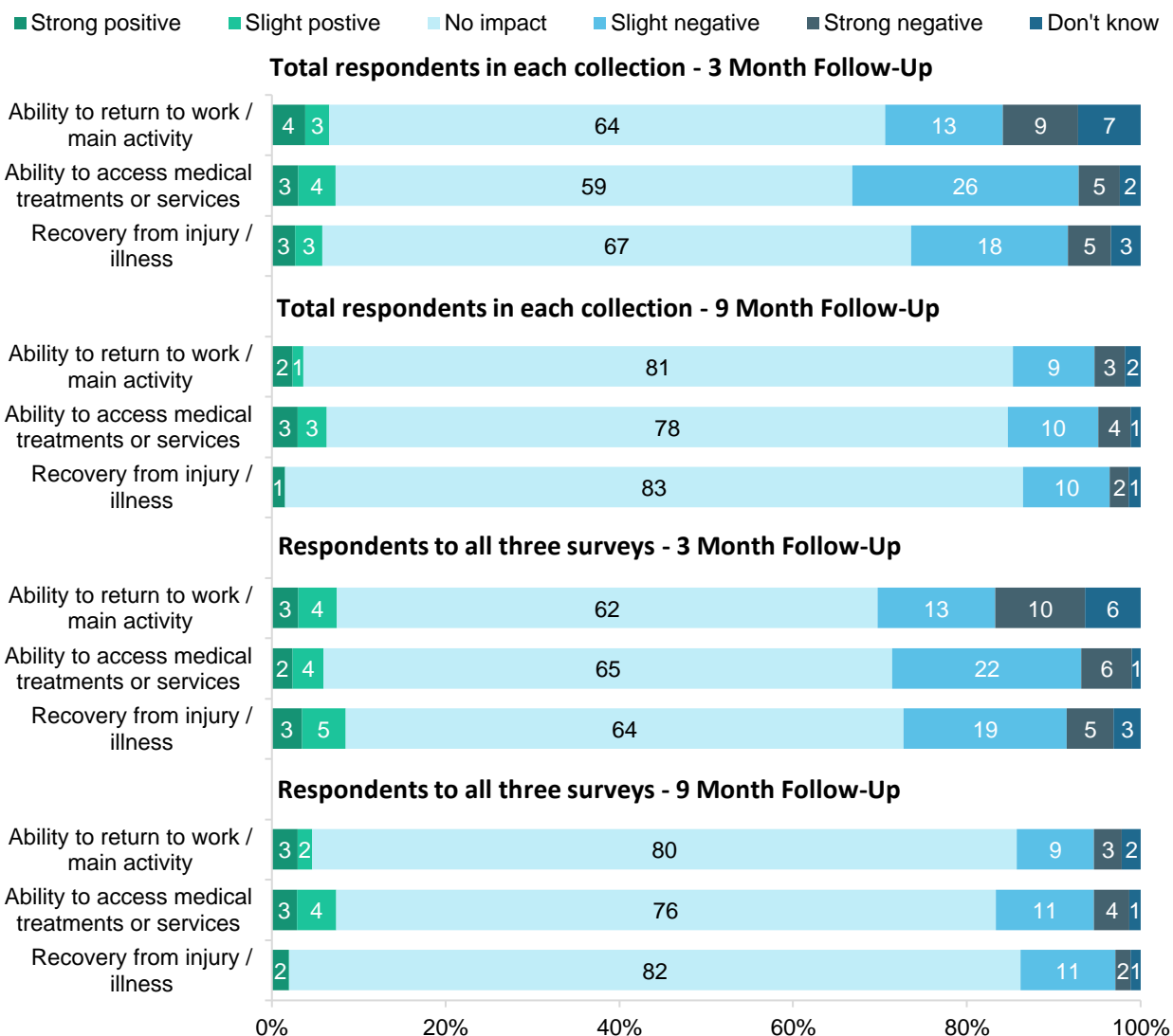
As part of the 3-month and 9-month follow-up surveys, claimants were asked to rate the impact of COVID-19 (see Figure 62Figure 31) on their ability to:

- return to work
- access medical treatments or services, and
- recover from their injury or illness.

WC claimants who responded to both surveys reported a decrease in the negative impact of COVID-19 on these three activities from the 3-month to the 9-month follow-up survey. There was a corresponding increase in claimants reporting no impacts across the two surveys. Additionally:

- Less than a tenth (2% to 7% for each activity) responded that the impact was positive during both surveys.
- There was a decrease from one quarter (24%) to one tenth (12%) of claimants reporting that COVID-19 negatively impacted their ability to return to work across the two surveys. This decrease in the negative impact was most notable among claimants who were assessed to have probable serious mental illness (32% to 12% respectively), those whose claim was for a physical injury (24% to 11%), and those who reported good customer service between the two surveys (30% to 6%).
- There was a decrease from one quarter (28%) to one seventh (15%) of claimants reporting that COVID-19 negatively impacted their ability to access medical treatments or services across the two surveys. This decrease in the negative impact was most notable among claimants who reported good customer service between the two surveys (31% to 17% respectively).
- There was decrease from one quarter (24%) to one tenth (12%) of claimants reporting that COVID-19 negatively impacted their recovery from their injury across the two surveys. This decrease in the negative impact was most notable among claimants who reported good customer service between the two surveys (32% to 9% respectively).

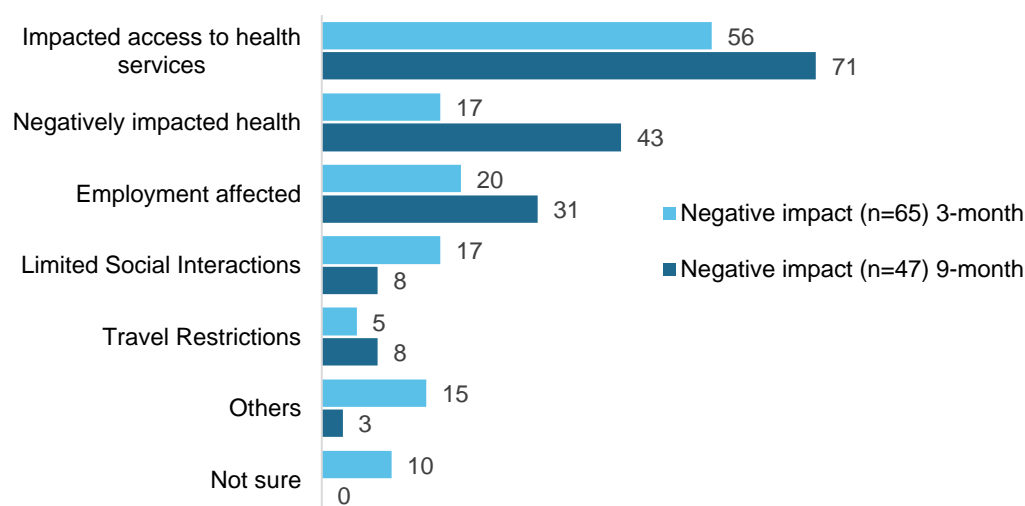
Figure 62 Impact of COVID-19 (%)



Source: H1. Since you completed the first survey on <insert baseline survey date>, what impact has COVID-19 had on your...
 Base: All WC respondents: 3-month follow-up: n=411; 9-month follow-up: n=297; WC responded to all three surveys: n=234.
 Notes: Refused responses not shown: Return to work / main activity=1%; Recovery from injury / illness=1%.

WC claimants who indicated that COVID-19 positively or negatively impacted their recovery were asked to describe this impact. Over half of the claimants explained that 'access to health services' was the greatest impact (positive and negative) experienced during both the 3-month (56%) and 9-month (71%) follow-up surveys (see Figure 63).

Figure 63 Ways COVID-19 has impacted recovery (%)



Source: H2. Could you describe the ways COVID-19 has impacted your recovery from your injury?

Base: WC respondents whose recovery was impacted who responded to both the 3-month and 9-month follow-up surveys: 3-month follow-up: n=78, 9-month follow-up: n=56.

Note: Those who reported a positive impact not reported due to low sample size: 3-month follow-up: n=13, 9-month follow-up n=9

Methodology section at the end of this report. Further information on the items used to measure each of the outcomes can also be found in the Glossary of measures. The final 9-month follow-up questionnaire is included at Appendix A.

A total of 893 CTP claimants completed the baseline survey, 466 of whom completed the 3-month follow-up survey and 355 of whom completed the 9-month follow-up survey. A total of 296 CTP claimants completed all three surveys. A total of 885 WC claimants completed the baseline survey, 411 of whom completed the 3-month follow-up survey and 297 of whom completed the 9-month follow-up survey. A total of 234 WC claimants completed all three surveys. Table 1 and Table 2 show the unweighted profile of the final sample (i.e., those who completed the survey) for all CTP and WC claimants who completed the baseline, 3-month follow-up, 9-month follow-up, and all three surveys, across a range of characteristics of the claimant and their injury or illness.

CTP claimants tended to be younger and a higher proportion were from metropolitan regions compared with WC claimants, for all three surveys. For CTP, claimants who responded to each consecutive survey tended to have more severe injuries, to have received larger workplace rehabilitation payments, to be older and to be from regional areas than those who did not respond to the subsequent surveys. For WC, claimants who responded to each consecutive survey tended to have their claims open for longer periods, to be from TMF, made a claim for a mental illness, to be older and to be from regional areas than those who did not respond to the subsequent surveys,

2.5 Analysis

Each of the charts and tables in this report display the results for six groups of claimants:

Baseline:

1. all responses from the baseline survey
2. the responses from the baseline survey for only those who responded to all three surveys.

3-month follow-up:

3. all responses from the 3-month follow-up survey
4. the responses from the 3-month follow-up survey for only those who responded to all three surveys

9-month follow-up:

5. all responses from the 9-month follow-up survey
6. the responses from the 9-month follow-up survey for only those who responded to all three surveys.

The analysis in this report generally focuses on changes in survey responses between the 3-month and 9-month follow-up surveys for claimants who responded to both surveys (groups 4 and 6 above).

In some charts the 'don't know', 'refused' and 'not applicable' results are not shown, as described in the footers for those charts. This allows for an accurate visual comparison of the results across time periods. This can cause a slight difference in the alignment of the results within the charts to the scale at the bottom of the charts.

Table 1 Sample characteristics of CTP respondents (%)

	Baseline (n=893)	3-month follow-up (n=466)	9-month follow-up (n=355)	Responded to all three surveys (n=296)
%				
Days in claim**				
1 to 9	0.0	0.0	0.0	0.0
10 to 19	0.1	0.2	0.0	0.0
20 to 64	15.5	14.2	14.1	13.5
65 to 129	22.8	23.2	22.8	22.6
130 to 259	43.3	43.4	45.4	46.3
260 plus	18.3	18.9	17.7	17.6
Insurer*				
Allianz	18.6	19.1	18.9	17.9
NRMA	33.3	31.2	32.1	32.8
QBE	25.1	24.9	24.8	25.7
Suncorp	23.1	24.7	24.2	23.6
Injury Severity				
Minimal severity	46.7	43.4	42.0	40.9
Moderate severity	33.1	36.3	37.5	38.2
Severe	10.9	11.6	12.7	13.2
Unknown	9.3	8.6	7.9	7.8
Language				
English	97.0	97.8	99.2	99.0
LOTE (Language other than English)	3.0	2.2	0.8	1.0
Legally represented				
Yes	23.4	25.3	24.8	25.3
No	76.6	74.7	75.2	74.7
Workplace Rehabilitation Paid				
No payment	65.3	59.6	59.2	57.8
\$1000 or less	6.0	6.2	5.1	5.4
\$1001 to \$5000	22.1	25.6	27.0	27.4
Greater than \$5000	6.6	8.6	8.7	9.5
Age				
18-24	10.2	9.2	7.3	7.1
25-44	36.3	32.5	31.5	30.4
45-64	37.6	39.4	42.0	42.6
65+	15.9	18.9	19.2	19.9
Location				
Metro	74.2	72.3	71.5	72.3
Regional	25.8	27.7	28.5	27.7
Mode of survey completion				
Telephone	57.3	75.9	75.8	75.3
Online	42.7	24.1	24.2	24.7

*YOUI not included as part of this research as they were not a licenced insurer during the in-scope claim period

**Days in Claim is the length of time the claimant was insured for at baseline

Table 2 Sample characteristics of WC respondents (%)

	Baseline (n=885)	3-month follow-up (n=411)	9-month follow-up (n=297)	Responded to all three surveys (n=234)
%				
Days compensated*				
1 to 9	26.9	24.7	22.9	23.5
10 to 19	16.4	15.2	13.5	13.7
20 to 64	28.4	26.2	30.0	27.8
65 to 129	17.3	21.5	20.9	23.1
130 to 259	10.8	12.2	12.5	11.5
260 plus	0.2	0.2	0.3	0.4
Claim Open Duration in Weeks				
0 to 13	11.3	8.3	7.7	7.7
>13 to 26	20.1	16.4	14.5	14.1
>26 to 52	39.2	40.1	39.7	38.9
>52	29.4	35.2	38.0	39.3
Insurer Type				
Nominal Insurer	42.3	35.9	35.4	33.8
Treasury Managed Fund	45.6	51.1	54.2	55.6
Self-Insurer	6.6	8.1	8.1	7.7
Specialised Insurer	5.5	4.9	2.4	3.0
Injury Type				
Musculoskeletal Disorders	55.0	53.3	51.5	50.9
Fractures	7.9	8.3	6.7	7.7
Other Trauma	14.4	12.5	12.5	11.5
Mental Illness	19.5	23.5	25.3	26.1
Other Diseases	2.9	2.2	4.0	3.8
Workplace Rehabilitation Paid				
No payment	68.5	62.6	64.3	62.4
\$1000 or less	2.8	2.9	3.0	3.8
\$1001 to \$5000	15.3	18.3	17.8	17.5
Greater than \$5000	13.4	16.1	14.8	16.2
Language				
English	99.3	99.8	99.3	99.6
LOTE (Language other than English)	0.7	0.2	0.7	0.4
Age				
18-24	3.5	2.4	0.7	0.4
25-44	29.8	25.4	25.6	22.6
45-64	60.2	64.3	65.7	67.5
65+	6.4	7.8	8.1	9.4
Location				
Metro	58.0	54.3	54.9	52.1
Regional	42.0	45.7	45.1	47.9
Mode of survey completion				
Telephone	29.6	56.5	60.9	61.1
Online	70.4	43.5	39.1	38.9

*Days Compensated is the length of time the claimant was insured for

3. CTP claimant outcomes

This section presents detailed findings for respondents who had made a claim through the CTP scheme.

3.1 CTP legal and insurance

This section examines CTP claimants' experience with their insurer, perceived justice of the compensation process and trust in the CTP scheme. For the 3-month follow-up survey, the 'experience with their insurer' and 'perceived justice of the compensation process' questions were asked of CTP claimants who had contact with their insurer since the baseline survey (51%, n=244). For the 9-month follow-up survey, those questions were asked of CTP claimants who had contact with their insurer since the 3-month follow-up survey (44%, n=130). All other questions, including trust in the CTP scheme, were asked of all respondents.

3.1.1. CTP experience with insurer

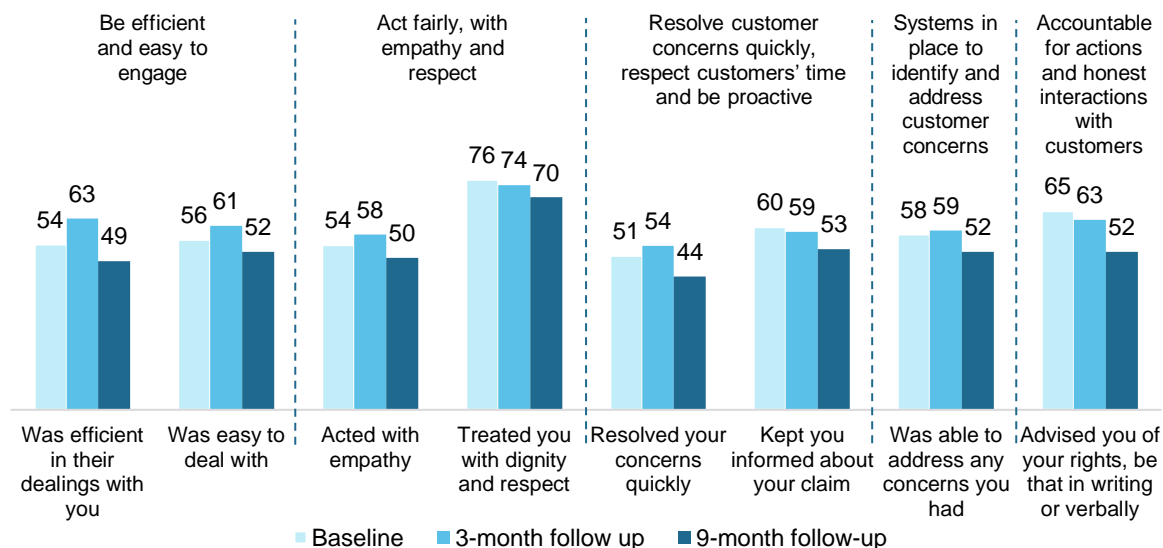
The customer service conduct principles were measured by asking claimants the extent to which they agreed or disagreed with a series of statements about their insurer. Each of the statements was mapped to one of the five customer service conduct principles. Figure 1 presents data for total respondents in each collection while Figure 2 displays the percentage of claimants who responded to all three surveys (that is, were common in every collection) and who agreed or strongly agreed with each statement.

Agreement with all attributes decreased from the 3-month to the 9-month follow-up survey among claimants who participated at all three time points (see Figure 2). The greatest decreases were recorded for the following statements:

- 'Efficient in their dealings with you' (19 percentage point decrease).
 - This was greatest among claimants whose injury was assessed as not minor (64% to 44% respectively), compared to those whose injury was assessed as minor (62% to 56%).
- 'Advised you of your rights' (13 percentage point decrease).
 - This was greatest among claimants assessed to have probable serious mental illness (46% to 29% respectively), compared to those not assessed to have probable serious mental illness (74% to 65%). Probable serious mental illness was determined by the Kessler 6 Psychological Distress scale.
- 'Resolved your concerns quickly' (12 percentage point decrease).
 - This was greatest among claimants whose injury was assessed as not minor (50% to 38% respectively), compared to those whose injury was assessed as minor (58% to 56%).
- 'Acting with empathy' (11 percentage point decrease).
 - This was greatest among claimants assessed to have probable serious mental illness (37% to 22% respectively), compared to those not assessed to have probable serious mental illness (68% to 62%).
- 'Able to address any concerns you had' (10 percentage point decrease).

- This was greatest among claimants assessed to have probable serious mental illness (35% to 18% respectively), compared to those not assessed to have probable serious mental illness (68% to 66%).

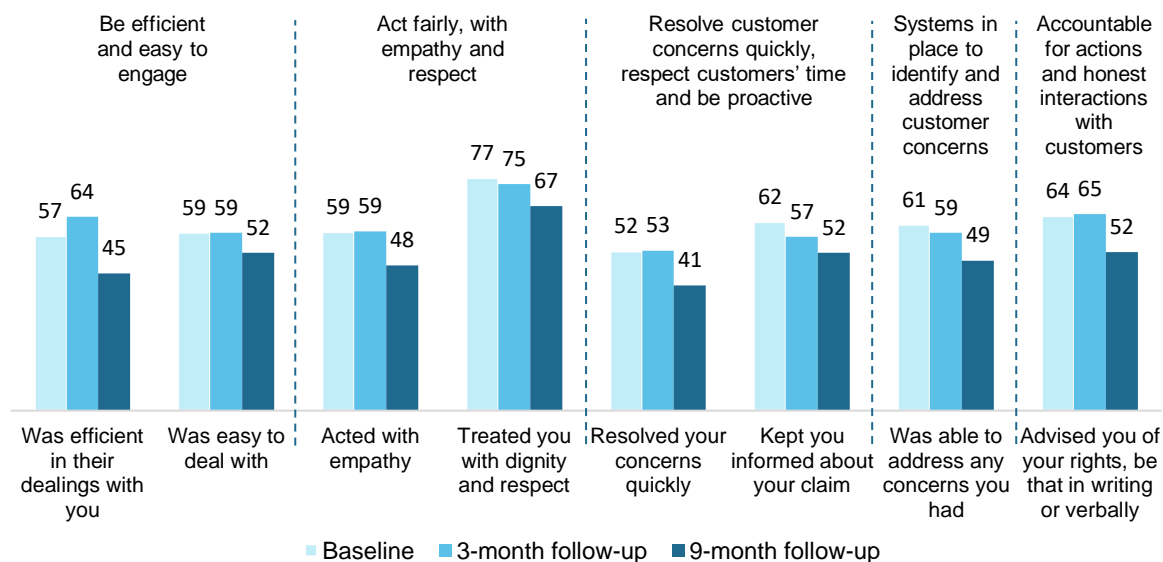
Figure 1 Customer service conduct principles (% strongly agree / agree) TOTAL RESPONDENTS IN EACH COLLECTION



Source: C4. To what extent do you agree or disagree that insurer...?

Base: All CTP respondents: Baseline: n=893; 3-month follow-up: n=244; 9-month follow-up: n=153

Figure 2 Customer service conduct principles (% strongly agree / agree) RESPONDED TO ALL THREE SURVEYS



Source: C4. To what extent do you agree or disagree that insurer...?

Base: CTP respondents who responded to all three surveys: Baseline: n=296; 3-month follow-up: n=162; 9-month follow-up: n=130

Table 3 displays the percentage of claimants who responded to all three surveys and who agreed or strongly agreed with each statement by insurer.

Table 3 Customer service conduct principles (% strongly agree / agree) by insurer over time RESPONDED TO ALL THREE SURVEYS

	Allianz			NRMA			QBE			Suncorp		
	Baseline*	3-month follow-up**	9-month follow-up**	Baseline*	3-month follow-up*	9-month follow-up**	Baseline*	3-month follow-up**	9-month follow-up**	Baseline*	3-month follow-up**	9-month follow-up**
Be efficient and easy to engage												
Was efficient in their dealings with you	66	71	60	59	65	41	55	63	33	52	57	51
Was easy to deal with	65	60	62	62	60	47	53	63	44	55	51	57
Act fairly, with empathy and respect												
Acted with empathy	67	60	55	55	64	47	59	60	42	57	50	48
Treated you with dignity and respect	82	85	75	77	82	56	77	70	75	73	59	67
Resolve customer concerns quickly, respect customers' time and be proactive												
Resolved your concerns quickly	61	50	48	50	57	42	50	56	31	52	46	46
Kept you informed about your claim	72	60	59	61	57	50	51	59	43	68	54	59
Systems in place to identify and address customer concerns												
Was able to address any concerns you had	69	52	50	60	70	48	54	60	45	65	47	57
Accountable for actions and honest interactions with customers												
Advised you of your rights, be that in writing or verbally	73	57	59	66	73	48	55	53	42	65	71	63

Source: C4. To what extent do you agree or disagree that insurer...?

Base: CTP respondents who responded to all three surveys and had contact with their insurer since the previous survey: Allianz: Baseline n=53*; 3-month follow-up n=36**; 9-month follow-up n=30**; NRMA: Baseline n=97*; 3-month follow-up n=53*; 9-month follow-up n=42**; QBE: Baseline n=76*; 3-month follow-up n=37**; 9-month follow-up n=33**; Suncorp: Baseline n=70*; 3-month follow-up n=36**; 9-month follow-up n=25**.

Notes: *Low sample size (n=50 to 99); **Very low sample size (n=1 to 49).

3.1.2. CTP perceived justice of the compensation process

Table 4 shows the mean level of agreement for each of the four perceived justice of the compensation process dimensions overall, and by sub-groups including days in scheme, insurer and risk screening outcome score. At the 9-month follow-up, CTP claimants rated the perceived justice they received (at the total level) lower than at the baseline survey, on all dimensions (and generally similar or lower compared to the 3-month mark). Claimants with a high risk of poor recovery reported greater decreases in procedural, informational and interpersonal justice since the baseline survey compared to those with a low risk of poor recovery.

Table 4 Perceived justice of the compensation process (mean) by sub-groups over time RESPONDED TO ALL THREE SURVEYS

	Distributive justice			Procedural justice			Informational justice			Interpersonal justice		
	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up
TOTAL	3.2	3.1	3.1	3.4	3.3	3.2	3.5	3.4	3.3	4.1	3.8	3.9
Days in scheme												
1 to 129**	3.5	3.4	3.5	3.7	3.6	3.5	3.9	3.8	3.7	4.4	4.2	4.2
130+**	3.1	2.9	2.8	3.3	3.1	2.9	3.3	3.2	3.0	3.9	3.6	3.6
Insurer												
Allianz**	3.3	3.1	3.0	3.5	3.2	3.2	3.7	3.6	3.3	4.0	4.1	3.9
NRMA**	3.3	3.2	3.0	3.5	3.3	3.1	3.4	3.4	3.1	4.1	3.9	3.7
QBE**	3.2	3.0	2.8	3.3	3.4	3.1	3.4	3.4	3.1	4.1	3.6	3.9
Suncorp**	3.0	2.9	3.2	3.3	3.2	3.0	3.5	3.3	3.1	4.0	3.6	3.7
Risk screening outcome												
High risk of poor recovery**	3.3	2.8	3.0	3.5	3.2	2.9	3.6	3.5	3.1	4.3	3.8	3.4
Medium risk of poor recovery*	3.1	3.0	2.8	3.3	3.1	3.0	3.4	3.1	3.0	4.0	3.6	3.9
Low risk of poor recovery**	3.3	3.2	3.1	3.5	3.4	3.3	3.6	3.7	3.5	4.0	4.0	3.9
Injury severity												
Minimal**	2.9	3.0	2.8	3.2	3.2	3.0	3.3	3.4	3.2	3.9	3.8	3.7
Moderate**	3.4	3.1	3.1	3.6	3.3	3.1	3.6	3.5	3.1	4.2	3.8	3.8
Severe**	3.5	3.1	3.3	3.6	3.4	3.3	3.6	3.5	3.4	4.2	3.9	4.1
Unknown**	3.2	2.8	2.7	3.4	3.2	2.9	3.7	3.0	2.8	4.3	3.4	3.7
Legally represented												
Yes**	3.7	3.5	2.5	3.7	3.6	3.1	3.8	3.7	3.3	4.2	4.1	3.8
No	3.1	3.0	3.0	3.3	3.2	3.1	3.4	3.3	3.1	4.0	3.7	3.7

Workplace Rehabilitation Paid												
No payment*	3.3	3.2	3.1	3.4	3.4	3.2	3.4	3.4	3.1	4.0	3.8	3.8
\$1000 or less**	3.1	3.6	2.2	3.4	3.9	2.4	3.3	4.1	2.6	4.1	4.2	3.0
\$1001 to \$5000**	3.1	2.9	3.1	3.4	3.1	3.1	3.7	3.3	3.3	4.1	3.7	3.9
More than \$5000**	2.9	3.0	2.8	3.2	3.3	3.1	3.4	3.3	3.1	4.0	3.8	3.7
Fault status												
At fault**	3.7	3.5	2.5	3.7	3.6	3.1	3.8	3.7	3.3	4.2	4.1	3.8
Not at fault*	3.0	2.9	3.0	3.3	3.1	3.1	3.3	3.2	3.1	3.9	3.6	3.7
Minor Injury Decision												
Not minor*	3.3	3.0	2.9	3.4	3.2	3.1	3.5	3.4	3.1	4.1	3.8	3.8
Minor**	3.0	3.1	3.2	3.3	3.3	3.2	3.4	3.4	3.4	3.9	3.9	3.8
Pain and discomfort												
No/slight**	3.8	3.6	3.8	3.8	3.8	3.6	3.8	3.9	3.8	4.3	4.2	4.2
Moderate*	2.9	2.4	2.9	3.1	2.8	3.1	3.3	2.9	3.2	3.9	3.2	3.9
Severe/extreme*	2.5	2.8	2.3	2.9	3.0	2.4	3.1	3.1	2.6	3.7	3.6	3.1
Psychological distress (Kessler 6)												
No probable serious mental illness*	3.6	3.2	3.4	3.7	3.4	3.5	3.7	3.6	3.5	4.2	4.0	4.1
Probable serious mental illness**	2.3	2.6	2.3	2.8	3.0	2.4	3.1	2.8	2.6	3.8	3.3	3.2
Recovery timeline												
Already recovered as much as possible**	4.2	3.6	3.6	4.1	3.9	3.5	4.1	3.9	3.4	4.5	4.2	3.9
In the next few months or so**	3.5	3.3	3.1	3.8	3.6	3.8	3.7	3.6	3.6	4.3	3.8	4.6
Within a year or longer*	2.9	2.9	2.9	3.2	3.1	3.1	3.3	3.3	3.3	4.0	3.8	3.9
Will not recover**	2.0	2.2	2.3	2.4	2.7	2.5	2.5	2.6	2.7	3.3	3.3	3.2
Returned to Work												
Yes*	3.3	3.2	3.1	3.5	3.4	3.3	3.5	3.5	3.3	4.1	3.9	3.9
No**	2.9	2.7	2.7	3.1	3.0	2.7	3.4	3.1	3.0	3.9	3.5	3.6

Source: D1. The next questions ask about your experience with obtaining compensation for your injury and about your experiences with <insurance organisation name>. For each statement, please indicate the extent to which you agree or disagree. Some of these statements may not be relevant to you, but we need to ask them of everyone.

Base: CTP responded to all three surveys and, for the follow-up surveys, had contact with their insurer since the previous survey: Baseline: n=296; 3-month follow-up: n=162, 9-month follow-up: n=130.

Notes: *Low sample size (n=50 to 99); **Very low sample size (n=1 to 49). Mean scores can range from 1 (lowest) to 5 (highest)

3.1.3. Trust in the CTP scheme

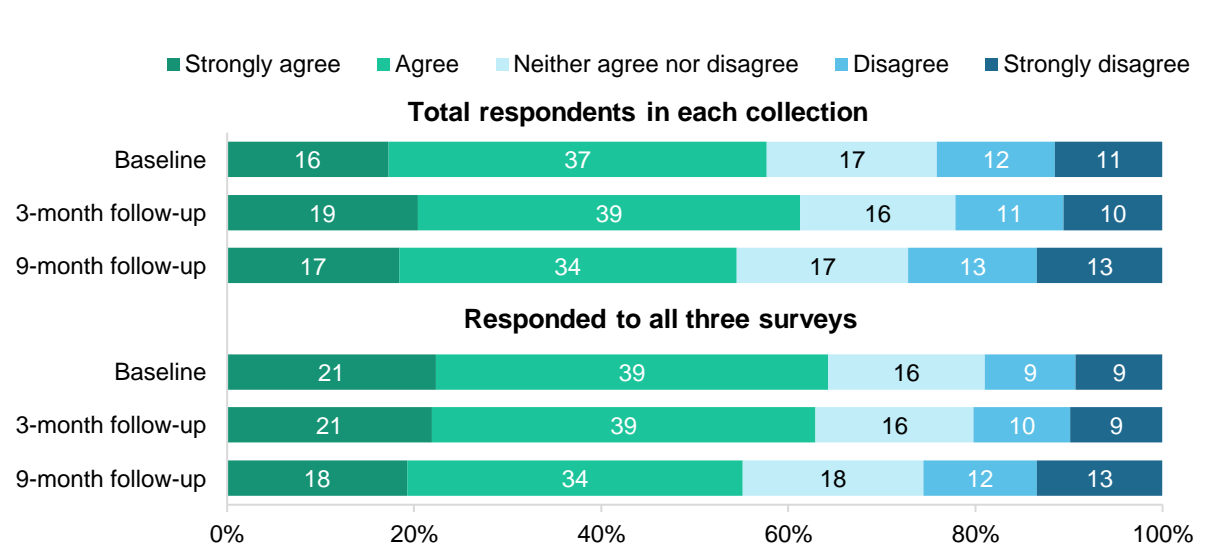
Claimants were asked to indicate the extent to which they trust the CTP scheme to help them get back to work (if they were working at the time of their injury) or their usual activities. At the 9-month follow-up, half (52%) of the CTP claimants who responded to all three surveys agreed that they trust the CTP scheme to help them get back to work or their usual activities. whose injury was assessed as not minor (61% to 53% respectively) as compared to those whose injury was assessed as minor (57% to 52%).

Figure 3 illustrates a decrease of eight percentage points since the 3-month follow-up (60%). This follows no change in trust from the baseline (60%) to the 3-month follow-up survey.

The decrease in trust between the 3-month and 9-month follow-up surveys was most pronounced among claimants:

- who reported poor or medium customer service (39% to 14% respectively) as compared to those who reported good customer service (79% to 77%)
- who were not assessed to have probable serious mental illness (69% to 61% respectively) as compared to those who were assessed to have probable serious mental illness (33% to 28%), and
- whose injury was assessed as not minor (61% to 53% respectively) as compared to those whose injury was assessed as minor (57% to 52%).

Figure 3 Trust in schemes (%)



Source: C1. Now thinking about your experience in the CTP scheme. To what extent do you agree or disagree that you trust the CTP scheme to help you get back to <work / work or your usual activities>?

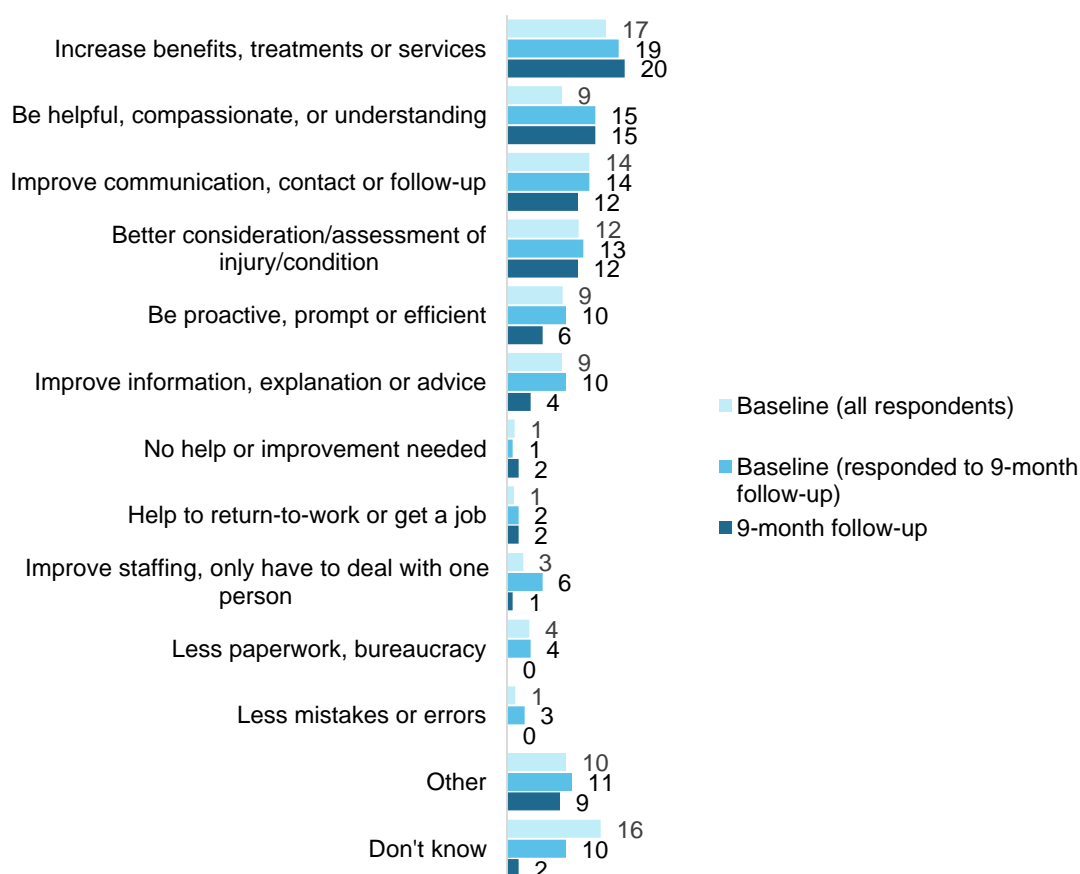
Base: CTP All respondents: Baseline: n=893; 3-month follow-up: n=466; 9-month follow-up: n=355; CTP Responded to all three surveys: n=296

Notes: Don't know/not applicable/ refused responses not shown: Baseline: NA=3%, Dk=5%; 3-month follow-up: NA=3%, Dk=2%; 9-month follow-up: NA=4%, Dk=2%; Baseline (common respondents): Dk=2%, NA=5%; 3-month follow-up (common respondents): Dk=3%, Ref=1%; 9-month follow-up (common respondents): Dk=3%, NA=2%;

Claimants who did not trust the CTP scheme to get them back to work or their usual activity during the baseline and 9-month follow-up surveys were also asked to suggest one change to the scheme that would increase their level of trust (see Figure 4). This question allowed for an open-ended response that was coded into themes following data collection. The most prominent theme suggested at the baseline (19%) and 9-month follow-up (20%) surveys was to 'increase benefits, treatments or

services'. This was followed by a desire for the scheme to be 'helpful, compassionate, or understanding' (15% at baseline and the 9-month follow-up point for those who responded to both surveys). The main change from the baseline to the 9-month follow-up was a decrease in suggestions to 'improve information, explanation or advice' (10% to 4% respectively). It is worth noting the theme 'increase benefits, treatments or services' does not link immediately to the customer service conduct principles though it does reflect elements of distributive justice. Analysis by sub-groups did not identify any differences of note.

Figure 4 **How to increase trust in scheme (%)**



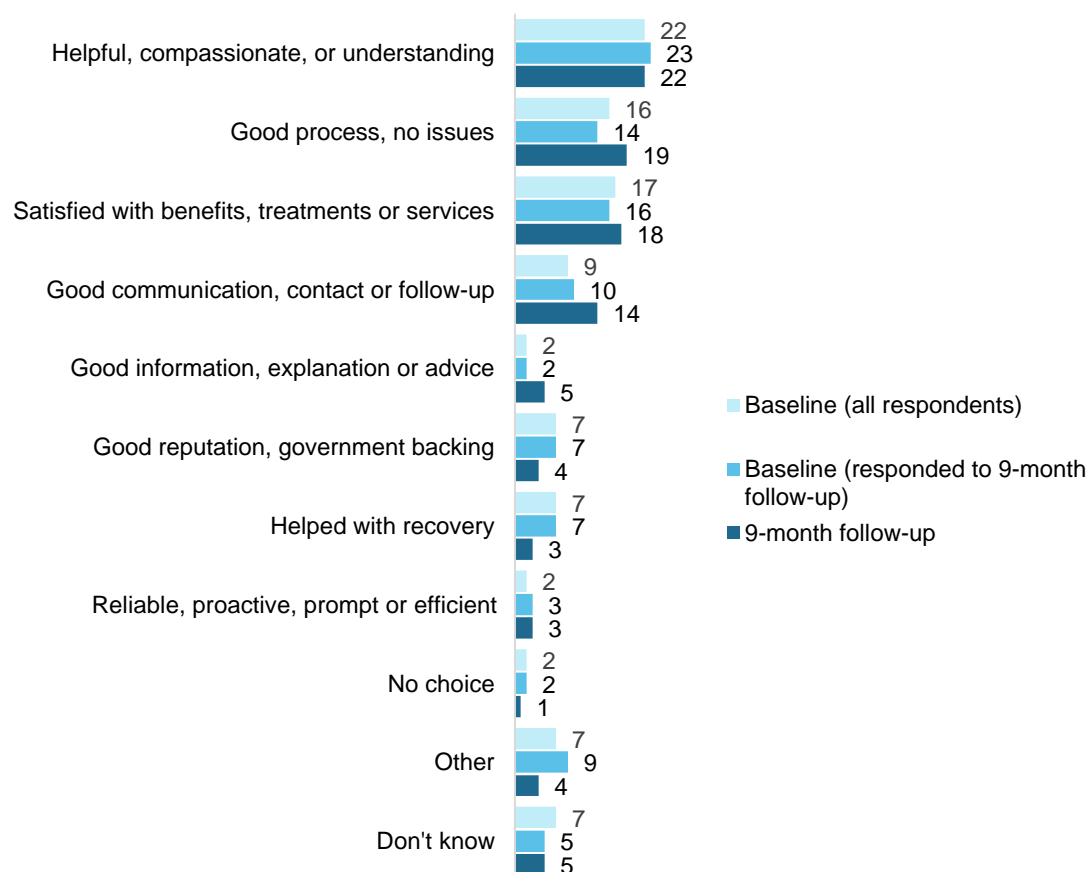
Source: C2. If CTP could make one change to increase your trust, what would it be?

Base: Low trust in scheme at C1: Baseline (all respondents) n=333; Baseline (responded to 9-month follow-up) n=121; 9-month follow-up n=149.

Notes: Refused responses not shown: Baseline (all respondents) 4%; Baseline (responded to 9-month follow-up) 0%; 9-month follow-up 14%

Claimants who trusted the CTP scheme to get them back to work or their usual activity during the baseline and 9-month follow-up surveys were also asked to provide the main reason why they trust the scheme (see Figure 5). The most prominent reason recorded at the baseline (23%) and 9-month follow-up (22%) surveys related to the scheme being 'helpful, compassionate or understanding'. The prevalence of this theme among claimants who report trusting as well as not trusting the scheme, suggests it resonates broadly and is potentially a significant determinant of trust.

Figure 5 Main reason trusts scheme (%)



Source: C3. What is the main reason that you trust the CTP scheme?

Base: Medium/high trust in scheme at C1: Baseline n=488; Baseline (9-month follow-up) n=215; 9-month follow-up n=186.

Notes: Refused responses not shown: Baseline (all respondents) 3%; Baseline (responded to 9-month follow-up) 3%; 9-month follow-up 3%

Table 5 Trust in scheme (%) by sub-groups over time RESPONDED TO ALL THREE SURVEYS

	Baseline	High trust 3-month follow-up	9-month follow-up	Baseline	Medium trust* 3-month follow-up	9-month follow-up	Baseline	Low Trust* 3-month follow-up	9-month follow-up
TOTAL	60	60	52	16	16	18	18	19	24
Days in scheme									
1 to 129	71	69	62	16	12	14	10	13	18
130+	56	56	48	15	18	20	21	22	27
Insurer									
Allianz*	69	65	51	15	19	19	14	15	19
NRMA*	61	61	52	13	14	23	18	21	18
QBE*	59	60	48	13	13	21	19	22	29
Suncorp*	54	55	58	21	21	9	19	18	32
Risk screening outcome									
High risk of poor recovery**	71	67	55	9	20	22	17	13	19
Medium risk of poor recovery	56	53	49	14	18	19	22	24	30
Low risk of poor recovery	61	66	56	20	12	16	13	17	21
Injury severity									
Minimal	57	55	50	14	15	15	25	24	28
Moderate	62	67	58	20	14	21	13	16	20
Severe*	75	66	58	7	19	17	14	16	19
Unknown**	46	49	32	21	27	24	8	14	36
Legally represented									
Yes*	69	71	58	12	9	13	12	12	23
No	57	57	51	17	18	20	20	21	25
Workplace Rehabilitation Paid									
No payment	57	58	56	18	15	17	17	21	21
\$1000 or less**	60	61	52	19	9	6	21	24	32
\$1001 to \$5000*	67	66	46	13	18	20	15	15	30
More than \$5000**	63	54	52	7	22	28	31	17	20

	Baseline	High trust 3-month follow-up	9-month follow-up	Baseline	Medium trust* 3-month follow-up	9-month follow-up	Baseline	Low Trust* 3-month follow-up	9-month follow-up
Fault status									
At fault*	69	71	58	12	9	13	12	12	23
Not at fault	56	55	49	16	18	20	21	23	27
Minor Injury Decision									
Not minor	61	61	53	15	17	18	19	18	24
Minor*	59	57	52	18	14	18	17	22	25
Pain and discomfort									
No/slight	79	80	70	6	10	13	11	8	9
Moderate	58	51	40	19	20	20	20	21	36
Severe/extreme*	36	33	37	26	21	24	26	43	35
Psychological distress (Kessler 6)									
No probable serious mental illness	70	69	61	12	13	16	13	14	18
Probable serious mental illness*	38	32	28	25	29	23	29	36	46
Recovery timeline									
Already recovered as much as possible*	81	74	65	10	14	14	5	7	12
In the next few months or so**	75	71	78	17	8	9	7	14	13
Within a year or longer	51	59	53	18	19	20	26	21	28
Will not recover**	31	38	26	23	19	23	30	38	48
Returned to Work									
Yes	75	81	77	65	60	70	64	72	54
No*	24	19	22	27	38	30	36	28	39

Source: C1. Now thinking about your experience in the CTP scheme. To what extent do you agree or disagree that you trust the CTP scheme to help you get back to work or your usual activities?

Base: CTP responded to all three surveys: n=296.

Note: *Low sample size (n=50 to 99); **Very low sample size (n=1 to 49).

3.2 CTP life and work participation

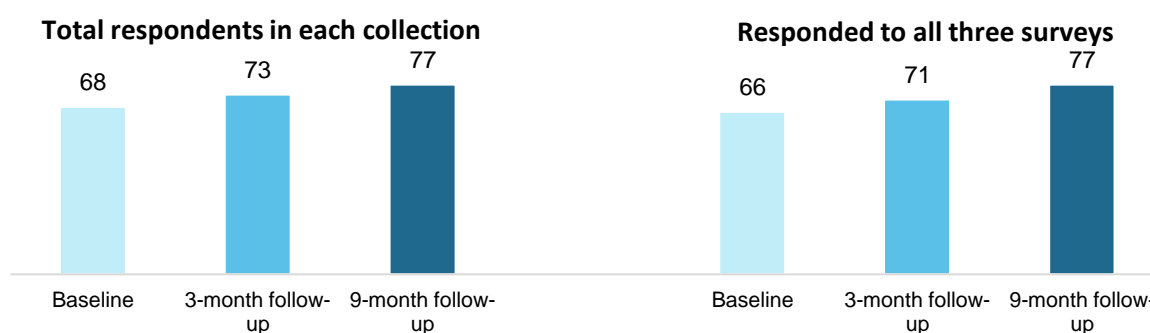
This section examines CTP claimants' experiences of returning to work, their main activity and everyday life. The impacts of COVID-19 on claimants' ability to return to work or their main activity, access to medical treatments or services, and on their recovery from their injury, are presented in Section 3.4.

3.2.1. CTP returned to main activity / work

At the 9-month follow-up, three quarters (77%) of CTP claimants who responded to all three surveys had returned to their main activity at some time since their injury. Figure 66 shows an increase of six percentage points since the 3-month follow-up and an increase of 11 percentage points following the baseline survey.

The relative increase in return to main activity recorded between the 3-month and 9-month follow-up surveys was greatest among CTP claimants who were assessed to have probable serious mental illness (39% to 48% respectively) compared to those who were not (83% to 88%). There were no meaningful differences among other sub-groups.

Figure 6 Returned to main activity since injury (% yes)



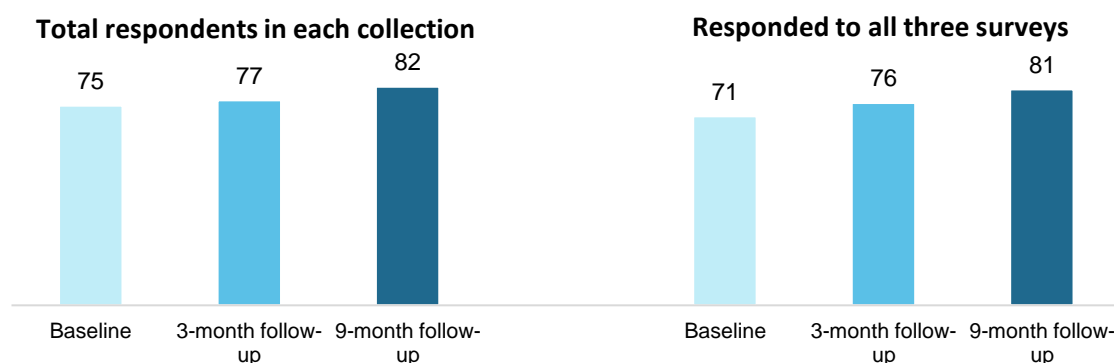
Source: B1. Have you returned to your MAIN activity at the time of your accident at any time since your injury?

Base: CTP All respondents not retired at time of injury: Baseline: n=785; 3-month follow-up: n=402; 9-month follow-up: n=306; CTP Responded to all three surveys: n=253.

The *Returned to Work Rate* is based on the *Safe Work Australia commissioned National Return to Work Survey* key measure and is the proportion of injured or ill workers who reported that they had returned to work for any period since their first day off work. At the 9-month follow-up, four-fifths (81%) of CTP claimants who responded to all three surveys, and who were working at the time of their injury, had returned to work. Figure 87 shows an increase of five percentage points since the 3-month follow-up.

Similar increases were found across most sub-groups. Claimants whose injury was assessed as not minor had a higher return to work rate between the 3-month and 9-month follow-up surveys (70% to 76% respectively) compared to those whose injury was assessed as minor (91% to 92%). These two groups had similar increases in return to work rates from the baseline to the 3-month follow-up survey (5 percentage points for both).

Figure 7 **Returned to work since injury (% yes)**

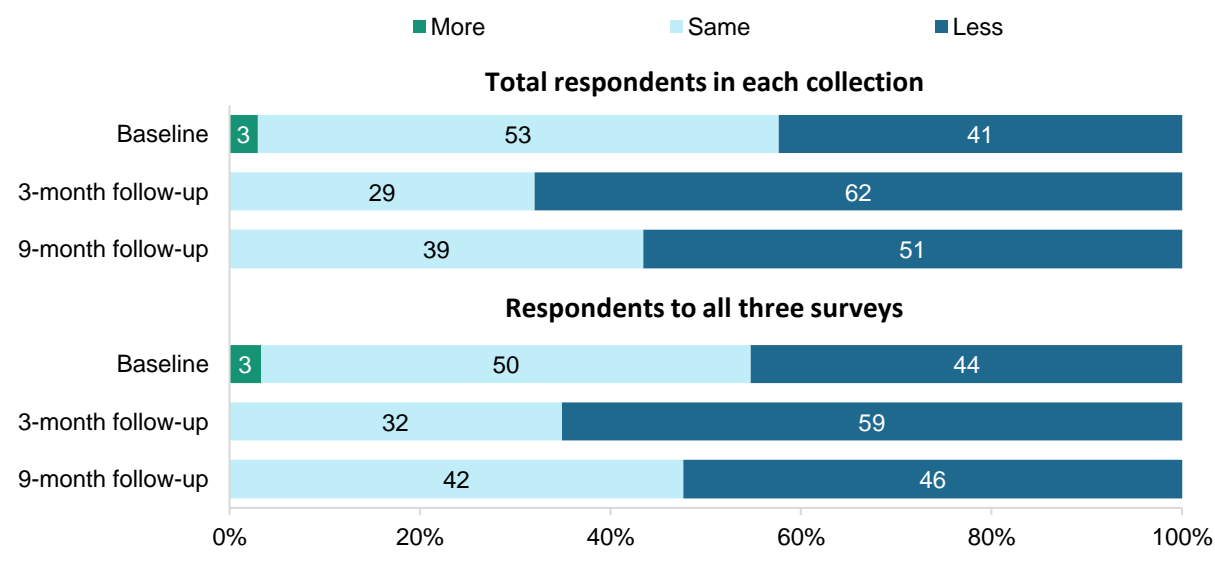


Source: B1. Have you returned to your work at any time since your injury?

Base: Working at the time of injury: CTP All respondents: Baseline: n=637; 3-month follow-up: n=338; 9-month follow-up: n=249; CTP Responded to all three surveys: n=215.

A small number of CTP claimants (n=28) who responded to all three surveys returned to work between the 3-month follow-up and 9-month follow-up surveys. Of these, noting caution should be applied given the small (<30) overall sample size, half (46%) returned to less hours while two-fifths (42%) returned to the same number of hours (see Figure 8).

Figure 8 **Return to work hours when first returned to work (%)**



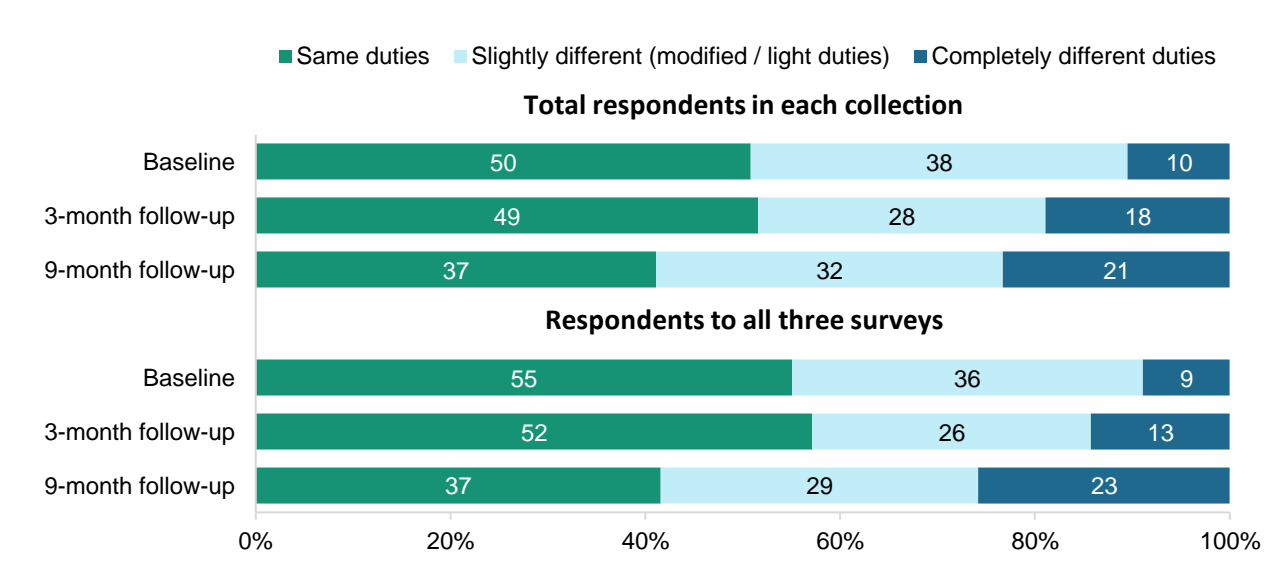
Source: B6. When you FIRST went back to work, were the hours you returned to the same, more or less than what you were doing at the time of your work-related injury or illness?

Base: CTP respondents who returned to work: Baseline: n=483; 3-month follow-up: n=24; 9-month follow-up: n=31; CTP Responded to all three surveys: Baseline: n=156; 3-month follow-up: n=14; 9-month follow-up: n=28.

Notes: Don't know/Refused responses not shown: All respondents: Baseline: DK=2%, Ref=1%; 3-month follow-up: DK=9%; 9-month follow-up: Ref=11%; Responded to all three surveys: Baseline: DK=2%; 3-month follow-up: DK=9%; 9-month follow-up: Ref=11%.

Of the small number of claimants (n=28) who returned to work between the 3-month follow-up and 9-month follow-up surveys, nearly two fifths (37%) resumed the same duties they were doing at the time of their injury (see Figure 9). Note, some caution should be exercised in interpretation of this result given the small (<30) overall sample size.

Figure 9 Return to work duties when first returned to work (%)



Source: B7. When you FIRST went back to work, were the duties you returned to the same, slightly different or completely different to what you were doing at the time of your work-related injury or illness?

Base: CTP respondents who returned to work: Baseline: n=483; 3-month follow-up: n=24; 9-month follow-up: n=31; CTP Responded to all three surveys: Baseline: n=156; 3-month follow-up: n=14; 9-month follow-up: n=28.

Notes: Don't know/Refused responses not shown: All respondents: Baseline: DK=2%; 3-month follow-up: DK=5%; 9-month follow-up: Ref=11%; Responded to all three surveys: Baseline: DK=1%; 3-month follow-up: DK=9%; 9-month follow-up: Ref=11%.

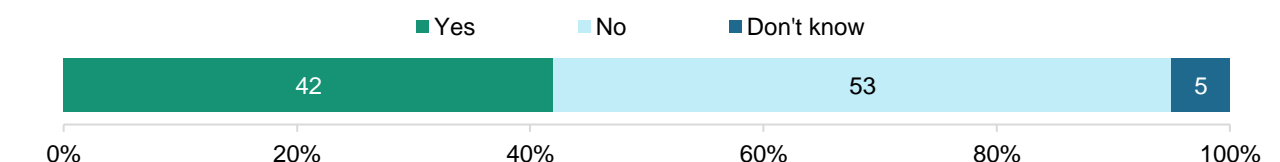
As part of the 9-month follow-up survey, several new questions were asked of CTP claimants who were working at the time of their accident. These questions covered the following areas:

- Having a return to work plan in place.
- Perceptions of their employer's role during the return to work process.
- Experience when considering whether to make a personal injury claim.

Two fifths (42%) of CTP claimants who were working at the time of their injury reported having a plan in place to get back to work (see Figure 10). Analysis by sub-groups identified that having a return to work plan was more often noted by claimants:

- who reported receiving good customer service (65%), compared to those who reported poor to medium customer service (39%), and
- whose injury was assessed as not minor (47%), compared to claimants whose injury was assessed as minor (30%).

Figure 10 Has a return to work plan (%)



Source: B8. A return to work plan is an agreement setting out the steps to get back to work. It is usually developed with your employer or insurer. It can be written or verbal, formal or informal. <Did / Do> you have a plan in place to get back to work?

Base: All CTP claimants who were working at the time of their work-related injury or illness: 9-month follow-up: n=244.

When asked to think about the role of their employer following their personal injury claim, more than half of CTP claimants who were working at the time of their injury agreed (see Figure 11) with the following statements about their employer:

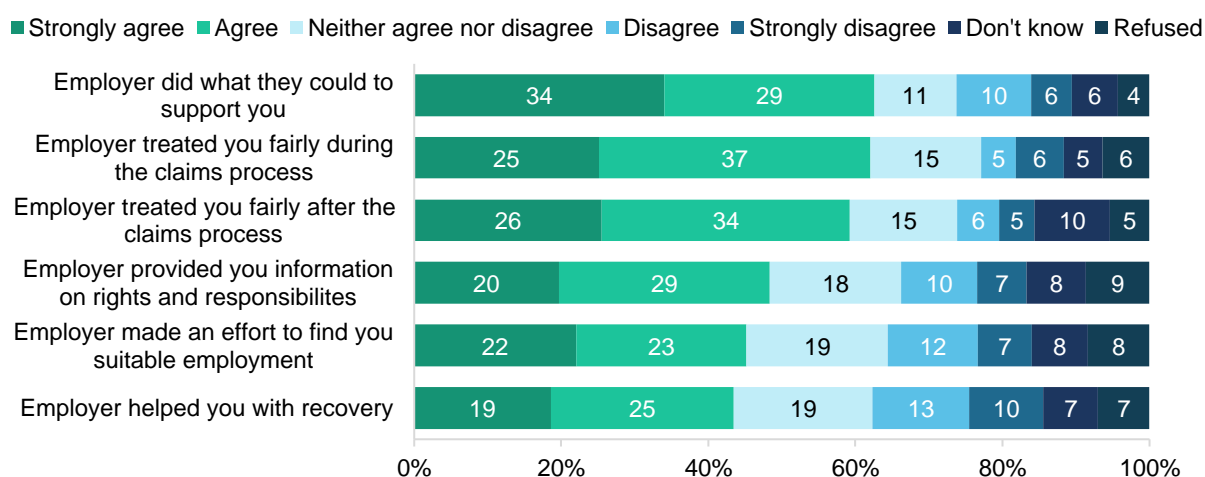
- 'Employer did what they could to support you' (63%).
- 'Employer treated you fairly during the claims process' (62%).

Agreement was lowest with the statement 'employer helped you with recovery' (43%).

Analysis by sub-groups identified that a greater proportion of claimants who were not assessed to have probable serious mental illness agreed with the following statements, compared to those who were:

- 'Employer did what they could to support you' (66% vs 48%).
- 'Employer treated you fairly after the claims process' (65% vs 39%).
- 'Employer provided you information on your rights and responsibilities' (54% vs 26%).
- 'Employer made an effort to find you suitable employment' (51% vs 22%).

Figure 11 Role of employer following personal injury claim (%)



Source: B9. Thinking about the role of your employer following your personal injury claim, do you agree or disagree with the following statements??

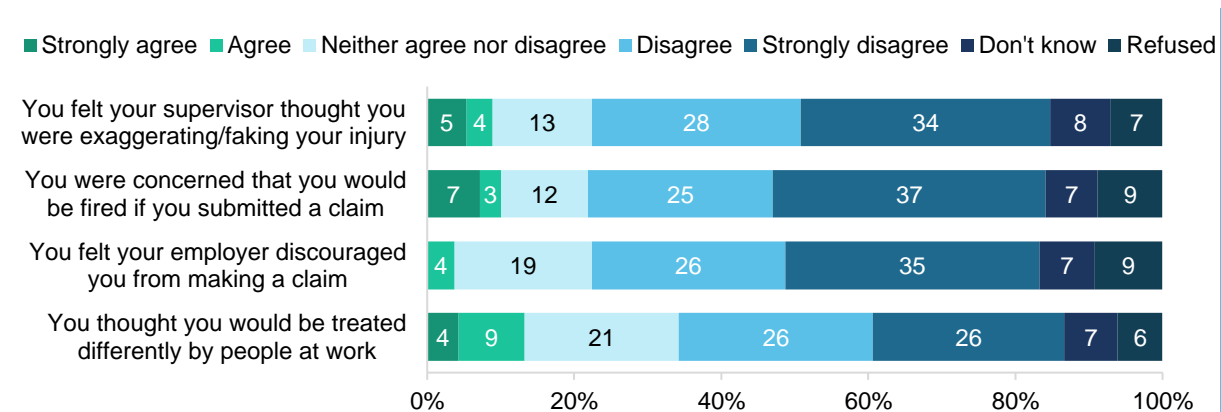
Base: All CTP claimants who were working at the time of their work-related injury or illness: 9-month follow-up: n=244.

Claimants' experiences at their workplace when considering whether to make a personal injury claim were investigated through the extent of agreement to four statements about their negative experiences. More than half of CTP claimants who were working at the time of their injury **disagreed** with each of the statements (see Figure 12) – thereby reflecting a mostly positive experience.

Analysis by sub-group identified that a greater proportion of claimants assessed to have probable mental illness **disagreed** with all statements than those who were not assessed to have probable mental illness (with proportions presented for these two groups respectively):

- 'You felt your supervisor thought you were exaggerating / faking your injury' (68% vs 40%).
- 'You were concerned that you would be fired if you submitted a claim' (70% vs 37%).
- 'You felt your employer discouraged you from making a claim' (64% vs 47%).
- 'You thought you would be treated differently by people at work' (59% vs 30%).

Figure 12 Workplace experience when considering making a personal injury claim (%)



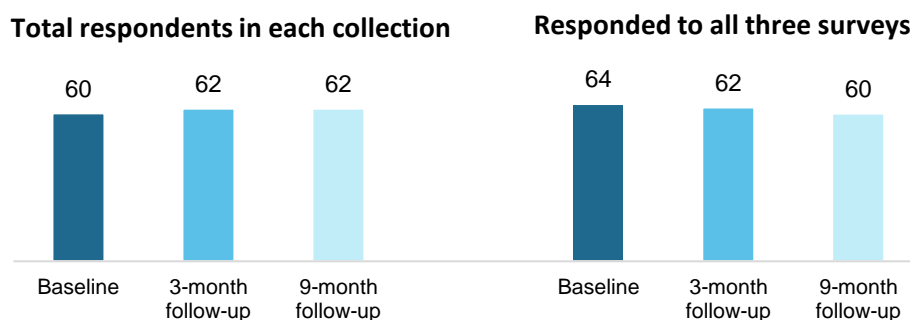
Source: C6. Thinking back to when you were considering putting in a CTP claim, do you agree or disagree that...?

Base: All CTP claimants who were working at the time of their work-related injury or illness: 9-month follow-up: n=244.

3.2.2. CTP 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 the survey. Three-fifths (60%) of CTP claimants who responded to all three surveys and were not retired were working at the time of the 9-month follow-up survey, as shown in Figure 13 – a decrease of two percentage points since the 3-month follow-up survey. This decrease was similar across all sub-groups.

Figure 13 Currently working (% yes)



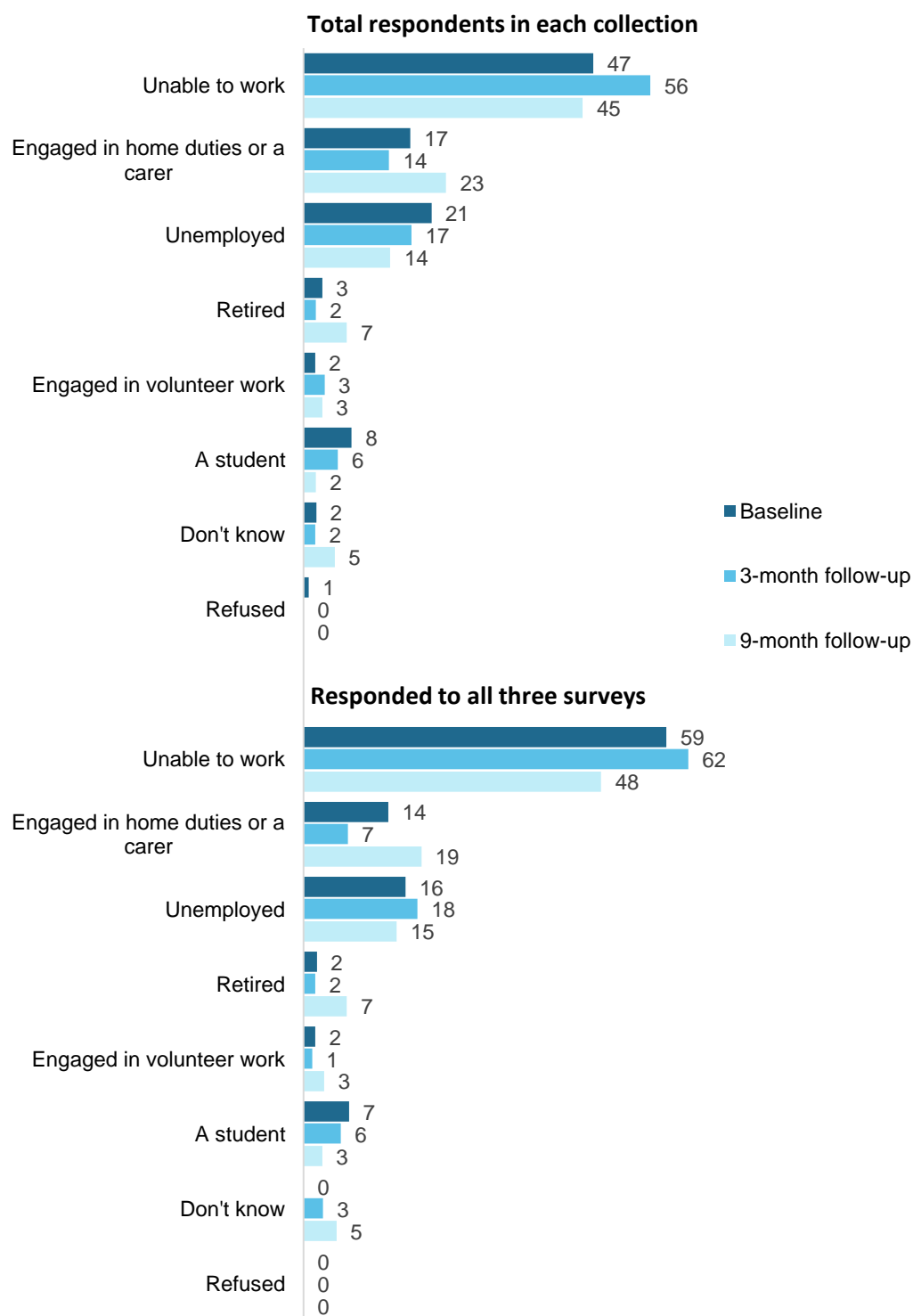
Source: B2. Are you currently working in a paid job? If you are not working any hours due to COVID-19 but still employed, please select 'yes'.

Base: All CTP respondents not retired at time of injury: Baseline: n=785; 3-month follow-up: n=402; 9-month follow-up: n=306; CTP Responded to all three surveys: n=253.

3.2.3. CTP not currently working

Of the two fifths (39%) of claimants who responded to all three surveys and were not working at the time of the 9-month follow-up, less than half (48%) indicated that they were unable to work, compared to almost two thirds (62%) at the 3-month follow-up survey, as shown in Figure 14. At the time of the 9-month follow-up, a fifth (19%) indicated that they were engaged in home duties or as a carer, compared to seven per cent at the 3-month follow-up survey. The impact of COVID-19 on the main activity of claimants who were not working is not reported due to the low sample size for this question (n=91).

Figure 14 Main activity if not currently working (%)



Source: B3. Which of the following BEST describes your current MAIN activity? Are you...

Base: CTP respondents who were not currently working: Baseline: n=294; 3-month follow-up: n=147; 9-month follow-up: n=143. CTP common respondents who were not currently working: Baseline: n=84; 3-month follow-up: n=89; 9-month follow-up: n=91.

3.2.4. CTP return to everyday life

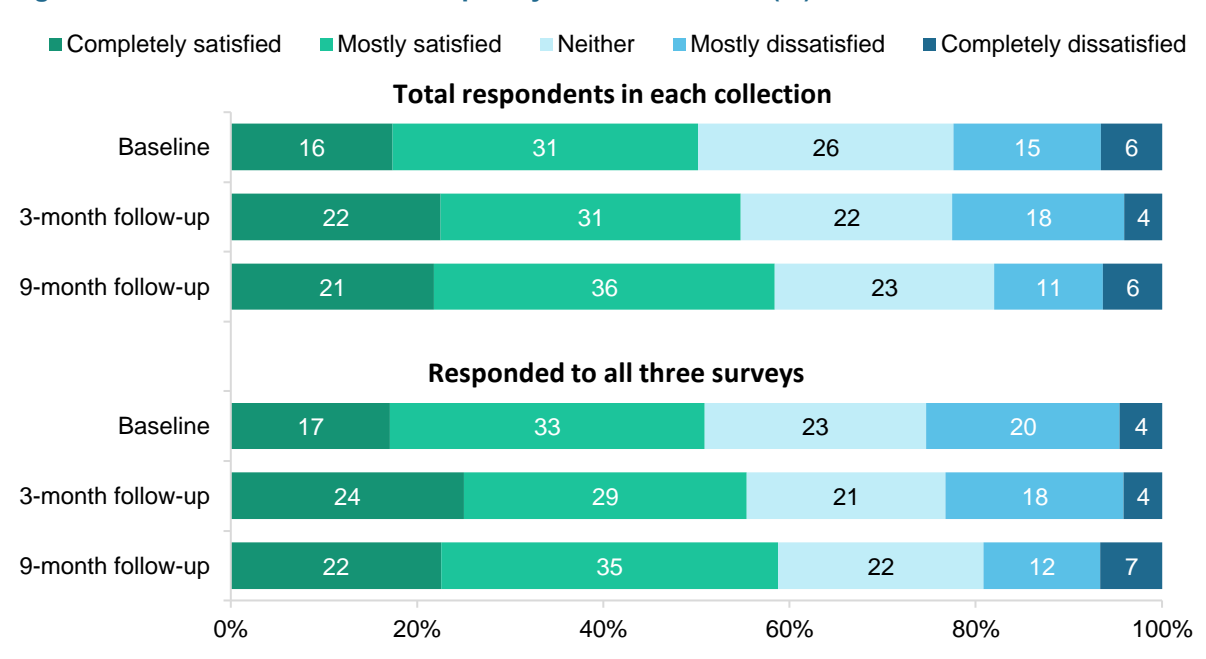
This section assesses CTP claimants' satisfaction with the frequency of their social contact and their ability to undertake or participate in various activities and tasks at the time of the survey.

Almost three-fifths (58%¹) of claimants who responded to all three surveys reported being mostly or completely satisfied with the frequency of their social contact at the time of the 9-month follow-up. This compares to just over half (53%) at the time of the 3-month follow-up and just under half (49%) at the baseline survey, as shown in Figure 15.

Analysis by sub-groups identified the following findings of note:

- Greatest increases in satisfaction across the three surveys were reported by claimants whose injury was assessed as not minor (47% to 53% to 58% respectively), compared to those whose assessment was minor (55% to 52% to 54%).
- Claimants insured with Allianz reported the highest levels of satisfaction, of all insurers, with the frequency of their social contact across all three surveys (48% to 55% to 66% respectively).

Figure 15 Satisfaction with frequency of social contact (%)



Source: F3. To what extent are you satisfied or dissatisfied with the FREQUENCY of your social contact in the past week? Would you say, overall, you are...

Base: CTP respondents: Baseline: n=893; 3-month follow-up: n=466; 9-month follow-up: n=466. Common CTP respondents: n=296.

Notes: Don't know/refused responses not shown: Baseline: Dk=5%, Ref=2%; 3-month follow-up: Dk=3%, Ref=2%; 9-month follow-up: Dk=1%, Ref=1%. Baseline (common respondents): DK=3%, Ref=1%; 3-month follow-up (common respondents): DK=3%, Ref=1%; 9-month follow-up (common respondents): DK=1%, Ref=1%.

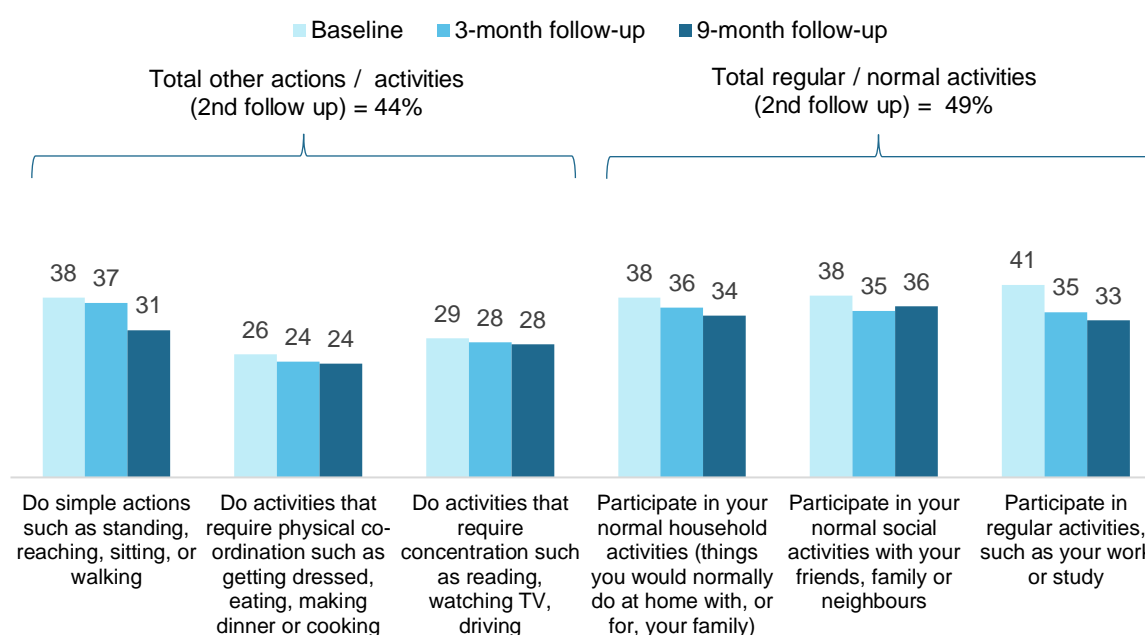
At the 9-month follow-up, claimants who responded to all three surveys, reported less difficulty in doing all activities as a result of their injury compared to during the 3-month follow-up survey (see Figure 17). Analysis by sub-groups identified the following findings of note:

- Claimants who were **assessed not** to have probable serious mental illness reported **less** difficulty in doing 'other actions / activities' (35% to 31% to 26%) and 'normal / regular activities' (42% to 36% to 34%) across the three surveys respectively.

¹ Note proportions for the 9-mth follow-up shown at Figure 15 for those who responded to all three surveys are 22% 'completely satisfied' (22.1%) and 35% 'mostly satisfied' (35.45) which round to 58% (57.6%) as written in text though elements appear to sum to 57%

- Claimants who were **assessed** to have probable serious mental illness reported **more** difficulty in doing 'other actions / activities' (90% to 90% to 96%) and 'normal / regular activities' (96% to 94% to 99%) across the three surveys respectively.
- Claimants whose injury was assessed to be minor, reported less difficulty in doing 'other actions / activities' (39% to 37% to 30%) and 'normal / regular activities' (45% to 37% to 36%) across the three surveys respectively.
- There were minimal changes for claimants whose injury was assessed as not minor in terms of difficulty doing 'other actions / activities' (53% to 50% to 49%) and 'normal / regular activities' (60% to 55% to 55%) across the three surveys respectively.

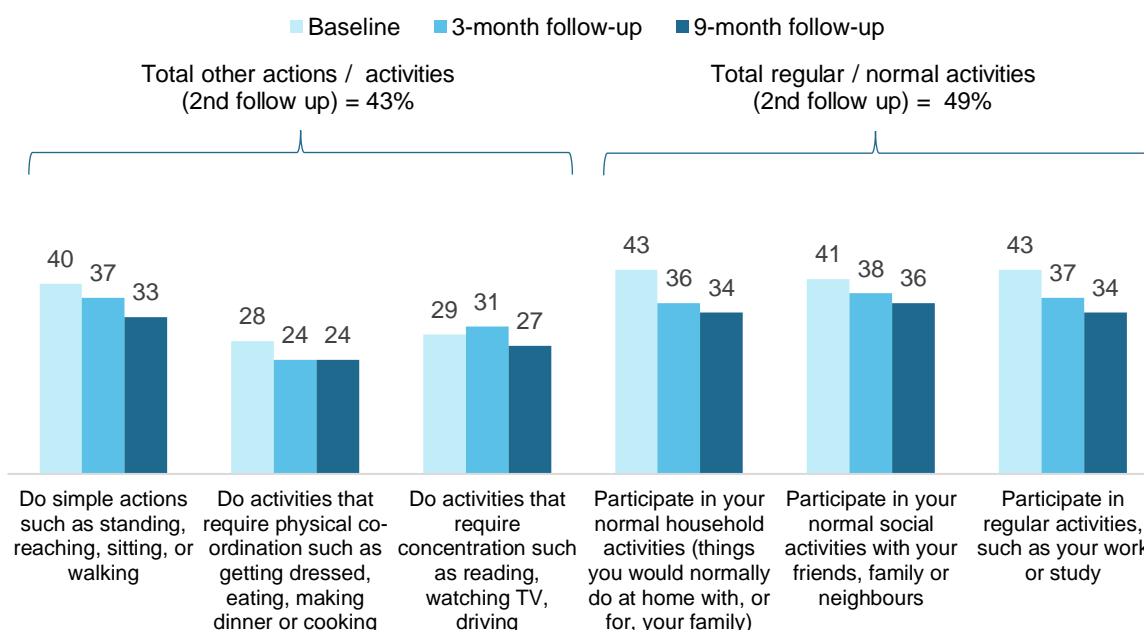
Figure 16 Injury resulted in being unable to do activity (% all / most / some of the time)
TOTAL RESPONDENTS IN EACH COLLECTION



Source: F1. In the last week, how often has your injury resulted in you being unable to do the following?

Base: All CTP respondents: Baseline: n=893; 3-month follow-up: n=466; 9-month follow-up: n=355

**Figure 17 Injury resulted in being unable to do activity (% all / most / some of the time)
RESPONDED TO ALL THREE SURVEYS**



Source: F1. In the last week, how often has your injury resulted in you being unable to do the following?

Base: CTP respondents who responded to all three surveys: n=296

3.3 CTP health care

This section examines CTP claimants' access to, and the effectiveness of, health care services and the impact of COVID-19 on their ability to access these services.

3.3.1. CTP health care access

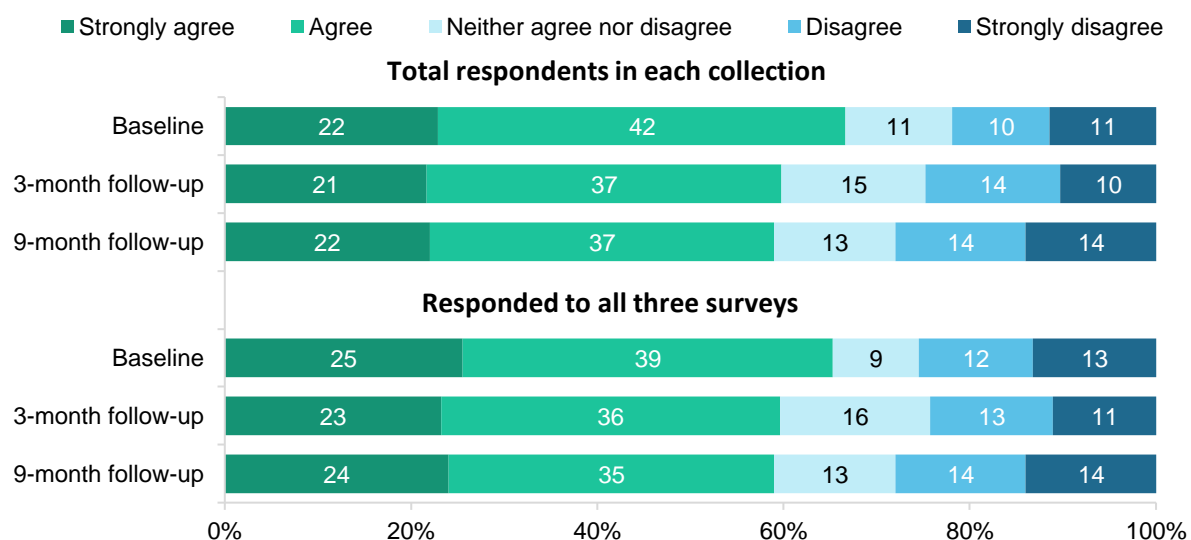
At the 9-month follow-up, three fifths (58%)² of claimants who responded to all three surveys agreed that they were able to easily access the medical treatment and services that they needed – the same proportion who agreed at the 3-month follow-up survey (58%)³. This followed a six percentage point decrease from the baseline survey (64%) to the 3-month-follow-up, as shown in Figure 18. Analysis by sub-groups identified the following findings of note for ease of access to medical treatment:

- Those whose injury was assessed as minor reported a greater decrease (57% to 52% to 48%) compared to those whose assessment was not minor (66% to 59% to 61%) across the three surveys respectively.
- Claimants insured for 130 days or more (62% to 56% to 54%) reported a greater decrease compared to those insured for less than 130 days (70% to 63% to 69%) across the three surveys respectively.
- Claimants insured with QBE reported a greater decrease (66% to 57% to 53%) compared to those with Allianz (61% to 55% to 66%), NRMA (68% to 64% to 59%) and Suncorp (60% to 54% to 57%) across the three surveys respectively.

² Note proportions for the 9-mth follow-up shown at Figure 18 for those who responded to all three surveys are 24% 'strongly agree' (23.6%) and 35% 'agree' (34.7%) which round to 58% (58.3%) as written in text though elements appear to sum to 59%.

³ Note proportions for the 3-mth follow-up shown at Figure 18 for those who responded to all three surveys are 24% 'strongly agree' (22.6%) and 36% 'agree' (35.5%) which round to 58% (58.1%) as written in text though elements appear to sum to 59%.

Figure 18 Access to medical treatment and services (%)



Source: E5. To what extent do you agree or disagree that you were able to easily access the medical treatment or services that you needed for your injury or illness? Would you say...

Base: All CTP respondents: Baseline: n=893; 3-month follow-up: n=466; 9-month follow-up: n=355. CTP respondents who responded to all three surveys: n=296

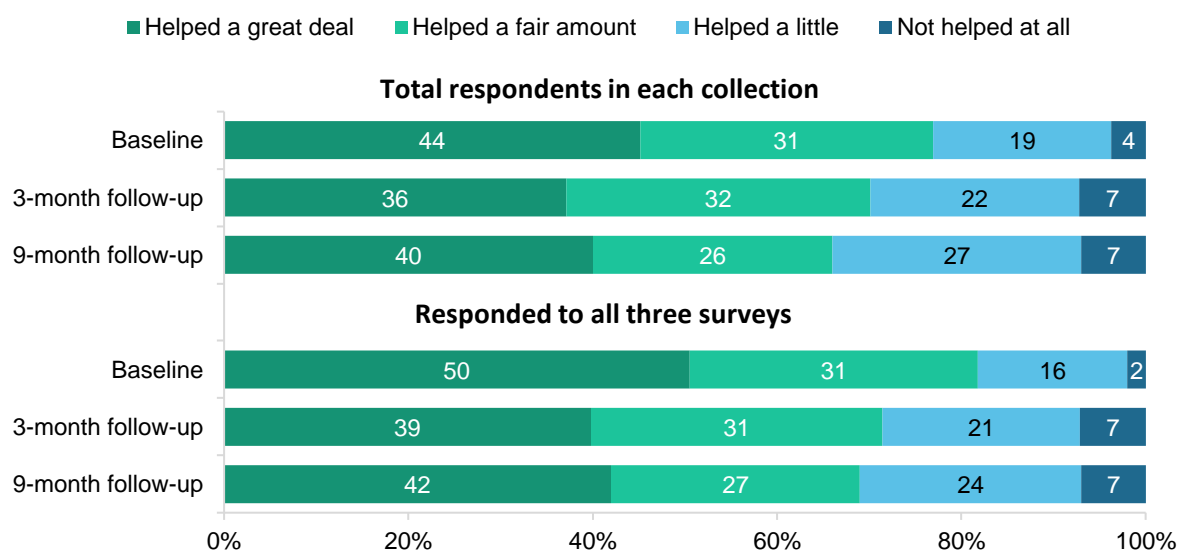
Notes: Don't know/Refused/Not applicable responses not shown: All respondents: Baseline: Dk=2%, Ref=1%, NA=1%; 3-month follow-up: Dk=2%, Ref=1%; 9-month follow-up: Dk=2%, NA=6%; Responded to all surveys: Baseline: Dk=2%, 3-month follow-up: Dk=1%, NA=4%; 9-month follow-up: Dk=1%; Not applicable responses removed from calculation of percentages.

At the 9-month follow-up, two in three (69%) claimants who responded to all three surveys indicated that the healthcare providers they had seen assisted with their recovery a great deal or fair amount (see Figure 19). This represents a one percentage point decrease since the 3-month follow-up (70%) and a twelve-percentage point decrease since baseline (81%). The decrease across the three surveys was more commonly reported by claimants who rated the customer service they received from their insurer as medium or poor (76% to 52% to 57% respectively) compared to those who rated the customer service as good (77% to 86% to 92%).

Analysis by sub-groups identified the following findings of note:

- Claimants insured with NRMA (81% to 71% to 60%) and QBE (83% to 65% to 65%) reported a greater decrease in the effectiveness of healthcare providers compared to those insured with Allianz (79% to 74% to 79%) and Suncorp (81% to 70% to 75%).
- Claimants insured for 130 days or more reported a greater decrease in the effectiveness of healthcare providers (80% to 66% to 64%) compared to those insured for less than 130 days (83% to 79% to 81%).

Figure 19 Effectiveness of healthcare providers (%)



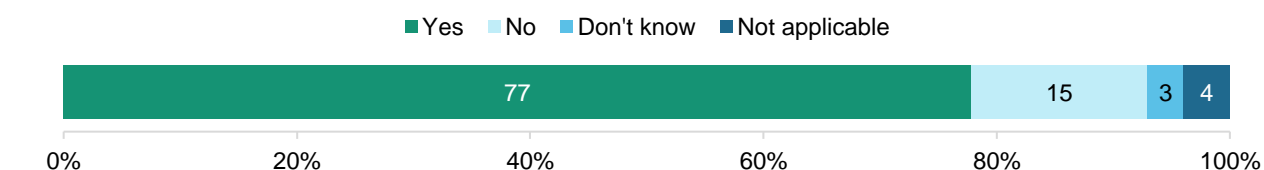
Source: E6. Thinking about all the healthcare providers you have seen, to what extent do you feel they helped with your recovery? Would you say they have...

Base: All CTP respondents: Baseline: n=893; 3-month follow-up: n=466; 9-month follow-up: n=355. CTP respondents who responded to all three surveys: n=296

Notes: Don't know/Refused/Not applicable responses not shown: All CTP respondents: Baseline: Dk=2%, Ref=0%, NA=2%; 3-month follow-up: Dk=3%, Ref=1%, NA=13%; 9-month follow-up: Dk=0%, Ref=0%, NA=11%; CTP respondents who responded to all three surveys: Baseline: Dk=1%, Ref=0%, NA=1%; 3-month follow-up: Dk=2%, Ref=0%, NA=12%; 9-month follow-up: Dk=0%, Ref=0%, NA=11%; Not applicable responses removed from calculation of percentages.

As part of the 9-month follow-up survey, CTP claimants were asked whether their healthcare provider gave them information that helped them know what to do to achieve their recovery expectations. Just over three quarters (77%) of CTP claimants reported receiving information from their provider that helped them in this regard (see Figure 29). There were no meaningful differences between sub-groups.

Figure 20 Healthcare provider guided achieving recovery expectations (%)



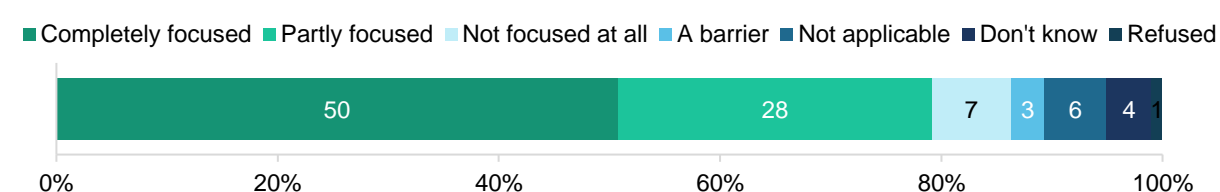
Source: E7a. Still thinking about the healthcare providers, you have seen about your injury, did the information they provided help you know what to do to achieve your recovery expectations??

Base: All CTP claimants: 9-month follow-up: n=355.

As part of the 9-month follow-up survey, CTP claimants were also asked to rate the extent to which their treatment was focused on helping them return to work or their usual activities. Half (50%) of CTP claimants perceived their treatment was completely focused on helping them return to work or their usual activities, with a further quarter (28%) indicating that it was partly focused (see Figure 21).

Analysis by sub-groups identified a larger proportion of claimants assessed to not have probable serious mental illness perceived their treatment as completely focused on their return to work or their usual activities (59%) than claimants who were assessed to have probable serious mental illness (28%). There were no other meaningful differences among sub-groups.

Figure 21 Extent treatment focus on helping return to work / usual activities (%)



Source: E7b. To what extent did your treatment focus on helping you to return to work or your usual activities? Would you say it was...

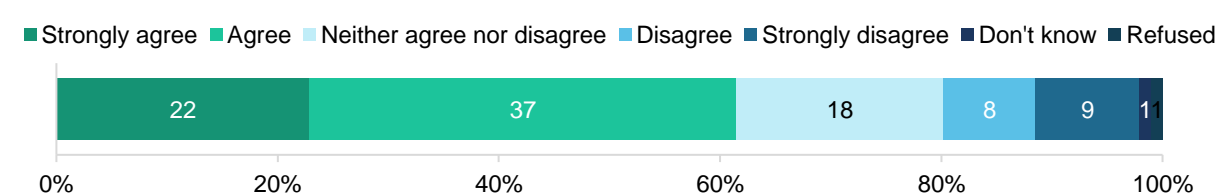
Base: All CTP claimants: 9-month follow-up: n=355.

During the 9-month follow-up survey CTP claimants were asked about the extent to which groups such as their workplace, family and friends, healthcare providers and their insurer worked together to get them back to work or their usual activities. Three fifths (59%) of CTP claimants indicated that these groups did work together to achieve this goal (Figure 22).

Analysis by sub-groups identified the following findings of note:

- Claimants who reported receiving good customer service provided higher levels of agreement (86%) compared to those who reported poor to medium customer service (39%).
- Claimants who were not assessed to have probable serious mental illness provided higher levels of agreement (64%) than claimants who were assessed to have probable serious mental illness (45%).

Figure 22 Extent groups worked together (%)



Source: E7c. Thinking about your experience with the CTP scheme, to what extent do you agree or disagree that groups such as your workplace, family and friends, healthcare providers and your insurer worked together to help you get back to work or your usual activities. Would you say...

Base: All CTP claimants: 9-month follow-up: n=355.

Note: Not applicable not shown = 3%

3.4 CTP personal

This section examines CTP claimants' current health and well-being including their ability to do day-to-day activities, the status of their recovery and what could be done to assist it.

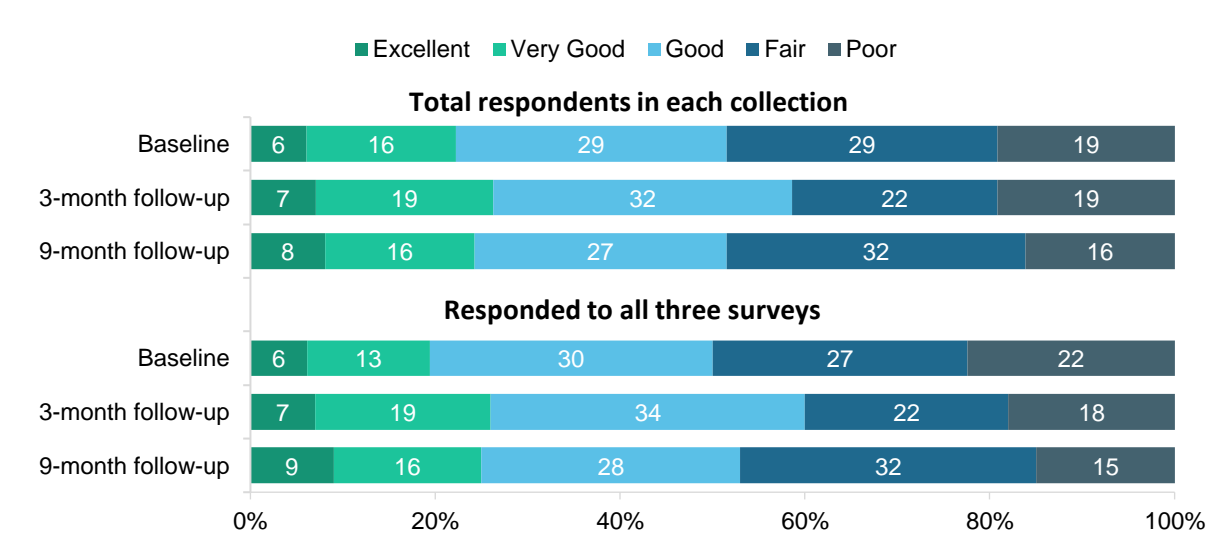
3.4.1. CTP health and wellbeing

Most CTP claimants (93%) who responded to all three surveys rated their overall health **prior** to their injury as good, very good, or excellent (not charted). At the 9-month follow-up, half (53%) rated their overall health at the time of the survey to be good to excellent – a decrease of seven percentage points since the 3-month follow-up (60%) and an increase of three percentage points since the baseline survey (50%⁴) (see Figure 23).

⁴ Note proportions for the baseline shown at Figure 23 for those who responded to all three surveys are 6% 'excellent' (6.4%), 13% 'very good' (13.46%) and 30% 'good' (30.1%) which round to 50% (50.0%) as written in text though elements appear to sum to 49%.

The decrease in overall health since the 3-month follow-up was mostly recorded among claimants whose injury was assessed as not minor (57% to 47% respectively), whereas there was no substantive change among claimants whose injury was assessed as minor (65% to 67%).

Figure 23 Rating of overall health today (%)



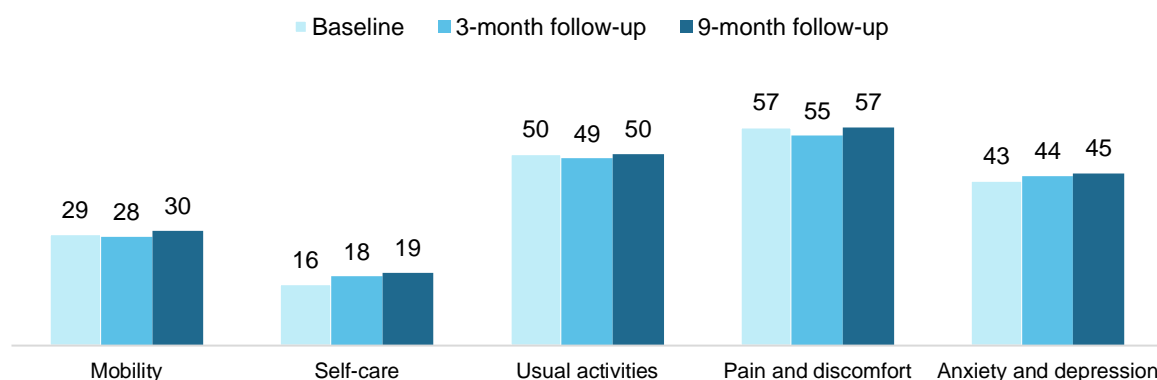
Source: E9. In general, how would describe your overall health TODAY?

Base: All CTP respondents: Baseline: n=893; 3-month follow-up: n=466; 9-month follow-up: n=355. CTP respondents who responded to all three surveys: n=296.

Notes: Don't know/Refused/Not applicable responses not shown: All CTP respondents: Baseline: Dk=1%, Ref=0%; 3-month follow-up: Dk=0%, Ref=1%; 9-month follow-up: Dk=0%, Ref=0%. CTP respondents who responded to all three surveys: Baseline: Dk=1%, Ref=0%; 3-month follow-up: Dk=0%, Ref=0%; 9-month follow-up: Dk=0%, Ref=0%.

There were no meaningful changes in the various elements of CTP claimants' health measured, from the 3-month follow-up survey to the 9-month follow-up survey, among those who responded to all three surveys (see Figure 2525).

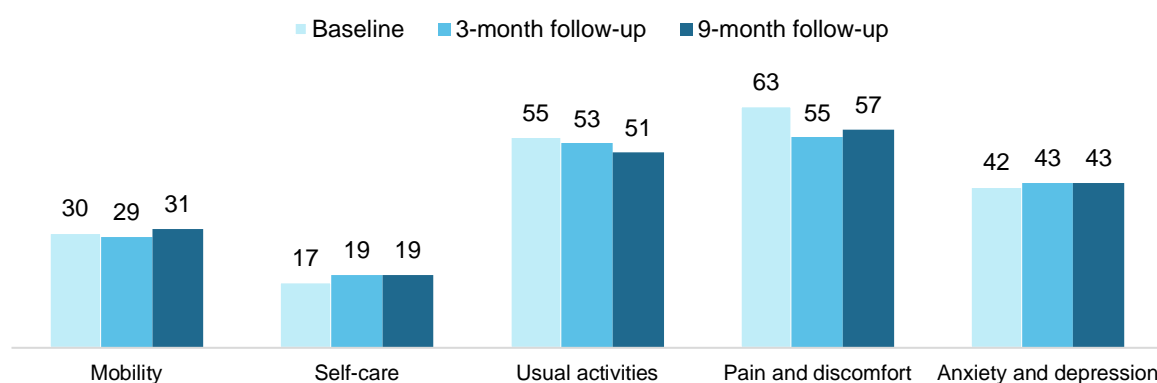
Figure 24 Description of health today (% extremely (or unable) / severe / moderate difficulties) TOTAL RESPONDENTS IN EACH COLLECTION



Source: E6a-e. In terms of <area of health>, which of the following options best describes your health TODAY? Would you say...

Base: All CTP respondents: Baseline: n=893; 3-month follow-up: n=466; 9-month follow-up: n=355.

Figure 25 Description of health today (% extremely (or unable) / severe / moderate difficulties) RESPONDED TO ALL THREE SURVEYS



Source: E6a-e. In terms of <area of health>, which of the following options best describes your health TODAY? Would you say...

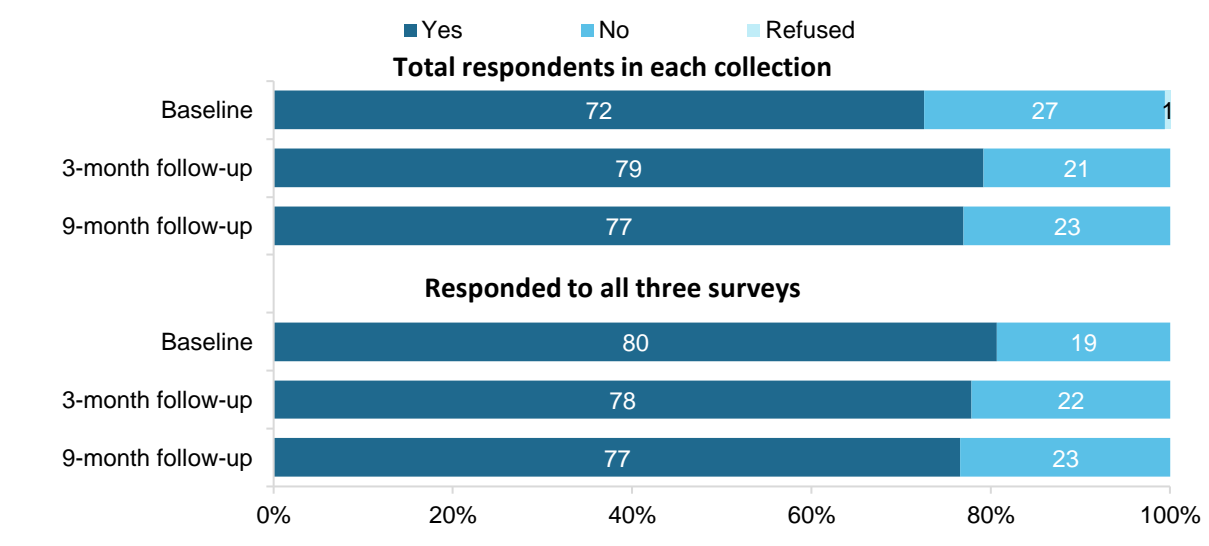
Base: CTP respondents who responded to all three surveys: n=296.

At the 9-month follow-up, one in four (24%) CTP claimants who responded to all three surveys were assessed to have probable serious mental illness. This was an increase of one percentage point since the 3-month follow-up (23%) and a decrease of five percentage points since the baseline survey (29%). The results also highlight the following key findings:

- The decrease in probable serious mental illness from the baseline to the 9-month follow-up survey was mostly among claimants whose injury was moderate or severe (25% to 20% respectively).
- Claimants insured with Allianz (28% to 21%) and QBE (29% to 22%) reported the greatest decrease in probable serious mental illness from the baseline to the 9-month follow-up respectively. This was followed by claimants insured with Suncorp (34% to 29%) between the baseline and 9-month time points respectively. The change for NRMA claimants was the least of the four insurers (24% to 23%) between the baseline and 9-month time points respectively.

CTP claimants who reported feeling depressed or worthless most or all of the time were asked whether they had seen a doctor or other health professional about those feelings in the past four weeks. Similar proportions of claimants who responded to all three surveys reported that they had seen a doctor or other health professional at the baseline (80%), 3-month follow-up (78%) and 9-month follow-up (77%) surveys (see Figure 26). The sample size for this question was too low to compare differences across insurers.

Figure 26 Seen a doctor or health professional in past 4 weeks about these feelings (%)



Source: E11. Have you seen a doctor or other health professional about these feelings in the past four weeks?

Base: CTP respondents who felt depressed or worthless most or all of the time at E8: Baseline: n=175; 3-month follow-up: n=88; 9-month follow-up: n=65. CTP respondents who completed all three surveys: Baseline: n=61; 3-month follow-up: n=50; 9-month follow-up: n=55.

Notes: Don't know responses not shown: Baseline (common respondents): Dk=1%.

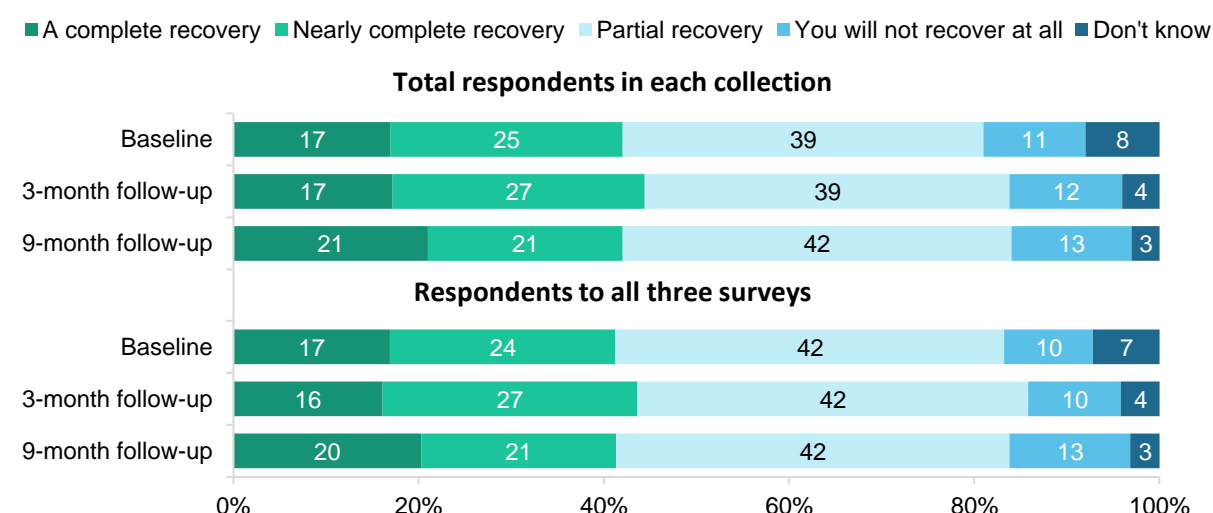
3.4.2. CTP recovery

At the 9-month follow-up, over two-fifths (41%) of claimants who responded to all three surveys expected to make a complete, or nearly complete recovery (see Figure 27) – a decrease of three percentage points since the 3-month follow-up (44%⁵) and no change since the baseline survey (41%). Note, not all participants in the 9-month follow-up survey had active claims.

The decrease in expectation of making a complete, or nearly complete recovery from the 3-month follow-up survey to the 9-month follow-up was most notable among claimants whose injury severity was moderate to severe (43% to 38% respectively). There was almost no change in recovery expectations among claimants whose injury severity was minimal (41% at 3-months to 42% at 9-months). Claimants who were assessed to have probable serious mental illness reported a decrease in recovery expectations (14% to 8%) from the baseline survey to the 9-month follow-up respectively.

⁵ Note proportions for the 3-month shown at Figure 27 for those who responded to all three surveys are 16% 'complete recovery' (16.1%) and 27% 'nearly complete recovery' (27.498%) which round to 44% (43.6%) as written in text though elements appear to sum to 43%.

Figure 27 Expected recovery (%)



Source: E1. Thinking about your recovery, do you believe your recovery will be, or already is...

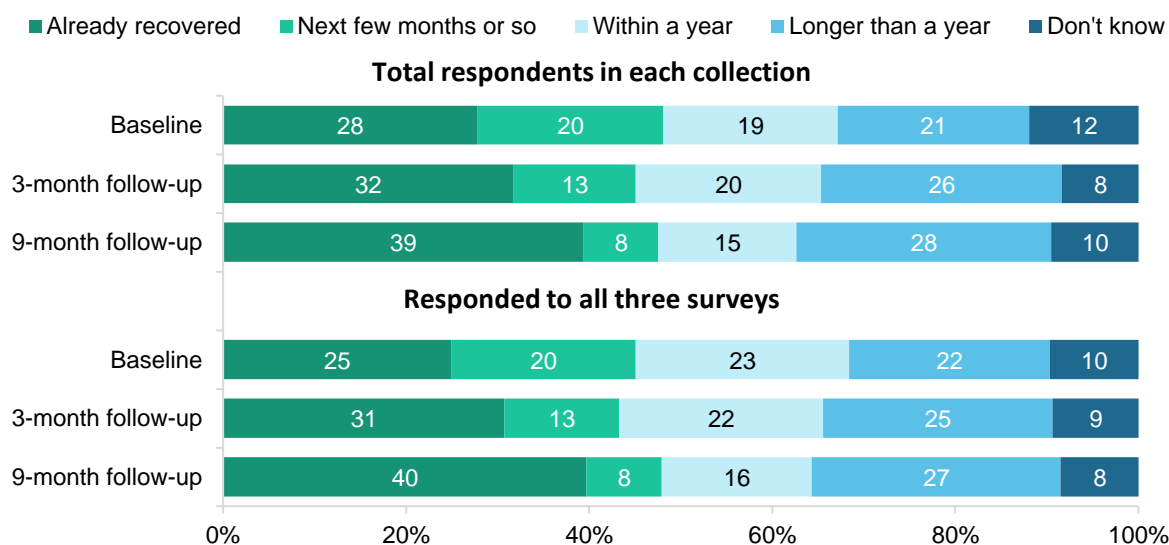
Base: All CTP respondents: Baseline: n=893; 3-month follow-up: n=466; 9-month follow-up: n=466. CTP respondents who completed all three surveys: Baseline: n=61; 3-month follow-up: n=50; 9-month follow-up: n=55.

Notes: Refused responses not shown: All CTP respondents: 3-month follow-up: Ref=1%. CTP respondents who completed all three surveys: 9-month follow-up: Ref=1%.

At the 9-month follow-up, two fifths (40%) of claimants had already recovered (see Figure 28). This was an increase of nine percentage points since the 3-month follow-up survey (31%) and an increase of 15 percentage points since the baseline (25%). Additionally:

- A quarter (27%) of claimants expected their recovery to take longer than a year, an increase of five percentage points since the baseline survey (22%).
- The increase in claimants who had already recovered since the baseline survey was similar among those insured for less than 130 days (20% to 36% respectively) and those insured for 130 days or more (27% to 42%).
- The increase in claimants who had already recovered from the baseline to the 9-month follow-up survey was greater among claimants whose injury was assessed as minor (30% to 50% respectively), compared to whose injury was assessed as not minor (23% to 36%).
- The increase in claimants whose recovery is expected to take longer than a year from the baseline to the 9-month follow-up survey was mostly reported among those whose injury was assessed as not minor (23% to 32% respectively).
- There was a four percentage point decrease in claimants whose recovery was expected to take longer than a year reported by those whose injury was assessed as minor (20% to 16%) from the baseline to the 9-month follow-up survey respectively.
- Claimants who were assessed to have probable serious mental illness reported a greater increase from the baseline to the 9-month follow-up survey in expectation of a recovery that will take longer than a year (34% to 46% respectively) compared to claimants who were not assessed to have probable serious mental illness (19% to 23%).

Figure 28 Recovery timeline (%)



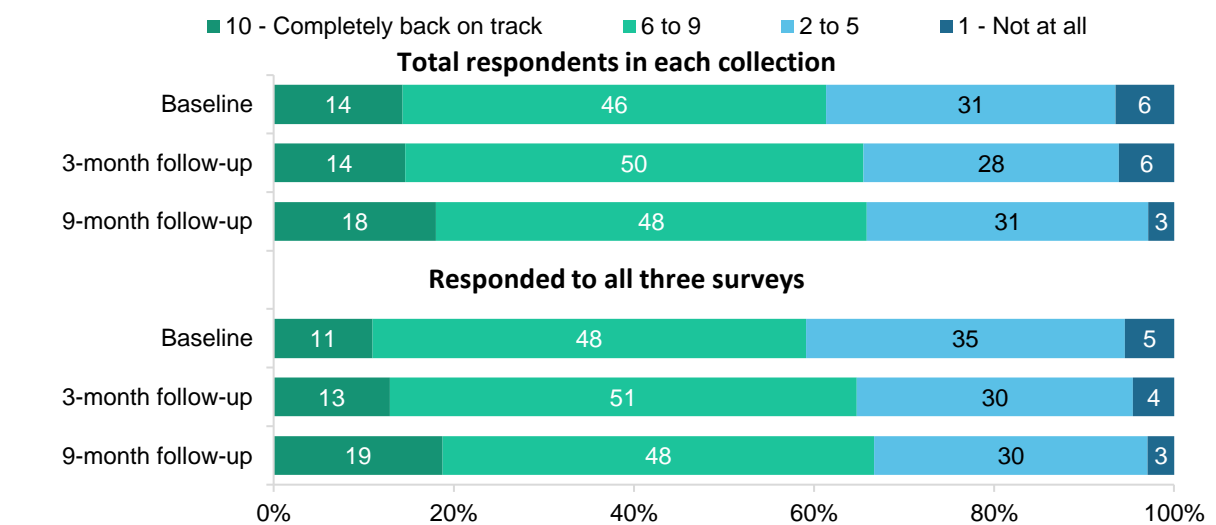
Source: E2. Which of the following statements best describes how long you think it will take for that level of recovery to occur? If in doubt your best estimate is fine.

Base: Expect to make a complete, nearly complete or partial recovery at E1: Baseline: n=730; 3-month follow-up: n=393; 9-month follow-up: n=299. Respondents completed all surveys: Baseline: n=248; 3-month follow-up: n=255; 9-month follow-up: n=249.

All respondents were asked to rate the extent to which they had got their life back on track since their injury from 1 (not at all back on track) to 10 (completely back on track). The life back on track measure seeks to provide an over-arching indicator of recovery by reporting perceptions of current recovery status. In terms of the life back on track measure, at baseline 59% of claimants gave scores of 6 or more out of ten, increasing to 64% at 3-months and by 9-months this figure had increased again to 67% or eight percentage points since the baseline survey (see Figure 29).

Claimants who were assessed to have probable serious mental illness reported a greater increase from the 3-month follow-up survey to the 9-month follow-up (13% to 22% respectively) in providing a rating of 6 or more out of 10, than from baseline to the 3-month follow-up mark (12% to 13%). For claimants who were not assessed to have probable serious mental illness the increase was greatest from the baseline to the 3-month follow-up survey, rather than 3-month to 9-month mark (74% to 80% to 81% respectively). That is, the life back on track measure was not only lower for those assessed to have probable serious mental illness but their improvement typically occurred later in their recovery process.

Figure 29 **Extent to which life is back on track (%)**



Source: F4. Thinking about your own circumstances right now, that is today, how would you rate the extent to which you have been able to 'get your life back on track', on a scale of 1 to 10 where 1 means 'not at all', and 10 means 'completely back on track'?

Base: All CTP respondents: Baseline: n=893; 3-month follow-up: n=466; 9-month follow-up: n=355. CTP respondents who completed all three surveys: n=296.

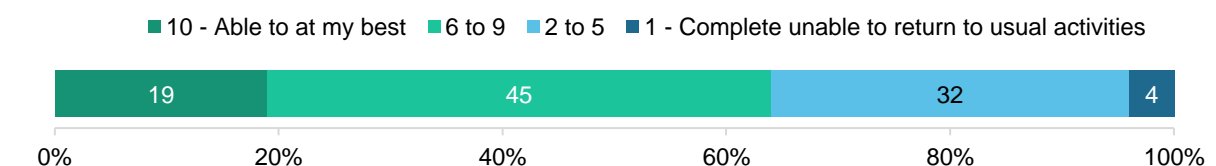
Notes: Don't know/refused responses not shown: All CTP respondents: Baseline: DK=1%, ref=1%; 3-month follow-up: DK=2%, Ref=1%. CTP respondents who completed all three surveys: 3-month follow-up: DK=1%.

A new question was included as part of the 9-month follow-up survey, and asked CTP claimants to rate their ability to do their usual activities at their best on a scale from 1 (completely unable) to 10 (completely able). Two thirds (64%) of claimants rated their ability as 6 or more out of 10 (see Figure 30).

Analysis by sub-groups identified the following findings of note:

- A greater proportion of claimants who were not assessed to have probable serious mental illness rated their ability as 6 or more (79%) than claimants who were (20%).
- Claimants whose injury was assessed as minor were more likely to rate their ability as 6 or more (74%) than claimants whose injury was assessed as not minor (59%).

Figure 30 **Ability to work or do usual activities at your best (%)**



Source: F5. How would you rate your ability to return to usual activities, on a scale of 1 to 10 where 1 means 'completely unable', and 10 means you are 'able to do your usual activities' at your best?

Base: All CTP respondents: 9-month follow-up: n=355.

3.4.3. CTP Impact of COVID-19

As part of the 3-month and 9-month follow-up surveys, claimants were asked to rate the impact of COVID-19 (see Figure 31) on their ability to:

- return to work or their main activity
- access medical treatments or services, and

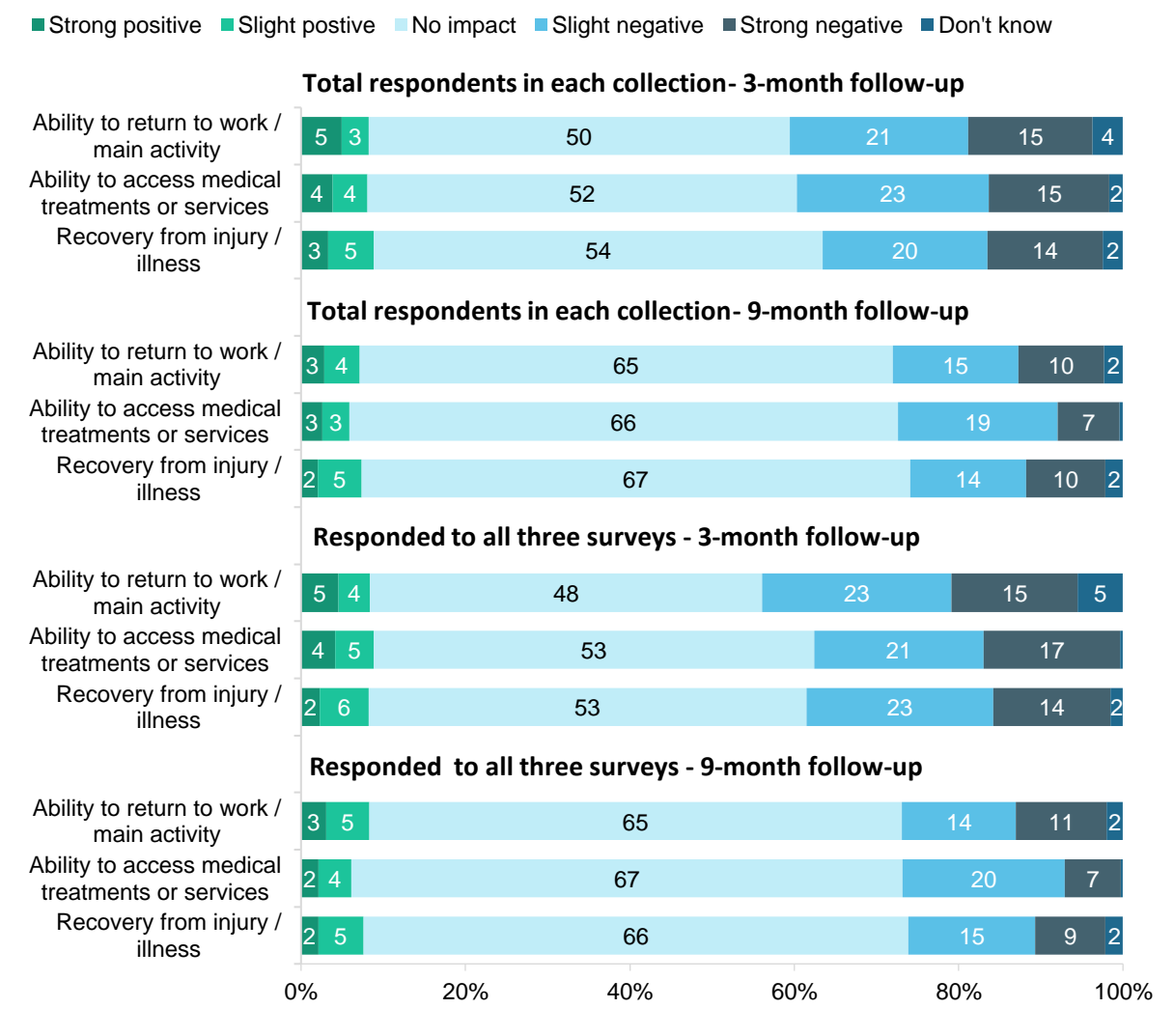
- recover from their injury.

CTP claimants who responded to both surveys reported a decrease in the negative impact of COVID-19 on these three activities from the 3-month to the 9-month follow-up survey. There was a corresponding increase in claimants reporting that there was no impact across the two time points.

Analysis by sub-groups identified the following findings of note:

- A decrease from two fifths (38%) to one quarter (25%) of claimants reporting that COVID-19 negatively impacted their ability **to return to work or their main activity** across the two surveys.
 - There was a greater decrease among claimants who were not assessed to have probable serious mental illness (39% to 23% respectively) compared to those who were (36% to 31%).
 - There was also a greater decrease among claimants who were insured for 130 days or more (39% to 23% respectively) compared to those who were insured for less than 130 days (36% to 29%).
- A decrease from two fifths (37%) to one quarter (24%) of claimants reporting that COVID-19 negatively impacted their ability **to access medical treatments or services** across the two surveys.
 - There was a greater decrease among claimants who reported good customer service (31% to 14% respectively) compared to those who reported poor to medium customer service (45% to 39%).
 - There was also a greater decrease among claimants whose injury was assessed as not minor (39% to 24% respectively) compared to those whose injury was assessed as minor (37% to 33%).
- A decrease from two fifths (37%) to one quarter (24%) of claimants reporting that COVID-19 negatively impacted **their recovery from their injury** across the two surveys.
 - There was a greater decrease among claimants whose injury was assessed as minor (39% to 20% respectively) compared to those whose injury was assessed as not minor (36% to 26%).

Figure 31 Impact of COVID-19 (%)



Source: H1. Since you completed the first survey on <insert baseline survey date>, what impact has COVID-19 had on your...

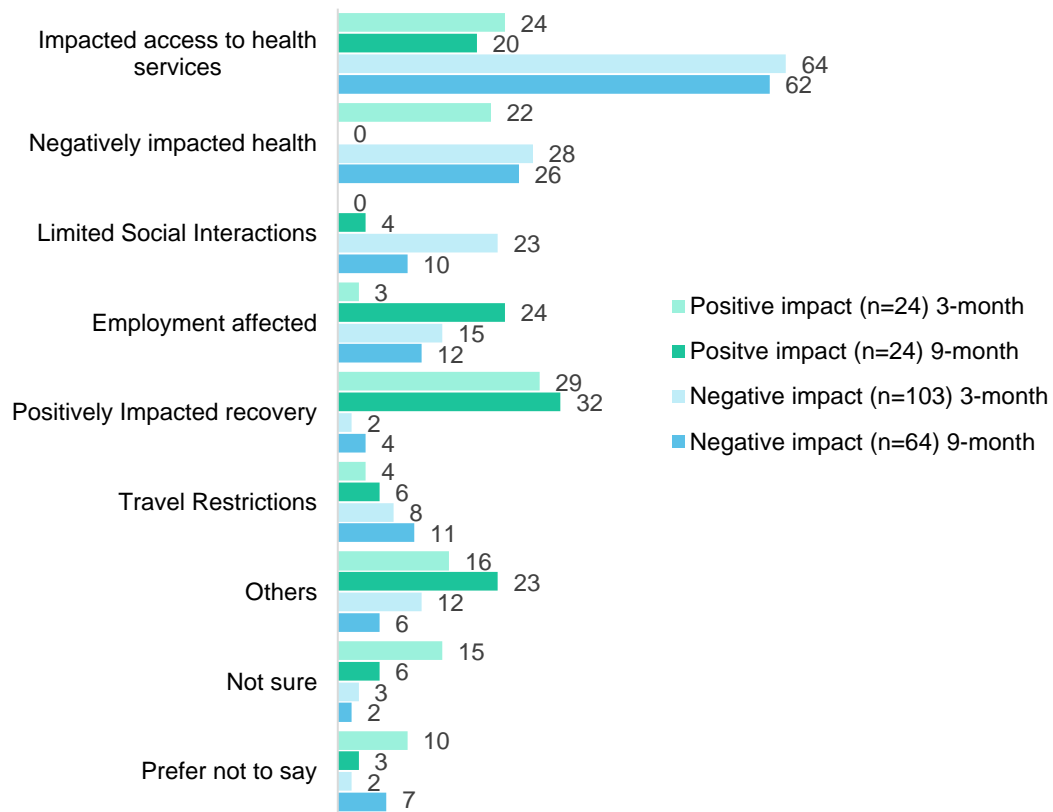
Base: CV19 negatively recover from injury: 3-month follow-up: n=466; 9-month follow-up: n=355. CTP respondents to all three surveys: n=296.

Notes: Refused responses not shown: Return to work / main activity=2%; Ability to access medical treatments or services=1%; Recovery from injury / illness=2%.

CTP claimants who indicated that COVID-19 positively or negatively impacted their recovery were asked during the 3-month and 9-month follow-up surveys to describe the ways in which they were impacted.

Over three fifths of claimants explained that 'access to health services' was the greatest negative impact experienced at the 3-month (64%) and 9-month (62%) follow-up point. This reason was also provided by a fifth of claimants at the 3-month and 9-month surveys who reported being positively impacted by COVID-19 (24% and 20% respectively) (see Figure 32).

Figure 32 Ways COVID-19 has impacted recovery (%)



Source: H2. Could you describe the ways COVID-19 has impacted your recovery from your injury?

Base: CTP respondents whose recovery was impacted who responded to both the 3-month and 9-month follow-up surveys: 3-month follow-up=127, 9-month follow-up=88.

4. WC claimant outcomes

This chapter presents detailed findings for respondents who had made a claim through the workers compensation (WC) scheme.

4.1 WC legal and insurance

This first section examines WC claimants' experience with their insurer, perceived justice of the compensation process and trust in the workers compensation scheme. For the 3-month follow-up survey, the 'experience with their insurer' and 'perceived justice of the compensation process' questions were asked of WC claimants who had contact with their insurer since the baseline survey (56%, n=244). For the 9-month follow-up survey, those questions were asked of WC claimants who had contact with their insurer since the 3-month follow-up survey (52%, n=127). All other questions, including trust in the WC scheme, were asked of all respondents.

4.1.1. WC experience with insurer

The customer service conduct principles were measured by asking claimants to rate the extent to which they agreed or disagreed with a series of statements about their insurer. Each of the statements were mapped to one of the five customer service conduct principles. Figure 33 presents data for total respondents in each collection while Figure 34 displays the percentage of claimants who responded to all three surveys (that is, were common in every collection) and who agreed or strongly agreed with each statement.

Key findings for those who responded to all three surveys include the following:

- No increases in agreement to any of the statements between baseline and the 9-month follow-up.
- The greatest decreases from the 3-month to the 9-month follow-up survey were with the statements 'acted with empathy' and 'able to address any concerns' (both 13 percentage points).

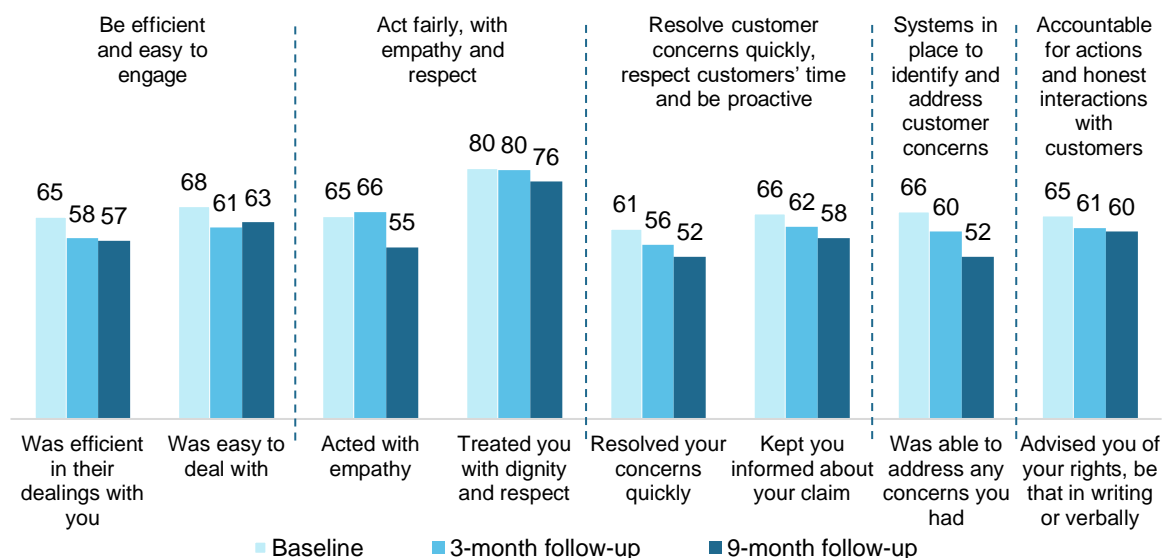
The decrease in agreement recorded for 'acting with empathy' between the 3-month and 9-month follow-up survey was observed mostly among claimants as follows:

- whose claim was for a physical injury (67% to 52% respectively), compared to those whose claim was for a mental illness (45% for both), and
- compensated for less than 65 days (67% to 51% respectively), compared to those compensated for 65 days or more (57% to 51%).

The decrease in agreement for 'able to address any concerns' between the 3-month and 9-month follow-up surveys was observed mostly among claimants as follows:

- whose claim was for a physical injury (67% to 51% respectively), compared to those whose claim was for a mental illness (41% to 43%), and
- compensated for less than 65 days (64% to 46% respectively), compared to those compensated for 65 days or more (60% to 63%).

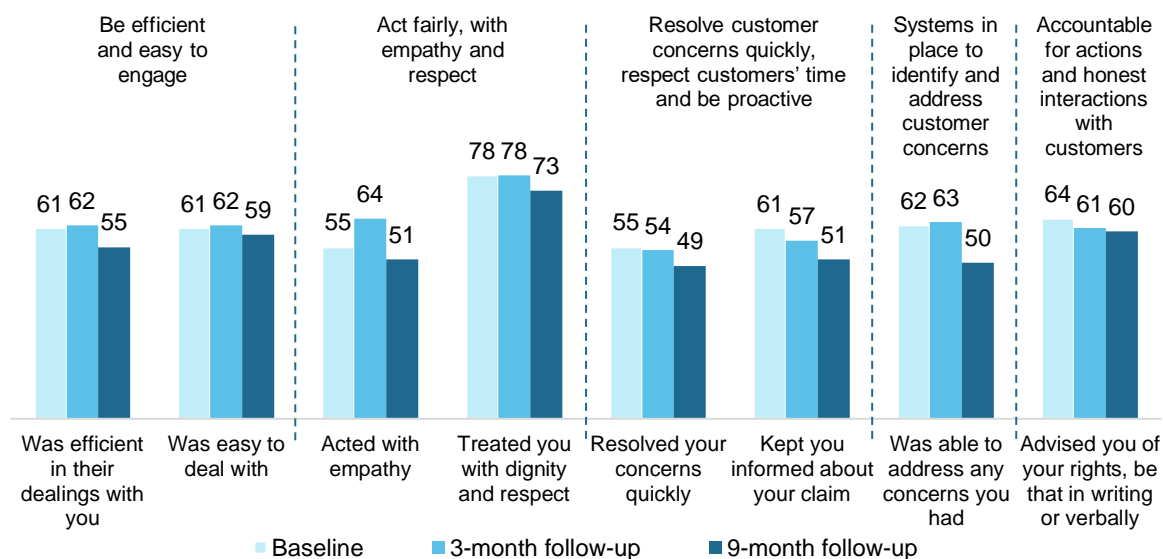
Figure 33 Customer service conduct principles (% strongly agree / agree) TOTAL RESPONDENTS IN EACH COLLECTION



Source: C4. To what extent do you agree or disagree that <insurer / if self insured: workers compensation>...?

Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=244; 9-month follow-up: n=163.

Figure 34 Customer service conduct principles (% strongly agree / agree) RESPONDED TO ALL THREE SURVEYS



Source: C4. To what extent do you agree or disagree that <insurer / if self insured: workers compensation>...?

Base: WC respondents responded to all three surveys: Baseline: n=234; 3-month follow-up: n=147; 9-month follow-up: n=127.

Table 6 displays the percentage of claimants who responded to all three surveys and who agreed or strongly agreed with each statement by insurer type.

Table 6 Customer service conduct principles (% strongly agree / agree) by insurer type over time RESPONDED TO ALL THREE SURVEYS

	NI			TMF			SSI		
	Baseline*	3-month follow-up*	9-month follow-up**	Baseline	3-month follow-up*	9-month follow-up*	Baseline**	3-month follow-up**	9-month follow-up**
Be efficient and easy to engage									
Was efficient in their dealings with you	58	59	52	69	68	73	62	74	48
Was easy to deal with	58	60	58	67	65	64	69	70	59
Act fairly, with empathy and respect									
Acted with empathy	52	64	49	62	70	64	62	52	51
Treated you with dignity and respect	77	76	68	79	85	84	79	85	90
Resolve customer concerns quickly, respect customers' time and be proactive									
Resolved your concerns quickly	49	51	45	65	64	70	70	62	48
Kept you informed about your claim	54	54	48	73	61	69	74	74	48
Systems in place to identify and address customer concerns									
Was able to address any concerns you had	59	62	47	65	69	62	74	62	54
Accountable for actions and honest interactions with customers									
Advised you of your rights, be that in writing or verbally	64	58	57	63	65	73	72	77	61

Source: C4. To what extent do you agree or disagree that insurer...?

Base: WC respondents who responded to all three surveys and had contact with their insurer since the previous survey: NI: Baseline n=79*; 3-month follow-up n=55*; 9-month follow-up n=46**; TMF: Baseline n=130; 3-month follow-up n=76*; 9-month follow-up n=68*; SSI: Baseline n=25**; 3-month follow-up n=16**; 9-month follow-up n=13**.

Notes: *Low sample size (n=50 to 99); **Very low sample size (n=1 to 49).

4.1.2. WC perceived justice of the compensation process

Table 7 shows the mean level of agreement for each of the four dimensions of the perceived justice of the compensation process. These measures are also presented by days compensated, insurer type, claim type, pain and discomfort, psychological distress, recovery timeline and returned to work status.

At the 9-month follow-up, WC claimants rated the perceived justice they received (at the total level) lower than at the baseline survey, on all dimensions. In particular, claimants assessed to have probable serious mental illness reported greater decreases in perceived justice since the baseline survey compared to those not assessed to have probable serious mental illness.

Table 7 Perceived justice of the compensation process (mean) by sub-groups over time RESPONDED TO ALL THREE SURVEYS

	Distributive justice			Procedural justice			Informational justice			Interpersonal justice		
	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up
TOTAL	3.6	3.3	3.2	3.5	3.3	3.1	3.4	3.4	3.3	4.0	3.7	3.8
Days compensated												
1 to 64	3.6	3.4	3.4	3.5	3.3	3.1	3.4	3.5	3.3	4.0	3.8	3.9
65 to 129*	3.4	2.9	2.9	3.4	3.2	3.1	3.5	3.2	3.3	4.1	3.6	3.7
130+**	3.7	2.8	3.1	3.6	3.5	3.2	3.5	3.4	3.9	4.0	3.7	4.0
Insurer Type												
Nominal Insurer**	3.5	3.2	3.1	3.4	3.2	3.0	3.3	3.3	3.3	4.0	3.7	3.7
Treasury Managed Fund*	3.6	3.4	3.3	3.5	3.5	3.5	3.6	3.5	3.6	4.1	3.9	4.1
Self and Specialised Insurers**	3.6	3.2	3.7	3.6	3.4	3.3	3.8	3.7	3.5	4.2	4.0	4.3
Claim type												
Physical*	3.6	3.3	3.2	3.6	3.3	3.1	3.5	3.5	3.3	4.1	3.8	3.9
Other trauma**	3.8	3.3	3.5	3.7	3.3	3.4	3.4	3.6	3.7	4.0	3.6	4.0
Fractures**	3.9	3.4	3.0	3.8	3.4	3.8	3.7	3.9	3.8	4.4	4.3	4.7
Musculoskeletal disorders*	3.5	3.3	3.1	3.5	3.4	3.1	3.5	3.4	3.2	4.0	3.8	3.8
Other diseases**	4.1	2.0	3.0	3.4	2.5	3.0	3.5	2.5	3.9	3.7	3.5	4.1
Mental illness**	3.2	3.2	3.4	3.0	2.9	3.0	3.0	2.9	3.4	3.8	3.4	3.7
Pain and discomfort												

	Distributive justice			Procedural justice			Informational justice			Interpersonal justice		
	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up
No/slight*	3.9	3.9	3.9	3.8	3.7	3.7	3.6	3.7	4.1	4.2	4.1	4.3
Moderate**	3.0	3.1	2.7	3.1	3.1	2.7	3.1	3.2	2.9	3.7	3.6	3.6
Severe/extreme*	3.3	2.2	2.7	3.1	2.7	2.6	3.4	3.0	2.8	4.0	3.3	3.4
Psychological distress (Kessler 6)												
No probable serious mental illness*	3.7	3.7	3.5	3.6	3.5	3.4	3.6	3.6	3.7	4.1	4.0	4.1
Probable serious mental illness**	3.2	2.1	2.5	3.0	2.5	2.3	3.1	2.8	2.5	3.7	3.2	3.1
Recovery timeline												
Already recovered as much as possible**	3.9	4.3	3.8	3.7	3.8	3.6	3.7	3.8	3.9	4.2	4.1	4.2
In the next few months or so**	3.8	3.3	3.6	3.9	3.4	3.6	3.6	3.5	3.6	4.2	3.8	3.8
Within a year or longer**	3.2	2.8	3.0	3.3	3.1	3.0	3.2	3.4	3.4	3.7	3.7	3.8
Will not recover**	3.2	2.4	2.9	2.7	2.5	2.8	3.2	2.6	2.9	3.7	2.9	3.6
Returned to Work												
Yes	3.7	3.5	3.4	3.6	3.5	3.3	3.5	3.6	3.4	4.1	3.9	4.0
No**	3.1	2.5	2.7	3.1	2.7	2.6	3.3	2.9	3.2	3.7	3.3	3.4

Source: D1. The next questions ask about your experience with obtaining compensation for your work-related injury or illness and about your experiences with <insurance organisation name / if self-insured insert: workers compensation>. For each statement, please indicate the extent to which you agree or disagree. Some of these statements may not be relevant to you, but we need to ask them of everyone.

Base: WC responded to all three surveys and, for the follow-up surveys, had contact with their insurer since the previous survey: Baseline: n=234; 3-month follow-up: n=147, 9-month follow-up: n=127.

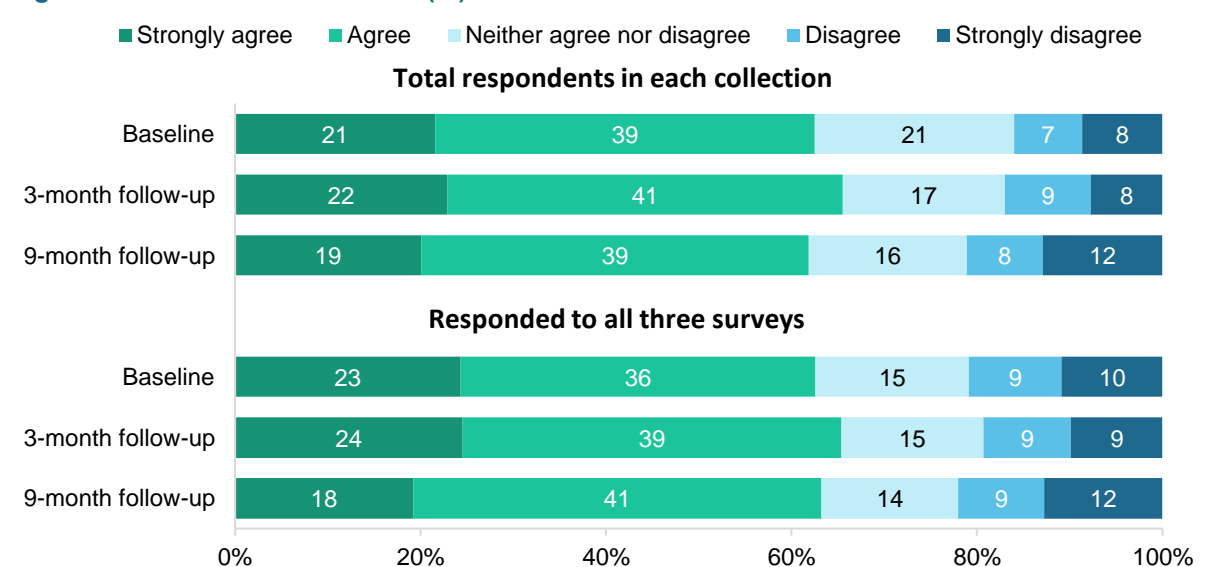
Notes: *Low sample size (n=50 to 99); **Very low sample size (n=1 to 49). Mean scores can range from 1 (lowest) to 5 (highest).

4.1.3. Trust in the WC scheme

At the 9-month follow-up, three fifths (58%)⁶ of WC claimants who responded to all three surveys agreed that they trust the WC scheme to help them get back to work. Figure 35 shows a decrease of five percentage points since the 3-month follow-up survey (63%) and a decrease of one percentage point since the baseline survey (59%). Decreases in trust in the WC scheme from the 3-month to the 9-month follow-up survey (with proportions presented for these two groups respectively) were observed among claimants who:

- reported poor to medium customer service (21% to 6%)
- made a claim for a physical injury (66% to 60%), and
- had returned to work since their injury or illness (70% to 61%).

Figure 35 Trust in schemes (%)



Source: C1. Now thinking about your experience in the workers compensation scheme. To what extent do you agree or disagree that you trust the workers compensation scheme to help you get back to work?

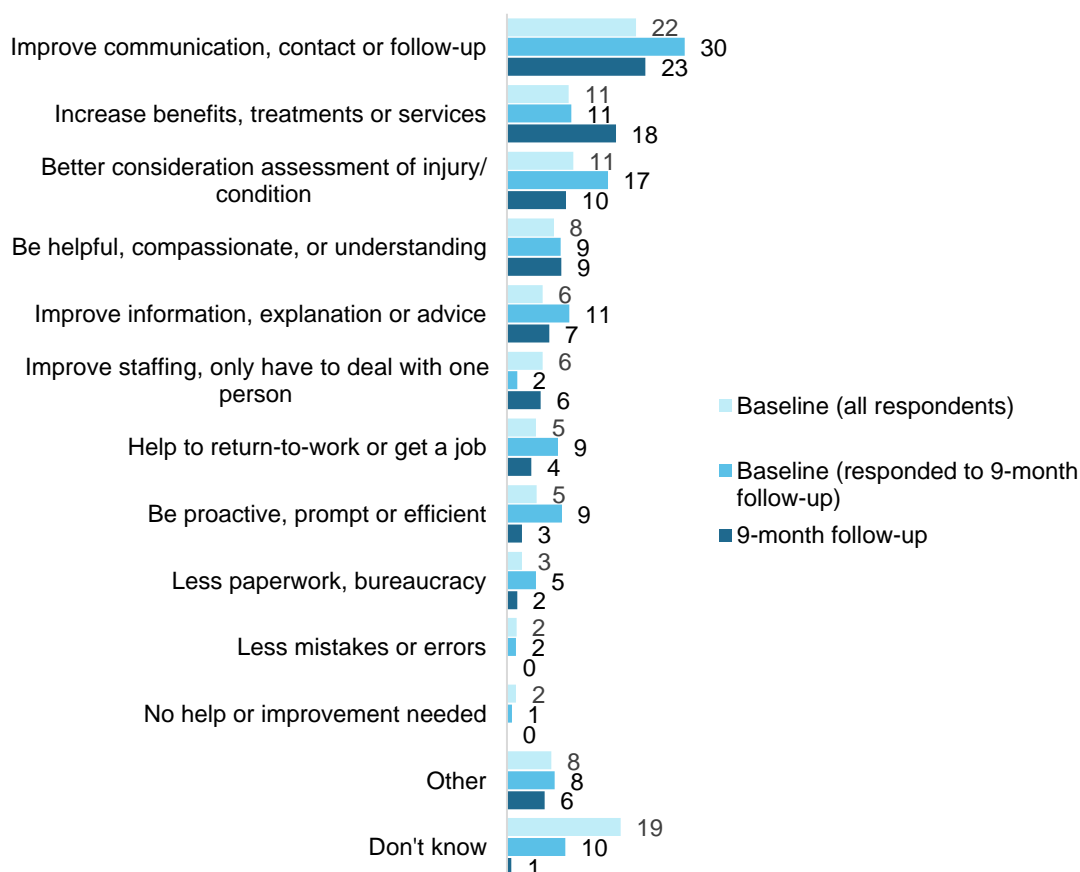
Base: WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC respondents responded to all three surveys: n=234.

Notes: Don't know/not applicable responses not shown: WC respondents: Baseline: Dk=3%; 3-month follow-up: Dk=1%, NA=2%; 9-month follow-up: Dk=2%, NA=4%; WC respondents responded to all three surveys: Baseline: Dk=2%, NA=4%; 3-month follow-up: Dk=1%, NA=3%; 9-month follow-up: Dk=3%, NA=5%.

As part of the baseline and 9-month follow-up surveys, claimants who did not trust the WC scheme to get them back to work were asked to suggest one change to the scheme that would increase their level of trust (see Figure 36). This question allowed for an open-ended response that was coded into themes following data collection. The most prominent theme suggested at the baseline (30%) and 9-month follow-up (23%) amongst claimants who responded to both surveys was to 'improve communication, contact or follow-up'. The largest change from the baseline to 9-month follow-up survey was an increase in the suggestion to 'increase benefits, treatments or services' (11% to 18% respectively).

⁶ Note proportions for the 9-mth follow-up shown at Figure 35 for those who responded to all three surveys are 18% 'strongly agree' (17.7%) and 41% 'agree' (40.7%) which round to 58% (58.4%) as written in text though elements appear to sum to 59%.

Figure 36 How to increase trust in scheme (%)



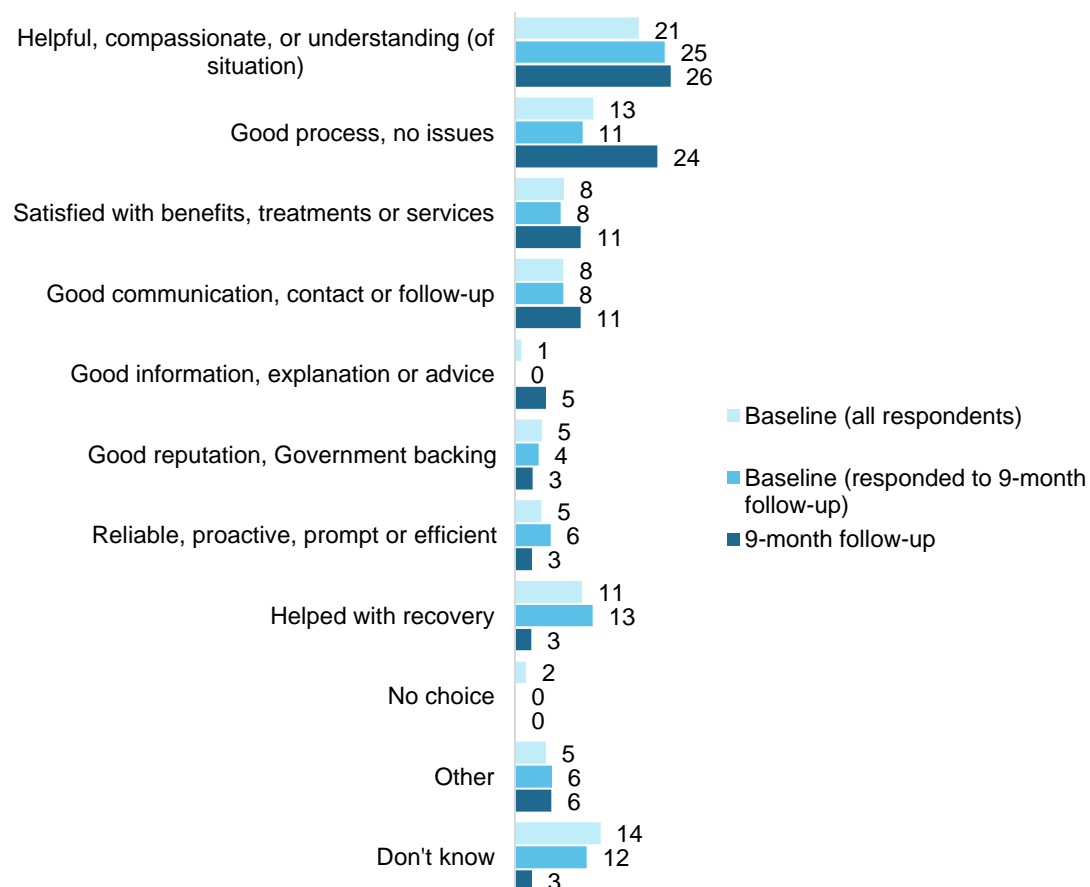
Source: C2. If workers compensation could make one change to increase your trust, what would it be?

Base: Low trust in scheme at C1: Baseline (all respondents) n=322; Baseline (responded to 9-month follow-up) n=101; 9-month follow-up n=113.

Notes: Refused responses not shown: Baseline (all respondents) 8%; Baseline (responded to 9-month follow-up) 1%; 9-month follow-up 10%

As part of the baseline and 9-month follow-up surveys, claimants who trusted the WC scheme to get them back to work were also asked to provide the main reason why they trust the scheme (see Figure 37). The most prominent reason recorded at the baseline (25%) and 9-month follow-up (26%) among claimants who responded to both surveys was that it was 'helpful, compassionate or understanding'. The largest change from the baseline to the 9-month follow-up survey was an increase in comments that 'the process was good' (11% to 24% respectively) but without further elaboration. The largest decrease from the baseline to the 9-month follow-up survey was in comments that the scheme 'helped with recovery' (13% to 3% respectively).

Figure 37 Main reason trusts scheme (%)



Source: C3. What is the main reason that you trust the workers compensation scheme?

Base: Medium/high trust in scheme at C1: Baseline (all respondents) n=529; Baseline (responded to 9-month follow-up) n=183; 9-month follow-up n=169.

Notes: Refused responses not shown: Baseline (all respondents) 6%; Baseline (responded to 9-month follow-up) 5%; 9-month follow-up 4%

Table 8 Trust in scheme (%) by sub-groups over time RESPONDED TO ALL THREE SURVEYS

	High			Medium**			Low**		
	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up
TOTAL	59	63	58	15	15	14	20	18	20
Days compensated									
1 to 64	59	65	61	15	14	12	19	17	19
65 to 129*	57	52	45	18	19	20	22	23	25
130+**	66	60	37	6	21	22	20	19	19
Insurer Type									
Nominal Insurer*	52	58	49	17	16	17	23	20	24
Treasury Managed Fund	72	77	75	11	11	10	15	11	13
Self and Specialised Insurers**	66	67	67	20	12	22	11	21	9
Claim type									
Physical	62	66	59	13	14	14	18	16	20
Other trauma**	49	57	44	19	21	21	7	8	7
Fractures**	95	76	97	0	14	0	5	10	3
Musculoskeletal disorders	61	67	58	14	11	15	23	21	26
Other diseases**	71	72	69	0	28	0	29	0	31
Mental illness*	36	41	33	28	18	34	28	37	26
Pain and discomfort									
No/slight	70	75	62	13	11	18	14	9	15
Moderate*	49	52	43	20	25	10	28	19	33
Severe/extreme**	39	36	51	17	15	21	26	47	19

	High			Medium**			Low**		
	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up	Baseline	3-month follow-up	9-month follow-up
Psychological distress (Kessler 6)									
No probable serious mental illness	64	71	60	14	12	15	18	13	19
Probable serious mental illness*	39	24	37	20	25	23	25	44	27
Recovery timeline									
Already recovered as much as possible*	63	81	57	19	10	23	11	2	15
In the next few months or so**	75	61	77	7	3	4	18	32	19
Within a year or longer*	61	52	63	8	18	5	29	30	26
Will not recover**	24	21	39	27	19	18	31	52	25
Returned to Work									
Yes	88	97	90	85	70	92	76	69	85
No**	22	3	10	13	30	8	24	31	15

Source: C1. Now thinking about your experience in the workers compensation scheme. To what extent do you agree or disagree that you trust the workers compensation scheme to help you get back to work?

Base: WC responded to all three surveys: n=234.

Notes: *Low sample size (n=50 to 99); **Very low sample size (n=1 to 49).

4.2 WC life and work participation

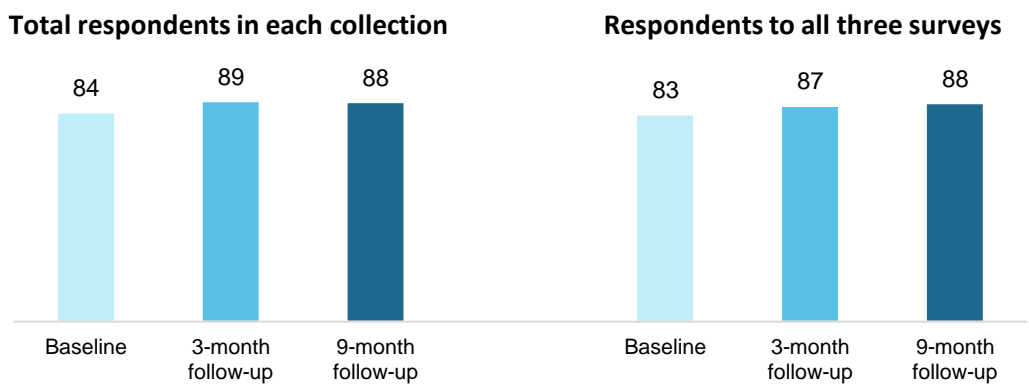
4.2.1. WC returned to work rate

This section examines WC claimants' experiences in returning to work and everyday life.

The *Returned to Work Rate* is based on the *Safe Work Australia commissioned National Return to Work Survey* key measure and is the proportion of injured or ill workers who reported that they had returned to work for any period since their first day off work. At the 9-month follow-up, almost nine in ten (88%) WC claimants who responded to all three surveys had returned to work. This return to work rate is similar to the 2019 Abridged Return to Work survey (86%). Figure 38 shows an increase of five percentage points since the baseline survey (83%).

The increase in the return to work rate between the baseline and 9-month follow-up surveys was mostly amongst claimants compensated for 65 days or more (69% to 77% respectively) as compared to those compensated for less than 65 days (88% to 90%).

Figure 38 **Returned to work since injury (% yes)**

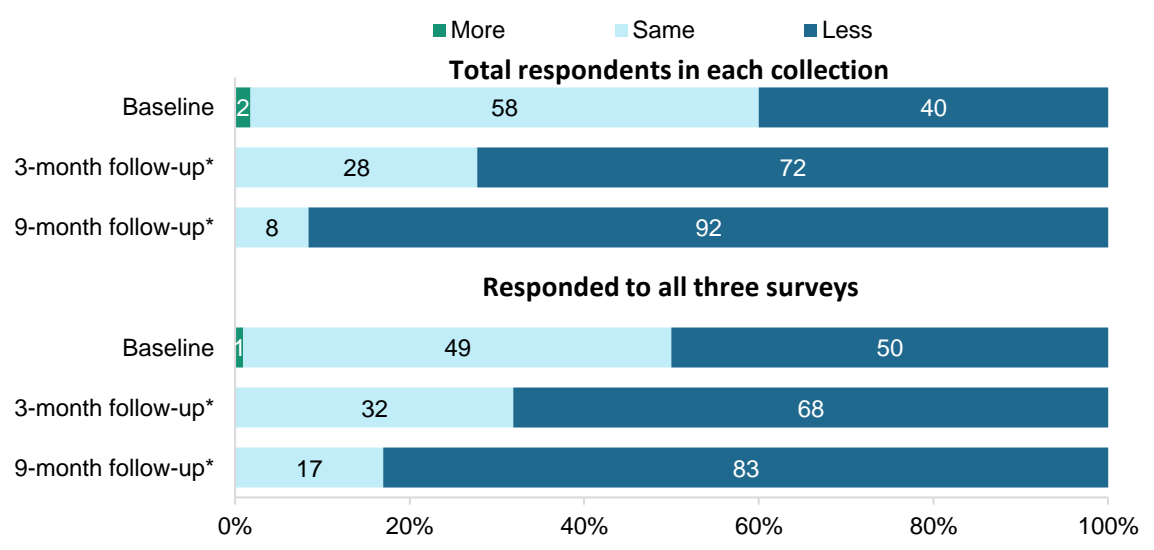


Source: B1. Have you returned to work at any time since your work-related injury or illness?

Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC respondents responded to all three surveys: n=234.

A small number of claimants (n=5) who responded to all three surveys returned to fewer hours at work between the 3-month and 9-month follow-up surveys (see Figure 39). Note, some caution should be exercised in interpretation of this result given the small (<30) overall sample size. The sample size for this question was too low to assess the impact of COVID-19 on the results.

Figure 39 Return to work hours when first returned to work (%)



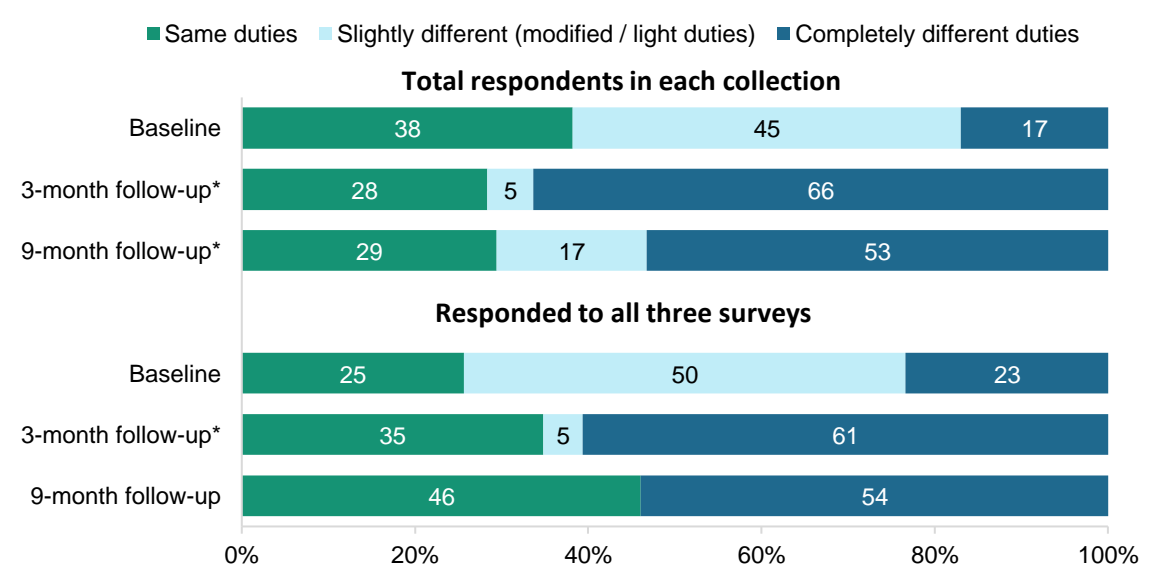
Source: B6. When you FIRST went back to work, were the hours you returned to the same, more or less than what you were doing at the time of your work-related injury or illness?

Base: WC respondents who returned to work: Baseline: n=728; 3-month follow-up: n=18; 9-month follow-up: n=10. WC respondents responded to all three surveys: Baseline: n=196; 3-month follow-up: n=5; 9-month follow-up: n=5.

Notes: *Very low sample size; Don't know/not applicable responses not shown: WC respondents responded to all three surveys: Baseline: Dk=1%.

A small number of claimants (n=5) who responded to all three surveys returned to work between the 3-month and 9-month follow-up surveys (see Figure 40). Note, some caution should be exercised in interpretation of this result given the small (<30) overall sample size.

Figure 40 Return to work duties when first returned to work (%)



Source: B7. When you FIRST went back to work, were the duties you returned to the same, slightly different or completely different to what you were doing at the time of your work-related injury or illness?

Base: WC respondents who returned to work: Baseline: n=728; 3-month follow-up: n=18; 9-month follow-up: n=10. WC respondents responded to all three surveys: Baseline: n=196; 3-month follow-up: n=5; 9-month follow-up: n=5.

Notes: *Very low sample; Don't know/not applicable responses not shown: WC respondents responded to all three surveys: Baseline: Dk=1%.

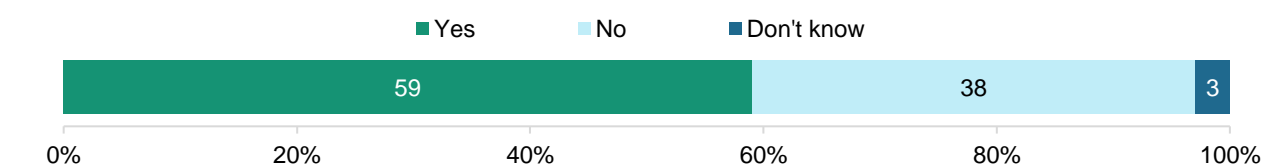
As part of the 9-month follow-up survey, several new questions were asked of WC claimants. These questions covered the following areas:

- Having a return to work plan in place.
- Perceptions of their employers' role during the return to work process.
- Experience when considering whether to make a workers compensation claim.

Three fifths (59%) of WC claimants reported that they had a plan in place to get back to work (see Figure 41). Analysis by sub-groups identified that having a return to work plan was more often noted by claimants:

- who reported good customer service (80%), compared to claimants who reported poor to medium customer service (40%), and
- whose claim was for a physical injury (62%), compared to a mental illness (38%).

Figure 41 Has a return to work plan (%)



Source: B8. A return to work plan is an agreement setting out the steps to get back to work. It is usually developed with your employer or insurer. It can be written or verbal, formal or informal. <Did / Do> you have a plan in place to get back to work?

Base: All WC claimants: 9-month follow-up: n=297.

WC claimants' perceptions of the role of their employer following their workers compensation claim were investigated through measuring the extent of agreement to four statements. More than half of claimants (up to 65%) agreed with each of the statements shown in Figure 42. Analysis by sub-groups identified the following findings:

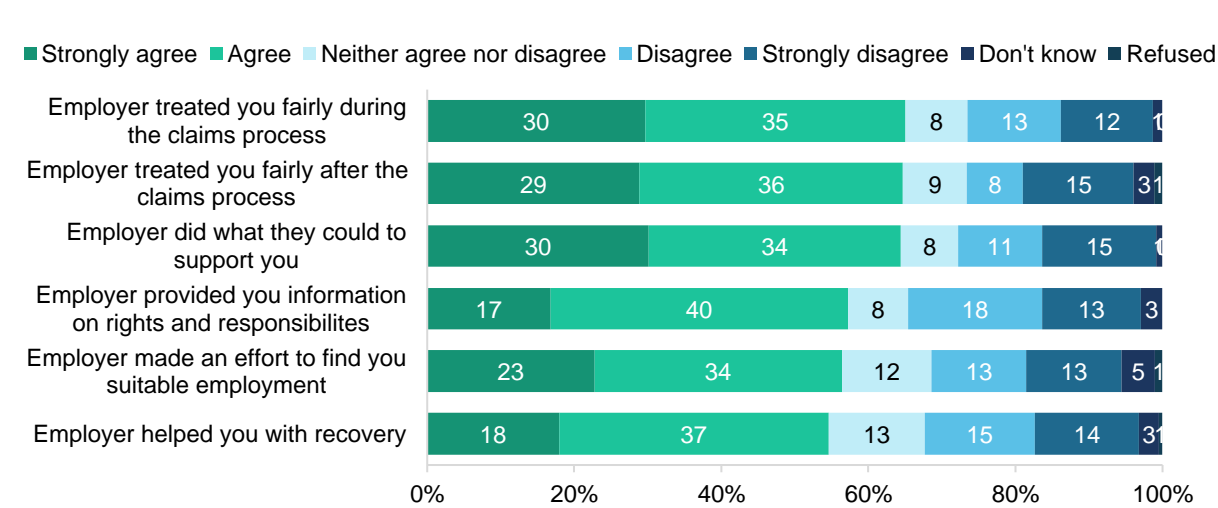
- A greater proportion of claimants who were **not** assessed to have probable serious mental illness agreed with the following statements about their employer, compared to those who were assessed to have probable serious mental illness (with proportions presented for these two groups respectively):
 - 'Employer treated you fairly during the claims process' (75% vs 17%).
 - 'Employer treated you fairly after the claims process' (75% vs 17%).
 - 'Employer did what they could to support you' (71% vs 32%).
 - 'Employer provided you information on your rights and responsibilities' (64% vs 24%).
 - 'Employer helped you with your recovery' (60% vs 30%).
- A greater proportion of claimants whose claim was for a physical injury agreed with the following statements about their employer, compared to those whose claim was for a mental illness:
 - 'Employer treated you fairly during the claims process' (68% vs 47%).
 - 'Employer treated you fairly after the claims process' (67% vs 46%).
 - 'Employer did what they could to support you' (68% vs 41%).

- 'Employer provided you information on your rights and responsibilities' (61% vs 26%).
- 'Employer helped you with your recovery' (59% vs 21%).
- Finally, a greater proportion of claimants who reported good customer service agreed than those who reported poor to medium customer service with the following statements:
 - 'Employer treated you fairly during the claims process' (73% vs 27%).
 - 'Employer treated you fairly after the claims process' (71% vs 21%).
 - 'Employer did what they could to support you' (75% vs 32%).
 - 'Employer made an effort to find you suitable employment' (67% vs 26%).

That is, WC claimants generally reported a more positive experience with their employer following their workers compensation claim if they had the following characteristics:

- Were not assessed to have probable serious mental illness.
- Had made a claim for a physical injury.
- Reported good customer service.

Figure 42 **Role of employer following personal injury claim (%)**



Source: B9. Thinking about the role of your employer following your personal injury claim, do you agree or disagree with the following statements?

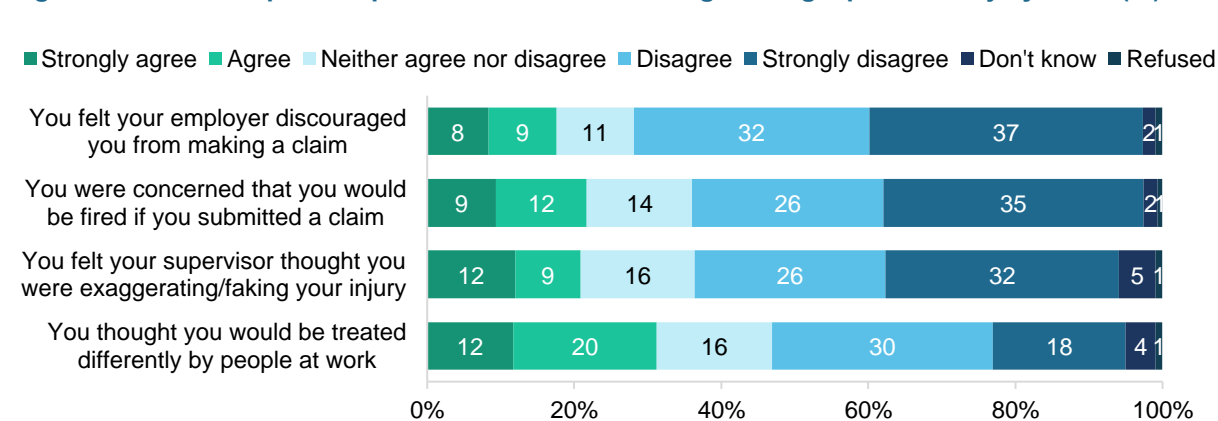
Base: All WC claimants: 9-month follow-up: n=297.

WC claimants' experiences at their workplace when considering whether to make a workers compensation claim were investigated through measuring the extent of agreement to four statements. More than half of claimants (up to 69%) **disagreed** with three of the four statements about negative treatment at their workplace (see Figure 43). Analysis by sub-group identified the following findings:

- A greater proportion of claimants who were **not** assessed to have probable serious mental illness **disagreed** with all four statements than those who were assessed to have probable serious mental illness (with proportions presented for these two groups respectively):
 - 'You felt your employer discouraged you from making a claim' (79% vs 24%).
 - 'You were concerned that you would be fired if you submitted a claim' (70% vs 19%).

- 'You felt your supervisor thought you were exaggerating/faking your injury' (66% vs 20%).
 - 'You thought you would be treated differently by people at work' (57% vs 5%).
- A greater proportion of claimants whose claim was for a physical injury **disagreed** with the following statements, than those whose claim was for a mental illness:
 - 'You felt your employer discouraged you from making a claim' (72% vs 48%).
 - 'You thought you would be treated differently by people at work' (52% vs 18%).
- A greater proportion of claimants who reported good customer service **disagreed** with the statement 'you were concerned that you would be fired if you submitted a claim' than those who reported poor to medium customer service (69% vs 36% respectively).

Figure 43 Workplace experience when considering making a personal injury claim (%)



Source: C6. Thinking back to when you were considering putting in a workers compensation claim, do you agree or disagree that...?

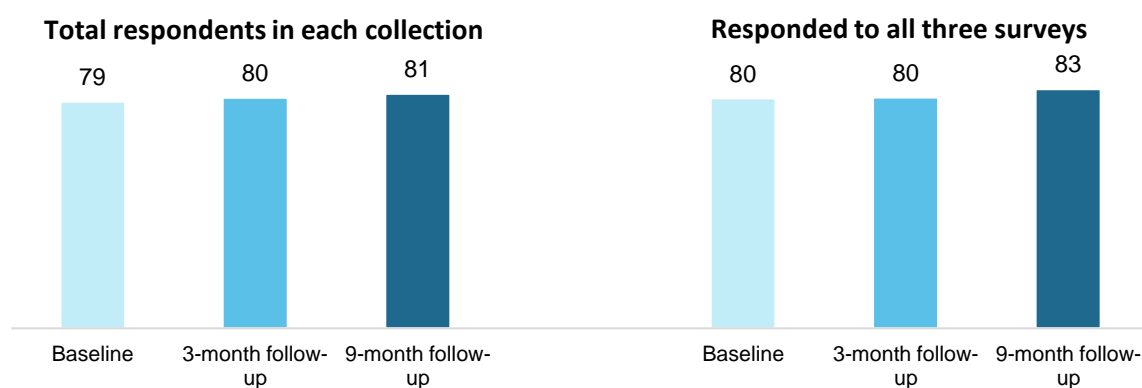
Base: All WC claimants: 9-month follow-up: n=297.

4.2.2. WC 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. Four in five (83%) WC claimants who responded to all three surveys were working at the time of the 9-month follow-up survey. Figure 4444 shows an increase of three percentage points since the 3-month follow-up survey.

This increase (from 3-month to 9-month survey) was mostly among claimants whose claim was for a physical injury (82% to 86% respectively) and claimants compensated for 64 days or less (83% to 90%).

Figure 44 **Currently working (% yes)**



Source: B2. Are you currently working in a paid job? If you are not working any hours due to COVID-19 but still employed, please select 'yes'.

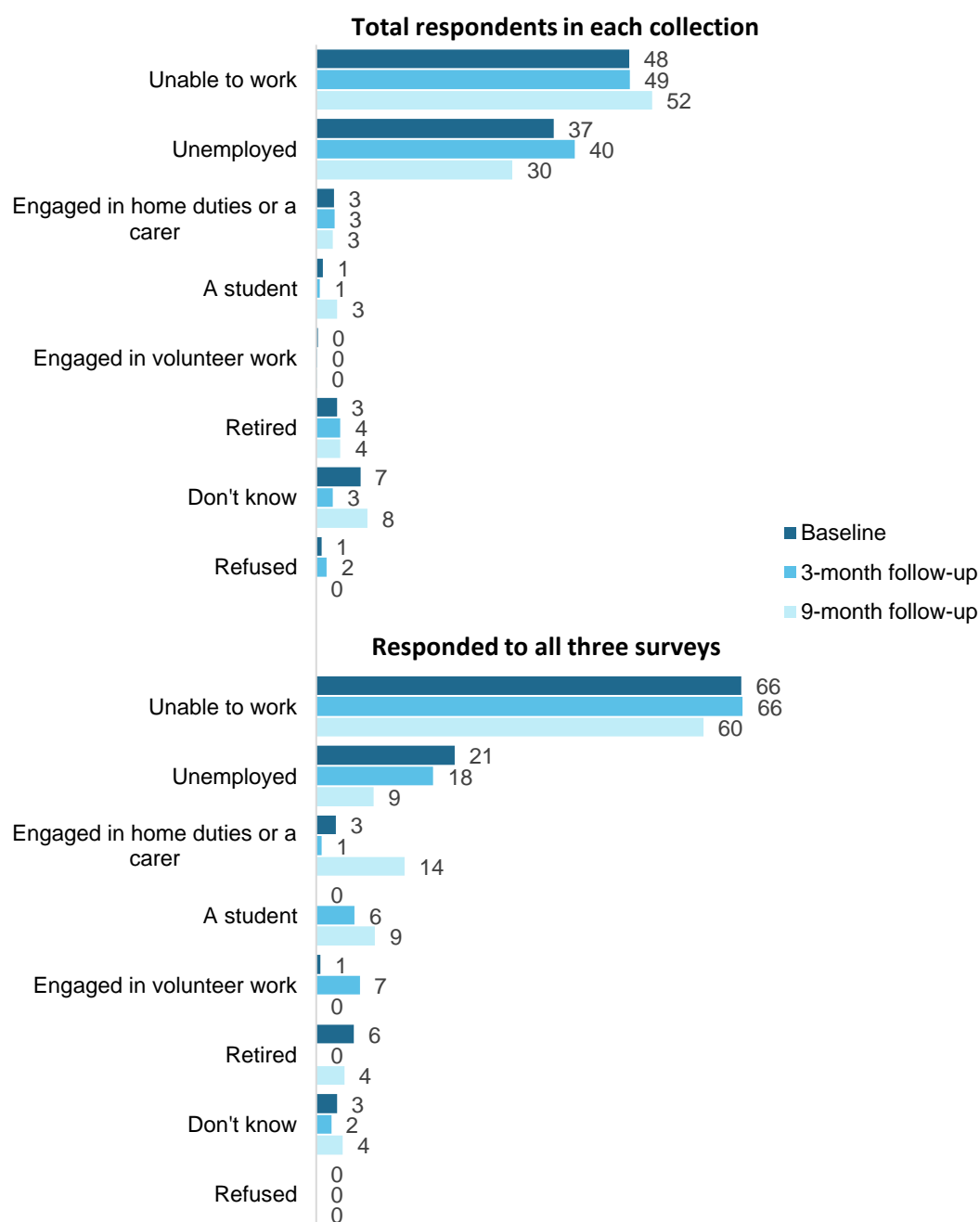
Base: All WC respondents: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC responded to all three surveys: n=234.

Notes: Don't know/not applicable responses not shown: WC respondents: Baseline: Dk=1%; 9-month follow-up: Dk=1%; WC respondents responded to all three surveys: WC respondents: Baseline: Dk=1%; 9-month follow-up: Dk=1%.

4.2.3. WC not currently working

WC claimants who were not working at the time of the survey were asked what their main activity was. Of the one sixth (16%) of claimants who responded to all three surveys and were not working at the time of the 9-month follow-up, three fifths (60%) indicated that they were unable to work, slightly lower than the baseline and 3-month follow-up surveys (66% for both), as shown in Figure 4545. Being unemployed, however, decreased steadily over time from 21% at baseline to 9% at the 9-month follow-up. At the time of the 9-month follow-up, a seventh (14%) indicated that they were engaged in home duties or as a carer, compared to one per cent at the 3-month follow-up survey.

Figure 45 Main activity if not currently working (%)



Source: B3. Which of the following BEST describes your current MAIN activity? Are you...

Base: WC respondents who are not currently working: Baseline: n=184; 3-month follow-up: n=84; 9-month follow-up: n=74.
WC responded to all three surveys: Baseline: n=49; 3-month follow-up: n=46; 9-month follow-up: n=58.

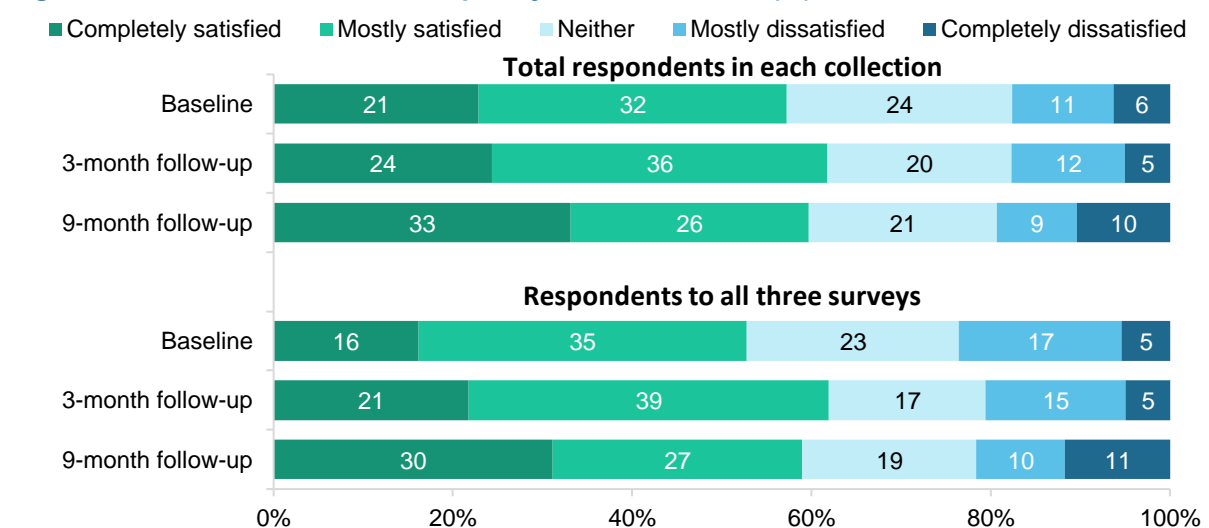
4.2.4. WC return to everyday life

This section examines WC claimants' satisfaction with the frequency of their social contact and their ability to undertake or participate in various activities and tasks at the time of the survey.

At the 9-month follow-up, three-fifths (58%)⁷ of claimants who responded to all three surveys reported being mostly or completely satisfied with the frequency of their social contact – a decrease of two percentage points since the 3-month follow-up (60%) and an increase of seven percentage points since the baseline survey (51%).

An increase between the 3-month and 9-month follow-up surveys was observed among claimants who reported good customer service from their insurer (56% to 70% respectively). There was a corresponding decrease among those who had reported medium or poor service (41% to 32%).

Figure 46 Satisfaction with frequency of social contact (%)



Source: F3. To what extent are you satisfied or dissatisfied with the FREQUENCY of your social contact in the past week? Would you say, overall, you are...

Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC responded to all three surveys: n=234.

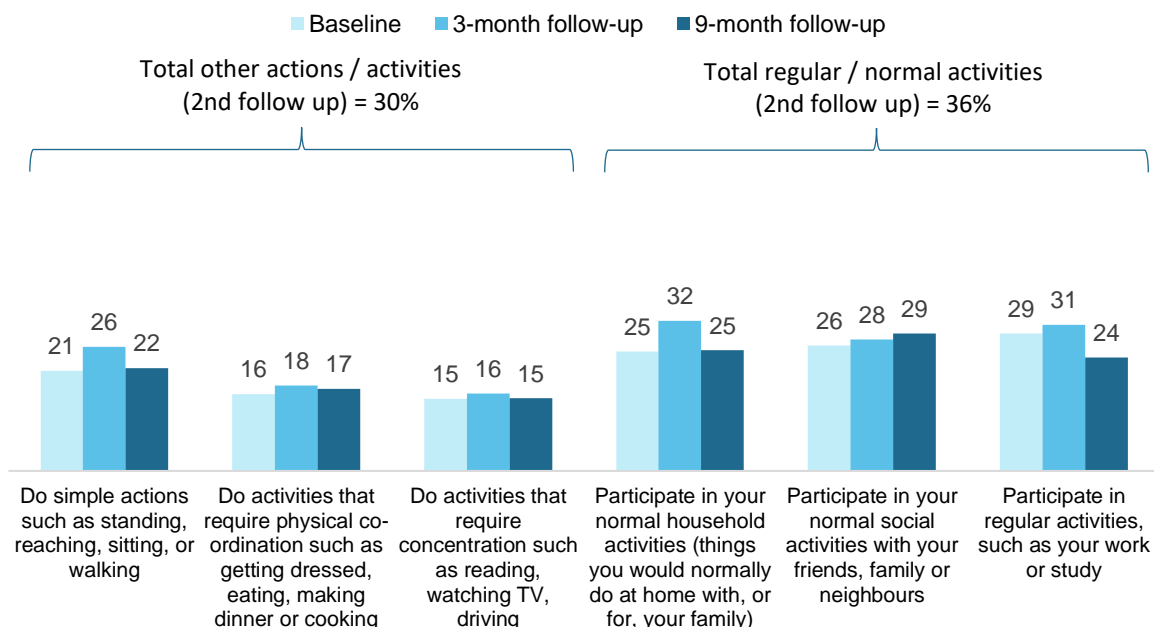
Notes: Don't know/refused responses not shown: WC respondents: Baseline: Dk=4%, Ref=2%; 3-month follow-up: Dk=1%, Ref=1%; 9-month follow-up: Dk=1%; WC respondents responded to all three surveys: Baseline: Dk=3%, Ref=1%; 3-month follow-up: Dk=1%, Ref=1%; 9-month follow-up: Dk=1%, Ref=1%

At the 9-month follow-up, claimants who responded to all three surveys reported less difficulty in doing almost all activities as a result of their injury or illness compared to the 3-month follow-up survey (see Figure 48). The exception to this was a four percentage point increase among claimants reporting more difficulty in doing normal social activities since the 3-month follow-up (29% to 33% respectively).

The results also show that claimants who responded to all three surveys who were assessed to have probable serious mental illness reported a greater increase between the 3-month and 9-month surveys in difficulty doing normal social activities (76% to 89% respectively), compared to claimants who were not assessed to have probable serious mental illness (19% to 21%).

⁷ Note proportions for the 9-mth follow-up shown at Figure 46 for those who responded to all three surveys are 30% 'completely satisfied' (30.49%) and 27% 'mostly satisfied' (27.3%) which round to 58% (57.8%) as written in text though elements appear to sum to 57%.

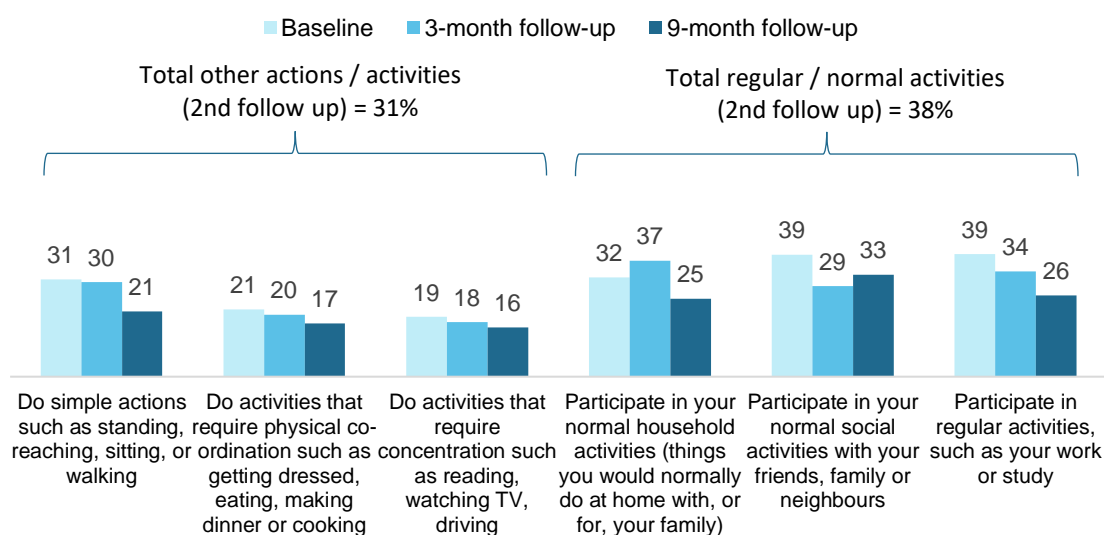
**Figure 47 Injury resulted in being unable to do activity (% all / most / some of the time)
TOTAL RESPONDE NTS IN EACH COLLECTION**



Source: F1. In the last week, how often has your injury resulted in you being unable to do the following?

Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297.

**Figure 48 Injury resulted in being unable to do activity (% all / most / some of the time)
RESPONDED TO ALL THREE SURVEYS**



Source: F1. In the last week, how often has your injury resulted in you being unable to do the following?

Base: WC respondents responded to all three surveys: n=234.

4.3 WC health care

This section examines claimants' access to, and effectiveness of, health care services and the impact of COVID-19 on their ability to access these services.

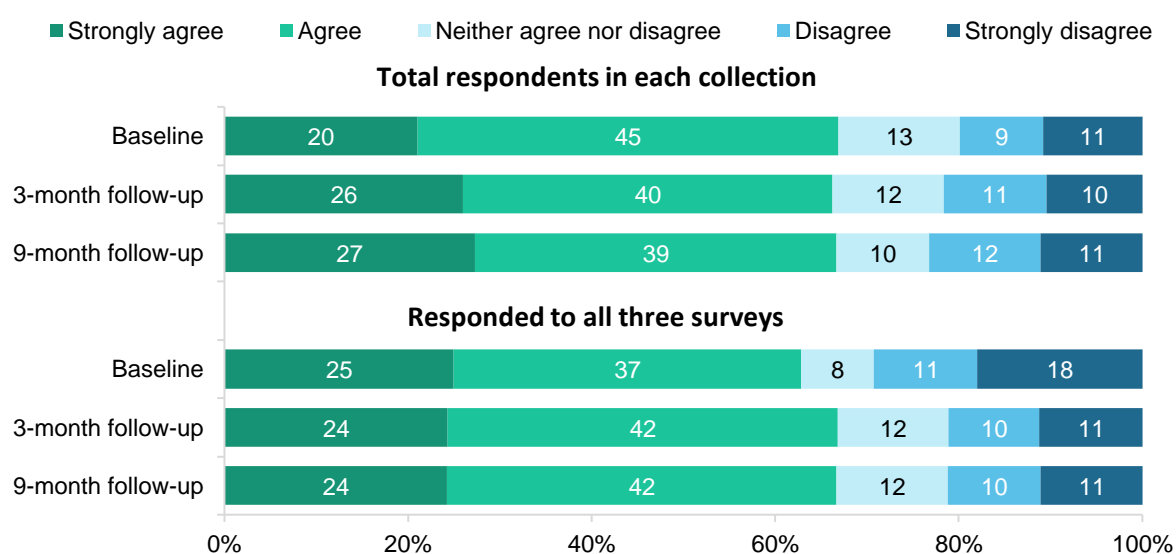
4.3.1. WC health care access

At the 9-month follow-up, two-thirds (66%) of WC claimants who responded to all three surveys agreed that they were able to easily access the medical treatment and services that they needed. Figure 49 illustrates a similar level of agreement during the 3-month follow-up (67%)⁸.

Analysis by sub-group identified a greater increase in agreement across the three surveys (baseline, 3-month and 9-month) for claimants from TMF (72% to 72% to 81% respectively) than for those with the NI (58% to 65% to 63%). Increases in access to medical treatment and services across the three surveys were also observed among claimants who received good customer service from their insurer between the 3-month follow-up and 9-month follow-up surveys (71% to 83% to 85% respectively). Corresponding decreases were identified among claimants who had received medium or poor service from their insurer between the 3-month follow-up and 9-month follow-up surveys (45% to 35% to 33% respectively).

There was minimal change among those who were compensated for less than 65 days (66% to 66% to 69%).

Figure 49 Access to medical treatment and services (%)



Source: E5. To what extent do you agree or disagree that you were able to easily access the medical treatment or services that you needed for your injury or illness? Would you say...

Base: All WC respondents: Baseline: n=881; 3-month follow-up: n=366; 9-month follow-up: n=271. WC respondents to all three surveys: Baseline: n=233; 3-month follow-up: n=209; 9-month follow-up: n=212.

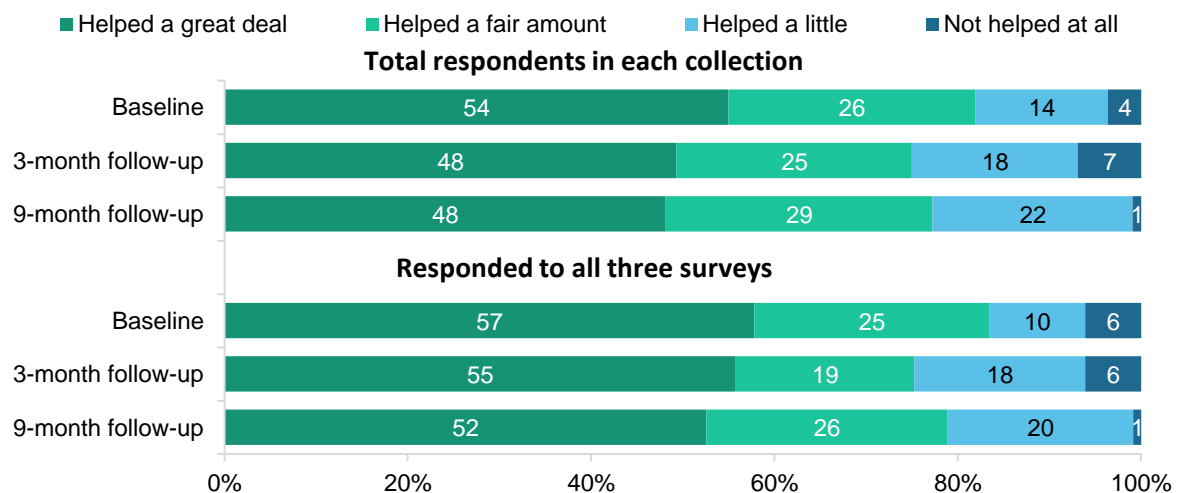
Notes: Don't know/Refused/Not applicable responses not shown: Baseline: Dk=2%, Ref=1%, NA=1%; 3-month follow-up: NA=13%; 9-month follow-up: NA=17%; Responded to all surveys; Baseline: Dk=1%, 3-month follow-up: NA=14%; 9-month follow-up: Dk=1%, NA=20%; Not applicable responses removed from calculation of percentages..

At the 9-month follow-up, four fifths (78%) of WC claimants who responded to all three surveys indicated that the healthcare providers they had seen assisted with their recovery a great deal or fair amount. This was a four percentage point increase since the 3-month follow-up (74%) and a four percentage point decrease since the baseline survey (82%) (see Figure 50).

⁸ Note proportions for the 9-mth follow-up shown at Figure 49 for those who responded to all three surveys are 24% 'strongly agree' (24.3%) and 42% 'agree' (42.49%) which round to 67% (66.8%) as written in text though elements appear to sum to 66%.

The increase in effectiveness of healthcare providers from the 3-month to the 9-month follow-up survey was mostly observed among WC claimants who were assessed to have probable mental illness (53% to 80% respectively) rather than those not assessed to have probable mental illness (80% to 78%).

Figure 50 Effectiveness of healthcare providers (%)



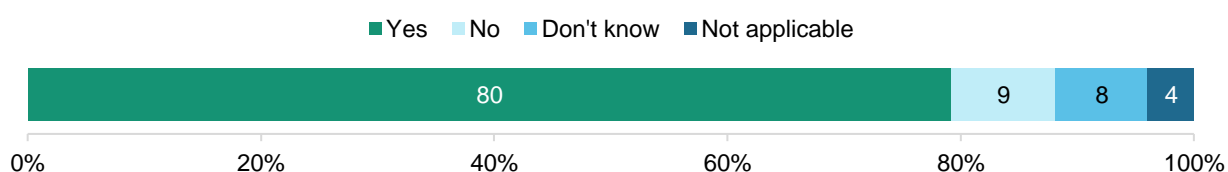
Source: E6. Thinking about all the healthcare providers you have seen, to what extent do you feel they helped with your recovery? Would you say they have...

Base: All WC respondents: Baseline: n=875; 3-month follow-up: n=337; 9-month follow-up: n=250. WC respondents responded to all three surveys: Baseline: n=233; 3-month follow-up: n=193; 9-month follow-up: n=194.

Notes: Don't know/Refused responses not shown: All WC respondents: Baseline: Dk=2%, Ref=1%; 3-month follow-up: Dk=2%; 9-month follow-up: Dk=1%; WC respondents responded to all three surveys: Baseline: Dk=1%, Ref=1%; 3-month follow-up: Dk=1%.

A new question was included as part of the 9-month follow-up survey, and asked WC claimants whether their healthcare provider gave them information that helped them know what to do to achieve their recovery expectations. Four fifths (80%) of WC claimants reported receiving information from their provider that helped them in this regard (see Figure 51). There were no meaningful differences among sub-groups.

Figure 51 Healthcare provider guided achieving recovery expectations (%)



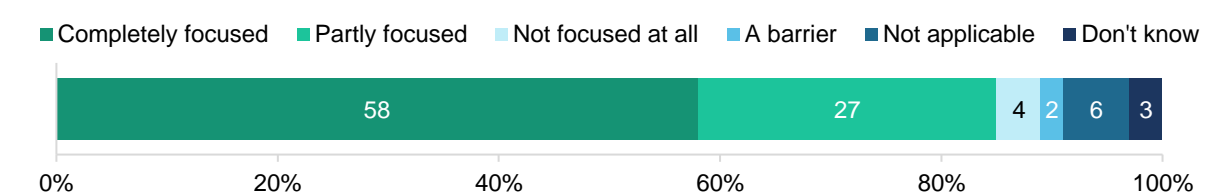
Source: E7a. Still thinking about the healthcare providers you have seen about your injury, did the information they provided help you know what to do to achieve your recovery expectations??

Base: All WC claimants: 9-month follow-up: n=297.

As part of the 9-month follow-up survey, WC claimants were also asked to rate the extent to which their treatment was focused on helping them return to work. Three fifths (58%) of WC claimants perceived their treatment was completely focused on helping them return to work, with a further quarter (27%) indicating that it was partly focused on this goal (see Figure 52).

Analysis by sub-groups identified that a greater proportion of claimants whose claim was for a physical injury perceived their treatment was completely focused on helping them return to work (62%) than claimants whose claim was for a mental illness (34%). There were no other meaningful differences among sub-groups.

Figure 52 **Extent treatment focus on helping return to work (%)**



Source: E7b. To what extent did your treatment focus on helping you to return to work? Would you say it was...

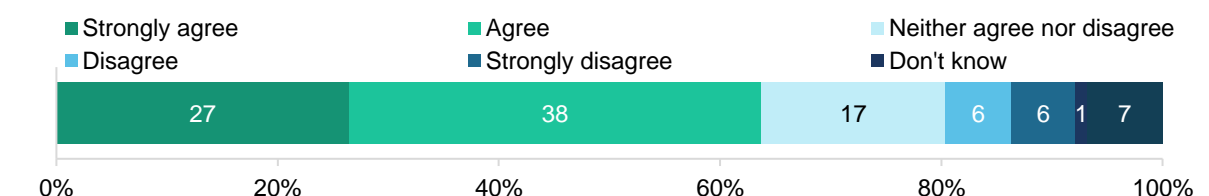
Base: All WC claimants: 9-month follow-up: n=297.

During the 9-month follow-up survey, WC claimants were asked about the extent to which groups such as their workplace, family and friends, healthcare providers and their insurer worked together to get them back to work. Two thirds (65%) of WC claimants indicated that these groups did work together to achieve this goal (Figure 53).

Analysis by sub-groups identified the following findings of note:

- Claimants who reported receiving good customer service provided higher levels of agreement (79%) compared to those who reported poor to medium customer service (30%).
- Claimants who were not assessed to have probable serious mental illness provided higher levels of agreement (70%) than claimants who were assessed to have probable serious mental illness (40%).
- Claimants whose claim was for a physical injury provided higher levels of agreement (68%) than claimants whose claim was for a mental illness (39%).

Figure 53 **Extent groups worked together (%)**



Source: E7c. Thinking about your experience with the CTP scheme, to what extent do you agree or disagree that groups such as your workplace, family and friends, healthcare providers and your insurer worked together to help you get back to work. Would you say...

Base: All WC claimants: 9-month follow-up: n=297.

Note: Not applicable not shown = 3%

4.4 WC personal

This section examines WC claimants' current health and well-being including their ability to do usual activities, the status of their recovery and what can be done to assist it.

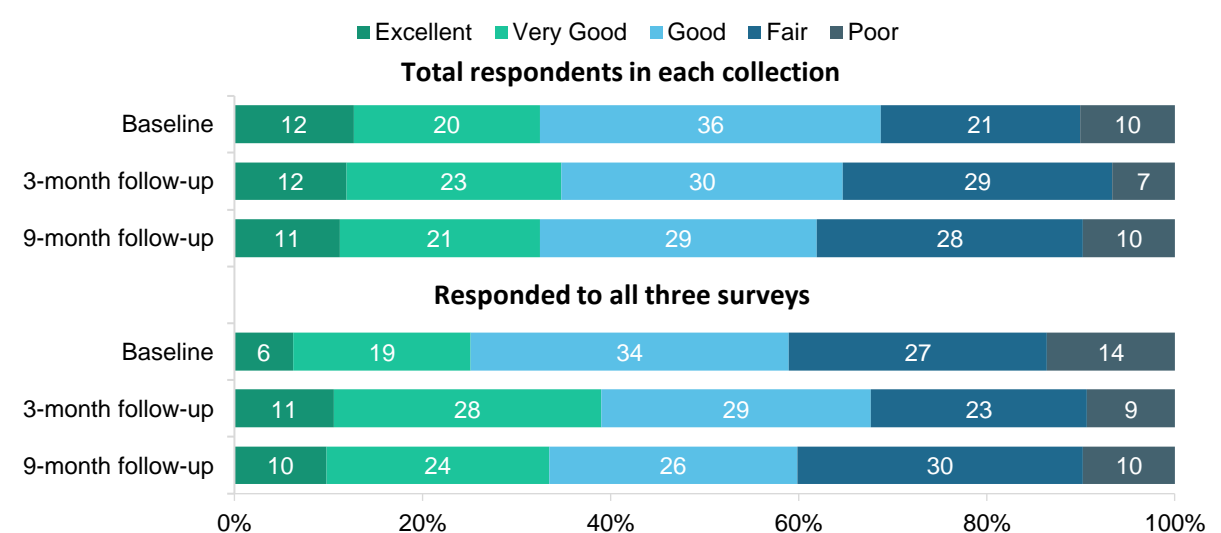
4.4.1. WC health and wellbeing

Most WC claimants (95%) who responded to all three surveys rated their overall health prior to their injury or illness as good, very good, or excellent. At the 9-month follow-up, three fifths (60%) rated their overall health at the time of the survey to be good, very good, or excellent, a decrease of eight percentage points since the 3-month follow-up survey (68%) and a similar proportion as during the baseline survey (59%) (see Figure 54).

Analysis by sub-groups identified the following findings of note:

- The decrease in overall health from the 3-month to the 9-month follow-up survey was among claimants whose claim was for a physical injury (70% to 60% respectively) rather than those whose claim was for a mental illness (49% to 56%).
- The decrease in overall health from the 3-month to the 9-month follow-up survey was among claimants compensated for less than 65 days (75% to 64% respectively) rather than those compensated for 65 days or more (39% for both).

Figure 54 Rating of overall health today (%)



Source: E9. In general, how would describe your overall health TODAY?

Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC respondents responded to all three surveys: n=234.

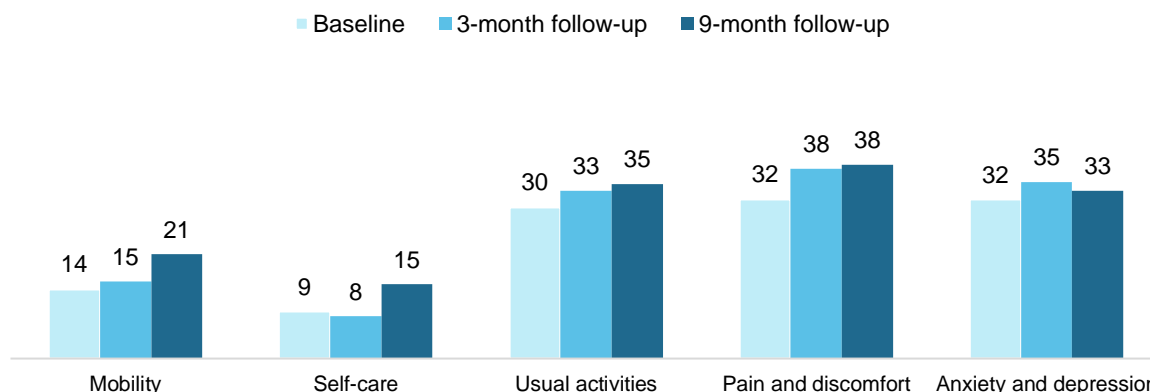
Notes: Don't know/Refused/Not applicable responses not shown: All WC respondents: Baseline: Dk=1%, Ref=1%.

At the 9-month follow-up, over a third (34%) of WC claimants who responded to all three surveys expressed having problems with doing usual activities, a decrease of three percentage points (37%) since the 3-month follow-up survey (Figure 56). A similar proportion expressed having problems with pain and discomfort (38%) at the 9-month follow-up, a three percentage point decrease since the 3-month follow-up. Over a third (35%) expressed having problems with anxiety and depression at the 9-month follow-up, a two percentage point decrease since the 3-month follow-up.

Analysis by sub-groups identified the following findings of note:

- Claimants whose claim was for a physical injury indicated an increase in problems with mobility since the 3-month follow-up survey (20% to 23% respectively).
- Claimants whose claim was for a mental illness indicated a decrease in problems with pain and discomfort since the 3-month follow-up survey (42% to 18% respectively).

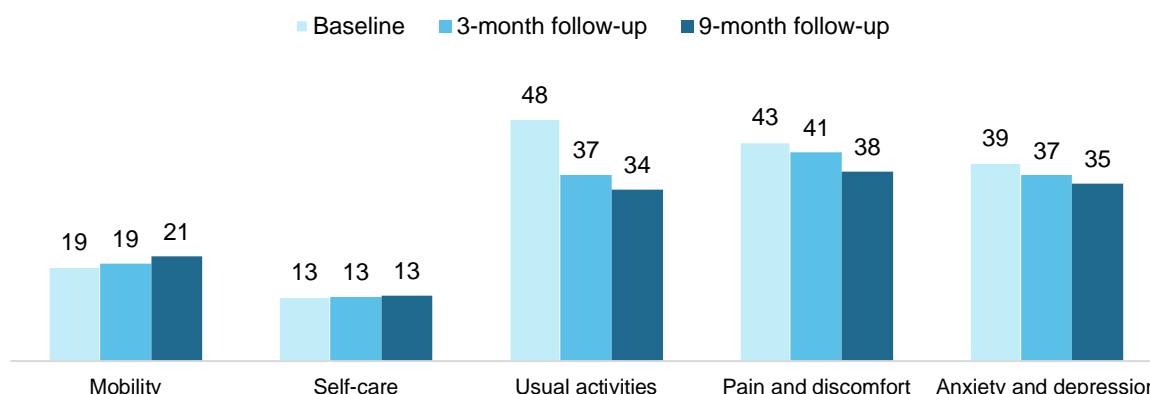
Figure 55 Description of health today (% extremely (or unable) / severe / moderate difficulties) TOTAL RESPONDENTS IN EACH COLLECTION



Source: E6a-e. In terms of <area of health>, which of the following options best describes your health TODAY? Would you say...

Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297.

Figure 56 Description of health today (% extremely (or unable) / severe / moderate difficulties) RESPONDED TO ALL THREE SURVEYS



Source: E6a-e. In terms of <area of health>, which of the following options best describes your health TODAY? Would you say...

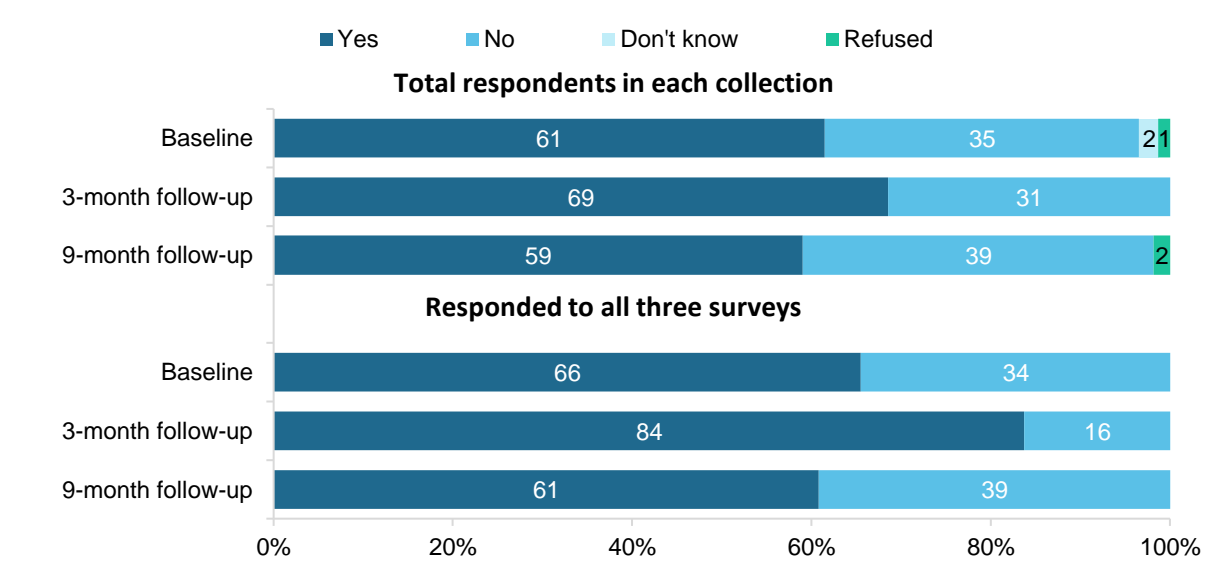
Base: WC respondents responded to all three surveys: n=234.

At the 9-month follow-up, almost one in five (18%) WC claimants who responded to all three surveys were assessed to have probable serious mental illness as determined by the Kessler 6 Psychological Distress scale. This proportion is similar to that at the 3-month follow-up (19%) and baseline (22%) surveys.

The one per cent decrease in probable serious mental illness from the 3-month to 9-month follow-up survey was among claimants compensated for 65 days or more (39% to 26% respectively) rather than those compensated for less than 65 days (14% to 16%). The decrease was among those who reported good customer service (15% to 11%) rather than those who reported poor to medium customer service (47% to 48%).

Claimants who reported feeling depressed or worthless most or all of the time were asked whether they had seen a doctor or other health professional about those feelings in the past four weeks. At the 9-month follow-up, three fifths (61%) of these WC claimants confirmed that they had seen a doctor, a decrease of 23 percentage points since the 3-month follow-up survey (Figure 57). The sample size for this question was too low to compare differences across insurers.

Figure 57 Seen a doctor or health professional in past 4 weeks about these feelings (%)



Source: E11. Have you seen a doctor or other health professional about these feelings in the past four weeks?

Base: WC respondents who felt depressed or worthless most or all of the time at E8: Baseline: n=139; 3-month follow-up: n=72; 9-month follow-up: n=48. WC respondents responded to all three surveys: Baseline: n=37; 3-month follow-up: n=41; 9-month follow-up: n=37

4.4.2. WC recovery

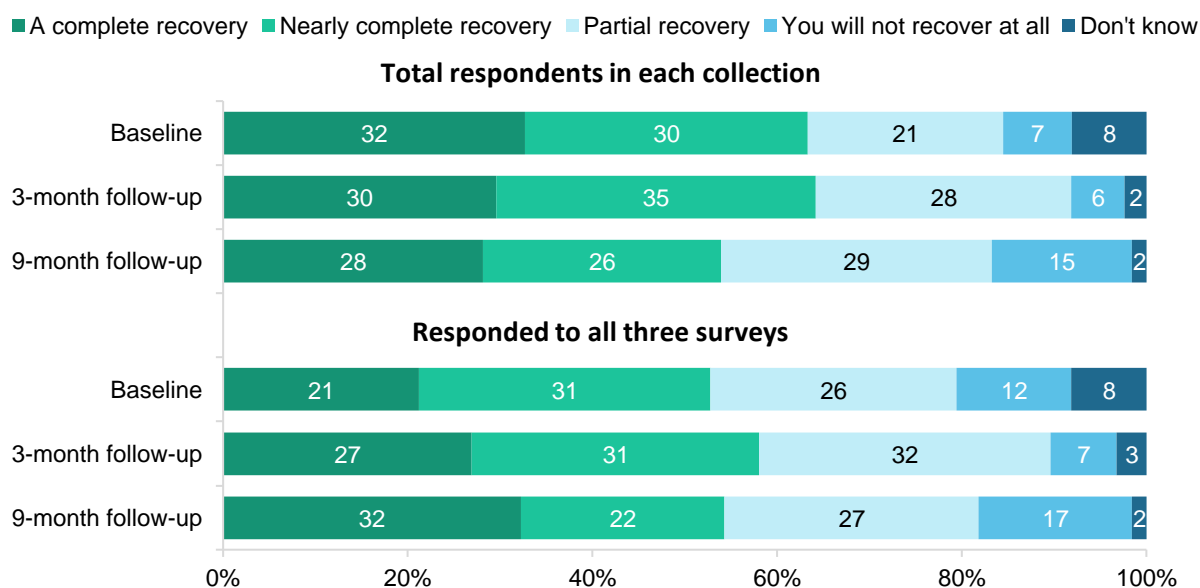
At the 9-month follow-up, half (54%) of WC claimants who responded to all three surveys expected to make a complete, or nearly complete recovery. Figure 58 shows a decrease of four percentage points since the 3-month follow-up (58%).

The decrease between the 3-month and 9-month survey for an expectation to make a complete, or nearly complete recovery was mostly among claimants:

- who were compensated for less than 65 days (64% to 58% respectively), and
- those whose claims were for a physical injury (60% to 55% respectively).

There were no other meaningful differences among sub-groups in terms of recovery expectations across the three surveys.

Figure 58 Expected recovery (%)



Source: E1. Thinking about your recovery, do you believe your recovery will be, or already is...

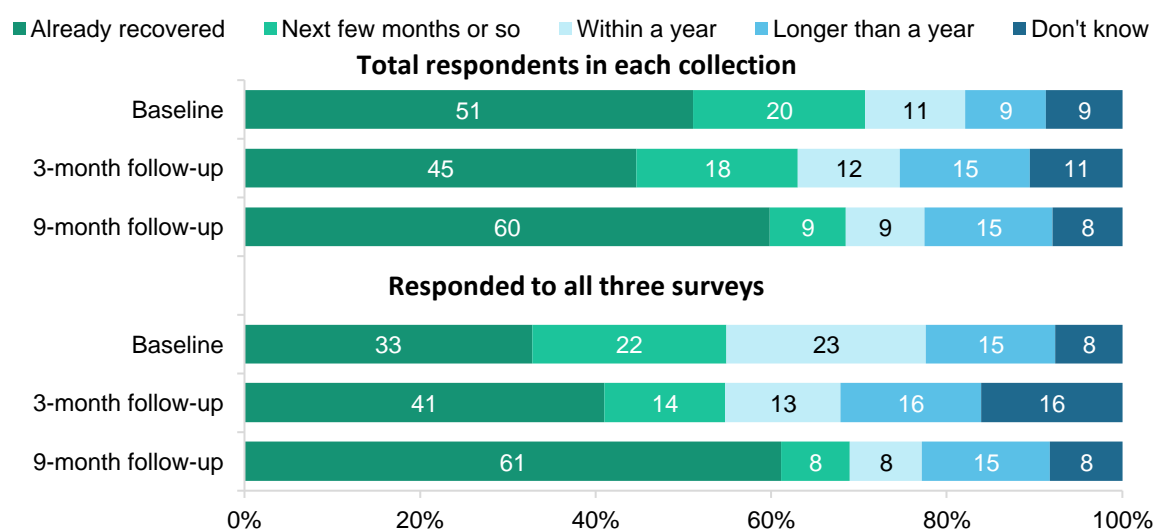
Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC responded to all three surveys: n=234.

Notes: Refused responses not shown: All WC respondents: Baseline: Ref=1%. WC responded to all surveys: Baseline: Ref=1%.

At the 9-month follow-up, three fifths (61%) of claimants who responded to all three surveys had already recovered. Figure 59 shows an increase of twenty percentage points since the 3-month follow-up (41%). To compare, one in seven (15%) claimants expect their recovery to take longer than a year – a similar proportion as reported during the 3-month follow-up (16%) and baseline (15%) surveys.

The increase in claimants who had already recovered from the 3-month to the 9-month follow-up survey was similar across sub-groups.

Figure 59 Recovery timeline (%)



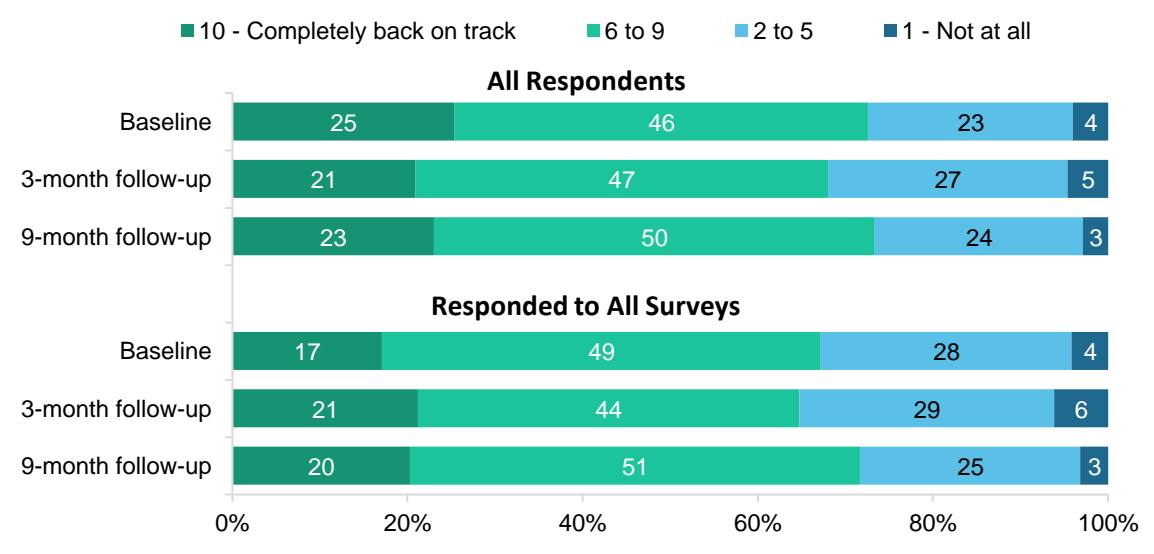
Source: E2. Which of the following statements best describes how long you think it will take for that level of recovery to occur? If in doubt your best estimate is fine.

Base: Expect to make a complete, nearly complete or partial recovery at E1: Baseline: n=714; 3-month follow-up: n=354; 9-month follow-up: n=243. WC responded to all three surveys: Baseline: n=186; 3-month follow-up: n=197; 9-month follow-up: n=189.

At the 9-month follow-up, almost three quarters (72%)⁹ of claimants rated the extent to which their life was back on track as 6 or more out of 10. Figure 60 shows an increase of seven percentage points since the 3-month follow-up survey (65%).

Claimants who were assessed to have probable serious mental illness reported a decrease in rating the extent to which their life was back on track as 6 or more out of 10. This represents a change of 12 percentage points, from 24% at 3-months to 12% at 9-months. There was a corresponding increase among claimants who were assessed to have no probable serious mental illness (9 percentage points, 73% to 84% respectively).

Figure 60 **Extent to which life is back on track (%)**



Source: F4. Thinking about your own circumstances right now, that is today, how would you rate the extent to which you have been able to 'get your life back on track', on a scale of 1 to 10 where 1 means 'not at all', and 10 means 'completely back on track'?

Base: All WC respondents: Baseline: n=885; 3-month follow-up: n=411; 9-month follow-up: n=297. WC respondents responded to all three surveys: n=234.

Notes: Don't know/refused responses not shown: All WC respondents: Baseline: Dk=1%, Ref=1%; 3-month follow-up: Ref=1%; WC respondents responded to all three surveys: Baseline: Dk=1%, Ref=1%.

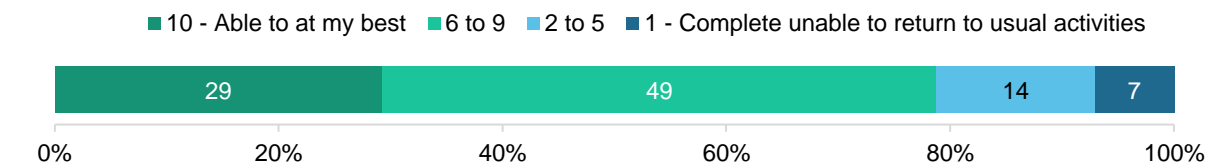
A new question was included as part of the 9-month follow-up survey, and asked claimants to rate their ability to do their usual activities at their best on a scale from 1 (completely unable) to 10 (completely able). Four-fifths (79%) of claimants rated their ability to do their usual activities at their best as 6 or more out of 10.

Analysis by sub-groups identified the following findings of note:

- Claimants who were compensated for less than 65 days were more likely rate their ability to do usual activities as 6 or more out of ten (84%) than those compensated for 65 or more (51%).
- Claimants who were not assessed to have probable serious mental illness were more likely rate their ability to do usual activities as 6 or more out of ten (91%) than claimants who were assessed to have probable serious mental illness (18%).

⁹ Note proportions for the 9-mth follow-up shown at Figure 46 for those who responded to all three surveys are 20% '10 – Completely back on track' (20.2%) and 51% '6 to 9' (51.4%) which round to 72% (71.6%) as written in text though elements appear to sum to 71%.

Figure 61 Ability to work or do usual activities at your best (%)



Source: F5. How would you rate your ability to return to usual activities, on a scale of 1 to 10 where 1 means 'completely unable', and 10 means you are able to work at your best'?

Base: All WC respondents: 9-month follow-up: n=297.

4.4.3. WC Impact of COVID-19

As part of the 3-month and 9-month follow-up surveys, claimants were asked to rate the impact of COVID-19 (see Figure 62Figure 31) on their ability to:

- return to work
- access medical treatments or services, and
- recover from their injury or illness.

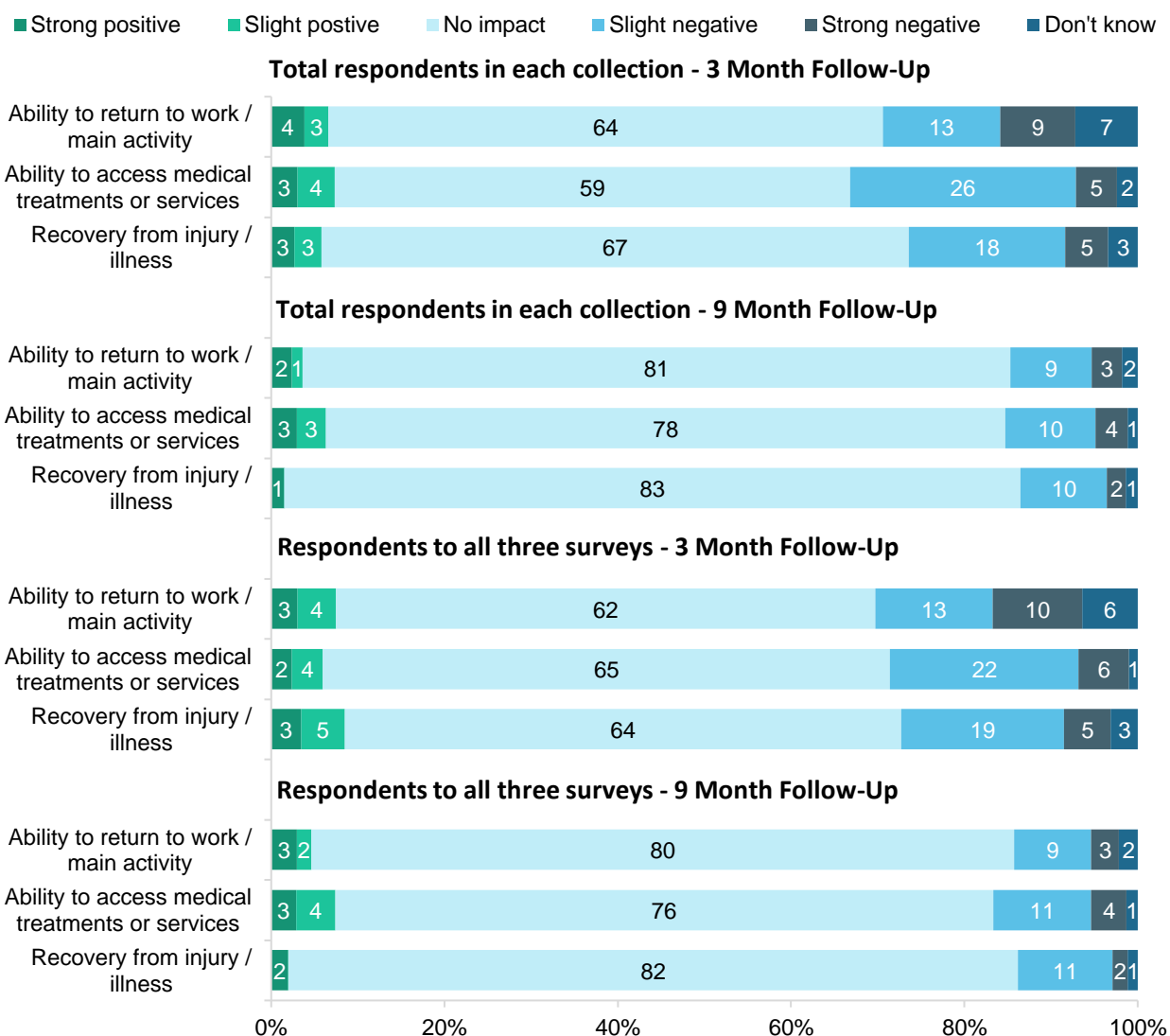
WC claimants who responded to both surveys reported a decrease in the negative impact of COVID-19 on these three activities from the 3-month to the 9-month follow-up survey. There was a corresponding increase in claimants reporting no impacts across the two surveys. Additionally:

- Less than a tenth (2% to 7% for each activity) responded that the impact was positive during both surveys.
- There was a decrease from one quarter (24%¹⁰) to one tenth (12%) of claimants reporting that COVID-19 negatively impacted their ability to return to work across the two surveys. This decrease in the negative impact was most notable among claimants who were assessed to have probable serious mental illness (32% to 12% respectively), those whose claim was for a physical injury (24% to 11%), and those who reported good customer service between the two surveys (30% to 6%).
- There was a decrease from one quarter (28%) to one seventh (15%) of claimants reporting that COVID-19 negatively impacted their ability to access medical treatments or services across the two surveys. This decrease in the negative impact was most notable among claimants who reported good customer service between the two surveys (31% to 17% respectively).
- There was decrease from one quarter (24%) to one tenth (12%¹¹) of claimants reporting that COVID-19 negatively impacted their recovery from their injury across the two surveys. This decrease in the negative impact was most notable among claimants who reported good customer service between the two surveys (32% to 9% respectively).

¹⁰ Note proportions for the 3-mth follow-up shown at Figure 62 for those who responded to all three surveys to 'ability to return to work' are 10% 'Strong negative impact' (10.3%) and 13% 'Slight negative impact' (13.4%) which round to 24% (23.8%) as written in text though elements appear to sum to 23%.

¹¹ Note proportions for the 9-mth follow-up shown at Figure 62 for those who responded to all three surveys to 'recovery for injury / illness' are 2% 'Strong negative impact' (1.8%) and 11% 'Slight negative impact' (10.6%) which round to 12% (12.3%) as written in text though elements appear to sum to 13%.

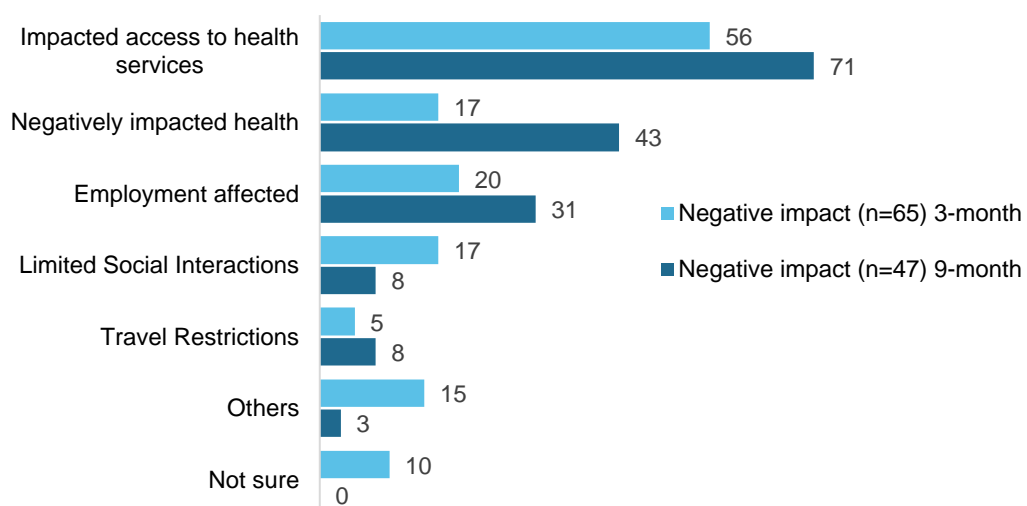
Figure 62 Impact of COVID-19 (%)



Source: H1. Since you completed the first survey on <insert baseline survey date>, what impact has COVID-19 had on your...
 Base: All WC respondents: 3-month follow-up: n=411; 9-month follow-up: n=297; WC responded to all three surveys: n=234.
 Notes: Refused responses not shown: Return to work / main activity=1%; Recovery from injury / illness=1%.

WC claimants who indicated that COVID-19 positively or negatively impacted their recovery were asked to describe this impact. Over half of the claimants explained that 'access to health services' was the greatest impact (positive and negative) experienced during both the 3-month (56%) and 9-month (71%) follow-up surveys (see Figure 63).

Figure 63 **Ways COVID-19 has impacted recovery (%)**



Source: H2. Could you describe the ways COVID-19 has impacted your recovery from your injury?

Base: WC respondents whose recovery was impacted who responded to both the 3-month and 9-month follow-up surveys: 3-month follow-up: n=78, 9-month follow-up: n=56.

Note: Those who reported a positive impact not reported due to low sample size: 3-month follow-up: n=13, 9-month follow-up n=9

5. Methodology

5.1.1. Sample design and selection

People selected for the study were claimants in the CTP and WC schemes who have had a dealing with their insurance company from 1 April 2019 to 31 March 2020.

SIRA provided contact and claim background details for the entire population of eligible claimants. Deceased claimants were removed from the population file provided by SIRA. All other claimants were included in the population file and eligible for selection in the study. Sample members were selected to achieve approximately 750 completed interviews in the baseline survey for each of the CTP and WC schemes, to be representative of the claimant population on a series of stratification variables.

The sample was stratified by the following characteristics:

- **Scheme type** (CTP and WC).
- **Insurer type** (whether the claimant was CTP insured (Allianz, Suncorp, QBE and NRMA) or workers of the a Nominal Insurer (NI), Treasury Managed Fund (TMF) and Self and Specialised Insurers (SSI).
- **Days in scheme** for the CTP sample (1 to 9, 10 to 19, 20 to 64, 65 to 129, 130 to 259, 260 plus). This provides an important indication of the severity of the claim.
- **Days compensated** for the WC sample (1 to 9, 10 to 19, 20 to 64, 65 to 129, 130 to 259, 260 plus). This provides an important indication of the severity of the claim.
- **Cohort** (Historic and Balance) for the WC sample. This will facilitate a reporting of key return to work metrics consistent with the *National Return to Work Survey*.

5.1.2. Data collection

A mixed-mode (online and telephone) survey was undertaken due to the limited availability of claimants' telephone numbers in the sample. This was particularly an issue for the WC sample.

A primary approach letter was sent to all selected sample members:

- explaining the nature of the research
- providing details of how to complete the online survey, and
- advising them that they may be called to participate in the regulatory measurement of customer experience and outcomes survey.

This letter also detailed privacy provisions, stated the voluntary nature of the research and explained the mechanism to opt out, including additional explanatory materials such as a phone number and website should they have any queries. Contact details for both SIRA and the SRC were included.

Selected sample members with an email address also received an invitation to complete the survey online via email. The email invitation contained similar information to the primary approach letter. Reminder emails were also sent to encourage participation from selected sample members who had not completed the survey by a certain date.

Telephone interviewing began approximately one week after the primary approach letters were received. This allowed sample members time to either complete the survey online or opt out prior to receiving a call to participate in the survey. The baseline data collection period was June 15 to July 21, 2020, which was during the early stages of the COVID-19 pandemic.

This baseline claimant survey interviewed 1,778 claimants across the CTP and WC schemes. There were 893 surveys completed by claimants from the CTP scheme (371 completed online and 522 via telephone interview). There were 885 surveys completed by claimants from the WC scheme (620 completed online and 265 via telephone interview). There were 20 interviews conducted in languages other than English (LOTE) including six in each of Korean, Arabic and Mandarin and one in each of Greek and Vietnamese.

This 3-month follow-up claimant survey interviewed 877 claimants across the CTP and WC schemes. There were 466 surveys completed by claimants from the CTP scheme (183 completed online and 283 via telephone interview). There were 411 surveys completed by claimants from the WC scheme (274 completed online and 137 via telephone interview).

This 9-month follow-up claimant survey interviewed 652 claimants across the CTP and WC schemes as follows:

- There were 355 surveys completed by claimants from the CTP scheme (86 completed online and 269 via telephone interview). A total of n=296 completed all three surveys and are the focus of analysis in this report (though data for total respondents in each collection are also charted).
- There were 297 surveys completed by claimants from the WC scheme (116 completed online and 181 via telephone interview). A total of n=234 completed all three surveys and are the focus of analysis in this report (though data for total respondents in each collection are also charted).

5.1.3. Weighting

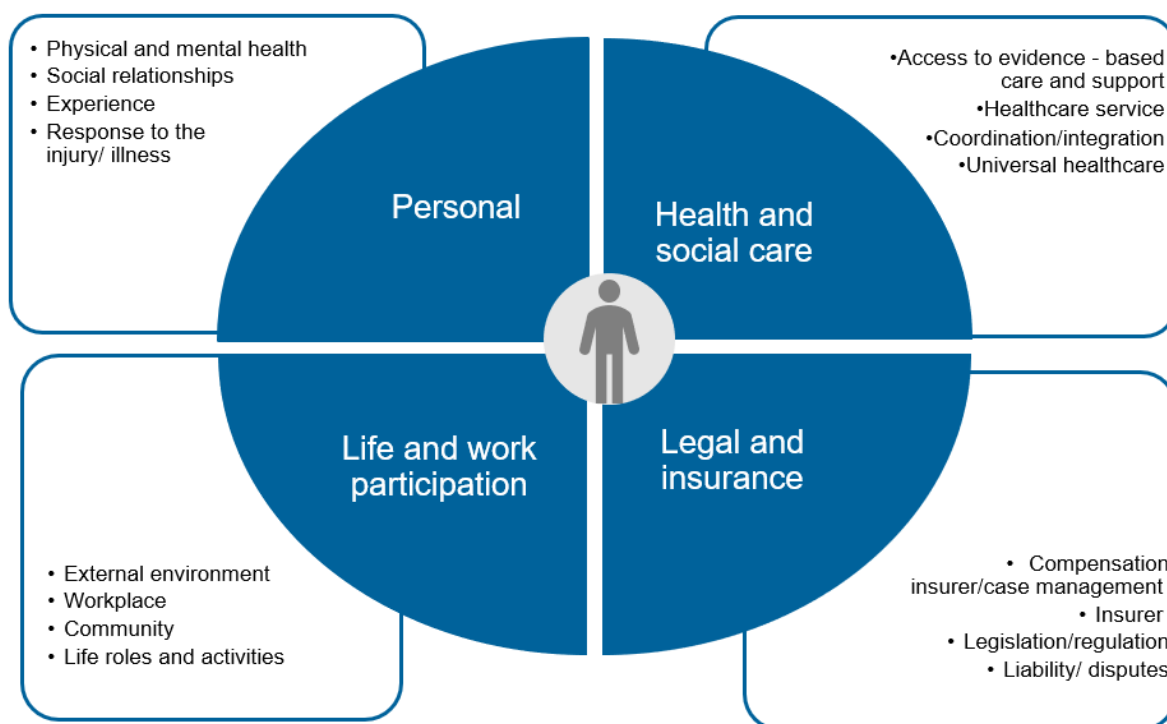
To ensure results collected represent the target claimant population as closely as possible, a weight was calculated for each survey respondent. Respondents from the CTP and WC schemes were weighted separately to match the population of each scheme on the stratification variables used to select the sample (see Sample design and selection). These weights were updated for both the 3-month and 9-month follow-up survey analysis so that the respondents from those surveys matched the population of each scheme. For example, between the baseline survey and 9-month follow-up survey, the proportion of WC respondents from the TMF increased. As such, the weighting of these respondents in each follow-up survey was adjusted to match the population of the scheme on this variable.

5.1.4. Questionnaire

The questionnaire was developed collaboratively by the Social Research Centre and SIRA. It was designed to measure the four key areas related to the conceptual framework for an injured person's recovery in compensation systems (see Figure 64).

- personal
- health and social care
- legal and insurance, and
- life and work participation.

Figure 64 Framework for an injured person's recovery in compensation systems



Where possible items were sourced from existing studies. The instrument also underwent academic review, cognitive testing and pilot testing.

On average, the baseline survey took respondents 28.7 minutes to complete. The 3-month follow-up survey took respondents 18.7 minutes to complete while the 9-month follow-up survey took respondents 21.3 minutes to complete.

5.1.5. Quality assurance

All research was undertaken in compliance with the International Standard of ISO 20252 Market, opinion and social research, the Research Society code of practice, standards and the Market and Social Research Privacy Principles. A call escalation protocol was developed and agreed with SIRA to respond to instances of respondent distress. All interviewers engaged in additional training in sensitive subject matter interviewing.

5.2 Analytical approach

5.2.1. Significance testing

This report focuses on changes in survey responses across the baseline, 3-month follow-up and 9-month follow-up surveys for claimants who responded to all three surveys. Where changes occurred across the three time points, the sub-groups with the most meaningful changes (in the context of the measure being reported) are discussed. Differences between sub-groups and changes between surveys that are not substantive, are not reported. Significance testing has not been applied to reduce the likelihood of identifying differences that are not statistically significant due to chance and on account of small sample sizes (that is, false-positive findings). That said, significance testing will be undertaken with key outcome measures only using total samples in the context of the Strategic overall summary report.

Statistical tests were undertaken for the new COVID-19 questions (H1 and H2) to establish whether apparent differences between the responses of sub-groups were statistically significant for questions that were new to the 3-month follow-up survey. Where differences are reported, unless otherwise noted, it indicates a statistically significant difference at a 95% confidence level has been established.

There are some instances in the report where an estimate might seem that it would be significant (if, for example, another estimate has a similar value and is indicated as significant) but has not been indicated as significant. This is usually due to the non-significant result having a relatively small base size and thus not meeting the requirements for a statistically significant difference.

All tables and figures presented in this report, unless otherwise specified, show survey estimates that are weighted. To ensure results collected represent the target claimant population as closely as possible, a weight was calculated for each survey respondent. Respondents from the CTP and WC schemes were weighted separately to match the population of each scheme on the stratification variables used to select the sample (see Sample design and selection).

In a small number of tables and figures, some isolated sub-totals mentioned in text differ slightly (up to one percentage point) from the apparent sum of their component elements. This is because of rounding – rather than artificially change the proportions shown in the table or figure to simply match the commentary (which would be an error) these instances are identified in text for clarity and transparency – generally via a corresponding footnote.

5.2.2. Sub-group analysis

Data have been analysed by several sub-group variables. This report mainly focuses on changes in survey responses from the 3-month to the 9-month follow-up survey for claimants who responded to both surveys. Where changes occurred between surveys, the sub-groups with the greatest changes are commented on. Where there is no substantive difference between sub-groups in the change in responses between the surveys the sub-groups are not commented upon. To determine whether a change is substantive both the sample size of the sub-group and the size of the reported change between time periods was assessed. As with testing for overall statistical significance, a smaller percentage change may be detected as being substantive with a large sample size as compared to a small sample size. Confidence interval estimates for a 95% level of confidence were used as a guideline to assess whether changes are substantive.

Please refer to Table 9 for the comparison groups referenced in the report. All of these sub-groups are included in the tables of results for claimants' experience with their insurer, perceived justice of the compensation process and trust in the schemes. The sub-groups that are focussed on for all other analysis are days in scheme (CTP), days compensated (WC), insurer type, severity of injury (CTP), minor injury assessment decision (CTP), psychological distress, claim type (WC), customer service score and returned to work (WC) or work or main activities (CTP).

Table 9 Sub-groups analysed in this report

Sub-group	Description	CTP comparison groups	WC comparison groups
Days in scheme	Administrative definition of time in the scheme,	1 to 64, 65 to 129, 130 to 259, 260+ days	
Days compensated	Five days compensated bands were calculated based on the number of working days compensation paid, or the period (in working days) paid for total incapacity. In the absence of any further characteristics, claim duration may be interpreted as a proxy for claim complexity		1 to 9, 10 to 19, 20 to 64, 65 to 129, 130+ days

Sub-group	Description	CTP comparison groups	WC comparison groups
Insurer type	Insurer through which claim was made	Alliance, Suncorp, QBE, NRMA	Nominal insurer, TMF insurer, Self and Specialised insurer
Fault status	Indicates whether the claimant is at fault for the accident or determined to have a contributory negligence of greater than 61% (Mostly at fault).	Yes at fault, Not at fault, Mostly at fault, Unknown	
Minor injury decision	Internal decision or minor injury assessment decision	Not minor, Minor. Not Assessed	
Severity of injury	An estimate of the highest injury severity for each claimant based on either the available medical information at the time of review or claim officer's early estimate	Minimal, Moderate, Severe	
Claim type	Broad injury type categories were identified, using the nature coding in the Type of Occurrence Classification System (TOOCS) (3 rd Edition, Revision 1) framework ¹²		Physical, Mental
Major claim	The injury resulted in death, permanent disability, or temporary disability with at least one week of weekly benefit entitlement paid.		Yes, No
Risk screening outcome	Outcome of risk screening (risk measure as High, Medium, Low)	High risk of poor recovery, Medium risk of poor recovery, Low risk of poor recovery	
Legal representation	Whether claimant had legal representation during claims process	Yes, No	
Customer service score	Overall customer service score calculated by aggregating survey responses to customer service conduct principle items ¹³	Good, Medium, Poor	Good, Medium, Poor
Trust in scheme	Claimants' indication on level of trust in the scheme to get them back to their usual activities (CTP) or work (WC)	Low (disagree/strongly disagree), Moderate, High (agree / strongly agree)	Low (disagree/strongly disagree), Moderate, High (agree / strongly agree)
Self-assessed stage of recovery	Claimants' self-reported stage of recovery at the time of the survey	Completely recovered, nearly completely recovered, partial recovery, will not recover	Completely recovered, nearly completely recovered, partial recovery, will not recover
Ability to easily access medical treatment or services	Claimants' agreement on their ability to easily access medical treatment and services	Agree, Neither agree nor disagree, Disagree	Agree, Neither agree nor disagree, Disagree
Returned to work (WC) or work or main activities (CTP)	Whether or not the claimant reported that they had returned to work or main activities at the time of the survey	Yes, No	Yes, No
Psychological distress	Based on claimants' responses to the Kessler 6 Psychological Distress Scale. ¹⁴	Probable mental illness, No probable mental illness	Probable mental illness, No probable mental illness

¹² <https://www.safeworkaustralia.gov.au/doc/type-occurrence-classification-system-toocs-3rd-edition-may-2008>

¹³ Eight items (1 ('strongly agree') to 5 ('strongly disagree')) were aggregated to produce a customer service score for each claimant ranging from 8 to 40. Scores of 28 to 40 were classified as 'good customer service', scores of 21 to 27 'medium customer service' and 8 to 20 'poor customer service'.

¹⁴ The Kessler 6 Psychological Distress Scale is a five-point response scale for self-reported frequency of psychological distress indicators. Standard Australian dichotomous scoring of the Kessler 6 was calculated whereby a score of 6 to 18 was

Sub-group	Description	CTP comparison groups	WC comparison groups
Claim Open Duration	The period of time the claim was open starting from the date of lodgement		0-13 weeks, >13-26 weeks, >26-52 weeks, >52 weeks

5.2.3. Limitations

When comparing findings from this survey to other cohorts of injured or ill people, it is important to consider the following factors.

It should be noted the trends presented throughout this report are based on simple bivariate analysis. That is, analysis examining the relationship between two variables in isolation. Although useful for providing an initial description of key results, the main limitation of this analytical approach is that other factors are not taken into account. Due to these considerations, caution should be taken when drawing wider conclusions and inferences about the broader claimant population from the findings presented in this report.

The baseline and follow-up surveys were conducted via a mixed mode (online and telephone) methodology while most previous surveys of injured people have been undertaken via telephone. Introducing a different mode of data collection (online) can limit comparability due to the potential for mode effects. Mode effects are typically more likely to occur where one mode is interviewer-administered (such as telephone) and another is self-administered (such as online). Mode effects have various sources, including but not limited to:

- Acquiescence response bias: respondents to interviewer-administered surveys tend to be more likely to agree to statements read by an interviewer than they would be to agree in a self-administered context due to the social norm that it is politer to agree than disagree.
- Social desirability bias: tendency of respondents to report an answer in a way that they deem to be more socially acceptable than their 'true' answer. Interviewer-administered surveys are at greater risk of social desirability bias.
- Response non-differentiation: self-administered surveys are at greater risk of respondents satisficing by selecting similar response options in a bank of items that use the same scale. Its most extreme form is straight lining, where the same response is given to every item in the bank.
- Response order effects: systematic variations in responses to surveys that depend on the order in which the items are presented. Self-administered surveys exhibit response primacy, where respondents are more likely to select items presented earlier. Interviewer-administered surveys exhibit response recency, where respondents are more likely to select items presented later.

Mode effects can be minimised to some extent via questionnaire design, but they cannot be completely overcome. For some outcomes, differences were found between those who completed online compared with those who completed via the telephone. A higher proportion of claimants completed the 3-month follow-up survey via telephone compared to the baseline survey as it was easier to encourage claimants who agreed to participate in the follow-up survey to do so via a telephone call compared to through an email.

classified as 'no probable serious mental illness' and a score of 19 to 30 was classified as indicating a respondent has 'probable serious mental illness'.

Fieldwork also coincided with social distancing restrictions that were imposed to limit community transmission of COVID-19. Where possible questions were added to the survey to understand the impact of the pandemic. However broader impacts of the pandemic on health and social outcomes are currently unknown.

The smaller sample size for the follow-up survey compared to the baseline survey has limited the ability to do detailed analysis on some measures.

Due to these reasons, comparisons with previous studies should be treated with caution.

6. Glossary of measures

Claim experience

As part of the 9-month follow-up survey, new questions were asked of claimants to assess whether or not they have, or had, a return to work plan in place, the perceptions of their employers' role during the return to work process and their experiences when considering whether to make a claim.

Experience with Insurer

The customer service conduct principles were measured on a five-point scale ranging from 'strongly agree' to 'strongly disagree'. Exploratory factor analysis was undertaken to examine if items were measuring the same underlying construct of customer service experience. Results showed all items loaded onto a single factor. Responses to the customer service conduct principle items were summed, 1 ('strongly agree') to 5 ('strongly disagree'), to produce a customer service score for each claimant ranging from 8 to 40. Scores of 28 to 40 were classified as 'good customer service', scores of 21 to 27 'medium customer service' and 8 to 20 'poor customer service'.

Health care access

Access to medical treatment and services is key to optimising a claimant's recovery. Health and social care were measured by asking claimants the extent to which they agreed or disagreed they were able to access the medical treatment or services they needed for their injury or illness. Responses were recorded using a 5-point Likert type rating scale from 'strongly disagree' to 'strongly agree'.

Claimants were also asked about the healthcare providers they had seen and the extent to which they felt they helped their recovery. Responses were recorded on a five-point scale ranging from 'not at all helpful' to 'helped a great deal'.

Life back on track

An overall rating of claimants' current self-reported recovery was measured using the question: Thinking about your own circumstances right now, that is today, how would you rate the extent to which you have been able to 'get your life back on track', on a scale of 1 to 10 where 1 means 'not at all', and 10 means 'completely back on track'?

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 compensation schemes. It measures injured or ill people's perceptions of fairness of their compensation experience across four broad dimensions – the details of their compensation arrangement (distributive justice), the claim process (procedural justice), information provision (informational justice) and interpersonal communications (interpersonal justice). Previous research has demonstrated a link between perception of injustice and recovery trajectories.¹⁵

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 four 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).

¹⁵ Sullivan, Michael & Yakobov, Esther & Scott, Whitney & Tait, Raymond. (2014). Perceived Injustice and Adverse Recovery Outcomes. *Psychological Injury and Law*. 7. 325-334. 10.1007/s12207-014-9209-8.

Psychological distress

The Kessler 6 Psychological Distress Scale is a six-item scale for self-reported frequency of psychological distress indicators. Each item is rated on a five-point response scale (ranging from 1 'none of the time' to 6 'all of the time').

Standard Australian dichotomous scoring of the Kessler 6 was calculated whereby a score of 6 to 18 was classified as 'no probable serious mental illness' and a score of 19 to 30 was classified as indicating a respondent has 'probable serious mental illness'.

Return to work rate and current return to work rate

Returning to work or main activities as soon as safely possible following a workplace-related injury or illness (WC) or injury (CTP) has benefits for the claimant, their family, employer and society more broadly

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

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

Trust in the scheme

Trust in the scheme to get to help get back to work (WC scheme) or work or their usual activities (CTP scheme) was measured on a five points scale from 'strongly agree' to 'strongly disagree'. Claimants who agreed or strongly agreed were said to have 'high trust' in the scheme while claimants who disagreed or strongly disagreed were said to have 'low trust' in the scheme.

Overall health

Claimants self-reported overall health was measured using two questions adapted from the SF12 / self-assessed health question in the *National Health Survey*. The first question asked claimants about their overall health before their injury and the second question asked about their overall health on the day of the survey. Each question was rated on a five-point scale ranging from 'poor' to 'excellent'.

Current self-reported health was also measured using a series of items adapted from the EQ-5D. This included whether the claimant experienced issues in the domains of mobility, self-care, usual activities, pain and discomfort, or anxiety and depression. Each domain was rated on a five-point response scale ranging from having no problems with that domain to experiencing extreme problems with the domain.

Recovery

Claimants perceptions of their recovery was measured by asking about stage of recovery, 'Thinking about your recovery, do you **believe** your recovery will be, or already is...'. Response options included, 'a complete recovery', 'nearly complete recovery', 'partial recovery' and 'will not recover at all'. Claimants who expected to recover were then asked how long it will take for that level of recovery to occur. Response options included, 'already recovered as much as possible', 'next few months or so', 'within a year' and 'will take longer than a year'.

Return to everyday life

Similar to returning to work or usual activities, it is important for the claimant to return to everyday life activities. This was assessed in terms of frequency of social contact and ability to undertake or participate in various activities and tasks. Social contact was measured using the question, 'To what extent are you satisfied or dissatisfied with the FREQUENCY of your social contact in the past week?', on a five-points scale from 'completely dissatisfied' to 'completely satisfied'.

Claimants were also asked to rate how often their injury resulted in them being unable to undertake a series of tasks and activities including simple actions, activities that require physical co-ordination, activities that require concentration, participate in normal household activities, participate in normal social activities and participate in other regular activities. Each item was rated on a five-point scale ranging from 'all of the time' to 'none of the time'.

Appendix A – Questionnaire (9-month follow-up)

GENERAL PROGRAMMER NOTES

*ALL QUESTION TEXT IN **BLUE** IS CATI ONLY AND IN **ORANGE** IS ONLINE ONLY.

ONLINE INTRODUCTION

In <insert month> last year you participated in a survey, answering some questions about the experiences you have had relating to your recovery from [IF WC: your work-related injury or illness IF CTP: your injury]. At that time you said it would be okay if we contacted you again to conduct a follow-up survey. We'd like to ask you some more questions about the experiences you have had relating to your recovery from [IF WC: your work-related injury or illness IF CTP: your injury] since you completed the <first / second > survey in <insert month> - it will only take about 20 minutes.

This survey is being conducted by the Social Research Centre on behalf of the NSW government's State Insurance Regulatory Authority - also known as [SIRA](#).

The findings from this research will be used by SIRA to improve the outcomes for people in the [IF WC: workers compensation IF CTP: CTP] scheme.

You are able to stop the survey at any time and return to complete it later. When you re-start the survey, use the same link and it will take you to where you left.

Please read the information below on the nature of the survey research.

Your information will be used to monitor the performance of insurers and to improve the outcomes of people in the <CTP / workers' compensation> scheme. As part of the survey we will conduct an analysis of your claim information and your survey responses. This information will help to better understand the experience and recovery of people in the <CTP / workers' compensation> scheme. This information will be used only for the purpose of research and will not affect your payments or be disclosed to your insurer.

Your information will not be disclosed unless required by law. At the end of the research your information will be de-identified. Participation is voluntary and you are free to stop the survey at any time.

If you agree to take part in this survey, please click 'Next' to start.

Further information about the survey can be found [here](#).

For more information, please call the Social Research Centre on 1800 023 040 or email sirasurvey@srcentre.com.au or contact SIRA on <IF CTP: 1300 656 919 or email ctpassist@sira.nsw.gov.au IF WC: 13 10 50 or email contact@sira.nsw.gov.au>.

CATI INTRODUCTION

*(ALL)

WELCOME SCREEN. Good morning/afternoon/evening. My name is (...) calling on behalf of the New South Wales government. May I please speak with <claimant name>?

*(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

*(TIME STAMP 1)

*(ALL)

INTRO

Good morning/afternoon/evening. My name is (....) calling on behalf of the New South Wales government's State Insurance Regulatory Authority – also known as SIRA. I'm calling from the Social Research Centre to follow up a letter that SIRA recently sent about a study they are undertaking to get feedback on your claim experience.

(Note: If talking to someone other than the respondent, do not divulge the nature of the survey).

IF NECESSARY: SIRA oversees the motor accidents CTP (Compulsory Third Party) and Workers Compensation (WC) insurance schemes in NSW.

NOTE: REFER TO SIRA CTP CALL CENTRE NUMBER FOR VALIDATION IF REQUESTED – CTP: 1300 656 919; WC: 13 10 50) SIRA website: sira.nsw.gov.au

1. Respondent available (CONTINUE)
2. Respondent not available now (Arrange callback)
3. Wrong number / Person not known (TERM 2)
4. Denies <workers compensation / CTP> Claim (TERM 2)
5. LOTE – (eg., Mandarin / Cantonese / Vietnamese / Italian / Greek / Arabic / Turkish / Croatia / Serbian) (NO LANGUAGE FOLLOW UP) (GO TO <R-LOTE>)
6. LOTE – Other language identified (NO LANGUAGE FOLLOW UP) (TERM 2)
7. Respondent LOTE – Language not identified (make appointment) (RECORD)
8. HARD REFUSAL – NOT THIS TIME (GO TO NR1)
9. SOFT REFUSAL – NOT THIS TIME (GO TO NR1)
10. Respondent away for duration of survey (TERM 2)
11. Wants a copy of letter before proceeding (GO TO COPYPAL)
12. Respondent deceased (TERM 3)
13. Household refusal (TERM 2)

*(INTRO=5, LOTE)

R-LOTE RECORD LANGUAGE

1. Mandarin (CODE AS LANGUAGE DIFFICULTY FOLLOW UP)
2. Cantonese (CODE AS LANGUAGE DIFFICULTY FOLLOW UP)
3. Vietnamese (CODE AS LANGUAGE DIFFICULTY FOLLOW UP)
4. Italian (CODE AS LANGUAGE DIFFICULTY FOLLOW UP)
5. Greek (CODE AS LANGUAGE DIFFICULTY FOLLOW UP)
6. Croatian (CODE AS LANGUAGE DIFFICULTY FOLLOW UP)
7. Arabic (incl. Lebanese) (CODE AS LANGUAGE DIFFICULTY FOLLOW UP)
8. Turkish (CODE AS LANGUAGE DIFFICULTY FOLLOW UP)
9. Serbian (CODE AS LANGUAGE DIFFICULTY FOLLOW UP)

*(INTRO=1, SPEAKING TO NAMED RESPONDENT)

INTROB

[REPEAT IF NECESSARY:] Good morning/afternoon/evening. My name is (....) calling on behalf of the New South Wales government's State Insurance Regulatory Authority - also known as SIRA. I'm calling from the Social Research Centre. In <insert month> last year you participated in a survey, answering some questions about the experiences you have had relating to your recovery from [IF WC: your work-related injury or illness IF CTP: your injury]. At that time you said it would be okay if we contacted you again to conduct a follow-up survey. We'd like to ask you some more questions about the experiences you have had relating to your recovery from [IF WC: your work-related injury or illness IF CTP: your injury] since you completed the <first / second > survey.

You should have recently received a letter from SIRA about the study. The findings from this research will be used by SIRA to improve the services they provide.

This interview should take approximately 20 minutes of your time but may vary depending on your answers. If there are any questions you don't want to answer, just let me know and we'll move on to the next question. Is now a good time for us to talk?

IF NECESSARY: if you need to stop at any time during the interview, we can arrange to complete the interview at another time

IF NECESSARY: SIRA regulates the motor accidents Compulsory Third Party (CTP), Workers Compensation and Home Building Compensation insurance schemes in NSW and is committed to insurance systems that deliver optimal customer service outcomes.

1. Continue
2. Wants a copy of the letter before proceeding (GO TO ALET)
3. Make appointment to recontact
4. Household refusal (GO TO RR1)
5. Respondent refusal (GO TO NR1)
6. QR LOTE – Vietnamese, Arabic, Cantonese, Mandarin, Turkish, Croatian, Greek, Serbian, Italian) identified (no language follow up) (GO TO <R-LOTE>)
7. QR LOTE – Other language identified (no language follow up) (TERM 1)
8. QR LOTE – Language not identified (no language follow up) (TERM 1)
9. Queried about how telephone number was obtained (DISPLAY ATELQ)
10. Respondent deceased

*(IF INTRO=8 OR 9 OR 10 OR INTROB=6, RESPONDENT REFUSAL)

NR1. No problem, can I just ask you three very quick questions?

1. Yes *PROGRAMMER NOTE: SKIP TO B1, B2
2. No (RR1)
3. (Don't know / not sure) (TERM3)
4. (Refused to answer this question) (TERM3)
5. (Refused to answer any more questions) (TERM3)

*(IF NR=2, REFUSED NON-RESPONSE QUESTIONS)

RR1. OK, that's fine, but could you just tell me the main reason you don't want to do the survey, because that's important information for us?

(DO NOT READ OUT)

1. No comment / just hung up
2. Too busy
3. Not interested
4. Too personal / intrusive
5. Don't trust surveys / government
6. Don't like subject matter
7. Don't believe surveys are confidential / privacy concerns
8. Silent (unlisted) number
9. Never do surveys
10. Survey is too long
11. Get too many calls for surveys / telemarketing
12. Objected to being called on mobile phone
13. Other (Please specify)
98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

*(ALL)

PRESAFE. INTERVIEWER CHECK: ARE YOU CALLING A MOBILE?

1. Yes
2. No (GO TO INTRO3)

*(PRESAFE=1, CALLING A MOBILE)

SAFE1. 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 (GO TO INTRO3)
2. Not safe to take call (GO TO MOB_APPT1)
3. Respondent refusal (GO TO INTRO3)

*(IF SAFE1=2, NOT SAFE TO TAKE CALL)

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

1. This number (ARRANGE CALL BACK)
2. Alternative number (RECORD ALTERNATE NUMBER AND ARRANGE CALL BACK)
3. Refusal (GO TO RR1)

*(ALL)

INTRO3. The interview should take about 20 minutes. Before we begin, I will explain the nature of the survey research to you:

Your information will be used to monitor the performance of insurers and to improve the outcomes of people in the <CTP / workers' compensation> scheme. This information will be used only for the purpose of research and will not affect your payments or be disclosed to your insurer.

Your information will not be disclosed unless required by law. At the end the research your information will be de-identified. Any information you provide is completely confidential. Participation is voluntary and you are free to stop the interview at any time.

IF NECESSARY: If you have any concerns, you may contact the SRC hotline number on 1800 023 040.

Do you agree to take part in this survey?

1. Yes, Continue
2. No, Refused (TERM 2)

*(IF INTRO=12 OR INTROB=2, RESPONDENT WANTS TO RECEIVE A COPY OF THE LETTER)

COPYPAL. Would you like us to mail or e-mail you a copy of the letter? Alternatively, you can view the letter online at <URL>

1. Mail (Record name and verify address details from sample / collect address details) (GO TO <PALNAME1>)
2. E-mail (Collect name and email address / check e-mail address) (GO TO <PALNAME1>)
3. Will view the letter online

*(IF COPYPAL=1, 2)

*PROGRAMMER NOTE: INSERT TITLE, FNAM AND SNAME FROM SAMPLE

PALNAME1. Firstly, I have your name down as: <TITLE FNAME SNAME>

Is this correct?

1. Yes (GO TO PALADDRESS)
2. No (Display and edit name, one field at a time where necessary including TITLE, FNAME and SNAME)

*(IF COPYPAL=1, MAILOUT)

*PROGRAMMER NOTE: INSERT ADDR, SUBURB, STATE, PCODE FROM SAMPLE PALADDRESS. The address I have is: <ADDR, SUBURB, STATE, PCODE>
Is this correct?

1. Yes
2. No – DISPLAY AND EDIT ADDRESS ONE FIELD AT A TIME WHERE NECESSARY

*(IF COPYPAL=2, EMAIL)

PALEMAIL. What is your email address?

[INTERVIEWER NOTE: READ BACK EMAIL ADDRESS BEFORE PROCEEDNG]

1. RECORD EMAIL ADDRESS
2. (REFUSED)

*(IF COPYPAL=1, 2)

PALLET2. You should receive that within the next week. Can I arrange a good time next week to call you back?

1. Arrange Callback (GO TO END)

SECTION A SCREENING

*(TIME STAMP 2)

*(ALL)

A1 Did you personally have ANY contact by email, telephone or mail with <INSURANCE ORGANISATION NAME> <IF INSURERTYPE = 3 (SELF INSURED) INSERT: workers compensation> about your claim since you completed the <first / second> survey on < insert date of last survey completed >?

1. Yes
2. No
98. (Don't know) / Not sure (GO TO TERM1)
99. (Refused) / Prefer not to say (GO TO TERM1)

*(A1=1 AND LASTSURVEY=1, HAD CONTACT WITH INSURER AND LAST SURVEY COMPLETED WAS THE BENCHMARK SURVEY)

A1b When did you last have contact with your insurer about your claim? Was it..

1. In the last 6 months, since October last year
2. Longer than 6 months ago
98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

*(IF A4=2, TOOK A DAY OR MORE OFF WORK AS RESULT OF INJURY)

OUTTEXT. We're going to be talking asking about your <work-related injury or illness / injury> today. Sometimes people have more than one compensation claim. If this is the case for you,

then it is important for you to remember that today, we will only be **talking asking** about the claim you were surveyed about in <insert month> and that <work-related injury or illness / injury>.

*PROGRAMMER NOTE: IF MARKET (SCHEME TYPE)=WC USE 'WORK-RELATED INJURY OR ILLNESS' IF MARKET (SCHEME TYPE)=CTP USE 'INJURY'

Please click 'Next' to continue

SECTION B RETURN TO WORK OUTCOMES

*(TIME STAMP 3)

*(A3 (BENCHMARK SURVEY #4, ASK ALL EXCEPT THOSE RETIRED AT TIME OF ACCIDENT)

INTROB2 We are now going to ask you a few questions about work and any leave you may have taken as a result of your <work-related injury or illness / injury>.

Some of these questions may not necessarily apply in your situation, but it is important that we ask them of everyone.

*PROGRAMMER NOTE: IF MARKET (SCHEME TYPE)=WC USE 'WORK-RELATED INJURY OR ILLNESS' IF MARKET (SCHEME TYPE)=CTP USE 'INJURY'

Please click 'Next' to continue

(Safe Work Australia National Return to Work Survey)

*(PREVIOUS SURVEY B1=2, 98, 99, ASK THOSE WHO HAD NOT RETURNED TO WORK/MAIN ACTIVITY, OR ANSWERED DK/REF, WHEN COMPLETING THE PREVIOUS SURVEY)

B1 Have you returned to <work / your MAIN activity at the time of your accident> at any time since your <work-related injury or illness / injury>?

*PROGRAMMER NOTE: IF MARKET (SCHEME TYPE)=WC OR A3 <= 3 USE 'WORK'. IF MARKET (SCHEME TYPE) ≠ WC AND A3 >= 4 USE 'YOUR MAIN ACTIVITY AT THE TIME OF YOUR INJURY'

IF MARKET (SCHEME TYPE)=WC USE 'WORK-RELATED INJURY OR ILLNESS' IF MARKET (SCHEME TYPE)=CTP USE 'INJURY'

1. Yes
2. No
5. Not applicable - retired
98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

(Safe Work Australia National Return to Work Survey)

*(A3≠4, ASK ALL EXCEPT THOSE RETIRED AT TIME OF ACCIDENT)

B2 Are you currently working in a paid job?

If you are not working any hours due to COVID-19 but still employed, please select 'yes'.

1. Yes
2. No
98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

(Safe Work Australia National Return to Work Survey)

*(B2=2, NOT CURRENTLY WORKING)

B3 Which of the following BEST describes your current MAIN activity. Are you...

(READ OUT)

2. Unemployed
3. Engaged in home duties or a carer
4. A student
5. Retired
6. Engaged in volunteer work
7. Unable to work

98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

*(PROGRAMMER NOTE: CALCULATE BDUM1. MAIN ACTIVITY)

BDUM1 MAIN ACTIVITY (HIDDEN QUESTION FOR WC)

1. CURRENTLY WORKING AND RTW AT ANY TIME (B2=1) AND (B1=1 OR BENCHMARKB1 = 1)
2. NOT WORKING OR HAVEN'T RETURNED TO WORK SINCE INJURY (((B2=2) AND (B3= 2 OR 3 OR 4 OR 6 OR 7 OR 98 OR 99))) OR (B2=1 AND B1=2 AND BMB1 = 2)
3. RETIRED (B2=2 AND B3=5)
4. DON'T KNOW/CAN'T SAY (B2=98)
5. REFUSED (B2=99)

(Safe Work Australia National Return to Work Survey)

*(ASK IF BMB2=1 AND B2=2 AND B3≠ 5. NOT CURRENTLY WORKING AND NOT RETIRED)

B4. Just to double check, what is the main reason you are not currently working?

INTERVIEWER NOTE: IF RESPONSE IS INJURY OR ILLNESS, REAFFIRM IF ANYTHING OTHER THAN INJURY OR ILLNESS / INJURY.

(DO NOT READ OUT)

1. <IF WC: Work-related injury or illness IF CTP 'Motor accident injury>
2. Have a new injury or illness
3. Old injury or illness got worse/aggravated
4. Decided to retire/I retired
5. Decided to resign
6. Decided to study
7. Dismissed by employer
8. Was made redundant / Retrenched
9. No suitable job available / Employer unable to find a suitable job for me
10. Other (Please specify)
11. (Don't know / Can't say)
12. (REFUSED)

*(PROGRAMMER NOTE: CALCULATE BDUM2. MAIN ACTIVITY)

BDUM2 WORK STATUS (HIDDEN QUESTION)

1. Currently working AND RTW at any time IF BDUM1=1
2. Not currently working (may be currently retired), previously IF BDUM1≠1 AND B1=1
3. Not currently working (may be currently retired), never tried to IF BDUM1≠1 AND B1≠1

(Safe Work Australia National Return to Work Survey)

*(IF B1=1, FIRST RETURNED TO WORK SINCE PREVIOUS SURVEY)

B5 When you FIRST went back to work, was this with the same employer as at the time of your <IF WC: work-related injury or illness IF CTP: injury>?

1. Yes, same employer
2. No, changed employer
3. (Don't know / Can't say)
4. (REFUSED)

(Safe Work Australia National Return to Work Survey)

*(IF B1=1, FIRST RETURNED TO WORK SINCE PREVIOUS SURVEY)

B6 When you FIRST went back to work, were the hours you returned to the same, more or less than what you were doing at the time of your <IF WC: work-related injury or illness IF CTP: injury>?

1. Same
2. More
3. Less
4. (Don't know / Can't say)
6. (Refused)

(Safe Work Australia National Return to Work Survey)

*(IF B1=1, FIRST RETURNED TO WORK SINCE PREVIOUS SURVEY)

B7 When you FIRST went back to work, were the duties you returned to the same, slightly different or completely different to what you were doing at the time of your <IF WC: work-related injury or illness IF CTP: injury>.

INTERVIEWER NOTE: 'slightly different' includes 'restricted', or 'alternate' duties

1. Same duties
2. Slightly different (modified / light duties)
3. Completely different duties
98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

*(SCHEME TYPE=WC OR BMA3=1 TO 3, WORKERS COMPENSATION CLAIMANT OR CTP CLAIMANTS WORKING AT THE TIME OF ACCIDENT)

*PROGRAMMER NOTE IF B1=1 RETURNED TO WORK INSERT <Did>, OTHERWISE <Do>

B8 A **return to work plan** is an agreement setting out the steps to get back to work. It is usually developed with your employer or insurer. It can be written or verbal, formal or informal.

<Did / Do> you have a plan in place to get back to work?

1. Yes
2. No
98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

*(SCHEME TYPE=WC OR BMA3=1 TO 3, WORKERS COMPENSATION CLAIMANT OR CTP CLAIMANTS WORKING AT THE TIME OF ACCIDENT)

B9 Thinking about the role of your employer following your personal injury claim, do you agree or disagree with the following statements?

INTERVIEWER NOTE: THIS MEANS YOUR EMPLOYER AT THE TIME OF THE INJURY OR ILLNESS. IF CHANGED EMPLOYER THEN ANSWER QUESTIONS FOR EMPLOYER AT THE TIME OF THE INJURY OR ILLNESS.

*(DISPLAY FOR STATEMENT C <INTERVIEWER NOTE: SUITABLE EMPLOYMENT CAN INCLUDE WORK EXTERNAL TO EMPLOYER>)

(STATEMENTS)

- a) Your / My employer did what they could to support you / me
- b) Your / My employer provided enough information on your / my rights and responsibilities
- c) Your / My employer made an effort to find suitable employment for you / me
- d) Your / My employer helped you with your / my recovery
- e) Your / My employer treated you / me fairly **during** the claims process
- f) Your / My employer treated you / me fairly **after** the claims process

(READ OUT)

(RESPONSE FRAME)

- 1. Strongly disagree
- 2. Disagree
- 3. Neither agree nor disagree
- 4. Agree
- 5. Strongly agree
- 98. (Don't know) / Not sure
- 99. (Refused) / Prefer not to say

SECTION C TRUST AND CONFIDENCE; AND CUSTOMER EXPERIENCE

*(TIME STAMP 4)

(New Zealand Accident Compensation Corporation)

*(ALL)

C1 Now thinking about your experience in the <workers compensation / CTP> scheme since you completed the first survey on <insert benchmark survey date>. To what extent do you agree or disagree that you trust the <workers compensation / CTP> scheme to help you get back to <work / work or your usual activities>?

*PROGRAMMER NOTE:

IF MARKET (SCHEME TYPE)=WC USE "WORKERS COMPENSATION" IF MARKET (SCHEME TYPE)=CTP USE "CTP"

IF MARKET (SCHEME TYPE)=WC USE "WORK" IF MARKET (SCHEME TYPE)=CTP USE "WORK OR YOUR USUAL ACTIVITIES"

(READ OUT)

(RESPONSE FRAME)

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

99. (Refused) / Prefer not to say

(New Zealand Accident Compensation Corporation)

*(IF C1=1, 2 OR 3, LEVEL OF TRUST LOW)

C2 If <<workers compensation / CTP>> could make one change to increase your trust, what would it be?

*PROGRAMMER NOTE: IF MARKET (SCHEME TYPE)=WC USE "WORKERS COMPENSATION" IF MARKET (SCHEME TYPE)=CTP USE "CTP"

1. RECORD VERBATIM

98. (Don't know) / Not sure

99. (Refused) / Prefer not to say

(New Zealand Accident Compensation Corporation)

*(IF C1= 4 OR 5, LEVEL OF TRUST HIGH)

C3 What is the main reason that you trust the <workers compensation / CTP> scheme?

*PROGRAMMER NOTE: IF MARKET (SCHEME TYPE)=WC USE "WORKERS COMPENSATION" IF MARKET (SCHEME TYPE)=CTP USE "CTP"

1. RECORD VERBATIM

98. (Don't know) / Not sure

99. (Refused) / Prefer not to say

(SIRA)

*(A1=1, HAS HAD CONTACT WITH INSURER SINCE THE PREVIOUS SURVEY)

C4 Please now think about the service that you received from <INSURANCE ORGANISATION NAME> <IF INSURERTYPE = 3 (SELF INSURED) INSERT: workers compensation> since you completed the first survey on <insert previous survey date>. To what extent do you agree or disagree that <INSURANCE ORGANISATION NAME> <IF INSURERTYPE = 3 (SELF INSURED) INSERT: workers compensation>...?

(STATEMENTS) (RANDOMISE)

- a) Was efficient in their dealings with you
- b) Was easy to deal with
- c) Acted with empathy (understanding of your situation)
- d) Resolved your concerns quickly
- e) Treated you with dignity and respect (DO NOT ASK AS THIS IS COVERED IN PERCEIVED JUSTICE – TO BE AUTOFILLED)
- f) Kept you informed about your claim
- g) Was able to address any concerns you had
- h) Advised you of your rights (entitlements), be that in writing or verbally

(READ OUT)

(RESPONSE FRAME)

- 1. Strongly disagree
- 2. Disagree
- 3. Neither agree nor disagree
- 4. Agree
- 5. Strongly agree
- 6. (Not applicable)

98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

*(SCHEME TYPE=WC OR BMA3=1 TO 3, WORKERS COMPENSATION CLAIMANT OR CTP CLAIMANTS WORKING AT THE TIME OF ACCIDENT)

C6. Thinking back to when you were considering putting in a <<workers compensation / CTP>> claim, do you agree or disagree that...

IF NECESSARY: You can skip past any question you would prefer not to answer.

*PROGRAMMER NOTE: IF MARKET (SCHEME TYPE)=WC USE "WORKERS COMPENSATION" IF MARKET (SCHEME TYPE)=CTP USE "CTP"

(ROTATE)

(STATEMENT)

- a) You / I thought you / I would be treated differently by people at work
- b) You / I felt your / my supervisor thought you were / I was exaggerating or faking your / my injury or illness
- c) You were / I was concerned that you / I would be fired if you / I submitted a claim
- d) You / I felt your / my employer discouraged you / me from putting in a claim

(READ OUT)

(RESPONSE FRAME)

- 1. Strongly disagree
- 2. Disagree
- 3. Neither agree nor disagree
- 4. Agree
- 5. Strongly agree

98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

SECTION D PERCEIVED JUSTICE SCALE

*(TIME STAMP 4)

(Perceived Justice of the Compensation Process)

*(A1=1, HAS HAD CONTACT WITH INSURER SINCE THE PREVIOUS SURVEY)

D1PRE The next questions ask about your experience with obtaining compensation for your <work-related injury or illness / injury> and about your experiences with <INSURANCE ORGANISATION NAME> <IF INSURERTYPE = 3 (SELF INSURED) INSERT: workers compensation> since you completed the first survey on <insert date of last survey completed>.

*PROGRAMMER NOTE: IF MARKET (SCHEME TYPE)=WC USE 'WORK-RELATED INJURY OR ILLNESS' IF MARKET (SCHEME TYPE)=CTP USE 'INJURY'

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

*(A1=1, HAS HAD CONTACT WITH INSURER SINCE THE PREVIOUS SURVEY)

D1 I will read you / Below are a number of statements. For each statement, please tell me / indicate the extent to which you agree or disagree. Some of these statements may not be relevant to you, but we need to ask them of everyone.

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

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

IF NECESSARY: Please note: *Compensation refers to financial benefits a claimant 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)

*(PROGRAMMER NOTE: AFTER THE SECOND SECTION OF STATEMENTS IN THE ROTATION IS READ INSERT TEXT FOR CATI: *We have some more statements to ask you, please bear with me.*)

(STATEMENTS)

PROGRAMMER: DO NOT DISPLAY: ***Distributive Justice***

- a) Overall, your compensation benefits have been fair and acceptable
- b) Considering the nature of your injury, the AMOUNT OF COMPENSATION you have been receiving has been fair and acceptable
- c) Considering the nature of your injury, the LENGTH OF TIME that you have been receiving compensation benefits has been fair and acceptable
- d) Considering your previous level of pay, the AMOUNT OF COMPENSATION has been fair and acceptable

PROGRAMMER: DO NOT DISPLAY: ***Procedural Justice***

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

PROGRAMMER: DO NOT DISPLAY: ***Informational Justice***

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

Interpersonal Justice

- a) The person from the insurer has treated you in a polite manner
- b) The person from the insurer has treated you with dignity and respect

*(PROGRAMMER NOTE: AUTOPOPULATE C4E WITH RESPONSE FROM INTERPERSONAL JUSTICE ITEM B)

(READ OUT)

(RESPONSE FRAME)

- 1. Strongly disagree
- 2. Disagree

3. Neither agree nor disagree
 4. Agree
 5. Strongly agree
 6. (Not applicable)
-
98. (Don't know) / Not sure
 99. (Refused) / Prefer not to say

SECTION E HEALTH OUTCOMES

*(TIME STAMP 5)

*(ALL)

PREE1 We would now like to ask you a few questions about your recovery. Please let me know if there is anything that you are uncomfortable answering and I will move on to the next question. You can refuse to answer any question you don't feel comfortable answering. Please also know that nothing you tell us will affect your payments.

(Safe Work Australia National Return to Work Survey)

*(ALL)

E1 Thinking about your recovery, do you **believe** your recovery will be, or already is....., (READ OUT)

1. A complete recovery
 2. Nearly complete recovery
 3. Partial recovery
 4. You will not recover at all
-
98. (Don't know) / Not sure
 99. (Refused) / Prefer not to say

(Safe Work Australia National Return to Work Survey and the Transport Accident Commission)

*(E1=1 TO 3, RECOVERY EXPECTED)

E2 Which of the following statements best describes how long you think it will take for that level of recovery to occur? If in doubt your best estimate is fine.

(READ OUT)

1. You / I have already recovered as much as possible
 2. It will be in the next few months or so
 3. It will be within a year, or
 4. It will take longer than a year
-
98. (Don't know) / Not sure
 99. (Refused) / Prefer not to say

(Safe Work Australia National Return to Work Survey)

*(ALL)

E5 To what extent do you agree or disagree that you have been able to easily access the medical treatment or services that you needed for your injury <IF WC: or illness> since you completed the first survey on <insert previous survey date>? Would you say...

(READ OUT)

(RESPONSE FRAME)

1. Strongly disagree
2. Disagree
3. Neither agree nor disagree

4. Agree
 5. Strongly agree
 6. (Not applicable)
-
98. (Don't know) / Not sure
 99. (Refused) / Prefer not to say

(Safe Work Australia National Return to Work Survey – variation of)

*(ALL)
E6

Thinking about all the healthcare providers you have seen since you completed the first survey on <insert previous survey date>, to what extent do you feel they helped with your recovery? Would you say they have...

(READ OUT)

(RESPONSE FRAME)

1. Not helped at all
 2. Helped a little
 3. Helped a fair amount
 4. Helped a great deal
 5. (Not applicable)
-
98. (Don't know) / Not sure
 99. (Refused) / Prefer not to say

*(ALL)
E7a

Still thinking about the healthcare providers you have seen about your injury, did the information they provided help you know what to do to achieve your recovery expectations?

(RESPONSE FRAME)

1. Yes
 2. No
 3. (Not applicable)
-
98. (Don't know) / Not sure
 99. (Refused) / Prefer not to say

*(ALL)
E7b

To what extent did your treatment focus on helping you to return to <work / work or your usual activities>? Would you say it was...

(READ OUT)

(RESPONSE FRAME)

1. A barrier to your return to <work / work or your usual activities >
 2. Not focused at all on your return to <work / work or your usual activities >
 3. Partly focused on your return to <work / work or your usual activities >
 4. Completely focused on your return to <work / work or your usual activities >
 5. (Not applicable)
-
98. (Don't know) / Not sure
 99. (Refused) / Prefer not to say

*(ALL)

E7c Thinking about your experience with the <workers compensation / CTP > scheme, to what extent do you agree or disagree that groups such as your workplace, family and friends, healthcare providers and your insurer worked together to help you get back to <work / work or your usual activities>? Would you say...

(READ OUT)

(RESPONSE FRAME)

1. Strongly disagree
 2. Disagree
 3. Neither agree nor disagree
 4. Agree
 5. Strongly agree
 6. (Not applicable)
-
98. (Don't know) / Not sure
 99. (Refused) / Prefer not to say

*(ALL)

E6INTRO The next five questions are about different areas of your health. For each of these questions please select the one option that best describes your health today.

(PROGRAMMER NOTE: RANDOMISE E6A TO E6E)

(EQ-5D)

*(ALL)

E6a In terms of MOBILITY, which of the following options best describes your health TODAY?
Would you say...

(READ OUT)

1. You / I have no problems in walking about
 2. You / I have slight problems in walking about
 3. You / I have moderate problems in walking about
 4. You / I have severe problems in walking about
 5. You are / I am unable to walk about
-
98. (Don't know) / Not sure
 99. (Refused) / Prefer not to say

*(ALL)

E6b In terms of SELF-CARE, which of the following options best describes your health TODAY? Would you say...

(READ OUT)

1. You / I have no problems washing or dressing yourself / myself
 2. You / I have slight problems washing or dressing yourself / myself
 3. You / I have moderate problems washing or dressing yourself / myself
 4. You / I have severe problems washing or dressing yourself / myself
 5. You are / I am unable to wash or dress yourself / myself
-
98. (Don't know) / Not sure
 99. (Refused) / Prefer not to say

*(ALL)

E6c In terms of your USUAL ACTIVITIES, which of the following options best describes your health TODAY? Would you say...

(READ OUT)

1. You / I have no problems doing your / my usual activities
 2. You / I have slight problems doing your / my usual activities
 3. You / I have moderate problems doing your / my usual activities
 4. You / I have severe problems doing your / my usual activities
 5. You are / I am unable to do your / my usual activities
98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

*(ALL)

E6d In terms of PAIN AND DISCOMFORT, which of the following options best describes your health TODAY? Would you say...

(READ OUT)

1. You / I have no pain or discomfort
 2. You / I have slight pain or discomfort
 3. You / I have moderate pain or discomfort
 4. You / I have severe pain or discomfort
 5. You / I have extreme pain or discomfort
98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

*(ALL)

E6e In terms of ANXIETY AND DEPRESSION, which of the following options best describes your health TODAY? Would you say...

(READ OUT)

1. You are / I am not anxious or depressed
 2. You are / I am slightly anxious or depressed
 3. You are / I am moderately anxious or depressed
 4. You are / I am severely anxious or depressed
 5. You are / I am extremely anxious or depressed
98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

(SF-12 Global)

*(ALL)

E9 In general, how would describe your overall health TODAY? Would you say...

(READ OUT)

1. Poor
 2. Fair
 3. Good
 4. Very good
 5. Excellent
98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

(Kessler 6)

*(ALL)

E10INTRO The next questions ask about how you have been feeling IN THE LAST 4 WEEKS, that is, since about this time last month. Again, if you're uncomfortable with any question, [just let me know and I'll skip past it](#) / [just click on the 'next' button to move on to the next question](#).

IF NECESSARY: These questions are specifically about your mental health and wellbeing. Remember, all your answers are kept completely confidential. [If you'd prefer not to answer any question, just tell me and I'll move on to the next question](#).

*(ALL)

E10 In the last four weeks, about how often did you feel...

(STATEMENTS)

- a) Nervous
- b) Hopeless
- c) Restless or fidgety
- d) So depressed that nothing could cheer you up
- e) That everything was an effort
- f) Worthless

[Would you say...](#)

(READ OUT)

(RESPONSE FRAME)

- 1. All of the time
- 2. Most of the time
- 3. Some of the time
- 4. A little of the time
- 5. None of the time

98. [\(Don't know\)](#) / [Not sure](#)

99. [\(Refused\)](#) / [Prefer not to say](#)

*(PROGRAMMER NOTE: CREATE DUMMY VARIABLE 'FLAG1' FROM R1)

FLAG1. "Potential call escalation flag"

- 1. "Flagged" (IF E10d=1 OR 2 OR E10f=1 OR 2 – FELT DEPRESSED OR WORTHLESS MOST OR ALL OF THE TIME)
- 2. "Not flagged" (IF E10d≠1 OR 2 AND E10f≠1 OR 2 – NOT FELT DEPRESSED AND NOT FELT WORTHLESS MOST OR ALL OF THE TIME)

(Bespoke)

*(IF FLAG1=1, HAD NEGATIVE FEELINGS)

E11. Have you seen a doctor or other health professional about these feelings in the past four weeks?

- 1. Yes
- 2. No

98. [\(Don't know\)](#) / [Not sure](#)

99. [\(Refused\)](#) / [Prefer not to say](#)

SECTION F HEALTH AND SOCIAL CARE / SUPPORT

*(TIME STAMP 6)

*(ALL)
FINTRO

We are also interested in the impact that your injury has had on your **ability to do certain things or perform certain activities** IN THE LAST WEEK. If you did not have the opportunity to perform a particular activity in the past week, please make your best estimate as to which response would be the most accurate.

Please keep in mind that we are conducting this survey with people who have had a variety of injuries, **so please bear with me if so some of these questions feel like they are not relevant to you / so some of these questions may feel like they are not relevant to you, however it's important that we ask them of everyone.**

*(ALL)
F1

In the last week, how often has your injury resulted in you being unable to do the following?

(STATEMENTS)

- a) Unable to do simple actions such as standing, reaching, sitting, or walking
- b) Unable to do activities that require physical co-ordination such as getting dressed, eating, making dinner or cooking
- c) Unable to do activities that require concentration such as reading, watching TV, driving
- d) Unable to participate in your normal household activities (things you would normally do at home with, or for, your family)
- e) Unable to participate in your normal social activities with your friends, family or neighbours
- f) Unable to participate in other regular activities, such as your work or study

Would you say...

(READ OUT)

(RESPONSE FRAME)

- 1. All of the time
- 2. Most of the time
- 3. Some of the time
- 4. A little of the time
- 5. None of the time
- 98. (Don't know) / Not sure
- 99. (Refused) / Prefer not to say

*(ALL)
F3

To what extent are you satisfied or dissatisfied with the FREQUENCY of your social contact in the past week? Would you say, overall, you are...

(READ OUT)

- 1. Completely dissatisfied
- 2. Mostly dissatisfied
- 3. Neither satisfied nor dissatisfied
- 4. Mostly satisfied
- 5. Completely satisfied
- 98. (Don't know) / Not sure
- 99. (Refused) / Prefer not to say

(The Transport Accident Commission)

*(ALL)

F4 Thinking about your own circumstances right now, that is today, how would you rate the extent to which you have been able to 'get your life back on track', on a scale of 1 to 10 where 1 means 'not at all', and 10 means 'completely back on track'?

1. 1 -- Not at all
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7
8. 8
9. 9
10. 10 - Completely back on track

98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

*(ALL)
F5

How would you rate your ability to '<work / return to usual activities>', on a scale of 1 to 10 where 1 means 'completely unable', and 10 means you are 'able to <work / do your usual activities> at your best'?

1. 1 – Completely unable to <work / return to usual activities>
2. 2
3. 3
4. 4
5. 5
6. 6
7. 7
8. 8
9. 9
10. 10 – Able to <work / do my usual activities> at my best

98. (Don't know) / Not sure
99. (Refused) / Prefer not to say

SECTION H COVID-19 IMPACT

*(TIME STAMP 7)

*(ALL)

HINTRO The next set of questions are about the impact of COVID-19.

*(ALL)

H1 In the past 3 months, what impact has COVID-19 had on your...

*PROGRAMMER NOTE: IF MARKET (SCHEME TYPE)=WC OR A3 <= 3 USE 'WORK'.
IF MARKET (SCHEME TYPE) ≠ WC AND A3 >= 4 USE 'YOUR MAIN ACTIVITY AT THE TIME OF YOUR INJURY'

IF MARKET (SCHEME TYPE)=WC USE 'WORK-RELATED INJURY OR ILLNESS' IF
MARKET (SCHEME TYPE)=CTP USE 'INJURY'

- a) Ability to return to <work / your MAIN activity at the time of your accident>
- b) Ability to access medical treatments or services?
- c) Recovery from your <work-related injury or illness / injury>?

(READ OUT AND REPEAT AS NECESSARY)

1. Strong positive impact
 2. Slight positive impact
 3. Slight negative impact
 4. Strong negative impact
 5. No impact
-
98. (Don't know) / Not sure
 99. (Refused) / Prefer not to say

*(IMPACTED RECOVERY H1c= 1 to 4)

H2 Could you describe the ways COVID-19 has impacted your recovery from your <work-related injury or illness / injury>?

This can include any aspect of your recovery, including things such as your health, access to social support, return to <work / your MAIN activity> or your dealings with your insurer.

*PROGRAMMER NOTE: IF MARKET (SCHEME TYPE)=WC OR A3 <= 3 USE 'WORK'.
IF MARKET (SCHEME TYPE) ≠ WC AND A3 >= 4 USE 'YOUR MAIN ACTIVITY'

IF MARKET (SCHEME TYPE)=WC USE 'WORK-RELATED INJURY OR ILLNESS' IF
MARKET (SCHEME TYPE)=CTP USE 'INJURY'

1. Response given (SPECIFY)
-
98. (Don't know) / Not sure
 99. (Refused) / Prefer not to say

SECTION G: DEMOGRAPHICS

*(TIME STAMP 8)

*(ALL)

ATSI Finally, I'd just like to ask you a few questions about yourself for statistical purposes only.
Do you identify as an Aboriginal and/or Torres Strait Islander?

(MULTIPLES ACCEPTED; CODES 2 & 3 ARE THE ONLY CODES THAT CAN BE
SELECTED TOGETHER)

INTERVIEWER NOTE: If yes, confirm if Aboriginal, Torres Strait Islander, or both

1. No
2. Yes, Aboriginal
3. Yes, Torres Strait Islander
98. (Don't know)
99. (Refused)

*(ALL)

COB In which country were you born?

1. Australia
2. Canada
3. China (excluding Taiwan)
4. Germany
5. India
6. Ireland

- 7. Italy
- 8. Malaysia
- 9. New Zealand
- 10. Philippines
- 11. South Africa
- 12. United Kingdom (England, Scotland, Wales, Nth Ireland)
- 13. United States of America
- 14. Vietnam
- 15. Other (Please specify)
- 98. (Don't know)
- 99. (Refused)

*(ALL)

LOTE

Do you speak a language other than English at home?

- 1. Yes
- 2. No
- 98. (Don't know)
- 99. (Refused)

*(LOTE=1, LANGUAGE OTHER THAN ENGLISH)
LANG What language do you usually speak at home?

1. Arabic (includes Lebanese)
2. Australian Indigenous Language
3. Chinese (Mandarin)
4. Chinese (Cantonese)
5. Croatian
6. French
7. German
8. Greek
9. Hindi
10. Hungarian
11. Indonesian
12. Italian
13. Japanese
14. Khmer
15. Macedonian
16. Maltese
17. Persian
18. Polish
19. Portuguese
20. Russian
21. Spanish
22. Tagalog (Filipino)
23. Turkish
24. Vietnamese
25. Other (SPECIFY)
98. (Don't know)
99. (Prefer not to say)

CLOSE

*(TIME STAMP 9)

*(ALL)
END1

Thank you (...NAME...). The Information you have provided will be really valuable. When combined with information from other respondents, it will help SIRA to better understand claimants' experiences with the [IF WC: workers compensation IF CTP: CTP] scheme.

IF FLAG = 1, HAD NEGATIVE FEELINGS: We know that some of the questions in this survey can be sensitive for people – if you would like to talk with someone about any issues you might be facing, please know that you can contact

IF FLAG ≠ 1: Everyone's experiences are different, if the questions in this survey have raised anything that you would like support for, please know that you can contact:

Beyond Blue on 1300 22 46 36
Lifeline on 13 11 14

This research is carried out in compliance with the Privacy Act and the Australian Privacy Principles, and the information you have provided will only be used for research purposes. Our Privacy Policy is available via our website, www.srcentre.com.au.

Just in case you missed it, my name is <SAY NAME> from the Social Research Centre and this survey is conducted on behalf of the State Insurance Regulatory Authority.

This survey is conducted by the Social Research Centre on behalf of the State Insurance Regulatory Authority.

If you have any queries or concerns about the survey, I have a number I can give you?
please use the numbers below.

(DO NOT READ OUT UNLESS REQUESTED)

SRC GENERAL 1800 023 040
SIRA: <1300 656 919 / 13 10 50>

*PROGRAMMER NOTE: IF MARKET (SCHEME TYPE)=WC DISPLAY '13 10 50', IF
MARKET (SCHEME TYPE)=CTP DISPLAY '1300 656 919'

TERMINATION SCRIPTS

TERM 1

Thank you for your interest but we need to know whether or not you have had direct dealings with your insurer.

TERM 2

Thank you for your time.

TERM 3

Thank you for your time. We are sorry for your loss and will advise SIRA so they can update their records and you are not phoned again.

INTERVIEWER NOTE: A CALL ALERT MUST BE COMPLETED