



# Injury Schemes Seminar\*

**Balancing Outcomes**

10–12 November 2013  
Sheraton Mirage Gold Coast

\* Formerly the Accident Compensation Seminar



**Actuaries  
Institute**

**Call for Papers  
and Presentations**

## SYNOPSIS

### **“STUCK IN THE MIDDLE”: A QUALITATIVE STUDY OF THE EXPERIENCES OF PERSONAL INJURY COMPENSATION CLAIMS MANAGERS IN THREE AUSTRALIAN NO-FAULT COMPENSATION SYSTEMS**

*Alex Collie, Sharon Newnam, Alan Peterson, Adam Vogel, Niki Ellis, Helen Keleher*

**Key words:** claims management, stress, injury management

**Purpose of your paper:** To describe the results of a study conducted to assess the experiences of personal injury claims managers in no-fault workers' compensation and CTP schemes, and the implications for insurers and regulators in the sector.

**Synopsis:** Claims managers have a critical role in the personal injury compensation sector, often having dual responsibility for cost and liability controls for facilitating the recovery and return to work of injured persons. While there is substantial anecdotal evidence and experience in the sector regarding 'good practice' in claims management, there have been very few rigorous academic studies of the experiences of claims managers in performing their day to day role. This study aimed to identify how claims managers are affected by their interactions with injured persons and other parties in the injury compensation system. Twenty-one compensation industry 'front-line' employees from three Australian no fault compensation systems participated in three focus groups. Transcribed focus group data was analysed using a grounded theory approach to identify emergent themes and concepts. The findings revealed a range of impacts associated with claims managers' direct interactions with the injured person or with other parties in the system. Six themes describing the predominantly negative impact on claims managers emerged including complex case management, frustration, stress, conflict, anger and defensiveness, which have the potential to impact negatively on the emotional wellbeing of the claims managers. The participants in this study were aware that they occupied a position of authority within the compensation system, given their role as decision makers with regards to the provision of financial support and treatment to the injured persons. Participant also recounted their frustrations of dealing with 'complex' clients, with other experts who had conflicting expectations about the compensation scheme and in some cases their own feelings of inadequacy in the face of multiple pressures. These experiences were [or can be] characterised as 'being stuck in the middle'. The study highlights the diverse emotional demands on case workers, who confront a range of tensions in their work related to the conflicting expectations of service staff and users, and uncooperative or 'unstable' clients. Managing the various emotional demands to the workplace—including conflict, anger, and frustration—can be hard work, although rarely acknowledged as such in formal work roles. The findings suggest a number of opportunities to reduce the pressures experienced by case managers and enhancing staff retention in these frontline roles. Given research demonstrating that claims managers can have a substantial influence on the health and recovery of injured persons, such interventions may also have the potential to improve health outcomes for injured persons.