Reviewer’s report

Title: Changing insurance company claims handling processes improves some outcomes for people injured in road traffic crashes

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Reviewer: Jan Buitenhuys

Reviewer’s report:

I applaud scientific research in an insurance setting, and as such am very pleased with the described study and the efforts to translate it in a scientific manuscript. I agree with the authors that the approach of claim handling by insurance companies can influence the course of posttraumatic symptoms. Because of this potential role it is an important field of research.

Major Compulsory Revisions

The main scheme of the current manuscript is to compare three different groups of claim handling. One being the existing process (1), the other two a new kind of claim handling method. One managed by a consultant with an allied health background trained in claims management (2), the other by an injury claims consultant trained in injury management (3).

Unfortunately the new claim handling method is only described superficial, making it not fully clear what is different from the control group. Phrases as 'communicating more effectively', or focusing on early return to work/daily activities or on early finalisation are vague and not clear enough to understand exactly what is done different. Because of the number of variables that potentially differ between the old and new process, in my opinion, from a scientific point of view, it is unclear what is making the difference (or not the difference).

Group 2 and 3 differ in the education of the person managing the process. This is also too vague and unclear. The differences between the two are not operationalized, the difference between the two managers is unclear.

All in all the manuscript does not provide enough information to replicate the exact study, if one would want to. The study would most probably be suitable to answer the question (from an economical point of view) which claim handling method is most (cost) effective, but in the current layout I question the scientific value of the described comparison of the three groups.

Of course there is some value in the knowledge that some kind of claim handling method is perhaps more effective than another. However, this should be hardly surprising. With the lack of detail mentioned above, in my opinion, the current layout is not the most suitable for the available data.

I am terrible sorry, but I would advice the authors to rewrite the manuscript. One alternative is to fully describe the difference between the old and the new
management method. Although this would still not result in a clear trial with two groups that only differ in (preferable) one variable, making it possible to investigate the influence of this variable, but it would make more clear what is done differently. At this moment I see no scientific value in comparing the education of the claim process manager.

Considering the data I would describe the prognostic value of the available variables on dependent variables at 7 months.

Some specific points:

Minor Essential Revision

In the introduction the term ANF is introduced. Please explain this abbreviation when it is first mentioned, so in the introduction not in the methods.

The exclusion criteria: What is a ‘catastrophic claim’?

The Modified Abbreviated Injury Scale I not clear. I suggest to describe the full 10 item scale.

Discretionary Revisions

When describing the group that declined to participate, only the injury category and number of injuries are compared with those who participated. Isn't there more data available? Gender, age etc.?

Is seems that WAD is prominently present in the studied group. It could perhaps be worthwhile to specific analyse this injury group, since it potentially is a group in which behavioural factors could more prominently play a role and thus could be more susceptible to the claim handling method.

I find it rather surprising that all participants had returned to work by 7 months. To rule out bias it would be good to know what this figure is in the general claim population at NRMA. Next to referred literature it could make clear this should be addressed more in the discussion. What is the potentially influence of excluding lawyer representation in this regard? Is it perhaps caused by excluding the most serious injuries?

**Level of interest:** An article whose findings are important to those with closely related research interests

**Quality of written English:** Acceptable

**Statistical review:** Yes, but I do not feel adequately qualified to assess the statistics.

**Declaration of competing interests:**
'I declare that I have no competing interests'