Reviewer’s report

Title: The perceptions and experiences of people injured in motor vehicle crashes in a compensation scheme setting: a qualitative study

Version: 5
Date: 13 February 2015
Reviewer: Katherine Lippel

Reviewer’s report:

The numbers correspond to the numbers in the response written by the authors.

1. The research question has been clarified to my satisfaction.

2a) The response of the authors to my point about multiple diagnoses, some controversial, some not, included in the same category does not address the problem I identified. Nor do we really understand why people sought legal representation. It is of course true that « we can only report on the responses the participants gave us » but if the researchers didn’t ask the question (in follow up to the participant’s response) as to the reasons for dissatisfaction with the process, and the reason to believe they could have obtained a better outcome, it’s hard to propose remedies and hard to see how this paper makes a significant contribution to what we already know.

2b) Minor Essential Revision
Table 3 provides the information I requested, although it would be helpful to be explicit that “baseline occupation” refers to the occupation at the time of the accident. I am unclear in reading the authors’ response “this category measures those people who were working at baseline within three months of injury”. My question was: were these people working at the time of their accident? If this is what is measured by the statement of the authors, clarification would help.

2c) I am satisfied with the clarification of the role of the MAA and do not see a conflict of interest. In some countries the regulator is the insurer, but clearly not in New South Wales. I appreciate the explicit reiteration of this in the authors’ response.

2d) I will not revisit the interpretations of the data, however I maintain my comment that if we don’t know why some “participants were dissatisfied and frustrated with the claims process and lack of objective information commonly turned to legal advice for support” while others were not, the study doesn’t add anything new to what is already known.

23) Major Compulsory revision
Pp. 295-304: re: Sense of entitlement. There exists a significant literature on the sense of entitlement, my comment referred to the absence of reference to any of this literature in the article. The term “sense of entitlement” has been defined as
pathological as illustrated in the following extract:

“Researchers have defined the sense of entitlement as a “pervasive sense that one deserves more and is entitled to more than others” (Campbell et al. 2004, p. 31); as an “expectation of special favors without reciprocating” (Emmons 1984, p. 292); and as one of several features of narcissism, specifically, “the expectation of special privileges over others and special exemptions from normal social demands” (Raskin and Terry 1988, p. 890). Similarly, the American Psychiatric Association (1994, p. 661) defines entitlement as “the expectation of special favors without assuming reciprocal responsibilities.”

The authors use the term “sense of entitlement” without linking it to the literature that exists, and their answer to my comment suggests they don’t know this literature, which is problematic if they are using this potentially pejorative term to describe some of their subjects. If the article is to be published I strongly recommend they use another term than “sense of entitlement” or justify their choice of term in light of the relevant literature.

2f) I am satisfied with the authors’ changes in response to my comments relating to stigmatization.

7. Discretionary revision
The authors recommend online technology and/or social media to reduce paperwork and provide access to objective information. However in this study they do not answer the question as to why some people find the process complicated, so that it is hard to understand why social media or online technology would reduce this problem. Clarification would be useful. As to the recommendation about “objective information” it would be of interest if the authors could define what that means: information not provided by the insurers but by a neutral party? Who would that be? What information needs to be provided?

Level of interest: An article of limited interest

Quality of written English: Acceptable

Statistical review: No, the manuscript does not need to be seen by a statistician.

Declaration of competing interests:
I declare that I have no competing interests.