Reviewers report

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

Version: 6 Date: 1 April 2015

Reviewer: Katherine Lippel

Reviewers report:

Response to authors’ response to review: Reviewer 2: April 1st 2015

The authors have replied to my comments and I am either satisfied with their responses (2b), acknowledge their work done in reply to my suggestions for discretionary revision (7) or agree with the authors that there is a difference in approach between the authors and this reviewer on any outstanding questions. There is only one issue I will bring to the authors' attention and I leave to the editors of this journal and the authors the final decision in relation to this outstanding question.

My remaining query relates to point 2e. My previous comment, that I said required major compulsory revision was the following:

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.

The authors’ response is the following:

Thank you for the references in the literature for sense of entitlement, we have now
included further commentary of this secondary theme based on the literature as follows
(page 20, lines 402-410, additions are highlighted in bold).

‘The sense of entitlement expressed by some claimants in our study was connected
to perceived injury severity and the need for treatment. Research literature
conceptualises psychological entitlement as a ‘stable and pervasive sense that one
deserves more and is entitled to more than others’, and it is a component of
narcissism [37, 38] Moreover, psychological entitlement is potentially global (i.e.
present across different situations) [37]. In our study, it was not possible to
determine if this was a global characteristic of some participants, as it was
observed (not formally tested) in a specific situation.’

My comment on the authors’ response to point 2e is the following:

“sense of entitlement” can be interpreted literally: feeling one is entitled to
something, as in the quote from the participant at lines 324-325:

«“Another thing is actually knowing what you’re entitled to, telling people what
they’re entitled too, that’s important as well.” (Group 3)»

My point in my previous comments was that the authors were using a highly
charged term in the literature “sense of entitlement” seemingly without being
aware of this literature and the pejorative connotations of the term. They have
now added reference to the literature but in looking at the 3 quotes used in
support of their section on “sense of entitlement” (lines 316-325) it would seem
that the initial use of the term by the authors referred to the literal meaning of the
term: feeling one is entitled to something”, and not to the term as defined in the
psychology literature: “pervasive sense that one deserves more and is entitled to
more than others”.

The change made by the authors is to add the reference to the literature I had
flagged, and instead of underlining that this was not the meaning the authors
intended when using the term, the only caveat as to the application of the term to
the subjects in this study is the following: “In our study, it was not possible to
determine if this was a global characteristic of some participants, as it was
observed (not formally tested) in a specific situation.”

Thus the paper suggests that a claimant who wants to “know what they are
entitled to” may be characterised as having a “sense of entitlement” as defined in
the psychological literature, but that the study is not in a position to determine
whether this was a global characteristic of the participant or only in relation to his
or her insurance claim.

I think it would be a helpful contribution to the literature in this field to point out
that wanting to know or exercise one’s rights (entitlements) is not synonymous
with the behaviour associated with “sense of entitlement” in the meaning given to this consecrated term in the psychological literature. The authors of this paper do not make this distinction, in fact their response to my previous comment makes the opposite point, suggesting that the 3 quotes characterised as “sense of entitlement” (lines 316-325), illustrate “narcissism”, “pervasive sense that one deserves more and is entitled to more than others”.

I do not see in the data provided in the article the justification for this conclusion. I suggest, on the contrary, that their data shows that there is a distinction between the ordinary sense of the term, illustrated by statements by claimants stating they want to know their rights (entitlements) and to be refunded for their expenses, and the psychological one, which is not illustrated in the three quotes labelled “sense of entitlement”. I believe this is an error of interpretation that would require revision, but I leave to the editors of this journal and the authors a final decision on this point.

Otherwise there are no changes required, although it would be important to verify the manuscript for questions of form, particularly with regard to the use of semi-colons (for example line 182, 290). There are also sections that could be clarified (for example sentence line 431-432). A very minor point: the use of the acronym "NESB" (line 480) is perhaps unnecessary, as it is used only once (I needed to search the manuscript for a definition of this acronym, most readers won’t bother).

**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:**

No competing interests to declare.