

Respect changes recovery



Watch the video: go.monash.edu/fast-respect-video

Findings from [Workers' Voice](#), a three-year independent study of injured workers' experiences of Australia's workers' compensation systems, led by the Healthy Working Lives Research Group at Monash University.

KEY MESSAGE

“Respectful, transparent relationships between insurers and workers support recovery.”



About Workers' Voice

Workers' Voice is an independent research project run by the Healthy Working Lives Research Group at Monash University, examining the experiences of injured workers across Australia's workers' compensation schemes. Over three years, the research team gathered evidence through surveys, in-depth interviews, small group workshops, and public submissions from workers, family members, and the practitioners who support them.

The project is funded by the Australian Research Council. Its aim is to reimagine a workers' compensation system based on the experiences of people who have made a claim. The purpose of this briefing is to translate lived experience into a practical, evidence-based set of key messages and calls to action for policymakers, regulators, insurers, and claims managers.

WHAT WE HEARD

Claims managers are the primary point of contact

What workers told us

“A powerful and positive impact on their recovery and return to work.”

Insurer claims managers are the primary point of contact with the workers' compensation system for ill and injured workers. Consequently, how workers experience their interactions with claims managers forms the basis through which they experience the workers' compensation system. Workers report that proactive, respectful, collaborative and empathetic claims managers can have a powerful and positive impact on their recovery and return to work. They also report that claims management systems which prioritise claims processing over worker recovery are major barriers to return to work.

This finding is not about scheme design or legislation, it highlights the importance of the day-to-day relationship between a claims manager and an injured worker.

Relationship building connects directly to Video 1's finding that the claims process itself can cause harm distinct from the original injury — **the way a claims manager engages with an injured worker is one of the most modifiable ways of improving injured workers' experiences.**

A NOTE ON THE EVIDENCE

3 years

of evidence gathering

Injured workers

through surveys, interviews and submissions

Australia-wide

study

Detailed study information is available on the [Workers' Voice website](#) and directly from the Workers' Voice research team.

What respect looks like in practice

Workers who described having positive claim experiences consistently pointed to the same constructive behaviours. **A claims manager who:**

✓ Kept workers informed about the claim progress

✓ Explained decisions and processes in plain terms

✓ Asked workers about their own views of recovery and barriers, and provided a consistent point of contact throughout the claim

✓ Was seen as helpful, kind, and trustworthy



WATCH THE VIDEO

Video 3: Respect changes recovery

Scan the QR code or visit go.monash.edu/fast-respect-video



RESPECT

Respect changes recovery

Workers' Voice - Monash University

VIDEO 3 OF 4

THE SERIES

Calls to action from this message

Each Workers' Voice video closes on concrete calls to action for the people who run and regulate workers' compensation schemes. For this message, they are:

“Respect and trust cost nothing but change everything. Recovery starts with being seen as a person, not a case number.”

1

Prioritise empathy

Train claim managers to deliver clear, supportive, and compassionate interactions that actively improve the worker's experience.

2

Cultivate trust and understanding

Assume that workers are acting honestly and that they want to recover. Collaborate with workers on their recovery path and in addressing barriers to recovery.

FOR INSURERS AND REGULATORS

Why this matters

Levers you can pull without waiting for scheme-wide reform.

The approach taken by claims managers to engage with injured workers is modifiable, and fits squarely within the remit of insurers and regulators. **Claims manager training, communication practice and collaborative case management** are all levers you can pull without waiting for scheme-wide reform. Evidence shows that these are directly linked to worker experiences which in turn impacts return to work outcomes and claims costs.

Developing clear organisational or sector-wide training standards, performance expectations and conduct guidance can support achieving these calls to action. Redesigning claims models to reduce or eliminate these effects both supports workers to recover, and contributes to **better financial outcomes for insurers, employers and regulators.**

The cost of getting this wrong compounds over time

A worker who experiences their claims manager as adversarial early in a claim is more likely to seek legal representation, more likely to dispute subsequent decisions, and more likely to disengage from the recovery process altogether — all of which **increase claim duration and cost** regardless of the merits of the original decision.

Questions worth asking internally

We invite you to start a conversation by raising these questions with your own claims or policy leadership team:

01

How are our claims managers currently trained on empathic communication and “soft skills”, beyond technical and administrative skills?

02

Do our current claims processes start from an assumption of trust, or an assumption that claims need to be tested for legitimacy?

03

How would a worker describe their relationship with our claims manager teams today?

Where this message fits in the series

This topic is one of four in the Workers' Voice key messages series, each built from the same evidence base and taking one dimension of the findings further. The other three are:

MESSAGE 1

The study, and why we ran Workers' Voice

Sets the evidence base for the whole series — why workers' compensation can cause additional harm to injured people, and why Workers' Voice exists.

MESSAGE 2

Fast, fair and simple, from day one

Why the system needs to be simpler, fairer and faster to navigate, particularly in the critical early days of a claim.

MESSAGE 3 THIS BRIEFING

Respect changes recovery

MESSAGE 4

A different model is needed for mental health

Why a system built for physical injury needs a different model of care for psychological injury.

Each of those messages has its own briefing pack, built the same way as this one, so a conversation that starts here can move straight into whichever finding is most relevant to your organisation.

Explore the Solutions Series

Beyond this key messages series, Workers' Voice has also published a **Solutions Series** resource, setting out the Seven Areas for Improvement developed from survey participant feedback. Each document opens with a short problem statement describing the issue faced by injured workers, followed by practical, experience-driven solutions designed to improve outcomes and system fairness.

- 1 Improving the collection and use of medical information
- 2 Build trust by being fair, transparent and supportive of workers
- 3 Help injured workers navigate a complex system
- 4 Reduce financial burdens on workers and their families
- 5 Develop a mental health claims model of care
- 6 Provide supportive and alternative pathways for scheme exit
- 7 Strengthen regulation of insurers, employers and service providers

Continue the conversation

This briefing sits alongside the video of the same name in the Workers' Voice research series. The research team welcomes the opportunity to walk through these findings and their implications for your organisation in more detail.

Talk to the Workers' Voice team at Monash University

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Healthy Working Lives