Empowerment of injured claimants

Investigating claim factors, procedural justice and e-health

Each year in the Netherlands, 50,000 people claim monetary compensation for injuries, costs and losses arising from an accident. People involved in such compensation processes recover less well than those with similar injuries who do not lodge a claim. However, little is known about the problem.

This PhD thesis shows that involvement in a compensation process is associated with poorer mental health. One factor that may cause the negative effect on recovery is the burden of having to undergo numerous medical assessments. Lawyers should ideally possess good communication skills, be empathic and decisive, act independently from the insurer and show expertise. Insurance companies could improve their communication with claimants, as the latter indicated that insurers act less fairly than lawyers. Claimants with mild or back injuries considered the compensation process to be less fair than those with other injuries. Providing information about definitions, steps, duration and bottlenecks in the compensation process, as well as teaching problem solving techniques could potentially improve claimants’ well-being.