



**SURVEY REPORT**

The Guardian Group's

# STATE OF QME REPORTING: 2025

## STAKEHOLDER SURVEY REPORT

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The Guardian Group Analytics

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## TABLE OF CONTENTS

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About This Project	3
Study Objectives	3
Executive Summary	4
Detailed Findings	
Introduction	6
Overall Satisfaction	7
Report Aspects	8
QME Report Sections	10
Timeliness	12
Conclusion	14

## About This Project

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The role of a Qualified Medical Evaluator (QME) is to help facilitate a just and timely settlement for a work injury dispute. This is accomplished, in part, by rendering opinions on key aspects of a work injury case, which include Causation, Apportionment, Permanent Disability and Future Medical Care.

The Guardian Group aims to raise the standard of Med-Legal Reporting within the QME Industry by establishing and promoting best practices.

To identify areas of improvement, The Guardian Group conducted its Stakeholder Survey, which we distributed digitally to over 6,000 industry participants: applicant attorneys, defense attorneys and claims adjusters who operate within the California Workers' Compensation system.

This paper reviews and interprets the survey results. In addition, the Guardian Group introduces a new learning series titled: "The Good QME". The Good QME provides actionable steps evaluators can implement to improve their reporting and evaluation processes to better serve injured workers and the legal and insurance community.

## Study Objectives

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The Guardian Group's 2025 QME Stakeholder Survey sought to gather perspectives from the parties who rely on QME Reports to accomplish their professional objectives. The survey was self-reported and focuses on all QMEs (whether operating independently or with a management company) during the 2024 calendar year. In this survey, respondents were asked to provide their level of satisfaction with the following:

- Overall Level of QME Reports
- Timeliness in areas of the QME process
- General aspects of QME reporting
- Specific sections of the QME Report

The survey consisted of 25 questions. Additionally, respondents were granted the opportunity to provide write-in comments.

## Executive Summary

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In late 2024, The Guardian Group distributed its QME Stakeholder Survey digitally to over 6,000 applicant attorneys, defense attorneys and claims adjusters. Survey participation reflected a balanced mix of perspectives, with 52.3% of respondents representing applicant attorneys and 44.2% from the defense side (defense attorneys and claims adjusters).

The results highlighted the significant role of QME reports in the Workers Comp claims process as 98.8% of respondents reported using them “Frequently” or “Almost Always”.

Overall, only 18.6% of respondents reported that they were either “Satisfied” or “Very Satisfied” with the quality of QME Reports in 2024. This percentage was lower than the results from 2023. These findings underscore an opportunity for QMEs to improve in a variety of areas related to their Report process.

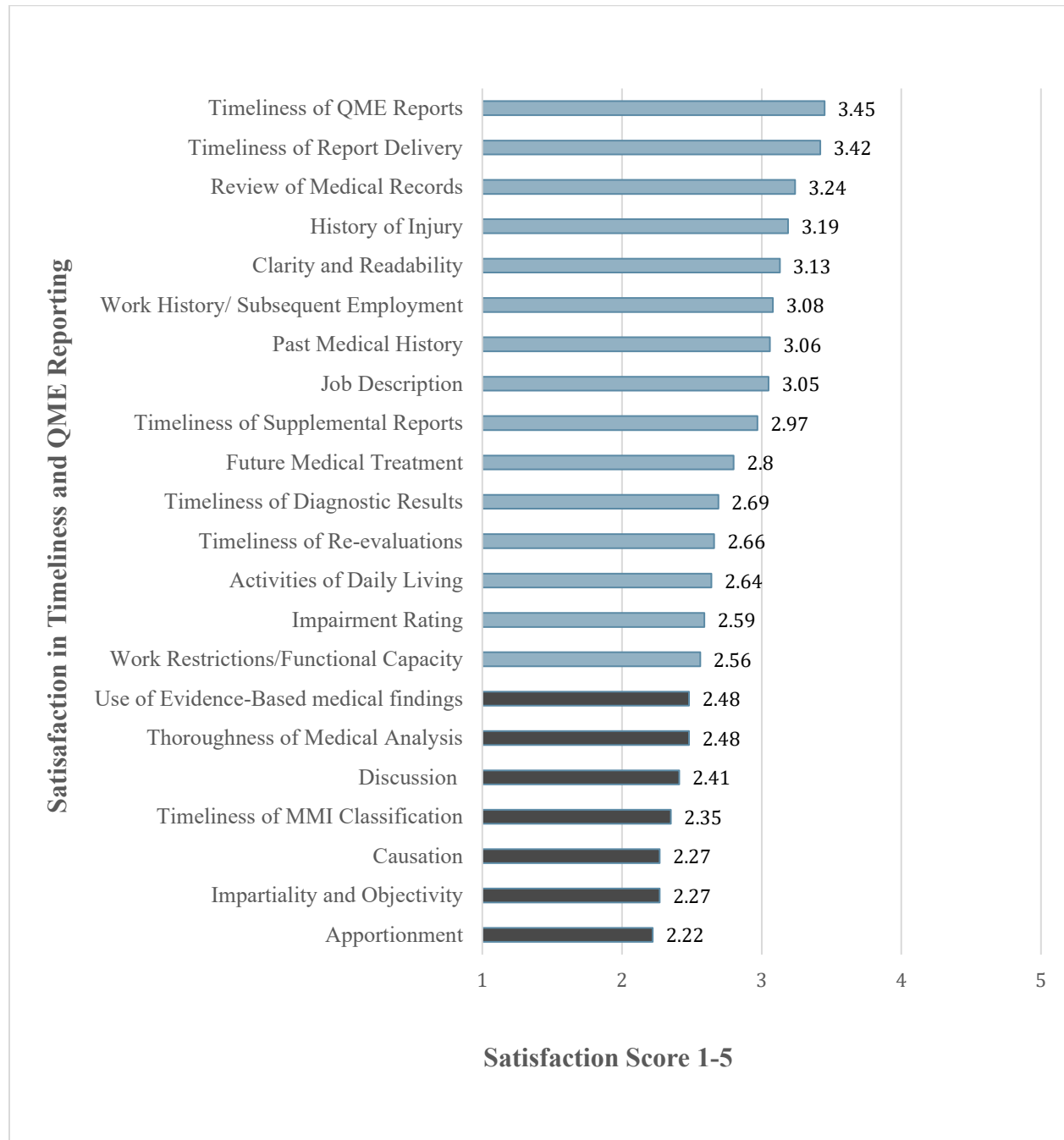
In addition, respondents also rated satisfaction across 23 QME Report Attributes, Report Sections and Aspects of Timeliness on a scale from 1 (lowest satisfaction) to 5 (highest satisfaction) (Figure 1.1). Satisfaction Scores were the lowest for the following categories/sections:

- Use of Evidence-Based Medical Findings (2.48 out of 5)
- Thoroughness of Medical Analysis (2.48 out of 5)
- Discussion Section (2.41 out of 5)
- Timeliness of MMI Classification (2.35 out of 5)
- Causation Section (2.27 out of 5)
- Impartiality and Objectivity (2.27 out of 5)
- Apportionment (2.22 out of 5)

In review of the score data as well as content from the write-in comments, we provide the following teaching points for Qualified Medical Evaluators:

- **Increase Emphasis on Objective Findings:** focus on the creation and use of an objective framework of analysis that results in medical evidence-based findings and that minimizes reliance on subjective determinations
- **Enhance Apportionment/Causation Sections:** incorporate an objective framework of analysis for calculation of Apportionment and Causation; clearly explain your findings
- **Increase Focus on Facilitating a Timely Settlement:** consider acceleration of the MMI Classification if medically appropriate; also explain all conclusions

**Figure 1.1. Overall Satisfaction**



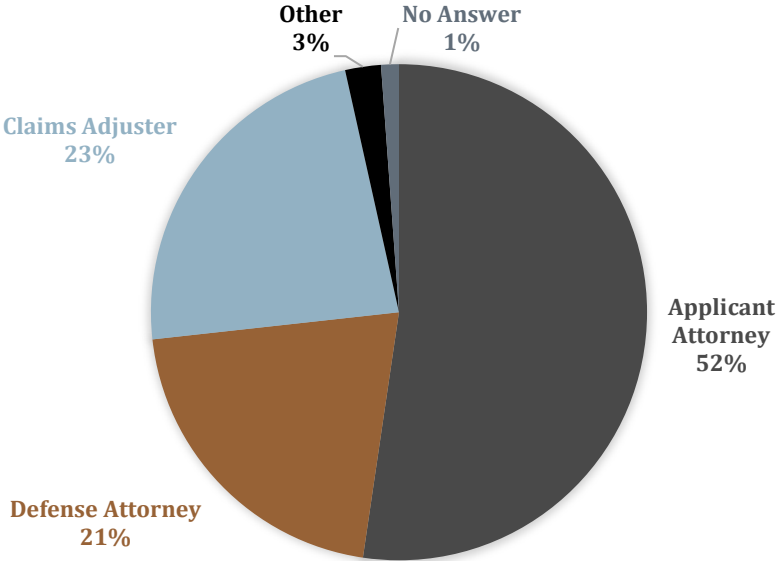
# DETAILED FINDINGS

## INTRODUCTION

The Guardian Group’s 2025 QME Stakeholder Survey was designed to gather critical feedback from the primary users of QME reports—applicant attorneys, defense attorneys, and claims adjusters—who rely on these evaluations to resolve legal disputes. 98.7% of respondents reported using QME reports either "Frequently" or "Almost Always" in their practice.

Survey participation reflected a balanced mix of perspectives, with 52.3% of respondents identified as applicant attorneys, 20.9% as defense attorneys and 23.2% as claims adjusters) (Figure 2.1).

**Figure 2.1. Demographic of Respondents**

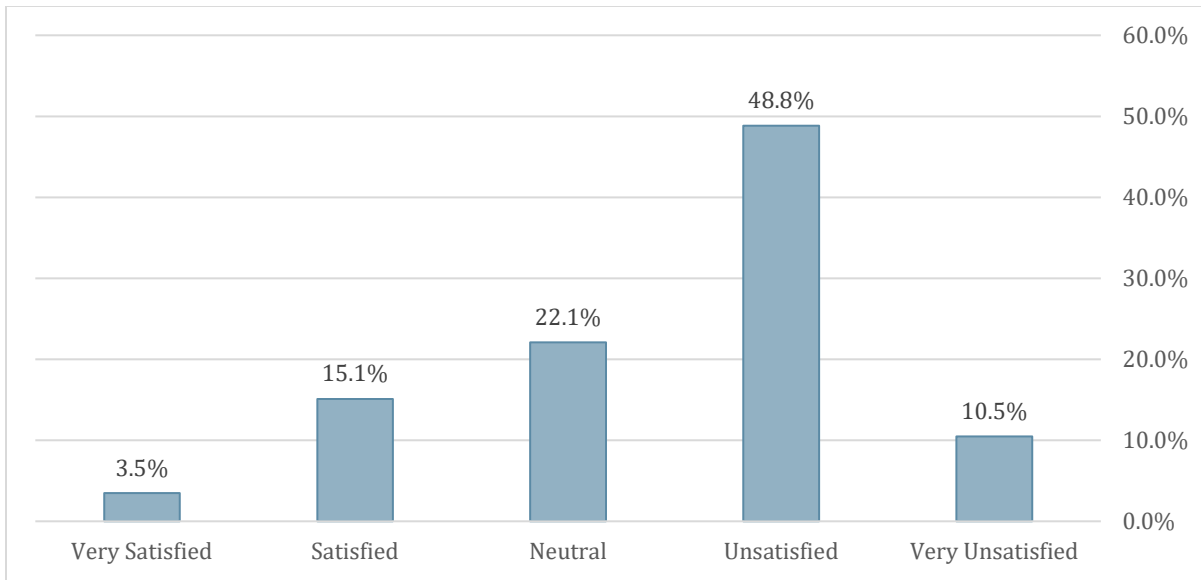


## OVERALL SATISFACTION

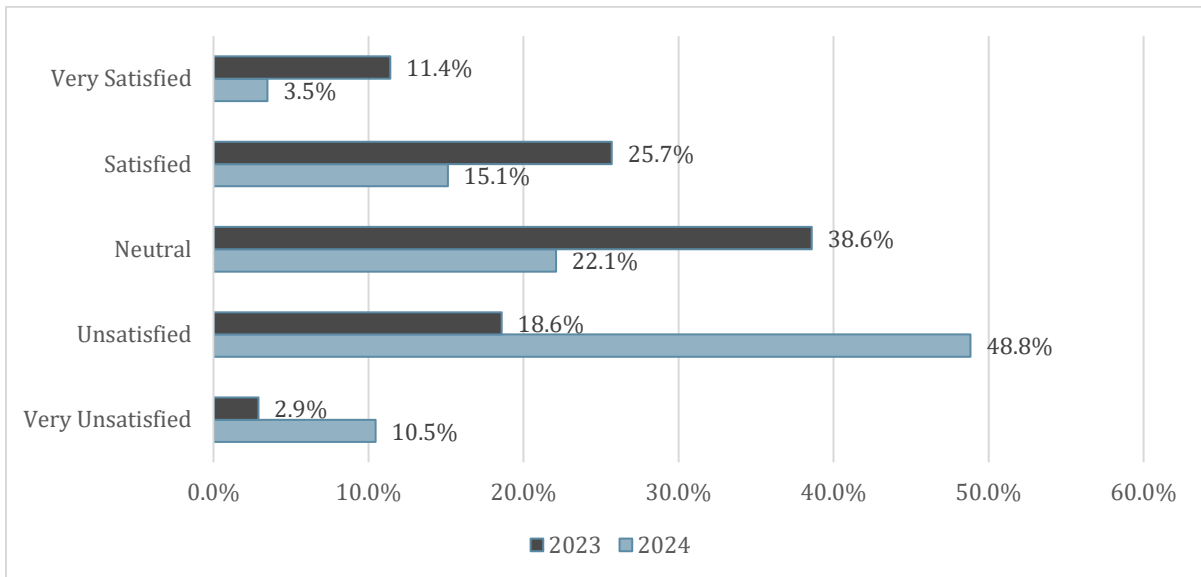
Overall, only 18.6% of respondents expressed satisfaction with QME Reports in 2024 which compares to 41.1% for 2023. (Figures 2.2, 2.3)

The data reveals a sharp decline in overall satisfaction with QME Reports from 2023 to 2024. The percentage of respondents who were either "Very Unsatisfied" or "Unsatisfied" has surged from 21.5% in 2023 to 59.3% in 2024, indicating growing frustration with QME Report quality.

**Figure 2.2. Overall Satisfaction - QME Reports in 2024**



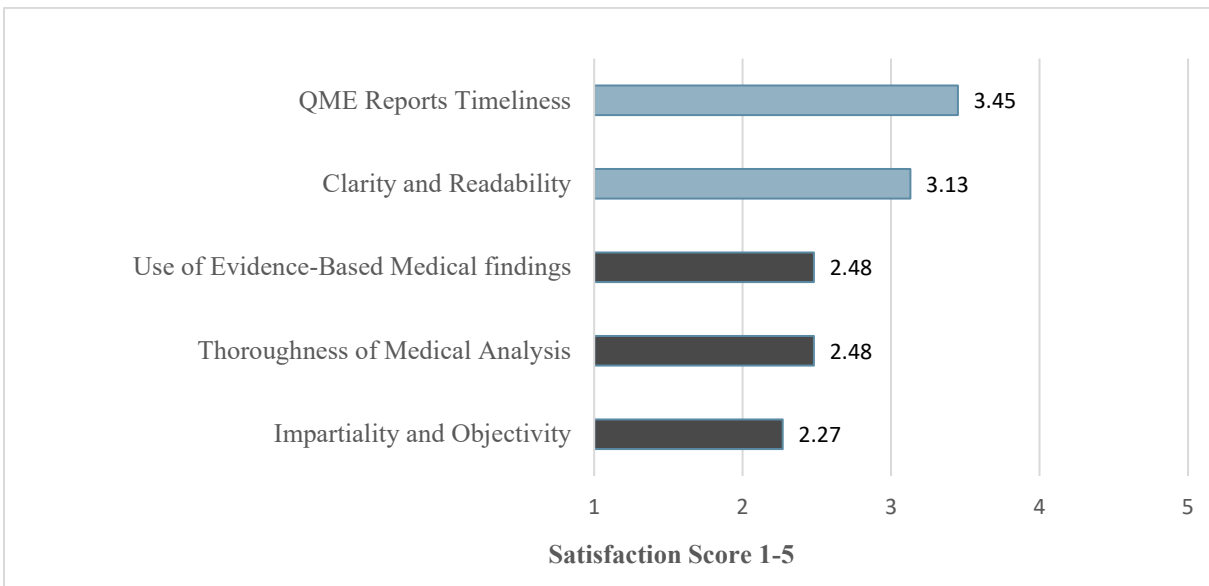
**Figure 2.3. Overall Satisfaction - Comparison of 2023 and 2024**



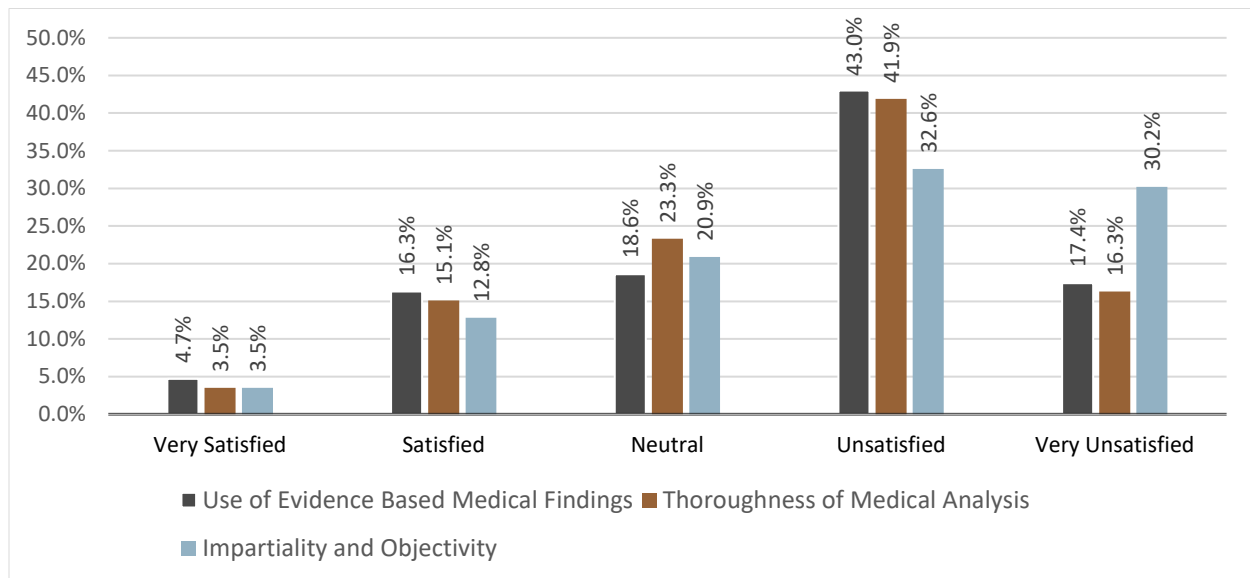
## REPORT ASPECTS

Areas of concern include Impartiality and Objectivity (Average Score of 2.27), Thoroughness of Medical Analysis (2.48), and Use of Evidence-Based Medical Findings (2.48). Figure 2.5 compares these three aspects across the 5 Satisfaction Scores. Notably almost one third of respondents marked “Very Unsatisfied” with Impartiality and Objectivity, which was the highest percentage across all 25 categories.

**Figure 2.4. QME Report Aspects**



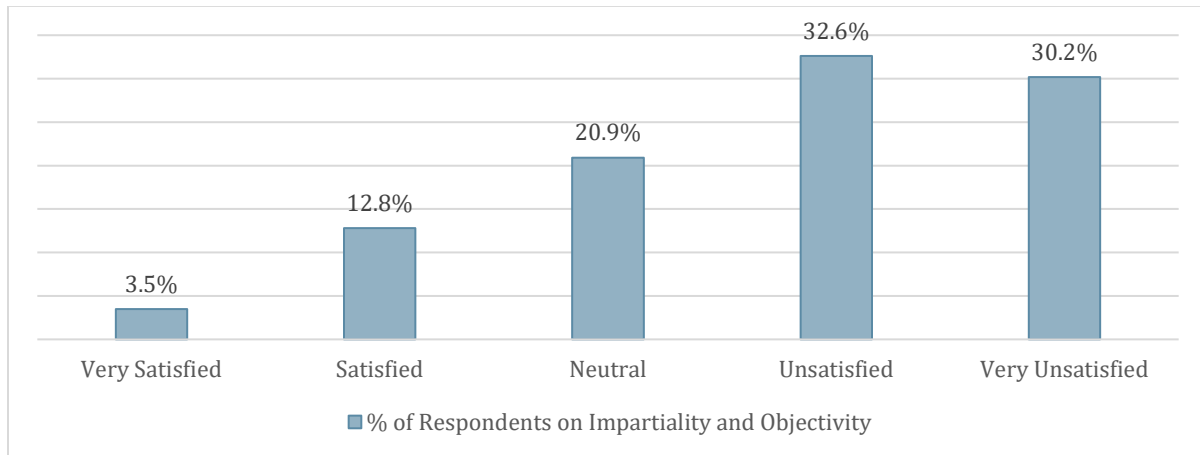
**Figure 2.5. Comparison of Worst Performing Report Aspects**





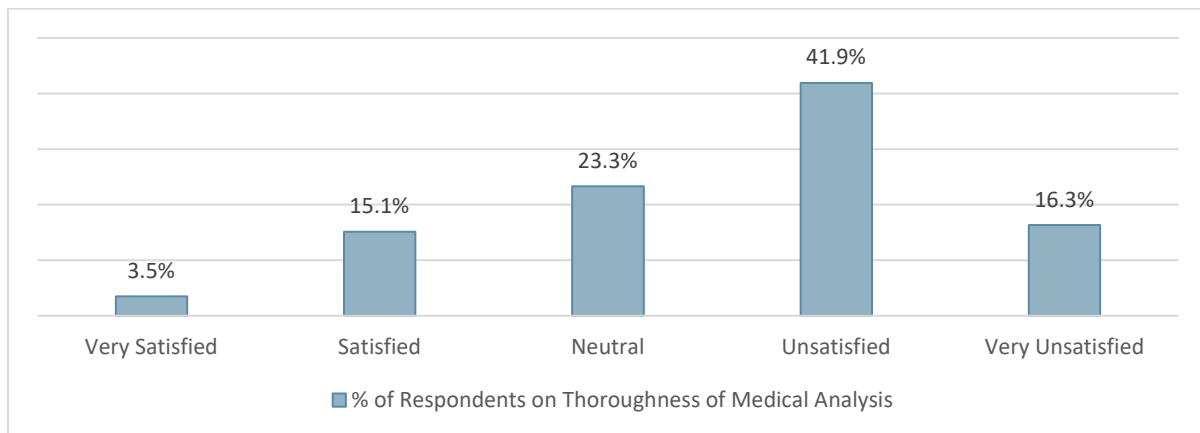
- Impartiality and Objectivity (Figure 2.6):** This category received the lowest satisfaction rating, with 62.79% of respondents expressing dissatisfaction and an average score of 2.27. Write-in comments from both Applicant and Defense point to subjective determinations as a signal of a biased report

**Figure 2.6. Impartiality & Objectivity**



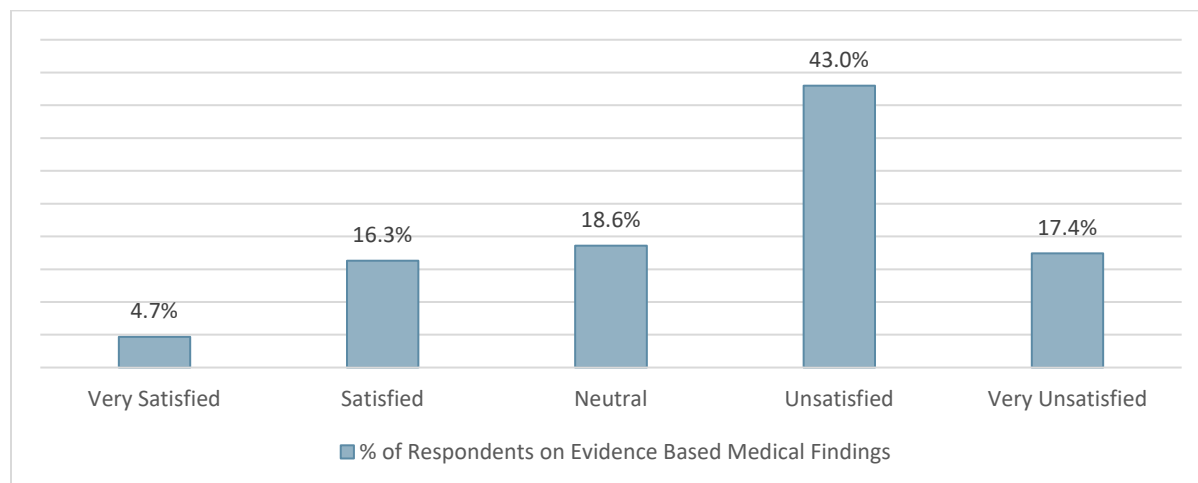
- Thoroughness of Medical Analysis (Figure 2.7):** With 58.14% of respondents dissatisfied (average score of 2.48), many cited concerns over the depth and rigor of the medical evaluations. Comments indicate the belief that too many QMEs provide conclusory statements without supporting medical evidence and fail to conduct comprehensive examinations.

**Figure 2.7. Thoroughness of Medical Analysis**



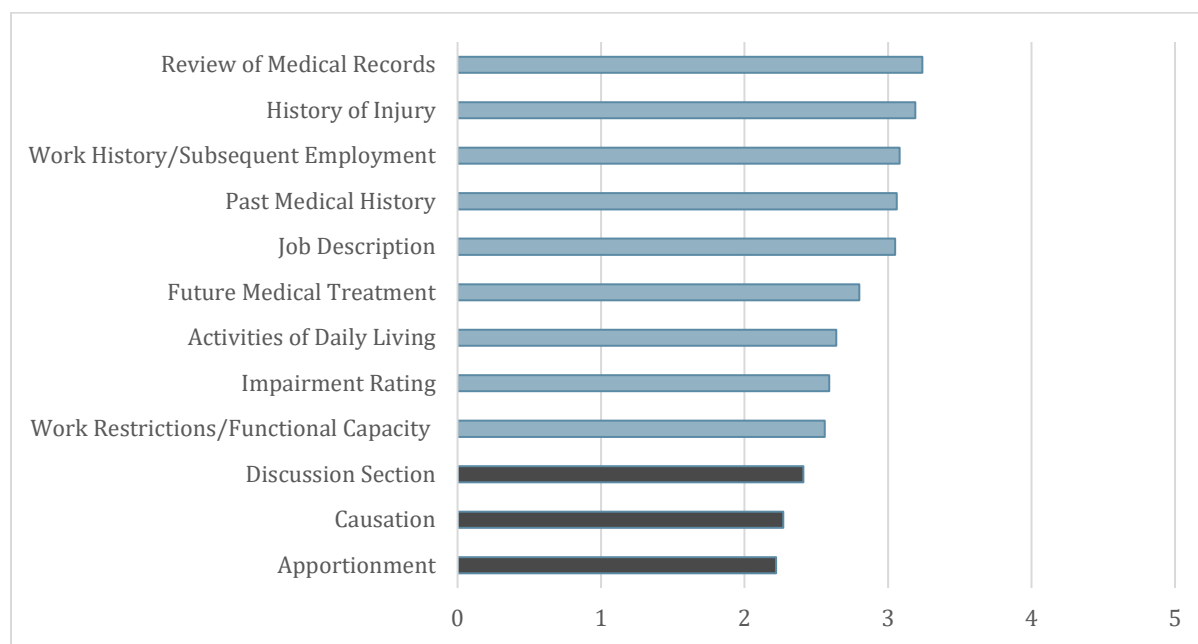
- Use of Evidence-Based Medical Findings (Figure 2.8):** Scoring similarly to thoroughness at 2.48, many reports were criticized for lacking substantial medical evidence to support findings. Others expressed concerns regarding the proper application of the AMA Guidelines as well as staying current with relevant case law.

**Figure 2.8. Evidence Based Medical Findings**



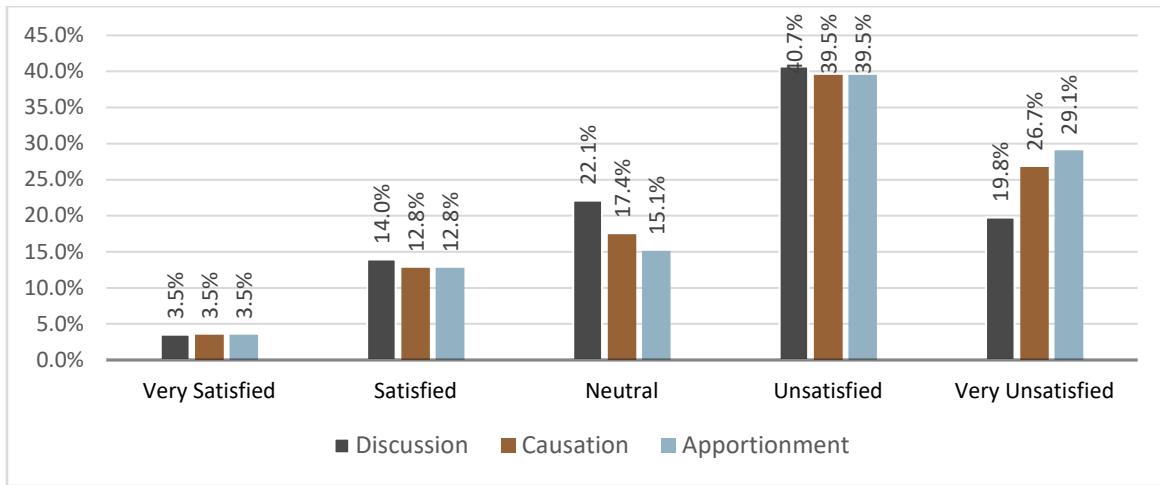
## QME REPORT SECTIONS

**Figure 2.9. QME Report Sections**



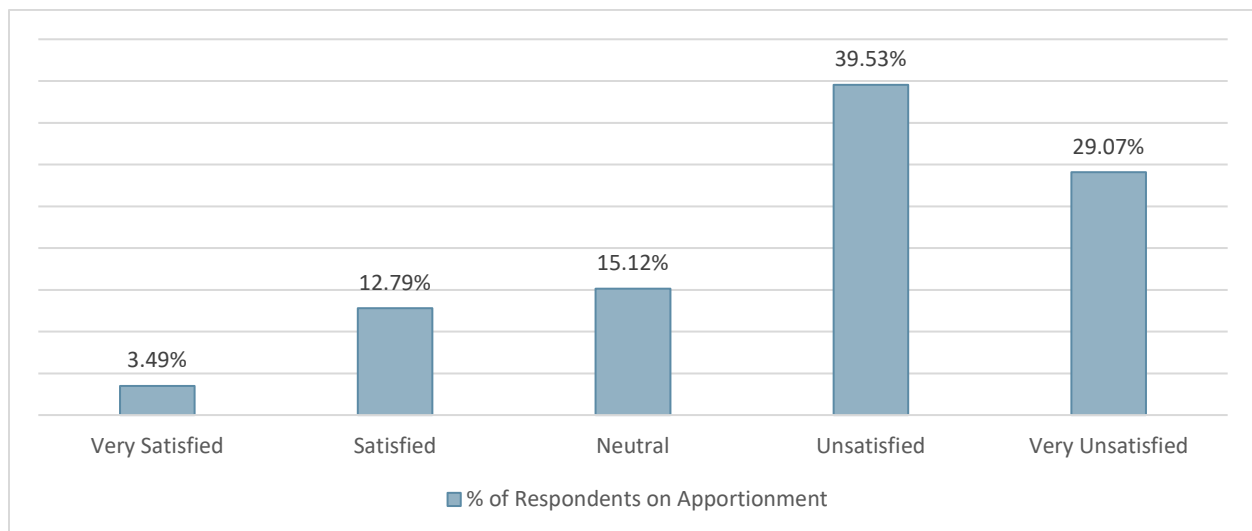
The survey revealed high levels of dissatisfaction with the following report sections: Apportionment (68.6%), Causation (66.3%), and the Discussion Section (60.5%). Scores for the Apportionment Section were most concerning as only 16.3% of respondents expressed satisfaction. Write-in comments voiced frustration with what is perceived to be the subjective nature of Apportionment and Causation determinations that too often lack explanation.

**Figure 2.10. Comparison of Worst Performing QME Report Sections**



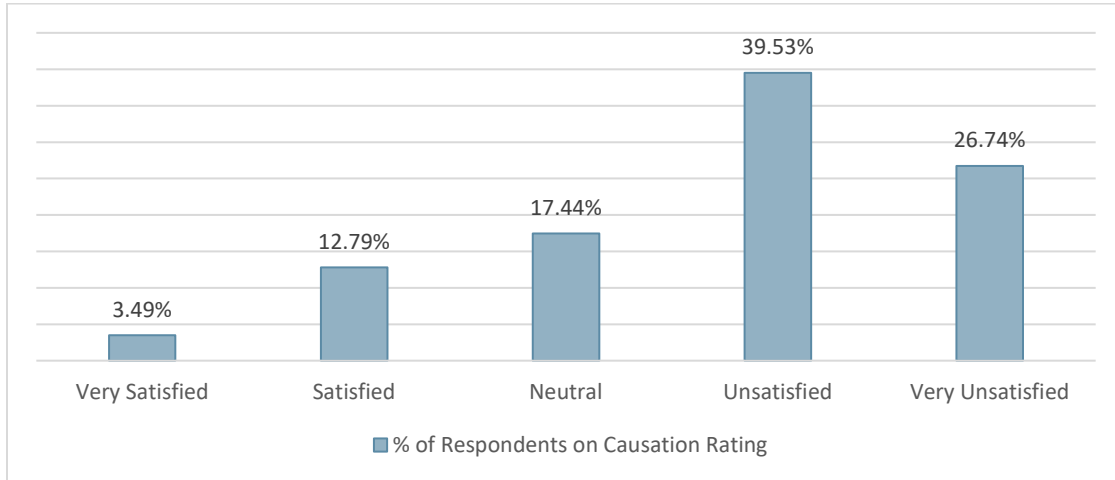
- Apportionment (Figure 2.11):** 60.3% of respondents expressed dissatisfaction contributing to an average score of 2.35. Many comments indicate that QMEs often fail to provide a well-reasoned basis for apportionment determinations. Some respondents noted that apportionment conclusions appear arbitrary, lacking a clear explanation of how pre-existing and work-related factors were weighed. Others expressed frustration over QMEs relying on vague references to "natural degeneration" without citing objective medical evidence.

**Figure 2.11. Apportionment Section**



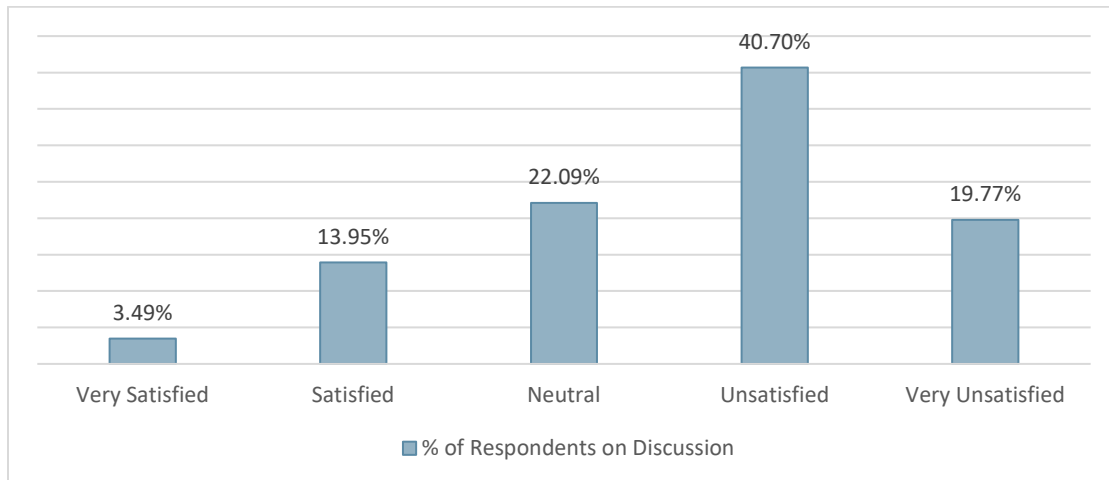
- Causation (Figure 2.12):** There was 57.4% dissatisfaction among respondents on Causation, which resulted in an average score of 2.42. Respondents frequently criticized reports for lacking a clear and well-supported explanation of how an injury or condition is linked to employment activities.

**Figure 2.12. Causation Section**



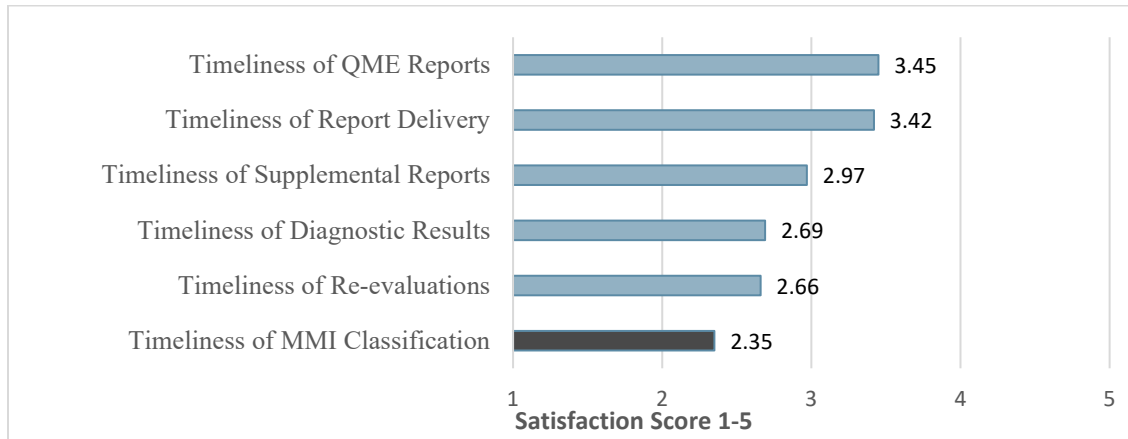
- Discussion (Figure 2.13):** The Discussion section of QME reports received an average score of 2.45, with 55.8% reporting dissatisfaction. Many respondents indicated that reports often lack a cohesive and logically structured discussion of medical findings, leading to ambiguity in conclusions. Some noted that QMEs frequently fail to reconcile conflicting medical evidence, leaving critical questions unresolved.

**Figure 2.13. Discussion Section**



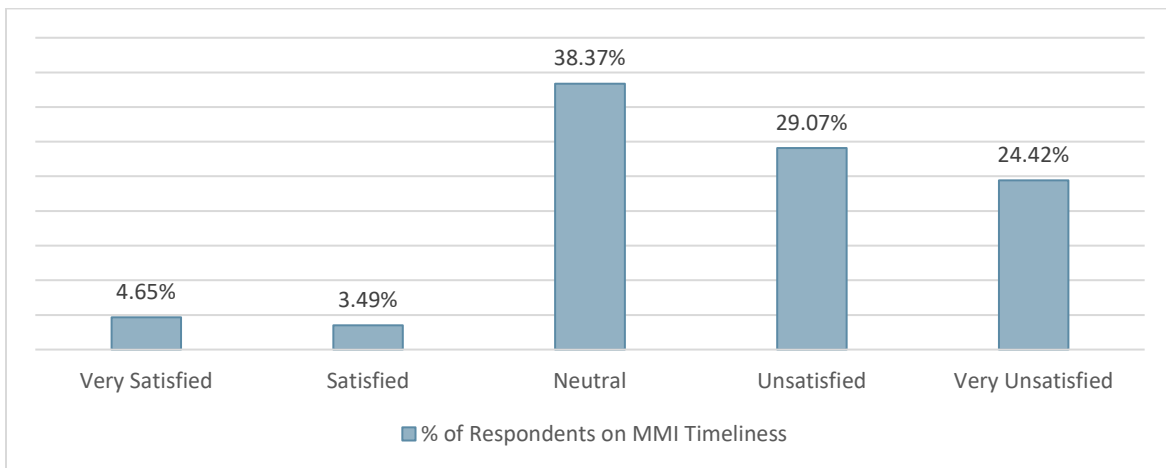
**TIMELINESS**

**Figure 2.14 Timeliness**



Timeliness of MMI Classification scored the lowest in this section at 2.35, which ranked near the bottom of all categories. Respondents from both the Applicant and Defense expressed frustration with QMEs who delay classifying an applicant as MMI, even when there has been no meaningful change in condition or an extensive history of prior treatment. This creates a delay in settlement which seems to only benefit the evaluator.

**Figure 2.14 MMI Classification**



## CONCLUSION

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This study was conducted to assess the current state of QME reporting and identify areas for improvement based on direct feedback from professionals in the medical-legal industry. The responses highlighted concerns regarding a perceived lack of objectivity and adherence to evidence-based medical standards, as well as QME actions or lack thereof that cause unnecessary settlement delays.

In response to these insights, The Guardian Group introduces: The Good QME.

The Good QME is an advanced learning series designed to promote best practices within the med-legal industry.

Moving forward The Good QME will continue to refine its learning objectives based on feedback from future Stakeholder Surveys.

*At The Guardian Group, we continue our commitment to the highest standard of Med-Legal Reporting as the provider of choice amongst attorneys, claims adjusters and injured workers who seek a just and timely resolution to their work injury dispute.*

