

Submission 5

Question	Answer
Agreement	I have read the SIRA submission procedure *
Can we publish your submission?	Yes, but I prefer to remain anonymous
Name of organisation or individual making this submission	
Authorised delegate/contact person	██████████
Position	██████
Organisation	████████████████████
Postal address	██
Email	██
Phone number	██████████
Policy number (if applicable)	
Claim number (if applicable)	

Question	Answer
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Insurer (icare, Allianz, EML, GIO)

What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?

Please attach any evidence to support your statements.

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What should the Nominal Insurer (icare) be doing more of?

Educating agents to in turn educate employers as to what injured employers are entitled to, such as 1. The requirement to reimburse workers for sick leave or annual leave taken after a workers compensation claim has been accepted; 2. The return to work process. 3. That they can use their own nominating treaters

Please attach any evidence to support your statements.

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What should the Nominal Insurer (icare) be doing less of?

Restricting the number of agent insurers who can handle workers compensation claims. Since claims have been restricted to Allianz, EML or GIO only, the number of complaints from workers has increased tenfold, likely because insufficient case managers have been appointed, and those that have been appointed have had zero training or empathy in how to manage claims.

Please attach any evidence to support your statements.

No file uploaded

Are there any improvements you would

Question	Answer
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like to suggest regarding premiums?

Please attach any evidence to support your statements.	No file uploaded
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What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?

Please rate your experience with workers compensation premiums issued by the Nominal Insurer (icare) from 5 (excellent) to 1 (poor).	Not applicable
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What has been your experience with the management of claims by the Nominal Insurer (icare) and scheme agents EML, Allianz and GIO?

Allianz, EML or GIO refuse to answer calls, they do not return calls, they do not respond to emails. The case managers change daily. Allianz, EML or GIO do not clearly explain to injured workers their rights. They continually bully and harass workers to return to work, despite medical evidence clearly stating they cannot. They threaten to cease weekly benefits without any valid reason to do so. They are exacerbating psychological conditions of injured workers, by continually demanding forms to be completed, more medical evidence, more appointment etc.

Please attach any evidence to support your statements.	No file uploaded
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From your perspective, what impact has icare's new claims management

The claims management process is failing. Workers have no idea what they should be doing or how to go about doing it. Allianz, EML or GIO do not properly

Question

Answer

processes had on return to work outcomes and the customer experience?

advise workers of their rights and continually push workers to return to work before their treaters confirm they are ready. The RTW officers bully the workers and their GPs in an effort to get what they think is right without refer to the actual medical evidence. Allianz, EML or GIO appoint third party RTW companies whose only goal is to close a workers file. These RTW officers, ignore medical evidence and insist on RTW. These early return to work, often without workers being given referrals to specialists, result in exacerbation of injuries to workers.

Please attach any evidence to support your statements.

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What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing more of?

Educating Allianz, EML or GIO, especially EML as to their correspondence they are providing to workers. Allianz, EML or GIO consistently forward letters to workers that are difficult to understand for a solicitor but impossible for a worker to understanding. For instance, EML forwarded my client a letter recently, implying that my client could do something to move her file along, when in fact there was nothing she could do except attend an IME organised by them. It is unacceptable and confusing for workers. Allianz, EML or GIO should be providing their case managers with more education and training especially in empathy.

Please attach any evidence to support your statements.

No file uploaded

What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing less of?

Bullying and harassing workers; issuing correspondence that isn't clear; hiring RTW companies that perpetrate the bully and who try and manipulate GPs to say what they want.

Question	Answer
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest regarding claims management?	Allianz, EML or GIO should start from the premise of "innocent until proven guilty". Ie, stop assuming the work isn't injured and is just making it up. Most work cover claims are genuine and should be treated by case managers at Allianz, EML or GIO as such. Instead workers constantly have to prove they are injured and provide more and more evidence until they get so fed up with the system they opt out.
Please attach any evidence to support your statements.	No file uploaded
Please rate your experience with the management of claims by the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO from 5 (excellent) to 1 (poor).	Not applicable
Are there other matters or areas you would like to comment on?	Yes. Why is Allianz, EML or GIO allowed to contact a workers independent medical Legal expert under the guise of quality assurance? How can that expert then be considered independent? Where is the workers right to ask question the IME chosen by Allianz, EML or GIO? Where is the workers right to recieve a copy of any correspondence forwarded by the insurer to their IME? The right under the guise of quality assurance, just gives Allianz, EML or GIO free reign to criticise the workers IME and push for their own result. It undermines the entire system of IME reports.
Please attach any evidence to support your statements.	No file uploaded

Question	Answer
Are there any improvements you would like to suggest in these areas?	Remove Allianz, EML or GIO ability to question workers IME WPI reports.
Please attach any evidence to support your statements.	No file uploaded
Do you have any other issues or ideas about the Nominal Insurer (icare) that you want to share?	
Please attach any evidence to support your statements.	No file uploaded