

# Submission 18

| 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 | [REDACTED]                                  |
| Authorised delegate/contact person                        | [REDACTED]                                  |
| Position  | Business Manager                            |
| Organisation  | [REDACTED]                                  |
| Postal address  | [REDACTED]                                  |
| Email   | [REDACTED]                                  |
| Phone number  | [REDACTED]                                  |
| Policy number (if applicable)                             | [REDACTED]                                  |
| Claim number (if applicable)                              | [REDACTED]                                  |

| Question  | Answer  |
|---|---|
| Insurer (icare, Allianz, EML, GIO)  |   |
| What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)? | From 2017 to 2018 our premium increased by 45%  |
| Please attach any evidence to support your statements.  | Experience-Rated-2018-Deposit-Invoice-Dec17.pdf, type application/pdf, 54.8 KB            |
| What should the Nominal Insurer (icare) be doing more of?   | Assessing the validity of claims made by employee to ensure spurious claims are rejected  |
| Please attach any evidence to support your statements.  | Email-trail-May-2018.pdf, type application/pdf, 225.9 KB                                  |
| What should the Nominal Insurer (icare) be doing less of?   | Accepting every claim that hits their desk  |
| Please attach any evidence to support your statements.  | Email-trail-July-2018.pdf, type application/pdf, 346.3 KB                                 |
| Are there any improvements you would like to suggest regarding premiums?                                | Use a measure of 'reasonableness' in price increases even where claims have been incurred |
| Please attach any evidence to support your statements.  | No file uploaded  |

| Question | Answer |
|----------|--------|
|----------|--------|

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

What has been your experience with the management of claims by the Nominal Insurer (icare) and scheme agents EML, Allianz and GIO?

No testing to eliminate spurious claims by 'disgruntled' employees.

Please attach any evidence to support your statements.

No file uploaded

From your perspective, what impact has icare's new claims management processes had on return to work outcomes and the customer experience?

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 more of?

Testing for spurious claims

| Question   | Answer   |
|--|--|
| 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?  | Paying out every claim that lands on their desk  |
| Please attach any evidence to support your statements.   | No file uploaded   |
| Are there any improvements you would like to suggest regarding claims management?  | An open documentation trail to ensure that neither the employer nor the employee can make claims/statements without full disclosure to the other party (ensure any statements are tested and ratified and supported by evidence) |
| Please attach any evidence to support your statements.   | Email-trail-full-disclosure-required.pdf, type application/pdf, 318.1 KB   |
| 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?   | No   |
| 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?                            | No               |
| 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? | No               |
| Please attach any evidence to support your statements.  | No file uploaded |