## Submission 53

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)	
Insurer (icare, Allianz, EML, GIO)	

Question	Answer
What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?	Not so much the price of the wc but the lateness of adjustments, the confusion of the statements and invoices, and the ability to only adjust the estimated wages figures for the upcoming year only once. Regardless of circumstances
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) be doing more of?	Adjusting there system to be more user friendly on behalf of the customers they are serving, with timely processing of adjustments, simpler statements and invoicing systems, and the ability to adjust premiums according to real time figures
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) be doing less of?	
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest regarding premiums?	Please see above comments
Please attach any evidence to support your statements.	No file uploaded
What has been your experience with workers compensation	

Question	Answer
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?	As i was unaware of how the system worked it was all a learning experiance. icare made that experiance easy.
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?	n/a
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?	The claims are seems fine to me
Please attach any evidence to support your statements.	No file uploaded

Question	Answer
What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing less of?	n/a
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest regarding claims management?	no
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?	I had no notification on the delay of the processing with the end effect being a bill of nearly \$10000.00 once you included adjustment and premium charges in the future. This was a large debt to place on a small business.
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest in these areas?	There customer service is fantastic, all staff tried to help me, but their processes were difficult even for the staff managing them. Maybe a investigation into the premium management would show some defects

Question	Answer
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