

Submission 89

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	[REDACTED]
Position	
Organisation	
Postal address	
Email	[REDACTED]
Phone number	[REDACTED]
Policy number (if applicable)	
Claim number (if applicable)	

Question	Answer
Insurer (icare, Allianz, EML, GIO)	
What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?	We don't know what we owe for the last 3 years, we have paid premiums, but don't know if there will be more to pay in the future. We received a 'premium refund' via cheque with no details of what year it was for, why there was a refund. Nothing.
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) be doing more of?	<p>Their jobs.</p> <p>They are making it hard for small business to deal with them as we are spending a massive amount of time on the phone dealing with them. We are not able to use their online system as every document we send appears to go missing. We have spent hours on the phone for very small claims that haven't been paid. it's utterly ridiculous the amount of time and resources our small business has spent correcting their mistakes.</p> <p>Paying the employee directly. The administrative, PAYG and superannuation costs on top of the payments made should not be paid by the small business. This is what we pay our premiums to cover.</p>
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) be doing less of?	Requesting information we have already sent repeatedly.
Please attach any evidence to support your statements.	No file uploaded

Question	Answer
<p>Are there any improvements you would like to suggest regarding premiums?</p>	<p>Yes, audits and reconciliations need to be done in a 3 month period following the insurance year, or any excess is to be waived. We might be out of business if we receive a large bill from 3 years ago. It's totally unacceptable that we have a mystery debt hanging over our heads.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?</p>	
<p>Please rate your experience with workers compensation premiums issued by the Nominal Insurer (icare) from 5 (excellent) to 1 (poor).</p>	<p>Not applicable</p>
<p>What has been your experience with the management of claims by the Nominal Insurer (icare) and scheme agents EML, Allianz and GIO?</p>	<p>No one knows where to find the information you have sent. Each staff member have their own idea on how the process works and each claim is handled differently.</p> <p>It has been a nightmare.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>From your perspective, what impact has icare's new claims management processes had on return to</p>	<p>A hugely negative one. Most of our staff have told us that they would rather have taken time off of work unpaid than deal with the stress of the claim. They have said that's what they'll do in the future.</p>

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work outcomes and the customer experience?	We have spent many unpaid hours sorting out the mess.
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?	<p>Listening to their clients and processing claims quickly. Each claim should be handled by one person. Calling the employer to ensure they have everything they need once a claim or notification is made, not waiting for the employer to call them.</p> <p>Assess the PIAWE immediately.</p>
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?	<p>Asking for duplicate documents.</p> <p>Stalling on assessing PIAWE'S.</p>
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest regarding claims management?	All of the above. It is a complete mess.
Please attach any evidence to support your statements.	No file uploaded

Question	Answer
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?	Data quality is it's biggest issue. They don't know how or where to store it obviously as they can never find it.
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest in these areas?	
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?	There is no competition in the market and they have taken advantage of that by giving a sub standard product and dragging their feet on previous years' assessments and reconciliations.
Please attach any evidence to support your statements.	No file uploaded