

Seventh-day
Adventist Church™

South Pacific



1.0 PREMIUMS

1.1 Please rate your experience with workers compensation premiums issued by the Nominal Insurer (icare) from 5 (excellent) to 1 (poor)

| | | | | |
|--------------------------|--------------------------|-------------------------------------|--------------------------|--------------------------|
| 1 (Poor) | 2 (Fair) | 3 (Neutral) | 4 (Good) | 5 (Excellent) |
| <input type="checkbox"/> | <input type="checkbox"/> | <input checked="" type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

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

Under the LPR scheme our group has experienced issues with the timeliness around issuing of premiums, premium notices and in particular the length of time taken to finalise policy periods at 36 and 48 months has been a challenge for the employers in our group.

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

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

1.5 Are there any improvements you would like to suggest regarding premiums?

2.0 CLAIMS MANAGEMENT

2.1 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)

1 (Poor) 2 (Fair) 3 (Neutral) 4 (Good) 5 (Excellent)

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

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

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

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

2.6 Are there any improvements you would like to suggest regarding claims management?

Currently employees are able have claims accepted for incidents that any fair minded person would believe to be unfair. The ability of workers to have claims accepted without question is simply wrong. It is little wonder that Employers are unable to operate a viable Business in Australia due to escalating Workers Compensation Costs. Some example are as follows:-

1. A claim that was accepted based [REDACTED] would allege that this is part of daily living and the fact that it occurred on the

employers property is irrelevant and that work was not the substantial contributing factor to the injury.

2. [REDACTED]. These types of claims should be rejected as basic normal movements are not the Employers fault and should not be accepted as a claim.
3. The incident involving a worker at [REDACTED] The party was not sponsored by the employer or funded in any way by the employer but I think from memory some advertising was allowed to be placed on a noticeboard and therefore the Employer was held at fault. [REDACTED]
[REDACTED] I believe any reasonable person would agree that this was a privately arranged and funded out of work party and should be not covered by workers compensation even if there was a flyer on the Notice Board.
4. Claims by aging workers who it appears use workers compensation as a de facto Private Health Fund to remedy any musculoskeletal/ joint problems they experience as they get older. The ability of Employers to manage workers who are unable to fulfil the demands of the job is very difficult.
5. Workers exercising in their private time eg lunchbreaks and participating in activities such as touch football and who are sustaining serious knee injuries are being claimed under Workers Compensation. Although these are not Premium impacting why should the system be burdened with these private injury costs? Someone somewhere is paying for these costs and the Employer or the tax payers of NSW should not be held responsible.
6. The persistent refusal of Treating GP's to provide information to Claims Managers needs to be addressed as does injured workers who consistently refuse to answer or return calls or emails. It wastes valuable time of the Claims Manager.
7. Lastly psychological injury claims are in urgent need of reviewing the "perception" rule for acceptance of claims. Sometimes there is a culture issue but in other instances there are extremely difficult employees who are now able to lodge these claims and inflict serious financial damage against their employer. It is not as simple as there is a culture issue in the workplace.

3.0 OTHER QUESTIONS

3.1 Are there any other matters or areas you would like to comment on?

3.2 Are there any improvements you would like to suggest in these areas?

3.3 Do you have any other issues or ideas about the Nominal Insurer (icare) that you want to share?