



SUBMISSION (To be submitted by COB 05 July 2019)

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From:

Business Address:

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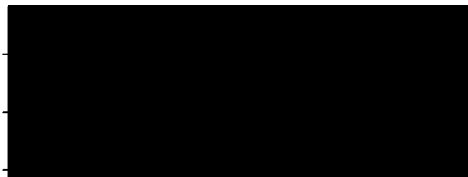
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Contact Person

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wish to have our submission published.

1. 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)
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1.2 What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?

Icare issue an 'assumed' premium based on turnover and previous year premium and will consider review if you have 25% or greater variation in employee wages. However they do not take the apprenticeship subsidy into account and if you are lucky you might see your premium adjusted for apprentices by July but by then your cash flow has been heavily affected by paying up front for the apprentices. In addition, Icare are not responding to requests for variations even though acknowledging receipt of emails, I have tried on 3 occasions since January to request variations as we have lost over 25% of our workforce, and no response. To date we have paid no premiums this year for this entity as we cannot get any replies.

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

Providing premium advice like we used to where you would send your last year's actual wages, advise of your projected wages and receive a premium accordingly. They are obviously very understaffed or lack skills and systems to handle what must now be a huge task

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

Ignoring us

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

Go back to the old system of advice up front regarding situation and not use assumptions thinking it will save time.

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)
x

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?

icare and EMI especially are not a patch on our previous insurer Allianz.

We have a documented return to work policy which has been totally ignored and we had to force EML to accept our appointment of our rehab co-ordinator. Our claims are only recent and

[REDACTED]

In one case EML agreed to pay medical expenses but would not make a determination on wages liability, don't know how you can have a partly accepted claim! In another case over 2 months went by between a 'injury' with worker continuing normal duties until

[REDACTED] the very parts of his body that were [REDACTED]

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

Treating doctors complaining of non payment even when claim partly accepted for medical expenses, worker not knowing if he would receive wages for over 4 months, pressure on us as a family business to 'look after' the [REDACTED] employee

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

Their job: manage claims in a timely and effective fashion.

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

Sitting on their hands

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

Need sufficient experienced/skilled claims managers to have one appointed for a claim in a timely manner and good communication between all parties

3.0 OTHER QUESTIONS

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

When payment deductions are put in place they should not be 'automatically' cancelled when care make an adjustment to the premium. This has happened to us on 3 occasions, resulting in large back payments when rectified. Icare electronic deduction management systems need review

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

See above

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

I have found some of the staff on the phone well over 12 months ago to be helpful but in the last 12 months it is almost impossible to achieve communication with outcomes, staffing and training need urgent attention