



# Sanitarium Health Food Company

## 1.0 PREMIUMS

Comments from Finance Department re Premiums not yet received.

**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 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)?**

**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?

- In the main GIO respond to requests in a timely manner. Occasionally we have had to remind the claims manager for approvals for services but in the main the process works.

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

- Unable to comment on the icare claims management process simply because we have continued to use GIO exclusively.

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

Work with treating doctors and medical practices to reduce the incidence of unfit certificates. Encourage treating doctors to call the RTW Coordinators at the workplace to discuss suitable duties, before issuing an unfit certificate. This is more relevant in cases where the RTW Coordinator is unable to attend appointments with the injured worker.

Education regarding what is reasonable management action versus what is discrimination, bullying, harassment and so on.

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

We are seeing a rise in WC Claims related to stress and anxiety. These generally result in an unfit certificate in the first instance. In the opinion of our RTW Co-ordinators this makes it harder for the injured worker to attend work and forces the insurer down the path of Reasonable Excuse and investigation. The WC process then becomes longer and generates more feelings of mistrust on the part of the injured worker again making it harder to return to work.

Re point 2.4 this is an area where early communication with the treating doctor and employer may enable an early return to work and resolution.

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

Disputes and resolution of disputes currently appears to heavily favour the injured worker. The employer becomes less able to contest claims or recovery timescales, resulting in escalating claims management resources, time and money.

It is also likely to create precedents for other potential claims. This may prove to be particularly true in the case of psychological injury claims.

### **3.0 OTHER QUESTIONS**

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

PIAWE payments and application of payments during periods of leave could be improved.

**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?**