

SUBMISSION (To be submitted by COB 05 July 2019)

To: consultation@sira.nsw.gov.au

From:

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Contact Person

Contact Number

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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. Many months go by after submission of actual wages for previous year before advice is received of variations for the previous year. In addition the wording of the letter of variation makes no provision for refund only extra payment!

Following variation, amendments have been made to our monthly deductions (organised by Icare) and deduction provisions have been cancelled without new ones put in place, resulting in many months of catch up afterwards.

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?

Responding in a timely fashion

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)
	<input type="checkbox"/>	<input type="checkbox"/> ⊗	<input type="checkbox"/>	<input type="checkbox"/>

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?

Nil

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?

Need sufficient experienced/skilled claims managers to have one appointed for a claim in a timely manner and good communication between all parties and better systems in place to prevent employers falling into arrears through no fault of their own.

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?