

# Submission 19

Question	Answer
Agreement	I have read the SIRA submission procedure *
Can we publish your submission?	Yes, with these details:
Name of organisation or individual making this submission	Sydney Training and Employment Ltd
Authorised delegate/contact person	[REDACTED]
Position	WHS Manager
Organisation	1300apprentice
Postal address	Level 2, 28 Burwood Road
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 paid a higher premium in the first year as the details of the new calculation were not made public until after the FY and adjustments to claim management could not be made. Since that year our premiums have reduced as we are managing the claims differently.
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) be doing more of?	The Insurer needs to look at the way they calculate the claims performance measure. As an employer of apprentices in multiple trades we are currently compared to office clerks which has a very low claim rate. We are employing 16 to 25 year old predominately male workers in trades including building / construction, electrical, air conditioning, landscaping, warehousing and business. The majority of these trades are much higher risk than office clerks and the age group of the workforce is also much higher risk then the average age or gender of an office clerk.
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) be doing less of?	
Please attach any evidence to support your statements.	No file uploaded

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

Introduce WIC codes that include Group Training Organisations to allow our Employer Safety Incentive to be properly assessed against the field in which our workers are working in.

Please attach any evidence to support your statements.	No file uploaded
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What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?

Please rate your experience with workers compensation premiums issued by the Nominal Insurer (icare) from 5 (excellent) to 1 (poor).	Not applicable
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What has been your experience with the management of claims by the Nominal Insurer (icare) and scheme agents EML, Allianz and GIO?

The management of the claims has become difficult due to not having any continuity of the claim. We are ringing a number and being handed to the next available person. This is fine in a simple injury but when there is a significant injury or more complex claim with dubious circumstances we need to be speaking to the same claim manager for the duration of this claim.

Please attach any evidence to support your statements.	No file uploaded
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From your perspective, what impact has icare's new claims management

The claims management process has failed. There is no longer a single claim manager attached to our business to help manage the claims. This is resulting

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<p>processes had on return to work outcomes and the customer experience?</p>	<p>in delays to injury management, surgery or issues being resolved with NTD's.</p> <p>If there is a claim with any questionable circumstances we need consistency in the claim management process.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing more of?</p>	<p>Supplying business with an individual claim manager.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing less of?</p>	
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>Are there any improvements you would like to suggest regarding claims management?</p>	<p>Issue a single claim manager to any claims that are not just medical treatment injuries. If there is any lost time at all a claim manager is assigned and the process can be managed more effectively to ensure that the injured party returns to normal pre injury duties quickly and efficiently.</p>

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<p>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).</p>	<p>Not applicable</p>
<p>Are there other matters or areas you would like to comment on?</p>	
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>Are there any improvements you would like to suggest in these areas?</p>	
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>Do you have any other issues or ideas about the Nominal Insurer (icare) that you want to share?</p>	



**Question**

**Answer**

Please attach any evidence to support your statements.

No file uploaded