

Submission 50

Question	Answer
Agreement	I have read the SIRA submission procedure *
Can we publish your submission?	Yes, but I prefer to remain anonymous
Name of organisation or individual making this submission	[REDACTED]
Authorised delegate/contact person	[REDACTED]
Position	Workers Compensation Consultant
Organisation	[REDACTED]
Postal address	[REDACTED]
Email	[REDACTED]
Phone number	[REDACTED]
Policy number (if applicable)	[REDACTED]
Claim number (if applicable)	[REDACTED]

Question	Answer
Insurer (icare, Allianz, EML, GIO)	
What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?	We have had only 1 renewal and there were no issues.
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) be doing more of?	
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
Are there any improvements you would like to suggest regarding premiums?	
Please attach any evidence to support your statements.	No file uploaded

Question	Answer
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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

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

Poor. They use generic systems and the new claim triage isn't effective in identifying high risk claims. Claims sit in a service center for 2 weeks. Workers do not get called unless there is a clear indication of a significant injury. Despite having a dedicated case manager, we never know who is managing 80% of the portfolio due to the said systems. Our Case Manager is near impossible to contact as they have too many claims to manage.

Please attach any evidence to support your statements.

No file uploaded

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

Generic systems and not enough case managers.

Please attach any evidence to support your statements.

No file uploaded

What should the Nominal Insurer (icare) and/or its

Employ more case managers and reduce portfolio size.

Question	Answer
<p>scheme agents EML, Allianz and GIO be doing more of?</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>Less automation</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>Portfolio size should not be greater than 60 per case manager and that number should include low and high risk claims as 60 high risk claim is also too many for 1 individual to manage.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<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>Having only 1 insurer means we can't move our portfolio due to EML's poor performance.</p>

Question

Answer

Please attach any evidence to support your statements.

No file uploaded

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

Please attach any evidence to support your statements.

No file uploaded

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

Please attach any evidence to support your statements.

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