



3/7/19

To Whom It May Concern

I am writing in regards to my concerns about iCare & EML and the current systems and changes they have implemented. I would also like to point out the increases in my premiums which have severely affected my business.

Issues with EML

- No case manager (or contact numbers for case managers)
- No proactive management
- Minimal management at all on a claim in the first 6 weeks
- No evidence of compliance management
- Minimal investigation of claims or questioning medical professionals.
- No contact from anyone at EML unless it's an initial contact call or closure call.

Increase in my premiums

In 2016-2017 my premium was \$176,499 and I was paying 6.4%
In 2017-2018 my premium was \$474,450 and I was paying 12.5%
And in 2018-2019 my premium was \$511,000 and I was paying 15.5%

Our company does not have many claims yet the premium continues to rise. I feel the lack of management from EML is just going to make this worse and it should not be up to us to pay for this. Our premium has almost tripled in 3 years.

Issues with iCare

- Staff who are not experienced or staff who advise us different things when we ask the same question
- Claims being sent to iCare, no claim number provided and no confirmation this has been received
- No contact for us to call, just the 13 number and wait on hold.

The new claims management process has been absolutely detrimental to injured workers and employers. There has been no early intervention which has caused longer Return to work timeframes and I hope it will not be us that pays for this.

Yours sincerely

