## Submission 51

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	
Authorised delegate/contact person	
Position	
Organisation	
Postal address	
Email	
Phone number	
Policy number (if applicable)	
Claim number (if applicable)	
Insurer (icare, Allianz, EML, GIO)	

Question	Answer
What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?	Premiums have increased across ALL policies that I have access to regardless of clients claims performance
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) be doing more of?	Allowing NI's to decline claims when appropriate
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
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

Question	Answer
What has been your experience with the management of claims by the Nominal Insurer (icare) and scheme agents EML, Allianz and GIO?	
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?	It has increased Premiums, increased the time it takes injured workers to return to work, increased the number of Psych claims
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing more of?	Employe more claims staff, revert to old legislation
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing less of?	
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you	

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

Question	Answer
Please attach any evidence to support your statements.	No file uploaded
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).	Not applicable
Are there other matters or areas you would like to comment on?	The changes has seen hundreds of experienced Case Managers leave the industry, never to return.
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?	Competition is KING, the more Insurers competing in the market, the better
Please attach any evidence to support your statements.	No file uploaded