

**SUBMISSION**

To: consultation@sira.nsw.gov.au

From: **Lifestyle Solutions**

**Business Address:** **33 Fern Street Islington NSW 2296**

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**Contact Person** **Tania Duncan:**  
**National Workers Compensation Manager**

**Contact Number** [REDACTED]

**Contact Email** [REDACTED]

I do

*Please tick one*

wish to have our submission published.

## **1.0 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)

**1.2 What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?**

**1.3 What should the Nominal Insurer (icare) be doing *more* of?**

**1.4 What should the Nominal Insurer (icare) be doing *less* of?**

**1.5 Are there any improvements you would like to suggest regarding premiums?**

## **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)

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

Please see attachment

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

Poor. This is due to lack of experience with "specialist" staff in roles. Having no claim background/experience. Claims advisors are system driven to perform tasks. There is no proactive management on claims. There is no strategies or way forward. They advise they wait for treatment reports, wait for advice from specialists, rather than obtain up to date information to determine RTW goals/way forward.

At times we had had injured workers advise they have not spoken with the claim's advisor.

### **2.4 What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing *more* of?**

Consistent approach with correspondence/communication.

There is little to no letters of liability provided without having to follow these up. There is no PIAWE confirmed which creates overpayments on regular occasions.

### **2.5 What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing *less* of?**

## **2.0 CLAIMS MANAGEMENT**

Instead of employing people with qualifications (social workers, psychologists etc.) which we acknowledge have a place in areas of organisations, they need to concentrate on employing staff that have workers compensation knowledge, background and understanding of the system/legislation.

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

A proactive approach to claims management. On the basis when an unfit certificate is issued for a period of time (e.g. a month) with no specific treatment, this is not questioned. There is no attempt to speak with the NTD to understand the reason for decision, nor a case conference to discuss the circumstances. Under the previous model a case conference would be a minimum. Based on the non-adversarial approach there is no query on capacity. Seek further medical advice/reports to continue to support the claim.

Our experience is that a Workcover medical certificate is issued, and although clinical notes may be asked for and not provided there is no follow up. Workers Insurance will continue to support the claim with little advice. When claims become lengthy and further complex, they need to go back to basics to determine what is and is not part of the claim. Reluctance to seek IME or refer to legal as seen as adversarial actions.

### **3.0 OTHER QUESTIONS**

**3.1 Are there any other matters or areas you would like to comment on?**

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

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

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**

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

**1 Poor**























