

Submission 97

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	Japara
Authorised delegate/contact person	[REDACTED]
Position	National WHS Manager
Organisation	Japara
Postal address	
Email	[REDACTED]
Phone number	
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)?	there has been a bit of confusion around the issuing of premium notices this year. I would assume that is due to the number of changes within the framework of the scheme itself. Unfortunately, this impacts employers at what is a very busy and challenging time of year. Hopefully, this will settle.
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) be doing more of?	We have had a great experience working with Icare in developing a strategic approach to improving safety and wellbeing within our organization. We look forward to continuing that relationship and benefiting our employees.
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) be doing less of?	we would like to see more stability in the scheme, change is always a good thing when done well but unfortunately when not it causes issues for injured workers and frustration for employees when they feel they have less control over the management of their claims.
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest regarding premiums?	As an employer we would like to see more autonomy in claims management, we would like to see a balance that is fair for both the worker and employees. More accountability for insurers and IME's/GP's and THP or Allied health professionals.

Question	Answer
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
What has been your experience with the management of claims by the Nominal Insurer (icare) and scheme agents EML, Allianz and GIO?	We had a lot of instability and disruption with our insurer in the early days. Due to all of the changes, naturally, a lot of claims managers were leaving to go elsewhere. This causes a considerable amount of frustration and angst for our injured and frustration and difficulty in managing claims effectively for us and the employer.
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?	Created a state of flux and uncertainty. We were fortunate enough to stay with our insurer through this process and I think that this saved us and our employees a considerable amount of concern and frustration. In essence, no one "fell through the cracks"
Please attach any evidence to support your statements.	No file uploaded

Question	Answer
<p>What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing more of?</p>	<p>working more collaboratively and holistically with the employer and employee on claims management.</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>I have no comment on this</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>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>	

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.

No file uploaded