Submission 2

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	Lesley Harrison
Authorised delegate/contact person	Lesley HARRISON
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)?	
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
What has been your experience with workers compensation premiums issued by the Nominal Insurer (icare)?	

Question	Answer
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?	Appalling As people are allowed to comment on my condition an documents that I have not given Permission to do so For example one person was allowed to speak to pinnacle rehad about my condition when she has never been to the doctors with me I have never discussed my condition with her an never gave her permission to talk on my behalf some of the information she gave was not right I have complained about this to eml an have never received a response
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?	None They haven't been helpful I am not receiving all my documents Everyone else is receiving my documents but me And when I do receive any documents I get them at the last minute an they are waved under my nose an asked to sign it when everyone on else has had them for a number of weeks
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?	Keeping injured people updated on information I should be the first person to receive the information or documents so I can check if it is correct and be able to have an opinion on it before it goes to other parties

Question	Answer
	Acting on your grievances and disputes with rtw coordinator (who have a Conflict Of Interest) acting on disputes with rehad companies (whom give misleading information) When talking to eml I have on a few occasions been told that I am costing my employer a lot of money why am I told that for Believe the injured person an what they are saying is correct and believing what the doctor and specialist have to say
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?	Looking after employers more then the injured person Stop making you feel guilty
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest regarding claims management?	Yes they should be there for both the parties equally be fair Stop making the injured worker feel guilty I have had a few phone conversations with eml whom said on a number of time I'm am costing my employer a lot of money Be a lot more caring
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	Not applicable

Question	Answer
agents EML, Allianz and GIO from 5 (excellent) to 1 (poor).	
Are there other matters or areas you would like to comment on?	They don't provide you with any information about your rights an whom is out there to help you You are told to look it up on the internet For example when they told me I was having rehad they provided me will a rehad company but did not tell me I could choose my own Even this Survey if I hadn't signed up for Wiro's newsletter I would not have known about this
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest in these areas?	Better Communication Stop making the injured worker feel guilty Preview documents to the injured worker Being included in case conferences an stop making the injured worker left out of everything
Please attach any evidence to support your statements.	No file uploaded

Question	Answer
Do you have any other issues or ideas about the Nominal Insurer (icare) that you want to share?	Yes rehad providers I had pinnacle rehabilitation as my first rehad company eml assigned them in 3 months I never saw any one from this company yet they would make unrealistic demands On me which was a great deal of extra pressure making me feel out numbered as the rtw coordinator believed every thing they wrote was correct even tho she had been with the doctors with me for 9 months But many things in there report was incorrect in my opinion When I questioned eml an pinnacle about this there response Was don't worry about it It's never going to happen an it will always be getting pushed back But my thing was if it's not going to happen why write it Also if you get on pinnacle rehad website an go to location they say there is an office in my home town I have gone to investigate this on one side there is the fire brigade ,town library on the other corner a car park on another an a vacant block of land on the other What they eml don't realise it Causes great Stress on the worker Especially when you have a rtw coordinator whom believe what they say is going to happen an then when I can't do it I'm seen as the bad person whom is putting up obstacles My husband Ron emailed Icare an Gina about how we can receive information attached is there response Also I have a lot of support statements but it is not allowing me to attach more then on document

Please attach any evidence to support your statements.

No file uploaded