

[REDACTED]

24th June 2019

**SIRA Review Submission - [REDACTED]**

**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)
<input type="checkbox"/>	X	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

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

Takes long time to get premiums issued, and update forecasts.

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

More proactive and timely in issuing premiums. Better communication.

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

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

Quicker response time once payroll forecasts updated.

## 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 (Fair)      3 (Neutral)      4 (Good)      5 (Excellent)  
                      X                                                                 

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?

We have had a number of cases where our broker [REDACTED] has had to chase EML continuously and get no response. The impact of this has led to our business suffering additional cost and additional time impact on some of our cases. If [REDACTED] had not been there to chase this would have been even greater. The responsibility not only for organisations but for employees is an important one and to let either of them down means that the impact can lead to negative experiences in either or both cases. I have listed some examples below:

[REDACTED]

There were initial challenges with the EML case manager's communication.

We lodged this with EML and asked them to fully investigate this claim, we request a full factual investigation into the circumstances of this claim and allegations, request to get clinical records to confirm pre-existing condition/s, requested medical reports to confirm diagnosis/prognosis/treatment plan and how this is related to work, requested to engage a Rehab Provider straight away for RTW support. None of this happened in a timely manner and given the time that had elapsed since the lodgement of [REDACTED] claim with EML the provisional liability period has expired and whilst we kept this pending in order to await the IME outcome, [REDACTED] put in a complaint thus EML was forced to formally make a liability decision and based on the current information on file (or lack thereof) we were forced to accept full liability at this stage.

Due to us complaining the claim was successfully moved to a [REDACTED] aligned claims team with a very pro-active and experienced case manager.

[REDACTED]

[REDACTED] placed a claim on [REDACTED]

We asked for a full factual and we confirmed with EML [REDACTED] that we have reason to object to the claim being accepted.

[REDACTED] had scheduled annual leave from [REDACTED]

This matter is causing operational issues for the business. We are in the midst of a workers compensation claim and a factual investigation is taking place.

We needed to get this matter resolved as quickly as possible due to Susan's extended annual leave..

We appointed a Rehab Provider who will assist with [REDACTED] to Work and were working to get an upgraded certificate.

[REDACTED] treating GP was strongly influenced by the psychologists' recommendation and has kept [REDACTED] off work, despite [REDACTED] Rehab Provider trying to convince the GP to upgrade to assist with identifying suitable duties.

Based on the medical report we will need to await for [REDACTED] to return from leave, prior to being able to start her Return to Work Planning. We asked EML for a medical service panel decision.

We continually had no update from EML's end and were awaiting to hear back regarding the referral to the Medical Service Panel from iCare.

Our Rehab Provider [REDACTED] from [REDACTED] had a Case Conference with [REDACTED] and her GP to discuss her progress and RTW program.

[REDACTED] had regular meetings with many managers about her role and she returned two days a week with support throughout the organisation. During this time we still didn't have the outcome of the liability review from EML

[REDACTED] agreed to continue to follow up with EML regarding the outcome of the liability review and will advise you as soon as I get an update on the outcome.

This was ongoing until [REDACTED] ended up returning to pre-injury duties.

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

The new claims management process with specific teams targeting a certain type of claim has had a positive experience on the claims management.

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

They should work on relationship management, ensuring a speedy response to requests and case timelines. This creates a positive effect for both companies and individuals who are being managed.

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

Less of deferring responsibility for actions.

Less being non-responsive to requests. We shouldn't have to chase you for an outcome.

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

Work at understanding the customers' requirements and implementing practises to continually improve.

### **3.0 OTHER QUESTIONS**

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

Workers Compensation and injury management is a critical role for any organisation. Suitable response times need to be agreed to make this whole process effective for all of those involved.

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

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

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