

To ☐ Team Policy and Design

Dear Ladies,

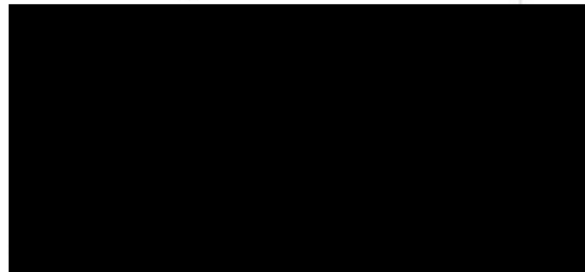
Thank you for giving me the opportunity to comment on this excellent initiative. I have tried repeatedly to use the online form but unfortunately have been unsuccessful as the system will not allow me to go past the section where I've entered my details, hence this email.

It seems that in the Workers Compensation system there is an inordinate amount of time and money spent on a small minority of workers who do not have a genuine work-related injury and who are often supported by the treating practitioners. In the system there should be a process in place where the employer and/or the insurer has the opportunity to arrange a second opinion/independent medical examination early in the course of the claim in order to save time and money and hopefully abort any nongenuine claims.

On the other hand there is also a small number of injured workers who have a genuine work-related injury and who for whatever reason are not believed by their employer despite this. There should be a mechanism in place where an injured worker can request a second opinion or independent medical examination to clarify the diagnosis and the requirement for further treatment.

Over the years the IMC guidelines seem to have become blurred as claims manager's often ask questions which should be more rightly addressed by an IME, seemingly to save money. This should also be addressed.

Yours sincerely,



Ron MURATORE