

# Submission 144

Question	Answer
Agreement	I have read the SIRA submission procedure *
Can we publish your submission?	Yes, but I prefer to remain anonymous
Name of organisation or individual making this submission	
Authorised delegate/contact person	[REDACTED]
Position	Director
Organisation	[REDACTED]
Postal address	[REDACTED]
Email	[REDACTED]
Phone number	[REDACTED]
Policy number (if applicable)	
Claim number (if applicable)	
Insurer (icare, Allianz, EML, GIO)	

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

No workflow queueing, have to call & complain for items to be processed. Privacy act - Premium info for clients no longer with a broker sent to old broker. No opportunity to estimate wages ahead of renewal for experience rated, wages auto-increase thus icare potentially over-collect deposit premiums

Please attach any evidence to support your statements.	No file uploaded
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What should the Nominal Insurer (icare) be doing more of?

Transparent up front advice to (experience rated) employers as to what their premiums will be. Advising changes in the premium rating model much earlier than late June as currently this gives employers with 30 June renewals to budget for any premium impacting changes. Allowing experience rated employers to estimate their wages before the renewal is processed. Process actual wage adjustments in a timely manner. Implement a workflow queueing method that works and is actioned and accountable.

Please attach any evidence to support your statements.	No file uploaded
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What should the Nominal Insurer (icare) be doing less of?

Self promotion

Please attach any evidence to support your statements.	No file uploaded
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Are there any improvements you would like to suggest regarding premiums?

The premium rating model to be reviewed as it appears to be fundamentally flawed at some levels, particularly for clients over 300k BTP - eg a \$500k premium loading per year for a \$157k claim (eg. ██████████) - this is extremely disproportionate.

Question

Answer

Scenario for this sized business: \$50,000 lost time payments made on claim - premium would remain at or near Base tariff premium \$70,000 lost time payments made on claim - premium loads by \$180k \$100,000 lost time payments made on claim - premium loads by \$350k \$150,000 lost time payments made on claim - premium loads by \$570k

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?

Service from EML has been very slow, for example taking six weeks to appoint a rehab provider on a psychological injury claim, and then sending the referral to the wrong email address. As independent consultants we have to handle many of the components of a claim ourselves as EML are so difficult to get hold of and then often do not follow through on what they promise.

For example EML claim [REDACTED]

Please attach any evidence to support your statements.

No file uploaded

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

The impact is very poor. Especially with a worker with a psychological injury, the initial weeks of the claim are very fragile and if the Insurer (EML) drops the ball the worker feels unsupported and this can greatly delay their return to work. The flow on effect to the workers mental health and the premium cost to the employer of the additional lost wages is detrimental.

For example EML claim [REDACTED]

Please attach any evidence to support your statements.	No file uploaded
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What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing more of?

EML - more resources and more skill within their resources. An effective workflow system rather than having to call or email and complain (numerous times) in order to get anything processed. Prioritise wage reimbursements.

For example claim [REDACTED]

Please attach any evidence to support your statements.	No file uploaded
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What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing less of?

Accepting claims without adequate investigation. Being afraid to appoint rehabilitation on psychological injury claims.

Please attach any evidence to support your statements.	No file uploaded
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Are there any improvements you would like to suggest regarding claims management?

An improved workflow system. Diarisation of follow up on claims, and actioning the diaries, as would be normal in any personal injury claims management process, rather than managing claims timeframes in an ad hoc way.

Question	Answer
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 agents EML, Allianz and GIO from 5 (excellent) to 1 (poor).	Not applicable
Are there other matters or areas you would like to comment on?	
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?	<p>Could icare's Risk Management area could have a broader geographical scope so as to service all of NSW rather than just the areas within two hours drive of Sydney. I was advised that it was too far for Risk managers to travel to visit clients in the Central West who had high premiums and would welcome risk management intervention.</p> <p>All areas of NSW should be relevant to the support of the State Government scheme.</p>

**Question**

**Answer**

Please attach any evidence to support your statements.

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