Submission 91

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	
Position	Owner
Organisation	
Postal address	
Email	
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)?	Very slow receiving premium
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

Question	Answer
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?	Icare/ EML -Very slow and often inexperienced claims consultants. Time of claim turnaround is often weeks, and I must chase them constantly. Ive also been told to calculate the payment myself even if a complex one. Ongoing claims are being mismanaged and claimants are not expected to be accountable for turning up to appointments. No followup or any action for non-compliance. Very stressful dealing with claims managers with no authority or experience. GIO were great to deal with
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?	Return to work is not occurring, and if claimants are not complying, there is no consequence apart from being continuously paid
Please attach any evidence to support your statements.	No file uploaded

Question	Answer
What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing more of?	Train consultants in greater detail. Retain staff as I believe there is high turnover. Have greater communication process with employers. Have a system that is more consequential for non-compliance with greater follow up from Icare/EML. Claims managers must be allocated within a 2 day period not after 4 to 6 weeks and having to demand a rehab provider be allocated.
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?	
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest regarding claims management?	Pls see list above. This is half the problem, you need to recreate the entire claim again every time speaking with someone
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

Question	Answer
Are there other matters or areas you would like to comment on?	Apart from poor handling of cases, and lack of communication the staff are usually quite willing to assist, they just appear untrained and inexperienced in Workers Comp matters
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest in these areas?	Training!! more staff
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