

# Submission 3

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	General Manager
Organisation	[REDACTED]
Postal address	[REDACTED]
Email	[REDACTED]
Phone number	[REDACTED]
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)?	Limited education/explanation of how premiums are calculated and what factors determine the end figure. I learnt by attendance at a claims management seminar. Should have been clearer as part of the lodgement of actual wages etc.
Please attach any evidence to support your statements.	No file uploaded
What should the Nominal Insurer (icare) be doing more of?	Educating. Updating via newsletters with automatic subscription - i.e. initiated by icare, not having to be researched and sourced from PCBU's Monitoring EML and following up with employers to see if claim is being managed effectively
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?	More consultation and personalisation of the process and ensuring employers understand how the figure is attained and what they can do to reduce it.
Please attach any evidence to support your statements.	No file uploaded

Question	Answer
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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?

Little or no contact, including return calls or emails to case managers. Always 'unavailable' when call and do not answer questions and clear up issues.

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?

Much preferred QBE where case managers were local to the business and involved personally with RTW and medical case conferences. It was easy. Now it is problematic and de-personalised.

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?

Personalised case management and involvement in case conferences. Our business is in the Newcastle region and there is an office here but our claims always go to Sydney etc. It does not make sense. Claims could be managed much more efficiently by

## Question

## Answer

regional allocation and case managers who are not stuck in offices, not seeing the business activities or the injured worker. There is no incentive for a case manager to close a case.

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?

Whatever is reducing the time they have to focus on personalised claims management and maintaining contact with the injured worker, the RTWC and other interested parties.

Please attach any evidence to support your statements.

No file uploaded

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

Regional case managers Hands on - not purely office based Case conferences with anyone with a nil capacity to work of more than 5 business days

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?

Case Managers should have the files (including incoming calls and emails) monitored by team leaders to ensure that all contact has been returned and resolved, not simply ignored.

Question	Answer
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest in these areas?	If case managers are not closing cases or justifying open cases they should be removed from that area of responsibility
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?	Follow up on your delegated insurer as they are not fulfilling duties to a very high standard. I thought it may have just been a badly managed case for us, however recently I have attended an Effective Claims Management seminar and a RTWC Course and all participants report the same issues.
Please attach any evidence to support your statements.	No file uploaded