

# Submission 148

Question	Answer
Agreement	I have read the SIRA submission procedure *
Can we publish your submission?	Yes, with these details:
Name of organisation or individual making this submission	Recruitment, Consulting and Staffing Association
Authorised delegate/contact person	[REDACTED]
Position	
Organisation	
Postal address	
Email	[REDACTED]
Phone number	
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)?

RCSA members have expressed various concerns with the NSW workers compensation system. Regarding premiums, there have been reports of significant delays in final adjustment notices. Some members have experienced up to 10 months delay in the release of final premium adjustment notices.

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?

Ensuring the timely release of final premium notices to allow businesses to adequately plan and manage their financial plans, budgets and cash flow.

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?

Allowing significant delays in the review and release of final premium adjustment notices and not communicating to businesses valid reasons as to the cause of the delay.

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?

A clearer definition and understanding of how premiums are calculated is required. There is no information currently available to businesses to identify and understand the premium calculation framework.

Members are experiencing acceptance of claims without communication from the insurer. Furthermore, there have been reports of members raising concerns with the insurer regarding the validity of a claim, and in some cases, these have

## Question

## Answer

been accepted without further investigation. As a result, these claims impact the employers premium. The employer wears the financial burden for a claims process they have no control over.

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?

Members have reported concerns in the NSW workers compensation system since the reduction of claims agents from 5 to 1 in 2018. This change has resulted in major service issues including poor communication, excessive delays in action from initial notification of injury, delays in processing wage reimbursements, inconsistency in case management and difficulty in contacting case managers.

Please attach any evidence to support your statements.

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From your perspective, what impact has icare's new claims management processes had on

Some members have experienced poorer RTW outcomes as a result of the new triage system and online notification results. It has been reported that the automatic generation of generic letters and

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<p>return to work outcomes and the customer experience?</p>	<p>notifications has led confusion for injured workers, especially those who have already RTW.</p> <p>Some members have experienced case managers accepting every claim. Concerns have been raised that there the insurer has failed to spend adequate time in strategic planning to assist the employers with RTW outcomes. There have been reports of a lack of communication from case managers, as well as inconsistency in case managers.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing more of?</p>	<p>A focus on communication with employers to ensure the employer is provided with regular updates on the progress of claims. The insurer should also ensure that there is consistency in case managers managing a claim and that they are provided adequate time to assess a claim and consider further investigation is required.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>What should the Nominal Insurer (icare) and/or its scheme agents EML, Allianz and GIO be doing less of?</p>	<p>An inconsistent approach to managing claims, and allocation of case managers.</p> <p>Delays in the length of time to get referrals to an IME.</p> <p>Excessive delays in action from initial notification of injury.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>

Question	Answer
<p>Are there any improvements you would like to suggest regarding claims management?</p>	<p>Consistency with case managers to ensure a consistent approach to managing a claim and ensuring effective communication with the employer.</p> <p>Introduction of dedicated service teams to allow for a quicker response to a claim and therefore better ongoing management of a claim.</p> <p>Implementing a framework so ensure claims are managed effectively and in a timely manner and a system for adequate communication and resolution of issues.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>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).</p>	<p>Not applicable</p>
<p>Are there other matters or areas you would like to comment on?</p>	<p>Members have reported concerns with the acceptance of some claims. Were they have raised these concerns with the insurer, no further investigation has been taken, and the claim accepted.</p> <p>Members have also reported that claims are being accepted without notification to the employer.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>

Question	Answer
<p>Are there any improvements you would like to suggest in these areas?</p>	<p>A process to ensure there are no/limited delays in action from initial notification of injury, and processing of wage reimbursements.</p> <p>Implementation of an accurate, timely and accessible reporting system for both scheme agents, brokers and employers.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>
<p>Do you have any other issues or ideas about the Nominal Insurer (icare) that you want to share?</p>	<p>A system that eliminates/significantly reduces the risk of significant delays in the premium notification, communication with employers and management of claims.</p> <p>A system where there is strong communication between the insurer and the employer.</p>
<p>Please attach any evidence to support your statements.</p>	<p>No file uploaded</p>