

# Submission 4

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)	
Insurer (icare, Allianz, EML, GIO)	

Question	Answer
----------	--------

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

No issue with premiums

Please attach any evidence to support your statements.

No file uploaded

What should the Nominal Insurer (icare) be doing more of?

iCare's insurer (EML) is very slow to close claims, opening businesses up to unnecessary additional risk

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

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

Question	Answer
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?

EML have managed all our claims under iCare. They have been consistently woeful. Overview: - They are extremely slow to respond to enquiries, if they respond at all; claims often go missing and they say they haven't received them even when we produce the original notification email - They commit to getting back to us by a particular date/time and never do. This is for EML as well as their rehab providers - They appear to have no escalation path. They assured us we'd have a consistent claim manager for complex claims due to our size, then denied ever providing this assurance and kept us on the merry-go-round of team leaders and supervisors, requiring us to start again with the same detail every time - They do not provide PIAWE information and when sent the necessary payslips/other evidence they still cannot provide the correct amount. We contact them repeatedly, they say they'll get back to us but don't. For months. When they have provided them eventually, they're incorrect. The wages are then incorrect and we incur additional admin time with adjustments. - They don't enter into any discussion about clearly spurious claims - not claims that might be in doubt, but even the most ridiculous claims that any rational person would reject. Instead, these are accepted and dragged out indefinitely - We are happy to provide specific examples illustrating all these issues to demonstrate that it is not a general whinge - there is a major issue with the current setup - Several of us have worked in this industry for 30+ years. EML are the worst agent/insurer we have ever dealt with. HOWEVER, we had no issues dealing with EML before the iCare system came into place.

Question	Answer
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?	Customer Experience - awful RTW outcomes - workers have been off work for far longer than necessary because the claims have been lost or mismanaged. Investigations are promised then don't happen, so issues are dragged out unnecessarily.
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?	Communicating effectively Responding to enquiries Dealing with claims Rejecting clearly spurious claims efficiently Send PIAWE information promptly so we can pay on time Consulting with the employer Efficiently administrating claims - stop losing correspondence and failing to respond.
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?	Reverse ALL the changes made with the introduction of iCare - from our experience the change has been 100% negative

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?	The new model weights minor injuries to apprentices unfairly, putting at risk apprenticeship employment.
Please attach any evidence to support your statements.	No file uploaded
Are there any improvements you would like to suggest in these areas?	Return to the previous model or risk losing essential apprenticeship employment in NSW
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