

A black and white photograph of a man with a beard and short hair, wearing a white button-down shirt. He is smiling broadly while looking at a smartphone held in his right hand. The background is slightly blurred, showing what appears to be an indoor setting with some lights.

icare[™]

Workers Insurance

Sutherland Shire Business Chamber

Speakers – Gerard Foley & Greg Larkin

October 2017

icare[™]

icare – Who are we?

Before 1 Sept 2015

Entity

Department of Finance, Services and Innovation

Brand Identity

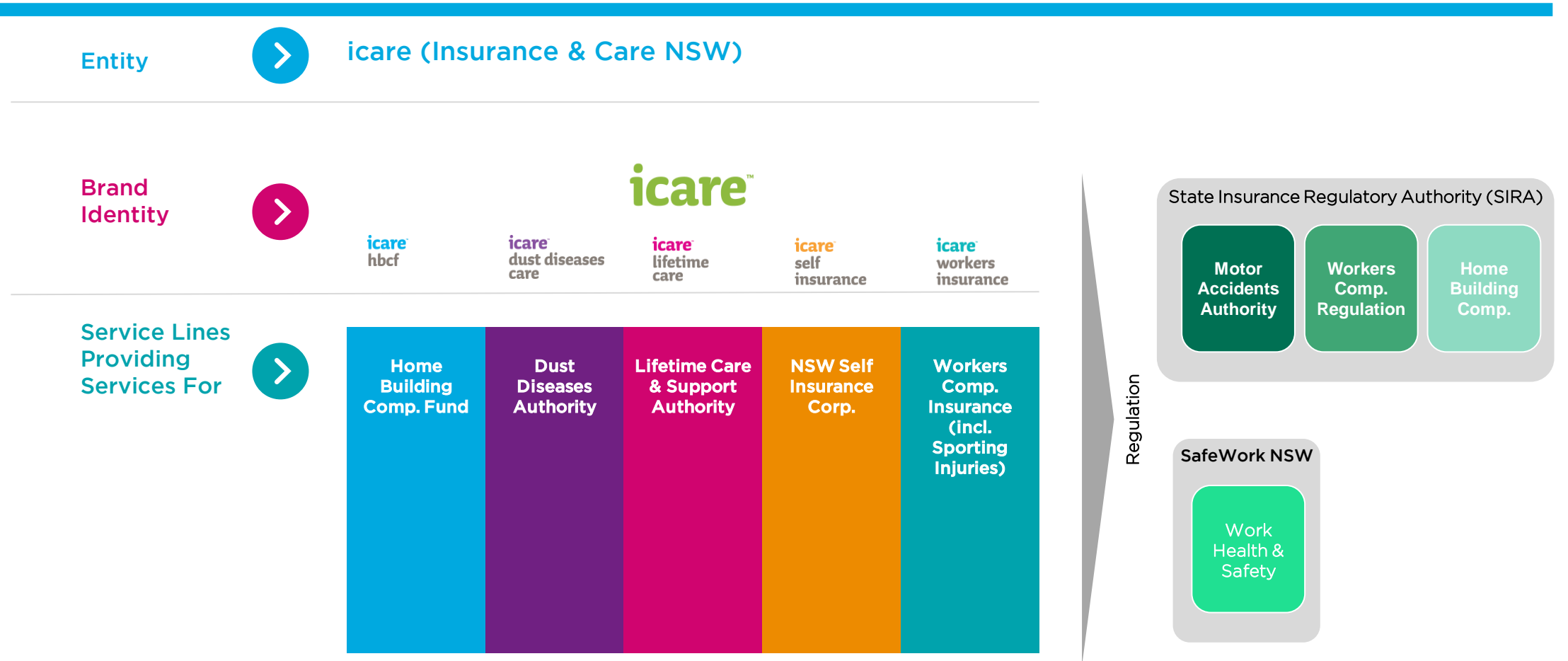


Service Lines Providing Services For



icare – Who are we?

icare now delivers all insurance and care services.



Did you know?

3.3m

Workers



300k

Policies



94%



62,000

Claims



1.82b

**Claims
Paid**



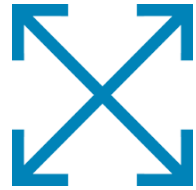
48%

**Medical
Only**



Why are we changing?

Complexity of too many agents



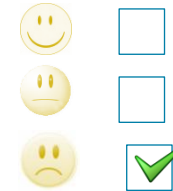
Inconsistent & Conflicting

Lack of scale



Lack of insight

Feedback from multiple sources



Law & Justice

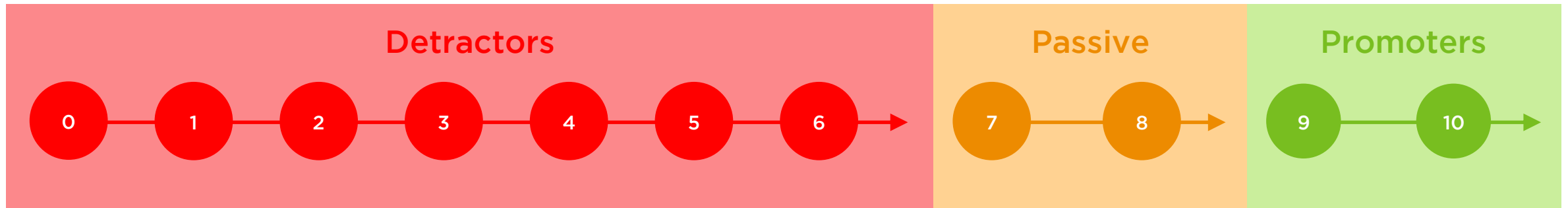
NPS Surveys



Voice of the Customer
NPS : +19

What is Net Promoter Score (NPS)?

We use net promoter score (NPS) to measure customer and stakeholder satisfaction, and gain valuable feedback which we use to continually improve our service.



$$\text{Net Promoter Score} = \% \text{Promoters} - \% \text{Detractors}$$

What are our customers asking for?

**Better
communication**

**Better
customer
service**

**Faster claims
processing times**

**Faster
response
time**

**Seamless
integration of
systems**

**Greater
employer
control**

What are we working towards?

Scheme that facilitates return to work / life

Partners as extension of icare

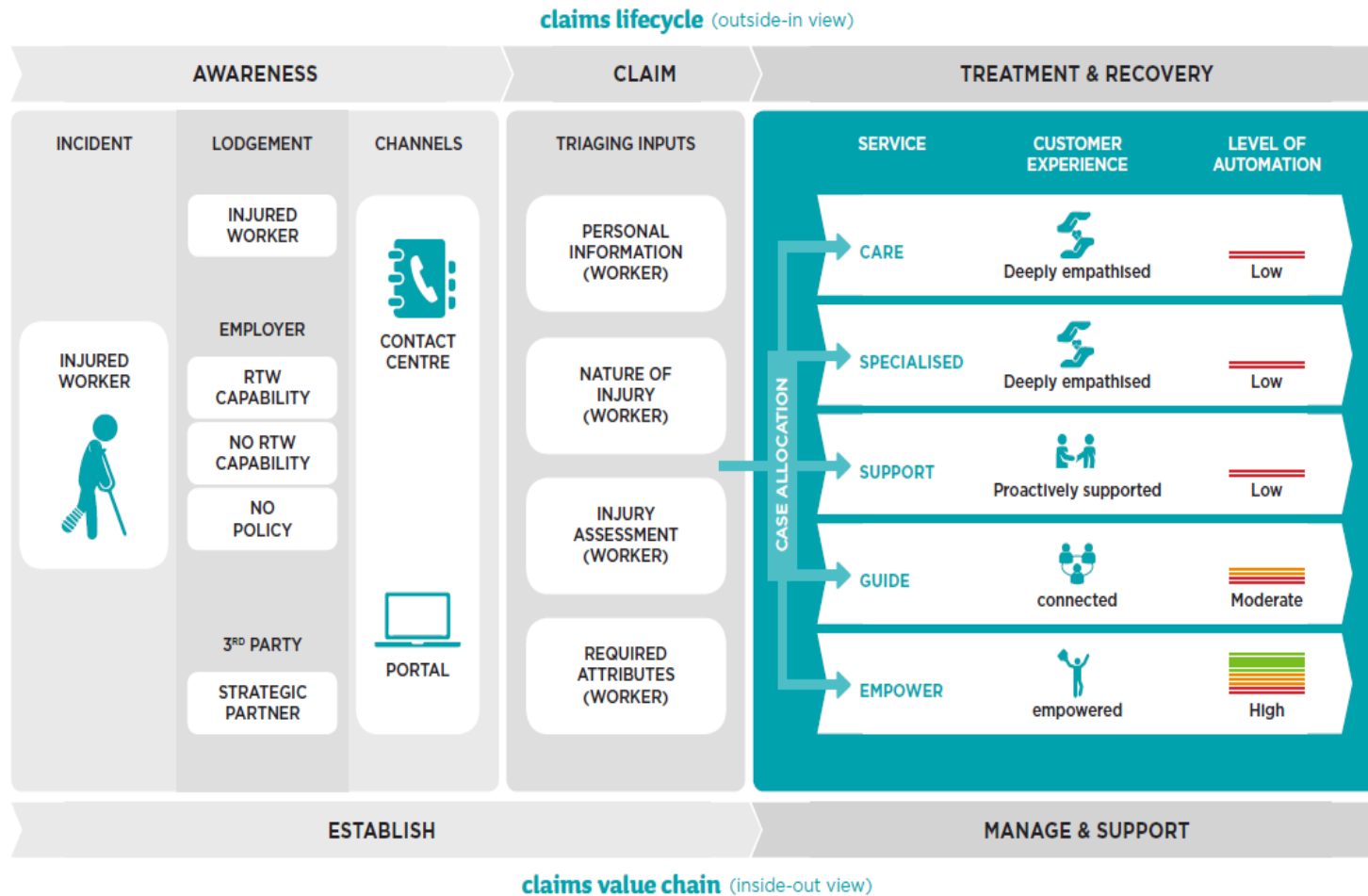
Straight through processing where possible

Resources attending to claims in need

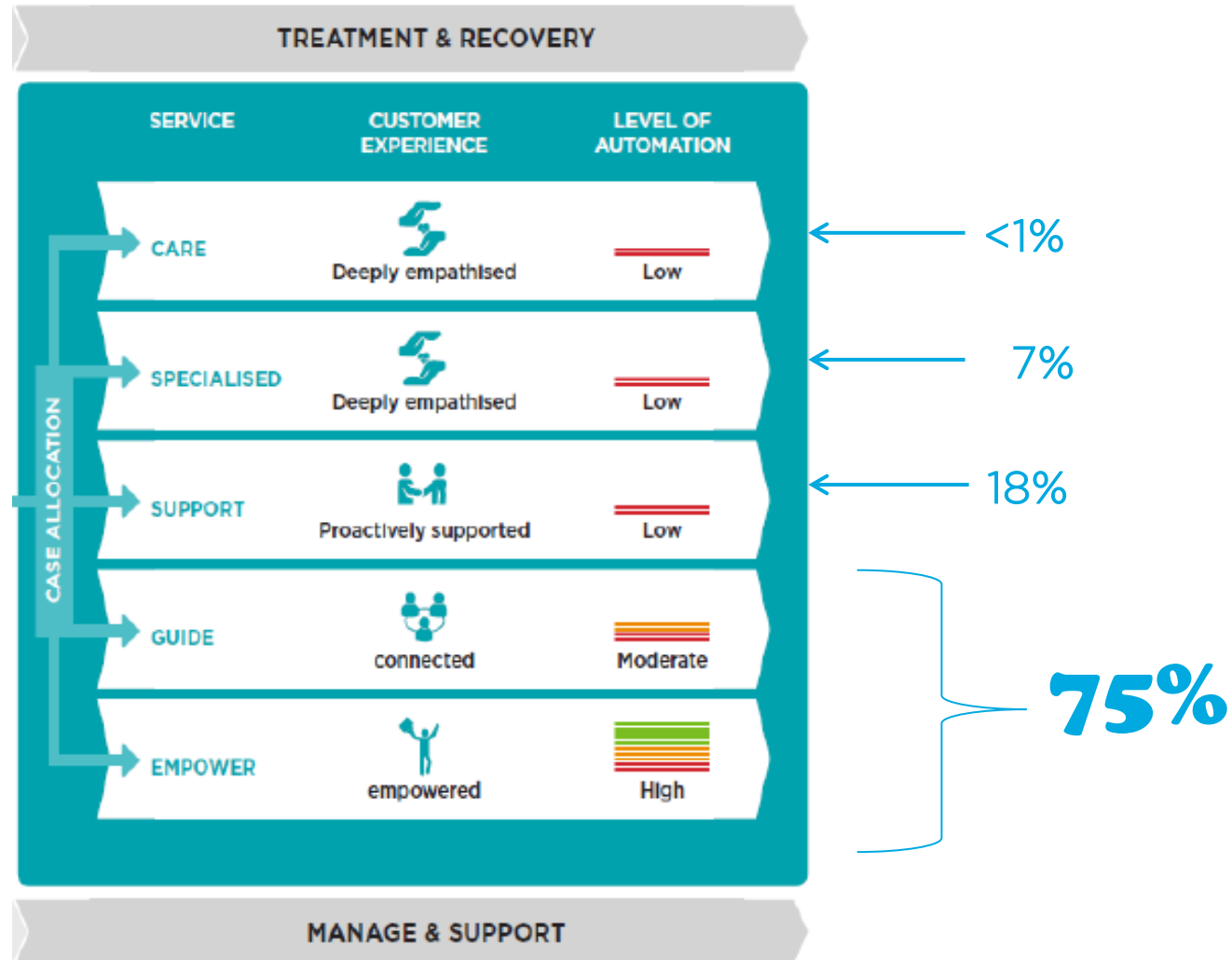
Empowered customers

Empathetic customer service

Our new claims service model



Our return to work and claims model?



A small employer



Jacob, a small gym owner, has a low number of employees and a limited knowledge of the scheme or what it's for; he's never had a claim so WI is more of a statutory cost to him with little value. He doesn't even bother to try to understand the premium calculation, it's far too complex.

Benefits of icare's new Service Model



- Claims will be much simpler to lodge



- The process will be quicker, relieving my employee of undue worry



- I can see what's going on, and (within reason) where we are at any time on the portal



- The communications I receive are simple and easy to understand



- Automatic treatment approval means my employee gets the care they need

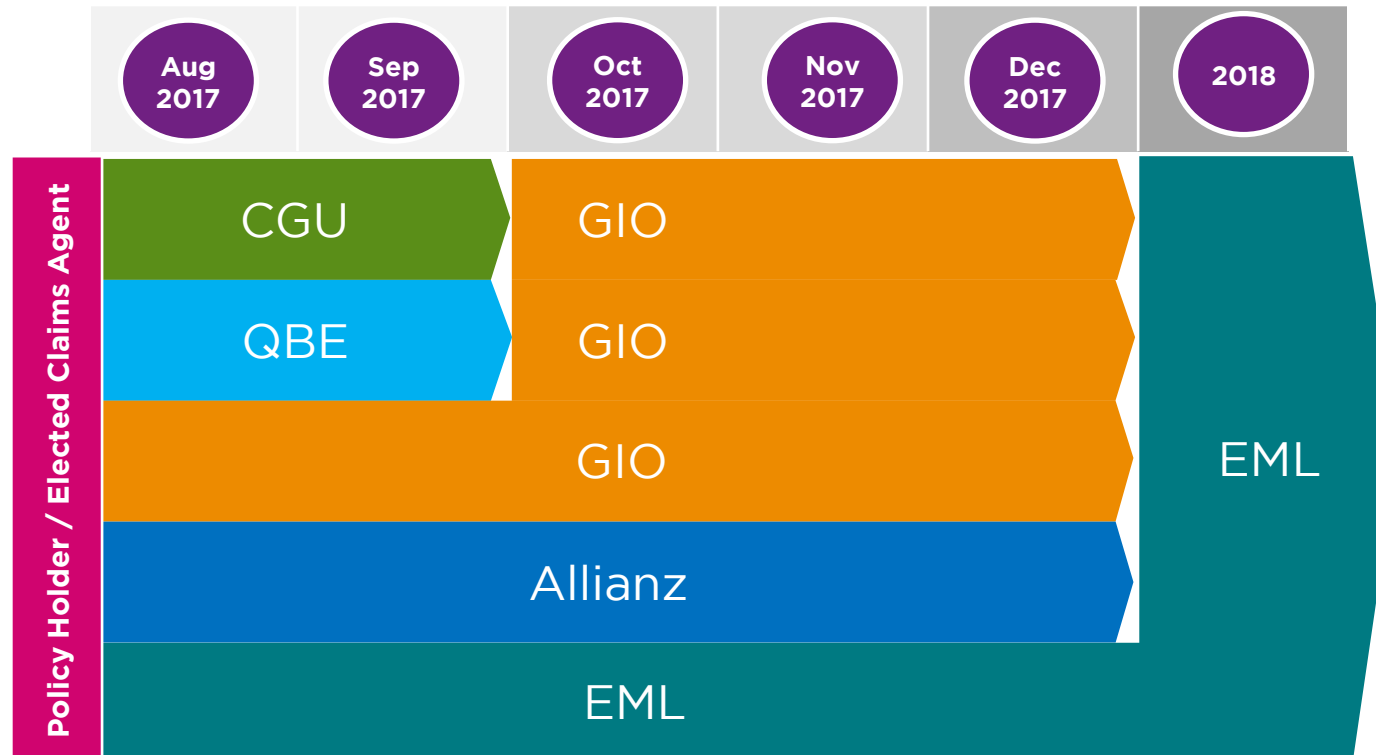


- I can manage it all on my own if I want



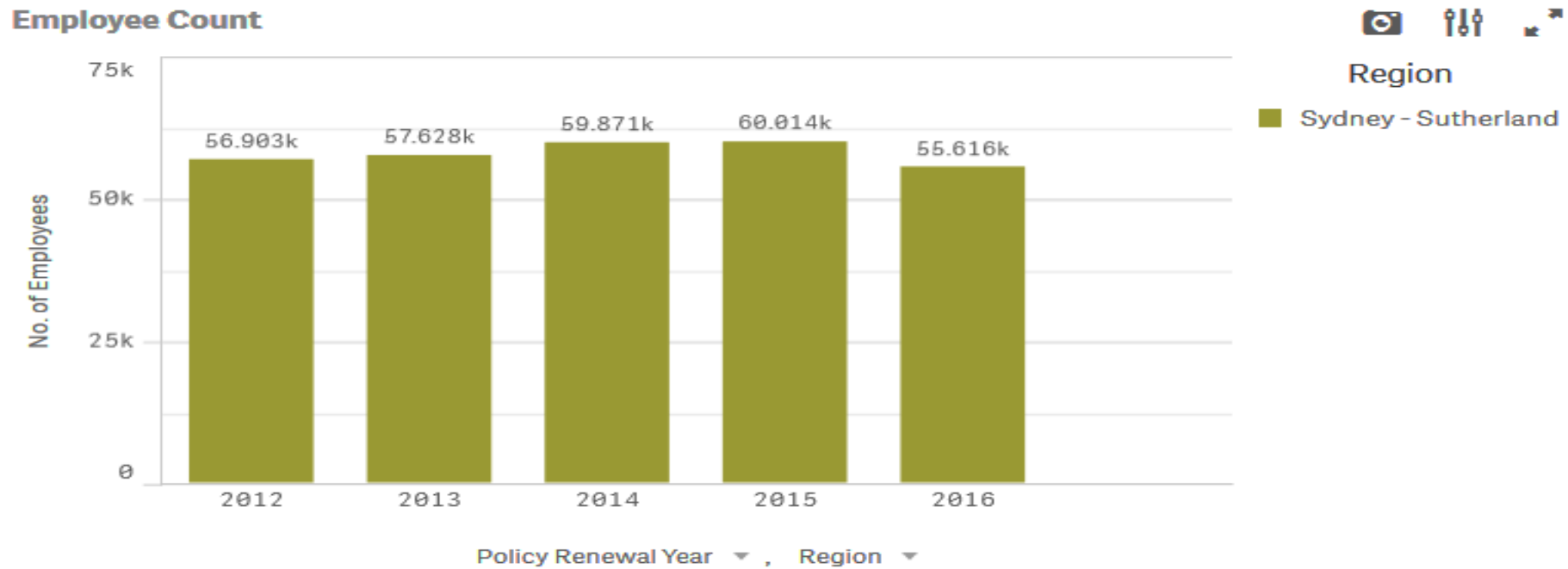
- I can call the contact centre if I want to speak to someone

What's Changing?



A snapshot of the Shire - Employees

- There are approximately 55K-60K employees protected in the Sutherland Shire each year.

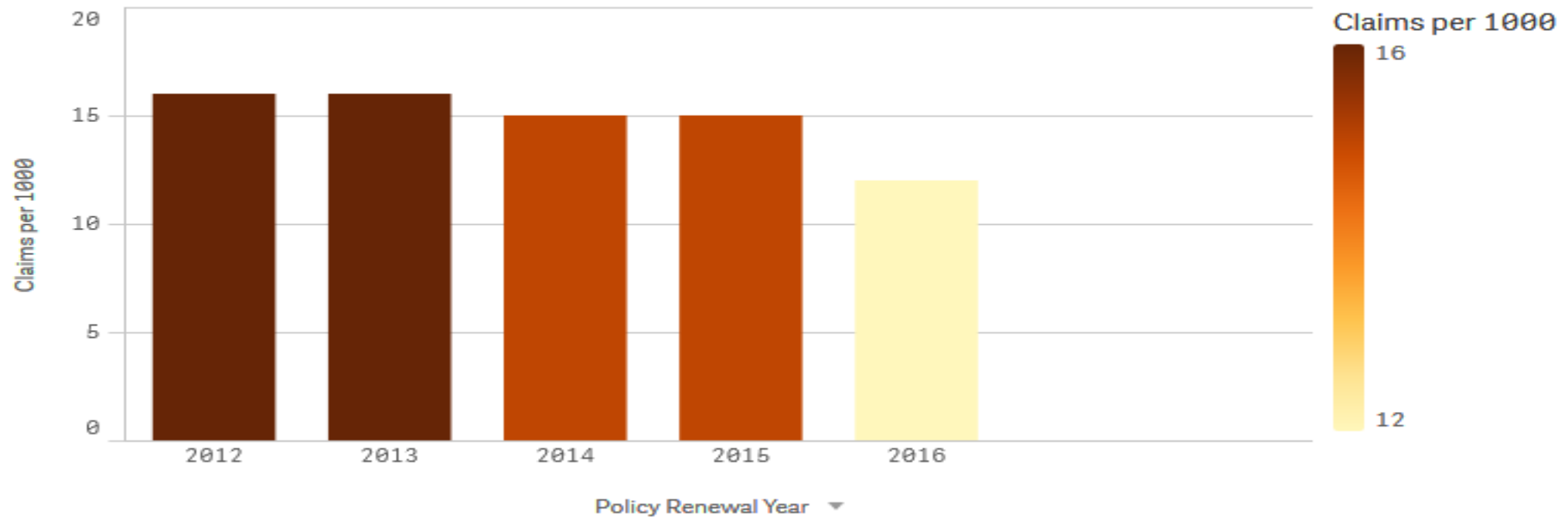


Claims Experience

- Claims per 1000 employees has been steady at 15 with 2016 yet to mature
- On average about 800 claims are reported per year.

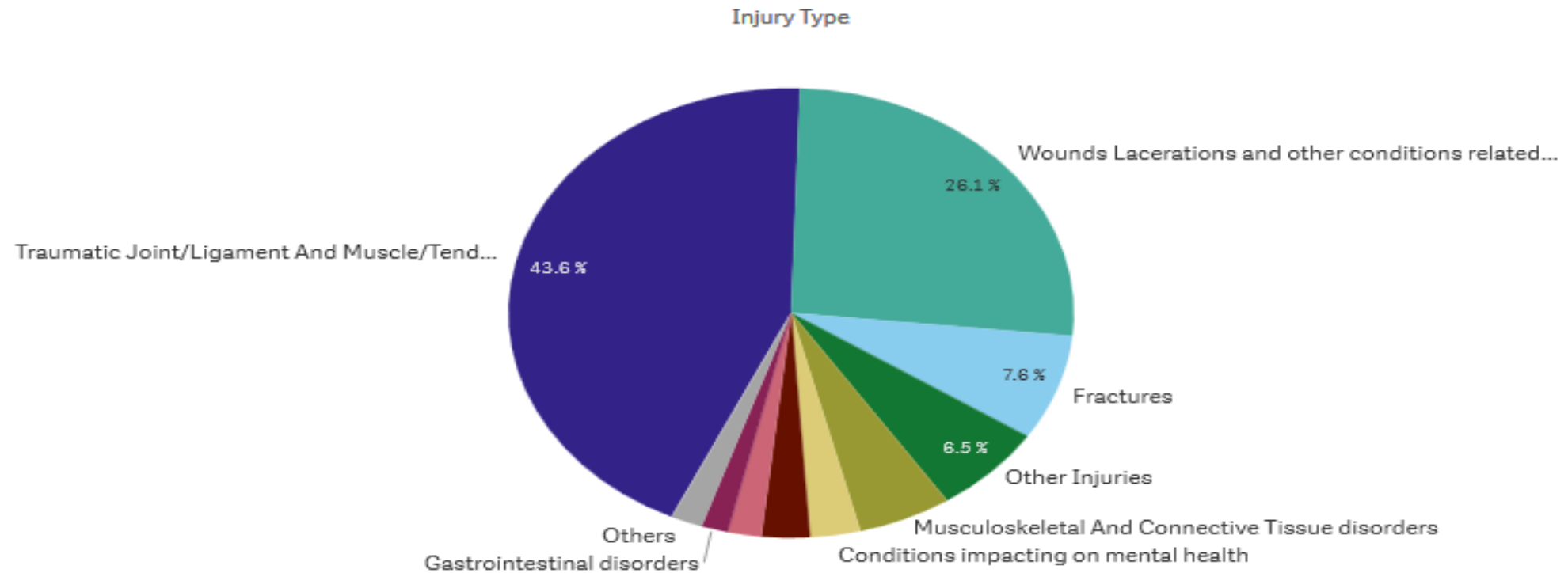
Claims/1000

Use arrows next to X Axis Label to pick an alternate dimension



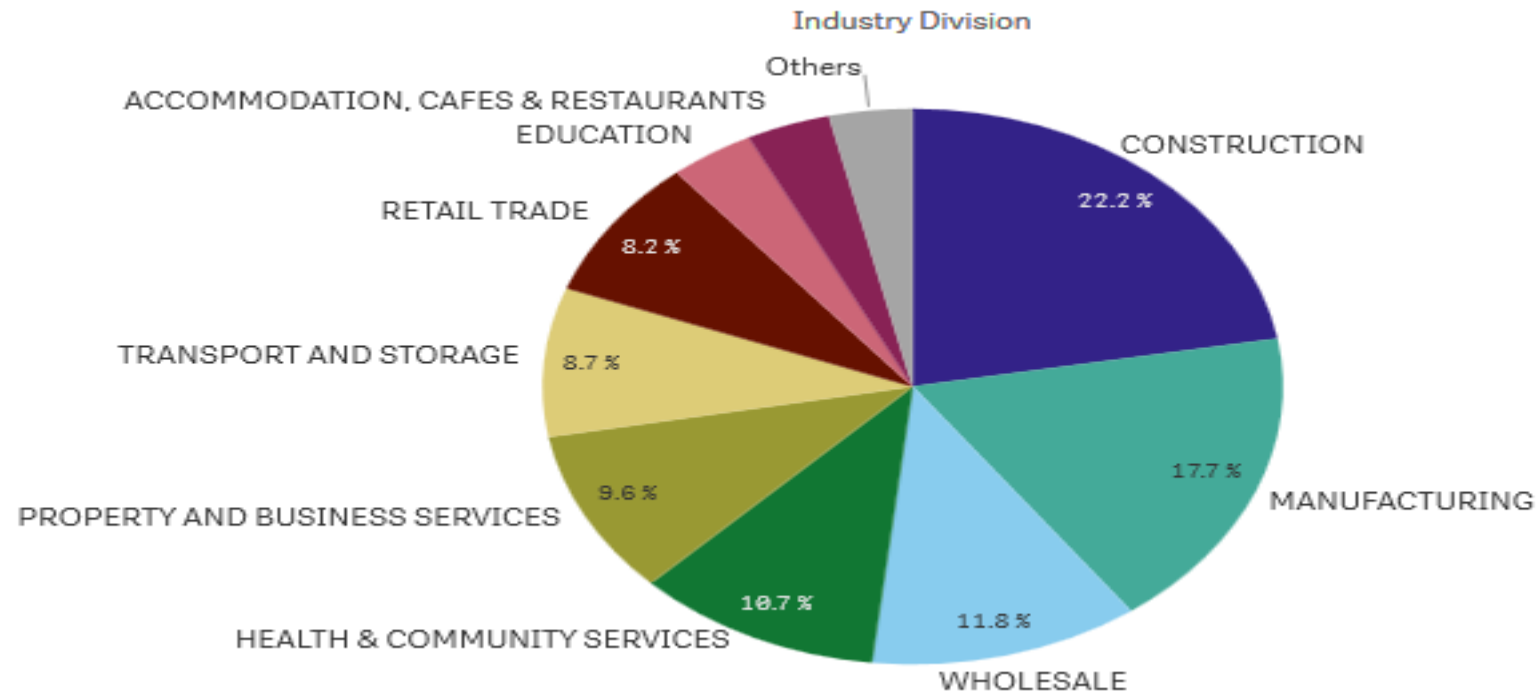
Claims Experience

- Traumatic joint injuries were the most prevalent injury followed by wounds and lacerations



Claims Experience

- Construction, manufacturing and wholesale industries report more than half of all the injuries reported in the Sutherland Shire.





Summary

- icare now delivers all insurance and care services.
- Regulation of the scheme resides with the State Regulatory Authority (SIRA).
- icare covers more than 3.3 Million workers in NSW.
- New claims will transition to the main service provider EML by 31st December 2017.
- Open claims will continue to be managed by GIO, Allianz and EML.
- icare is changing its claims service model to better meet the needs of employers and employees.
- This new claims model will provide greater alignment of care and support to where they are needed.
- A strong focus on lowering return to work timeframes and injury prevention aims to reduce claims costs and lower premiums.

Questions

