

# Our Commitment to You

Changing the way people think about insurance and care services for the businesses, people and communities we protect.

At icare, we offer more than just insurance - we protect, insure and care for the policy holders and broader community through a fair, respectful and empathetic experience that is focussed on the person not the process.

Everything we do is guided by our DNA - commercial mind, social heart and we're dedicated to delivering innovative, valuable and sustainable outcomes for policy holders through continuous improvement of the services we offer and the way we deliver them.

To achieve this, we are committed to continuing our focus to provide high-quality standards of service and value for all policy holders, regardless of the size of the business or policy.

We are committed to customer service conduct principles including:

1. Be easy to engage and efficient
2. Act fairly, with empathy and respect
3. Resolve customer concerns quickly, respect customers' time and be proactive
4. Have systems in place to identify and address customer concerns
5. Be accountable for actions and honest in interactions with customers

**As an icare policy holder, we promise to:**

## 1. Be there for you, when you need us most

When it comes to workers insurance, we understand that some policies and claims can be more complex than others, which is why we've made it easy for you to get in touch - on the phone, in writing, through email or via our website.

- Focus on resolving your policy and claims queries in a timely manner whether you email or call icare's Customer Support Centre from 7am - 7pm (Mon - Fri).
- Provide you with a quote for Workers Insurance via our website, or through a dedicated underwriter (for more complex workers insurance policies).
- Give you peace of mind knowing you are always covered. We renew your policy within 6 weeks of renewal date and provide a Certificate of Currency at the time of your renewal, or you can confirm your cover at any time via the 'Employer Lookup function' on our website [employerlookup.icare.nsw.gov.au](http://employerlookup.icare.nsw.gov.au)
- Offer helpful answers to the most commonly asked questions in our online knowledge base.
- In addition to these services, policy holders can access our Underwriting Team to better understand their risk as well as their performance.

## 2. Give you peace of mind when managing your claims

We're focussed on the person not the process and that means we aim to deliver the best return-to-work outcomes for injured workers and employers, appropriate to the claim. We commit to the following service standards:

- We will contact injured workers and treatment professionals within three (3) days of reporting an injury and keep you updated through the life of the claim.
- Provide timely and transparent decision-making throughout the claims process, delivering an initial liability decision within seven (7) days of reporting a claim.
- Deliver medical treatment decisions within 21 days from the submission of a request. We provide support with complex treatment requests through access to our Medical support panel (MSP) who offer medical advice and expertise to fast-track decision-making for both the injured worker and their employer.
- Provide an Injury Management Plan for claims with more than seven (7) days of incapacity that includes return-to-work strategies, outlines treatment approvals and the obligations of the injured worker and their employer.
- Provide you with a point of escalation in case things don't go to plan. The icare complaints team are there for you when you are unhappy with the service you receive on a claim to provide you with prompt resolution of your concerns.
- In order to increase transparency and ease of access to claims information, we have developed icare's secure claims portal to give employers and injured workers greater control over the management of their workers compensation claims. The portal facilitates lodgement and management of claims in one central location. icare is working on delivering the icare claims management platform to be available to all our customers and we will provide more information in 2020 on the progress of platform delivery.

## 3. Provide you with tools and knowledge to create safer workplaces – we're in this together

At icare, we care deeply about delivering value-driven insurance products and services that lead to injury prevention. This forms part of our continued focus to provide bespoke prevention initiatives that limit risk and promote premium affordability because safer, healthier workplaces benefit everyone.

- Help you understand how your premium is calculated and provide you with data and industry observations to help manage risk and improve performance.
- Progress our range of incentives, discounts and programs to help businesses in NSW lower the cost of their insurance premiums.
- Continually reduce injury rates through offering scalable and bespoke prevention programs that improve workplace health and safety and are exclusive to policy holders.
- Optimise our education and training programs to help customers improve workplace safety culture. This includes continually expanding our online knowledge base with industry-leading information, insights and tools, so you feel empowered to maximise workplace health and safety outcomes.

### Further assistance

For more information on the services we provide visit [icare.nsw.gov.au](https://www.icare.nsw.gov.au)