icare

Insurance and Care NSW

icare Agency Information Guide 2023-2024

V2.1 May 2023

Contents

1. Introduction

The *Government Information (Public Access) Act 2009* (NSW) (GIPA Act) provides members of the public with a right of access to government information. This Agency Information Guide (AIG) has been produced by Insurance & Care NSW (icare) in accordance with section 20 of the GIPA Act.

The purpose of the document is to provide members of the public with information concerning:

- icare's structure and functions;
- the way in which icare's functions affect members of the public;
- how members of the public can participate in policy formulation and provide feedback;
- the kinds of information we hold; and
- information we make publicly available.

2. About icare

icare was created on 1 September 2015 by the *State Insurance and Care Governance Act* 2015 (NSW) which reformed state insurance and care schemes in NSW and included the separation of service delivery functions (icare) from regulatory roles (now performed by the State Insurance Regulatory Authority (SIRA)).

icare operates as a Public Financial Corporation governed by an independent Board of Directors. icare's Board is appointed by the responsible Minister, now the NSW Minister for Industrial Relations and Work Health & Safety.

icare acts on behalf of the Workers Compensation Nominal Insurer (branded 'Workers Compensation') and provides services to the Lifetime Care and Support Authority (Lifetime Care), the Workers Compensation (Dust Diseases) Authority (Dust Diseases Care), the NSW Self Insurance Corporation (branded 'Insurance for NSW'), the Building Insurers' Guarantee Corporation and the Sporting Injuries Compensation Authority.

2.1 icare's functions

icare's legislative functions include:

- to act for the Workers Compensation Nominal Insurer in accordance with sections 154C and 154CA of the *Workers Compensation Act* 1987 (NSW);
- to provide services, including staff and facilities, to a number of other state insurance and compensation authorities and bodies including:
  - the NSW Self Insurance Corporation (SICorp)
  - the Workers Compensation (Dust Diseases) Authority (DDA)
  - the Sporting Injuries Compensation Authority and
  - the Lifetime Care and Support Authority of New South Wales (LCSA)
- to perform a number of insurance related activities on behalf of these entities including:
  - managing the insurance liabilities of the State of NSW
  - delivering workers compensation insurance products for NSW employers
  - managing the compensation entitlements of those injured at work and in serious motor vehicle accidents in NSW

- providing a safety net to homeowners where builders fail to properly deliver building services; and

– icare's services are generally facilitated by the direct provision of people and resources to its entities or via contractual arrangements with specialist third party service providers.

2.2 Legislation relevant to icare's functions

icare has functions conferred or imposed on it by or under the following Acts:

Principal Legislation

– *Home Building Act* 1989

– *Motor Accident Injuries Act 2017*

– *Motor Accident (Lifetime Care and Support) Act* 2006

– *NSW Self Insurance Corporation Act* 2004

– *Sporting Injuries Act* 1978

– *State Insurance and Care Governance Act* 2015

– *Work Health and Safety Act* 2011

– *Workers Compensation Act* 1987

– *Workers Compensation (Bush Fire, Emergency and Rescue Services) Act* 1987

– *Workers Compensation (Dust Diseases) Act* 1942

– *Workplace Injury Management and Workers Compensation Act* 1998

Other legislation that affects icare's operations

– *Government Information (Public Access) Act* 2009

– *Government Sector Employment Act* 2015

– *Government Sector Finance Act* 2018

– *Government Sector Audit Act* 1983

– *Health Records and Information Privacy Act* 2002

– *Privacy and Personal Information Protection Act* 1998

– *Public Works & Procurement Act* 1912
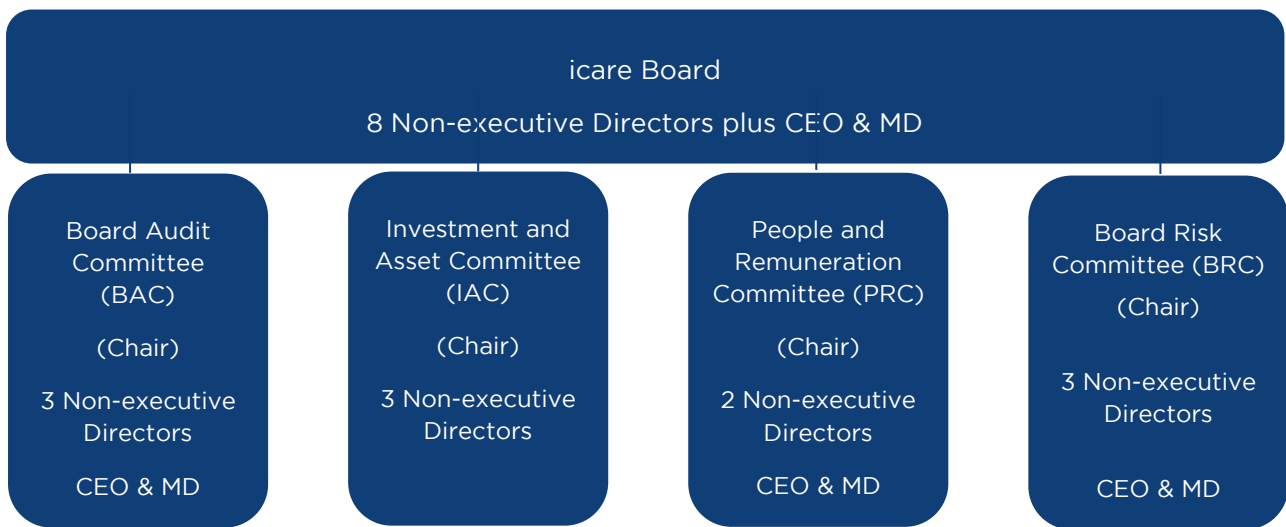
– *State Records Act* 1998

2.3 icare's organisational structure

2.3.1 Board of Directors

The icare Board of Directors is a governing Board and all decisions relating to the functions of icare are to be made by or under the authority of the Board, including the appointment of the Chief Executive Officer (CEO).

icare's CEO is a director on the icare Board as well as CEO of each of the schemes that icare provides services to (with the exception of the Workers Compensation Nominal Insurer).

The Board has ultimate authority over icare's management and has delegated the day to day operations of the organisation to the icare CEO.

The Board consists of up to eight Non-Executive Directors and the CEO. The Non-Executive Directors are highly skilled and bring extensive experience to icare including insurance, customer experience, transformation, financial and investment management, healthcare and disability and care services. Further information regarding icare's Board of Directors can be found on icare's website – see link.

icare Board 8 Non-executive Directors plus CEO & MD			
Board Audit Committee (BAC) (Chair) 3 Non-executive Directors CEO & MD	Investment and Asset Committee (IAC) (Chair) 3 Non-executive Directors	People and Remuneration Committee (PRC) (Chair) 2 Non-executive Directors CEO & MD	Board Risk Committee (BRC) (Chair) 3 Non-executive Directors CEO & MD

2.3.2 Group Executive Team

icare's Group Executive Team consists of skilled and experienced leaders who collectively have extensive insurance and care experience as well as public sector experience, strategic, financial, human resources, risk and governance and information technology experience.

icare's Board has delegated the day to day operations of icare to its CEO, with the exception of responsibilities specifically retained by the Board. The CEO has delegated operational, financial and people functions and responsibilities through the Group Executive Team via the delegation framework.

Further information regarding icare's Group Executive Team can be found on icare's website – see link.

What functions and expenditure has the CEO delegated?

icare Corporate delegation
- icare general expenditure.
- Entering into contracts for goods and services on behalf of icare, the Schemes icare manages or on behalf of the Workers Compensation Nominal Insurer.
- Approval of sponsorships.
- Approval for write off of debts/disposal of assets.

icare Scheme delegation
- Functions or expenditure (relating to a particular claim or participant).
- Issuing grants (or expenditure in relation to incentives, development, research and education).
- Transfer of funds as required between the relevant Scheme managed by icare.

icare People delegation
- Approving role and people related matters across icare.

Other delegations
- Functions under the GIPA Act and the NSW Privacy Legislation.
- Functions under NSW Procurement Legislation.

2.3.3   General structure

icare has eight business units to assist the CEO in the exercise of the functions of icare. These units are:

- Workers Compensation
- Insurance for NSW & Home Building Compensation Fund
- Lifetime Schemes (consisting of Lifetime Care, Dust Diseases Care, CTP Care and Workers Care)
- Organisational Performance
- Digital & Technology
- People and Culture
- Risk and Governance
- Strategy and Customer

Further information about icare's structure including its interactions with third party contractors in providing insurance and care services to the public are set out at section 2.5 of this AIG and can also be found on icare's website. For example, click on the following links to related icare webpages:

- Our Story
- Our Board
- Our Strategy

2.3.4 icare's organisational structure

Chief Executive Officer & Managing Director

Group Executive IfNSW & HBCF	Group Executive Workers Compensation	Group Executive Lifetime Schemes	Group Executive Organisational Performance
Group Executive Strategy & Customer	Group Executive People & Culture	Group Executive Risk & Governance	Group Executive digiTECH

2.3.5 Who are icare's customers?

icare has many customers arising from the insurance and care schemes that it manages. Some examples of icare's customers include:

— NSW employers who must obtain policies of insurance for workers compensation;

— people who are injured at work;

— homeowners and builders impacted by a builder's or contractor's insolvency, death, disappearance or licence suspension;

— people who have been severely injured in a motor accident;

— people who have developed a dust disease as a result of harmful dust exposure while employed in NSW

— school or community sports participants who have suffered serious sporting injuries; and

— emergency services, marine rescue and surf life savers who have suffered an injury or illness which occurred while undertaking an authorised activity as a volunteer.

Section 2.4 below provides more information about icare's customers and how they are impacted by the decision-making powers icare exercises in relation to each scheme.

2.4 Functions of each of the insurance and care schemes that icare supports

icare's primary function is to provide services to the NSW insurance and care schemes outlined below:

Workers Compensation Nominal Insurer (Workers Compensation)

icare Workers Compensation provides workers compensation insurance to more than 326,000 private sector employers in NSW and their 3.6 million employees. It is the single largest workers compensation insurer in NSW.

Examples of Workers Compensation's primary decision-making functions that affect the public are to:

- determine annual workers insurance premiums;

- assess liability with respect to claims for compensation for workplace-related injuries;

- manage and payout claims for compensation for workplace-related injuries.

More information about Workers Compensation is available on the icare website at Understanding Workers Insurance.

NSW Self Insurance Corporation

NSW Self Insurance Corporation (SICorp) provides workers compensation insurance to 202 public sector agencies and their 338,000 workers and 82,000 volunteers across NSW. We also protect more than $266 billion of the state's assets, including the iconic Sydney Opera House and Sydney Harbour Bridge, as well as critical government infrastructure like schools and hospitals.

Examples of the primary decision-making processes of SICorp that affect the public are set out below in relation to some of its largest schemes.

The Treasury Managed Fund (TMF)

The TMF is a self-insurance scheme created by the NSW Government to insure NSW Government agency risk including, for example, workers compensation for public sector workers, motor vehicles and major government assets.

Examples of the TMF decision-making functions that affect the public include:

- the determination of agency policy contributions towards the cost of claims; and

- the assessment of claims for NSW Government workers in accordance with the terms of its compensation   and general insurance lines.

More information about Insurance for NSW is available on the icare website at About Insurance for NSW.

The Construction Risk Insurance Fund (CRIF)

The CRIF provides construction insurance for infrastructure projects on behalf of the NSW Government and its partners.

Examples of some of the key decision-making functions that affect the public for the CRIF include:

- setting the construction insurance premium price; and

- assessing claims and paying benefits to parties to government infrastructure contracts covered by the scheme (which includes contractors, designers, funding and delivery partners as well as public sector agencies and state-owned corporations).

More information about CRIF is available on the icare website at Construction Risk Insurance Fund.

Home Building Compensation Fund

Home Building Compensation Fund (HBCF) helps homeowners to rectify incomplete or defective works done by a builder or tradesperson. It provides a safety net for homeowners if building contractors are unable to honour their commitments due to insolvency, death or suspension of license. $53.8 million in Home Building Compensation Funds has been paid to date.

Examples of HBCF primary decision-making functions that affect the public include:

- setting premium prices;

- assessing builder and contractor eligibility; and

– assessing claims.

More information about the HBCF is available on the icare website at Home Building Compensation Fund.

Sporting Injuries Compensation Authority

Sporting injuries insurance provides cover for registered players and officials of sporting organisations that have insurance cover through icare sporting injuries insurance scheme.

Examples of Sporting Injuries Compensation Authority's primary decision-making functions that impact the public include:

– determining whether a sporting organisation is eligible to take out cover;

– deciding whether an injury was sustained during an 'authorised sporting activity'; and

– assessing whether an applicant is eligible to receive a benefit and, if so, how much they can receive.

More information about sporting injuries insurance is available on the icare website at Sporting Injuries

Dust Diseases Care (a part of Care Schemes)

Dust Diseases Care compensates and supports workers who have developed a dust disease from occupational exposure in NSW. More than $84.65 million in benefits has been paid under the scheme.

Examples of Dust Diseases Care primary decision-making functions that affect the public are:

– determinations of eligibility for care under the scheme;

– determinations of the extent of any disability and the level of occupational exposure of a worker in NSW; and

– assessing a claim including deciding to make benefit payments, home modifications and provide other care services.

More information about Dust Diseases Care is available on the icare website at Work Related Dust Disease.

Lifetime Care (a part of Care Schemes)

Lifetime Care provides treatment and care to more than 2,000 people who have been severely injured on NSW roads. The care services offered include Lifetime Care, Workers Care, and from FY2020-21, Compulsory Third Party (CTP) Care. The scheme is funded through a levy on CTP policies

Examples of Lifetime Care primary decision-making functions that affect the public are to:

– determine eligibility for care under the scheme as an 'interim participant';

– determine eligibility for care as a 'lifetime participant'; and

– assess the level of treatment, rehabilitation and care covered by the scheme.

More information about icare Lifetime Care is available on the icare website at Lifetime Care.

2.5   Interactions with third party contractors:

icare has contracted with third party organisations to provide claims management services for its insurance schemes (including the Nominal Insurer, TMF and HBCF). These providers are known as ''Claims Service Providers' (CSP) and include:

- Allianz Australia Insurance Ltd;

- Employers Mutual Limited (EML);

- Gallagher Bassett Services Pty Ltd;

- QBE Insurance (Australia) Limited (QBE); and

- GIO General Limited.

- DXC Technology (from late 2023)

More information about icare's CSPs is available on icare's website at Claims Management.

icare also engages with other third-party contractors to provide services for the schemes. Below is a small sample of the types of contractors icare engages with:

- Medical treatment providers;

- Rehabilitation providers;

- Attendant care providers;

- Lawyers to represent employers and/or injured workers; and

- Injury prevention consultants to assist employer reduce their liabilities.

For a list of icare's contracts with private sector third parties that have a value of $150,000 or more please refer to icare's Contracts Register located on icare's Access to Information webpage.

3.   Public and Practitioners

icare aims to provide world-class services to the communities we serve. To do this, an important part of icare's corporate strategy is to engage with the public and icare's stakeholders.

icare has a diverse range of stakeholders that inform, shape, and support icare's strategic direction and goals. These range from customers, service providers, the community and industry to the media, government, and regulators.

icare provides information to our stakeholders in different formats, we engage stakeholders for different purposes, and we seek to understand our customers by making available a range of avenues with which our stakeholders can provide us information and feedback. Information on how we do this is contained below.

3.1   *icare's engagement approach*

3.1.1 Inform and increase awareness – ensuring information is readily available to the public to increase awareness of the support and services icare provides. Examples of the broad range of information icare has available to the public on its website are listed at (a) to (f) below:

(a) Fact sheets, forms and resources can be found on the following web pages:

- Injured or ill people

- Government agencies

- Employers

- Builders and homeowners

- Practitioners and providers

- Crisis Support

- Coronavirus information

(b) Support and guidance toolkits are located at these links:

- Social connections toolkit

- Workers Insurance: Small business toolkit

- When a worker is off with injury

(c) icare publications demonstrating its work in the NSW community can be found here.

(d) examples of icare research initiatives can be found at the below links:

- Our research

- Dust Diseases Board grants

(e) icare's industry hub for workers insurance information and resources is below:

- Industry hub

(f) Links to a range of frequently asked questions:

- Medical Support Panel FAQ

- Construction risks insurance fund FAQs

- Helping you understand pre-injury average weekly earnings (PIAWE)

3.1.2 Accessibility – icare is committed to ensuring that its information is available to the widest possible audience and in formats accessible to the diversity of individuals that make up the community. We work to the WC3's Web Content Accessibility Guidelines and support accessibility functions for people with disability. icare acknowledges the diversity of communication methods, available technologies and abilities of web users in the community. Readers can change the website settings by using, for example, VoiceOver technology, screen reader functions and otherwise adjust the contrast and presentation of the content.

For more information go to icare's Accessibility Settings and Accessibility Statement.

3.1.3 Consult and involve – facilitating a dialogue and ensuring icare is an approachable organisation by providing stakeholders and the community with avenues to provide feedback and analysis and being respectful and responsive to these insights. icare also works with advisory groups, support panels and participant reference groups to facilitate ongoing feedback and community discussion.

Some examples of the range of community engagement icare offers via its website are linked here:

- Feedback and Complaints

- Lodge a Dispute - HBCF

- Fair Trading and SIRA

- Lifetime Care Advisory Groups

- [Medical Support Panel](#)

- [Contact us](#)

3.1.4 Collaborate and partner / Empower and co-design – creating a forum for industry teamwork by working with stakeholders to extend icare's reach and solve problems together and enabling innovation by empowering the creation of ideas and problem solving across the community and industry. Then working together to take these solutions from concept to reality.

Some examples include [icare Foundation](#) and [Research Initiatives](#).

3.2   Customer Insights

icare is committed to promoting public participation and understands that customer insight and public feedback are critical to icare's business. icare has a Customer Insights team which actively seeks public participation and feedback through:

- Customer Satisfaction ([CSAT](#))

- Complaints

- Ad-hoc research

icare measures customer experience to hold itself, its CSPs and partners accountable.

- For more information visit icare's website at: [icare Customer Experience](#)

3.2.1 Customer Advocate

The Customer Advocate is a voice for customers within icare. Through focused customer advocacy, the Customer Advocate fosters an open, constructive and accountable culture by working closely with our business operations to help better customer design and service delivery, improve decision-making, and ensure fairer outcomes for those we serve.

More information about the Customer Advocate can be found [here](#).

3.3   Social media

icare uses [Twitter](#), [LinkedIn](#) and [Facebook](#) to provide the public with up-to-date information about the latest news and projects. These avenues allow the public to interact with icare, comment and join in on conversations.

4.   Information icare holds

icare holds a range of government information, which is defined in the GIPA Act as any record held by an agency. A record means any document or other source of information compiled, recorded or stored in written form or by electronic process, or in any other manner or by any other means.

Documents held by icare relate to the provision of its core insurance and care services including:

- **Workers compensation insurance for injured workers**, for example, NSW employer details, premium details, and claims information for injured workers (injury details, medical records, injury management plans etc);

- **Lifetime care for those severely injured in motor accidents**, for example, case files, medical records, rehabilitation file notes and invoices for treatments, medical equipment and home modifications;

- **Dust diseases care**, for example, application forms, NSW employer details, case files, medical records, financial records of payments made and care services provided;

- **State self-insurance**, for example, NSW Government employment records, claims files, medical and other physician reports and financial records of payments made;

- **Home building insurance**, for example, eligibility assessment documentation, claims files and financial records of payments made; and

- **Sporting injuries insurance**, for example, sporting association records, claims files, medical records and doctors or other physician reports and financial records such as invoices or payments receipts.

Other information held by icare includes:

- **Financial records**: journals, reconciliations, bank statements, computer reports, budgets, invoices and purchase orders;

- **Administration records**: relating to the rental of premises, insurances, purchasing, business continuity requirements, disaster recovery plans;

- **Customer records**: records of customers' claim files and interactions with icare and its service lines;

- **Personnel records**: employee remuneration, performance appraisal and recruitment records;

- **Executive records**: executive and other committee minutes and correspondence;

- **Human resource management records**: relating to human resource management policies and practices;

- **Information technology records**: relating to information technology planning, acquisition, installation and disposal; including user and system manuals;

- **Communication records**: media releases, news clippings, marketing collateral, brand guidelines, presentations;

- **Policy and procedural manuals**: documenting icare policies and operational procedures; and

- **Procurement and business records** (e.g. government contracts) which can be found on icare's Access to Information webpage.

4.1   Information made publicly available

In addition to the links to icare's website provided in sections 2 and 3 above, the following categories of information provide a sample of what is made publicly available on the icare website:

- About us

- Access to Information

- icare Foundation

- Industry insights

- icare customer experience

- Improvement at icare

4.2   Open data policy

icare recognises the importance of an open government and open data initiatives and the details set out in this AIG are some of the ways in which icare demonstrates its commitment to open data.

icare is committed to the NSW Government Open Data Policy and seeks to make appropriate government data available to the public.

The following data sets are released by icare to the public via its website, click on the link for more information:

– Workers Insurance Performance

– COVID-19

– Dust Diseases

icare encourages the public to access the NSW Government Data Portal which was launched as the first State level open data catalogue in the world and allows open data to be searched in a central location.

5. How to access icare information

icare is committed to the objects of the GIPA Act and to providing a proactive, more open approach to gaining access to government information held by icare. Detailed information about accessing icare's information can be found on our Access to Information page.

There are four ways that members of the public can access government information held by icare under the GIPA Act, these are:

– Open Access Information

– Proactive release of information

– Informal release

– Formal access applications

5.1 Open Access Information

Information classified as Open Access Information is the type of information which icare must make publicly available, unless it is not in the public interest to do so. These requirements are defined as "Open Access Information" under section 18 of the GIPA Act.

icare makes Open Access Information publicly available on icare's website's Access to Information page free of charge, this freely available information includes:

a) icare's Agency Information Guide;

b) Documents tabled to the NSW Parliament, for example, icare's Annual Report;

c) icare's Disclosure Log of access applications (see below);

d) icare's Policy Documents, located on icare's Access to Information site as well as other locations, including:

   o icare's Privacy Policy

   o Dust Diseases Guidelines and Policies

   o Our Strategy

   o Sporting Injuries Guidelines and Policies

   o Lifetime Care and Support Guidelines and Policies

   o Workplace Injuries Guidelines and Policies

   o Our Legislative Framework

e) Register of icare government contracts awarded (see below); and

f) Records of Open Access Information not made publicly available due to an overriding public interest against disclosure will also be uploaded as part of the implementation of the Proactive Release Strategy referred to below.

g) Guarantee of Service

5.2 Proactive release

icare aims to assist the public by providing access to the key information it holds unless there is an overriding public interest against disclosing this information.

Currently, information proactively released is located at various locations on icare's public website. For example, each month icare releases to the public a high-level summary of the topics discussed by the icare board. This is available towards the bottom of icare's, Our Board webpage under the heading, 'Board Communique'.

icare's Proactive Release Strategy (PRS) outlines its procedures for embedding into the icare policy and document approval processes a requirement to make a decision regarding the release of the document to the public. The decision to proactively release icare information is to be made by or with the authority of the CEO by applying the public interest test. Where there is an overriding public interest against disclosure for some of the content in a document being considered for release to the public, icare may delete that content to facilitate the disclosure.

The PRS can be found on icare's Access to Information page. icare will annually review the PRS to confirm that the proactive release process is working sufficiently to identify any government information icare holds that should be made publicly available.

If information sought is not available on icare's website, members of the public can suggest that information be proactively disclosed. Please forward any suggestions to the GIPA Officer by email to gipa@icare.nsw.gov.au.

5.3 Informal release

Members of the public can request information from icare that is not available on icare's website. If the information is clearly in the public interest to disclose, the request may be treated as an informal GIPA application, and we will make the information available free of charge.

Responding to informal applications is at icare's discretion and we may require that you lodge a formal access application instead (see below). Where icare makes the decision to release information informally, we may attach conditions to the release of the information.

If you would like to make an informal request for information, please contact the GIPA Officer by email to gipa@icare.nsw.gov.au.

5.4 Formal access applications

Members of the public may make a formal access application for government information held by icare at any time. A formal application requires icare to follow the process outlined in Part 4 of the GIPA Act.

Prior to making a formal access application, a person seeking the information should check if the information is already available on the icare website or if it could be made available through an informal request application.

If the information is not available via other means, requests for information held by icare will need to be made through the formal access application process.

To make a request for information held by icare, an access application must:

- be in writing and addressed to icare;

- clearly indicate that it is a formal access application made under the GIPA Act;

- provide a payment of $30 by direct deposit (further information at 5.6 below);

- provide email and postal addresses for correspondence in connection with an application; and

- provide such information as is reasonably necessary to identify the information required. Please be as specific as possible (for example, if you know the date or title of the document, claim number, participant number, date of injury, employer's name or CSP, include this information on your application form).

If your application does not meet the above requirements, it may be invalid. However, to help you make a valid application, we will contact you to provide advice and assistance.

icare is required to take reasonable steps to consult with third parties before providing access to information in response to an access application in certain circumstances.

If you need to make a formal request for information, please complete the form located on icare's Access to Information webpage and email the completed form to the GIPA Officer at gipa@icare.nsw.gov.au OR send your application by post with the completed form and a copy of the remittance to:

> Government Information (Public Access) Officer icare
> GPO Box 4052
> Sydney NSW 2001

5.5   Excluded information

The GIPA Act prescribes that some information held by icare on behalf of the Workers Compensation Nominal Insurer, *specifically the functions relating to the issuing of policies of insurance to employers and the calculation of premiums, the management of specific claims and to asset and funds management and investment*[1] is excluded information.

This means that there is a conclusive presumption against the release of this information unless the release of the information has been consented to by icare. An access application for this type of information is considered an invalid access application under the GIPA Act.

5.6   Fees and charges

The application fee for a formal access application is $30 and should be paid by direct deposit into icare's bank account.

Account: Insurance and Care NSW
Bank: Westpac Banking Corporation
BSB: 032-024
Account: 000511

- Provide the $30 fee by making an EFT transfer to icare's bank account with the payment reference identifier: GIPA – [SURNAME]

- Provide confirmation that payment has been made by ticking YES or NO on the GIPA application form

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[1] Schedule 2, clause 3 of the GIPA Act.

  − Send a copy of the payment remittance confirming the date payment was made to gipa@icare.nsw.gov.au, or via post and confirm by ticking YES or NO on the GIPA application form that a copy of remittance is attached to the application.

When processing a formal access application, icare is required to ensure that it is dealt with efficiently and provides access to the information requested at the lowest reasonable cost.

A $30 application fee applies to formal access applications under the GIPA Act. icare has the discretion to waive or reduce the application fee.

In addition to the application fee, icare may impose a processing charge of $30 per hour for the time it takes to process the application. If you are applying for your own personal information, icare cannot charge for the first 20 hours of processing. For non-personal information, the application fee counts towards the first hour of processing the application.

A 50 per cent reduction in processing fees may apply if you can provide evidence that you would suffer financial hardship, if the information is of special benefit to the public generally, or if you hold a valid Commonwealth Pensioner Concession card, you are a full-time student or a non-profit organisation.

Where icare is considering imposing a processing charge, we will work through what options are available to you to avoid a charge, such as refining the scope of your request.

5.7 Review rights

You have the right to request a review of certain decisions made by icare in response to a formal access application. You may request an internal review of the decision, which will be undertaken by a person no less senior than the original decision maker.

A request for an internal review must be made within 20 working days of receiving a notice of decision in respect of a GIPA application. A $40 application fee applies to internal review applications under the GIPA Act. icare has the discretion to waive or reduce the application fee. The fee for application for internal review should be paid in accordance with 5.6 above.

You also have the right to lodge an application for external review by the Information Commissioner or the NSW Civil and Administrative Tribunal. An application for external review must be made within 40 working days of receiving a notice of decision in respect of a GIPA application.

For further information, please visit the NSW Information and Privacy Commission's publication [Your review rights under the GIPA Act](#).

6. Version Control and Document History

Key document information	
Document Owner	Group Executive Risk and Governance
Approving Authority	Chief Executive Officer
Last Approval Date	2 June 2023
Review frequency	Annual
Date of next review	June 2024

Version Author	Author	Change Summary	Approved date
1.0		First version	29 March 2021
2.0	Head of Compliance Operations	Key changes include updates to: — organisational charts; — information regarding delegations; — Key icare data and information; and — icare's Proactive Release Strategy.	25 March 2022
2.1	Compliance Operations Manager	— Update Board committees — Key icare information and data — Website / social media links — Terminology — Direct deposit	2 June 2023