



# Employer choice handbook

February 2025

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## The NSW workers compensation landscape

icare works with many organisations to deliver workers compensation services to the people and communities of New South Wales. icare's Nominal Insurer Claims Model is a framework established to meet the needs of injured workers and employers within NSW.

icare's Claims Service Providers operate within the model and offer consistent claims services that deliver fair and equitable outcomes for both injured workers and employers in line with the Claims Management Decision Framework.

## Claims Service Providers

Allianz, DXC, EML, Gallagher Bassett, GIO and QBE manage claims for the Nominal Insurer Insurance to more than 329,000 public and private sector employers in NSW and their 3.2 million employees.



Expanding choice of Claims Service Provider to more employers is a key element of the new claims management service model. Employers that can select their Claims Service Provider may negotiate value-added services directly with their chosen provider to help with better return to work outcomes for their employees.

In some instances, value-added services may involve an additional fee that is not included in the price of their premium.

## Employer Eligibility for choice of Claims Service Provider

icare is delivering a phased approach to allow for a smooth delivery for our eligible customers to nominate and transfer to an authorised Claims Service Provider.

Since May 2020, employers with an Average Performance Premium (APP) or Group Average Performance Premium (GAPP) of more than \$500,000 have been eligible to choose their Claims Service Provider.

Effective 30 June 2025, we're offering choice to more experience-rated employers who:

- Have an APP of \$100,000 or more; or
- Are a part of a group with a GAPP of \$100,000 or more.

### Learn if you are eligible

An employer can find their APP on their policy documentation. Once the employer is eligible for choice, the option will automatically be available from our Customer Self-Service option via the icare website [Wages Declaration - Policy Info | icare \(nsw.gov.au\)](#).

Employers can then select from all Claims Service Providers.

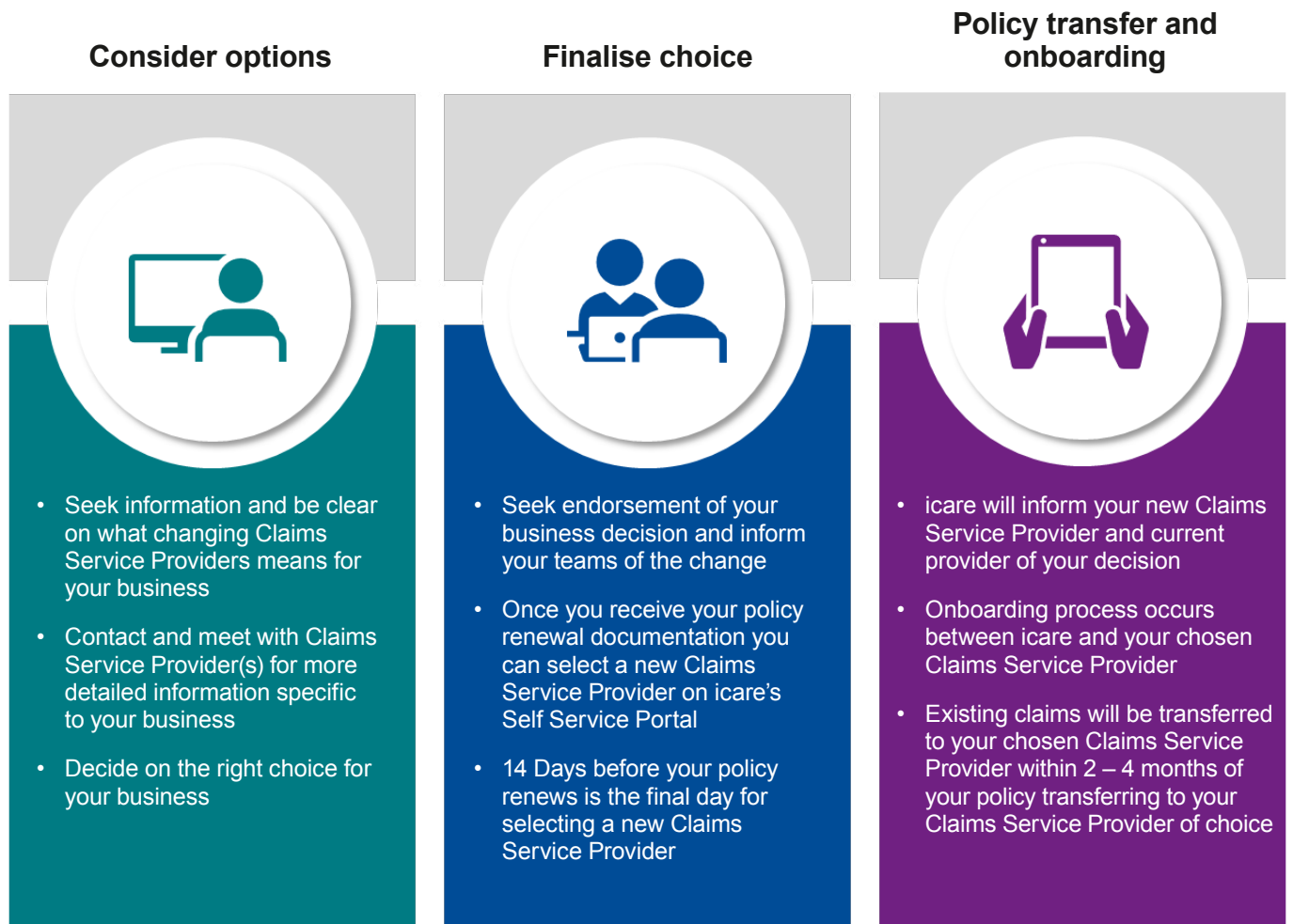
### Enhancing support for workers and employers

As part of our commitment to improve services and support for workers and employers across NSW, we are publishing Claims Service Provider Quarterly Performance Data that tracks a series of performance measures across workers compensation claims.

Publication of this data will ensure employers have relevant information available to choose a provider that best serves the needs of their injured workers. Find out more on our website [Claims Service Provider Performance | icare \(nsw.gov.au\)](#).

## Nomination and transfer process

### Follow a typical transfer decision-making process



### Nomination Process

After receiving your policy renewal invitation, eligible employers can select their Claims Service Provider using the Customer Self-Service option via the icare website.

1	Approximately 45 days prior to policy renewal	After receiving your policy renewal invitation, finalise your decision then use the Customer Self-Service option on the icare website to select your new Claims Service Provider.
2	14 days prior to policy renewal	<b>Final Day</b> to select your Claims Service Provider of choice. If you haven't already, use the Customer Self-Service option on the icare website to select a provider.
3	Policy renewal onwards	Lodge new claims with your selected Claims Service Provider of choice.

## Selection process

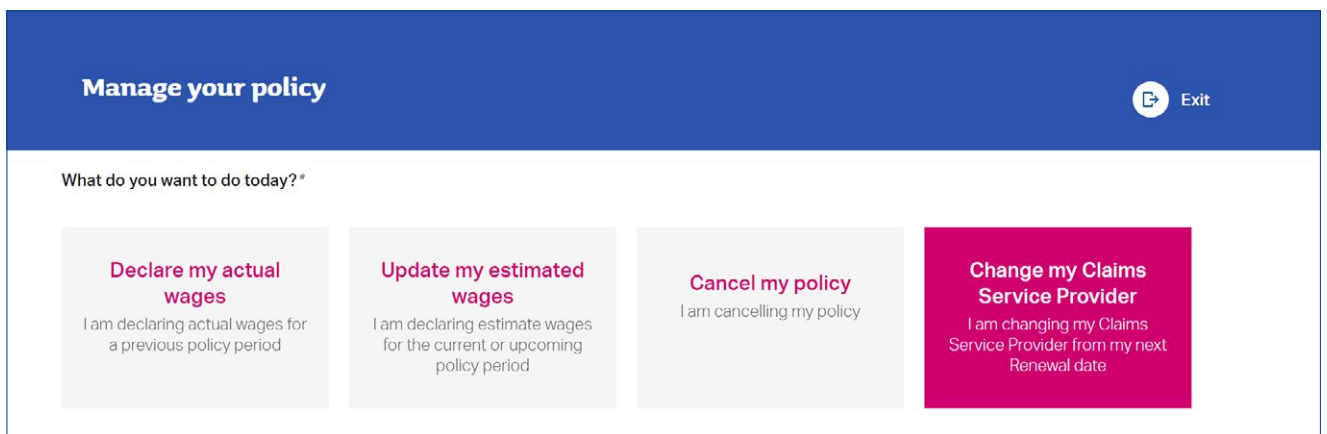
### Change your Claims Service Provider

Once you have received your policy renewal documentation, you will need to login to the Customer Self-Service option via the icare website to change your Claims Service Provider.

#### Process to change your Claims Service Provider

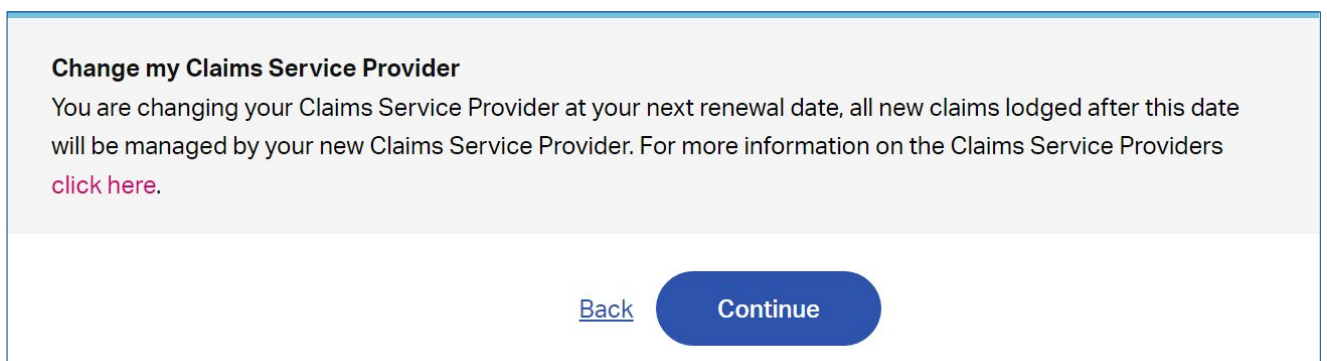
1. Select the 'Change my Claims Service Provider' tile.

**Note:** This tile will only be visible to you if you are eligible to change your Claims Service Provider.



The screenshot shows a web interface titled "Manage your policy" with a blue header bar. In the top right corner of the header is an "Exit" button with a door icon. Below the header, the text "What do you want to do today?\*" is displayed. There are four rectangular tiles arranged horizontally. The first three tiles are light gray: "Declare my actual wages" (with subtext "I am declaring actual wages for a previous policy period"), "Update my estimated wages" (with subtext "I am declaring estimate wages for the current or upcoming policy period"), and "Cancel my policy" (with subtext "I am cancelling my policy"). The fourth tile is magenta and titled "Change my Claims Service Provider" (with subtext "I am changing my Claims Service Provider from my next Renewal date").

2. The following message will appear. Once you have read the message, select Continue.



The screenshot shows a confirmation message box with a light gray background. The title is "Change my Claims Service Provider". The text reads: "You are changing your Claims Service Provider at your next renewal date, all new claims lodged after this date will be managed by your new Claims Service Provider. For more information on the Claims Service Providers [click here](#)." At the bottom, there are two buttons: a blue "Back" button and a blue "Continue" button.

3. On this page, you will be able to see your current Claims Service Provider.

If you **do want to change** your current Claims Service Provider, you can select any of the 6 Claims Service Providers <Allianz/DXC/EML/Gallagher Bassett/GIO/QBE> from the drop down list.

If you **do not want to change** your current Claims Service Provider **close this form** and there are no further actions required.




The screenshot shows a section titled "Your current Claims Service Provider" with the text "GIO" below it. At the bottom of the section, it says "You can remain with your current Claims Service Provider by closing this form."



4. If you want to change your Claims Service Provider, you can make your selection from the drop down list.

Please choose a CSP from one of those listed below. \*

You are eligible to choose a **Claims Service Provider (CSP)** to manage your claims.

Please select 

5. To change your Claims Service Provider, the request can only be submitted by either the business or a representative with a signed **Letter of Appointment** that has previously been lodged with the icare Underwriting team and current Claims Service Provider. Select the appropriate option.

Who is selecting the Claims service provider? \*

☐ The business

☐ Representative on behalf of the business (eg. broker, accountant)

[Back](#) [Change my CSP](#)

6. Once you have completed the business or other representative's details, select **Change my CSP**.

Who is selecting the Claims service provider? \*

☐ The business

☒ Representative on behalf of the business (eg. broker, accountant)

First name\*

Last name\*

Position

Company name

Email address\*

Contact number (E.g 02 9999 1111)\*

Your declaration and undertaking \*

☐ I, on behalf of **John Smith Pty Ltd. ABN 11 111 111 111 ACN 111 111 111**

- Am authorised to make this choice on behalf of the employer.
- Penalties may apply for providing false, misleading or incomplete information.

[Back](#) [Change my CSP](#)

7. A Thanks message will pop up on your screen, confirming that your Claims Service Provider will change after the renewal date.

## Thanks

Thank you for confirming your Claims Service Provider who will manage any claims notified after your renewal date.

## New Claims

### Before policy renewal date

Continue to lodge new claims with your current Claims Service Provider until your policy transfer date.

Any claims lodged prior to the transfer of the policy will continue to be managed by the existing provider until the claims are closed or transferred.

### From policy renewal date

New claims should be lodged with your new Claims Service Provider from the date of your policy transfer.

### Contact a Claims Service Provider

Go to icare's website to find contact details for our Claims Service Providers [Workers Insurance claim enquiry | icare \(nsw.gov.au\)](#).

## Transfer checklists

We want to help you make an informed decision about whether the transfer to a different Claims Service Provider is right for your organisation.

The following checklists may be helpful before choosing a Claims Service Provider.

### Pre-nomination

Have you:

- ☐ Discussed your future claims management requirements with your prospective Claims Service Provider? [Workers Insurance claim enquiry | icare \(nsw.gov.au\)](#)
- ☐ Read the information on icare's website regarding icare's claims management service model? [Claims management service model | icare \(nsw.gov.au\)](#)
- ☐ Discussed your ongoing case management service expectations with your prospective Claims Service Provider?
- ☐ Referred to the Claims Service Provider performance data published on icare's website? [Claims Service Provider Performance | icare \(nsw.gov.au\)](#)
- ☐ Completed the nomination process to select a Claims Service Provider on the Customer Self-Service option via the icare website?
- ☐ Considered that only new claims will be managed by the Claims Service Provider, until claims lodged prior to your policy transfer date are transferred to your new Claims Service Provider?
- ☐ Considered the impact of this change on your organisation's people, systems and processes?



## Post-nomination and acceptance

Have you:

- ☐ Informed your return to work personnel and workers of the change of Claims Service Provider?
- ☐ Taken steps to ensure that your employees are aware of the change?
- ☐ Ensured your teams are aware that the change applies for all claims lodged after your policy renewal date?
- ☐ Ensured your new Claims Service Provider has been informed of any reporting or relationship management requirements?
- ☐ Informed any relevant workers compensation partners of the decision (for example, lawyers, brokers, preferred workplace rehabilitation provider, physiotherapists, treating doctors, etc)?
- ☐ Updated your systems so they accurately reflect the appropriate Claims Service Provider details?

## Reporting

icare provides monthly consolidated cost of claims reporting for all claims, regardless of provider.

If you would like to receive reporting outlining the claims and their related costs for your policy you can complete the [Distribution List Request Form](#) for experienced-rated customers. The report will automatically be sent monthly via Syncplicity.

More information on the cost of claims reporting and Syncplicity is available from the icare website, [Calculating the Cost of your Workers Compensation Insurance Premium | icare \(nsw.gov.au\)](#).

## Frequently asked questions

### How will I know if my business is eligible to choose a Claims Service Provider?

To be eligible to choose a Claims Service Provider you must be an employer with APP of \$100,000 or more for standalone policies, or a GAPP of \$100,000 or more for grouped policies renewing from 30 June 2025 onwards.

After receiving your annual policy renewal documentation, if the Change my Claims Service Provider tile appears in the Customer Self-Service Portal, you are eligible for choice.

### Change my Claims Service Provider

I am changing my Claims Service Provider from my next Renewal date

### How can I find out more about all the Claims Service Providers?

Each Claims Service Provider has a relationship management team that can articulate the service, claims management, and support offerings. You can find their contact details on the Claims Service Provider Contact information page.

### How can I review Claims Service Provider performance?

Claims Service Provider performance data relating to the claims journey of injured workers is published on the [Claims Service Provider Performance Data](#) page quarterly, focusing on return to work, compliance, customer satisfaction and caseloads. Additional measures may be added overtime.

### How often can my business change my Claim Service Provider?

You can select a Claims Service Provider once each year, at policy renewal only.

### Do I need to change my business' Claims Service Provider?

No. If you wish to remain with your current Claims Service Provider you can do so by not selecting a new Claims Service Provider.

### How do I change the Claims Service Provider for my business?

You will be able to select your Claims Service Provider from the [Customer Self-Service](#) option via the [icare website](#)

The Claims Service Provider must be selected a minimum of 14 days prior to policy renewal date.

Approximately 45 days before the annual policy renewal date the Change my Claims Service Provider tile will automatically be visible when an employer logs into the customer self-service portal. This tile will not be available at other times during the year.

What do you want to do today?\*

#### Declare my actual wages

I am declaring actual wages for a previous policy period

#### Update my estimated wages

I am declaring estimate wages for the current or upcoming policy period

#### Change my Claims Service Provider

I am changing my Claims Service Provider from my next Renewal date

### How will I know when my business has transferred to the new Claims Service Provider?

After submitting your request to change your Claims Service Provider you will receive message confirming that the Claims Service Provider will change after your renewal date.

### **Will my business' new Claims Service Provider accept new claims from the policy renewal date or injury date?**

From the date of your transfer, newly reported (notified) claims should be lodged with your new Claims Service Provider. Until that date new claims will continue to be lodged with your current Claims Service Provider.

As an employer, you need to notify the insurer within 48 hours of becoming aware of a work-related injury or illness.

### **When will the new Claims Service Provider start managing my business' new claims?**

From the date of your transfer, newly reported (notified) claims should be lodged with your new Claims Service Provider of choice.

### **Can my business' existing claims transfer on the day the policy transfers?**

No, existing claims will not transfer at the same time as the policy. Your business' claims will transfer within 2 – 4 months after the policy transfers.

This is to ensure continuity of care for workers in their recovery and return to work, by allowing appropriate time for handover to the business' new Claims Service Provider and to support the worker through the transfer.

Closer to the scheduled transfer date, you will be sent additional information about the transfer.

### **Will my business' current portfolio of claims move when it changes Claims Service Provider?**

Claims will be transferred within 2 – 4 months after the transfer of your policy. icare's intention is to reduce the time between policy and claims transfer over time.

This approach ensures any pending recovery or treatment support for workers is maintained, and that appropriate time is provided for an injured workers claim to be handed over to your new Claims Service Provider of choice.

Closer to the scheduled transfer date, you will be sent additional information about the transfer.

### **Will the Claims Service Provider my business selects determine when its claims can transfer?**

No. All Claim Service Providers will be considered equally when determining, the most appropriate time to transfer your workers' claims to your chosen Claim Service Provider.

### **What types of claims will not be transferred?**

Only claims on icare's claims management platform will be included in the transfer.

To maintain stability for serious injuries, icare will not be transferring open and closed claims from the following portfolios:

- Fatality
- Workers with highest needs
- Lifetime Care and Workers Care claims

### **What is the impact to injured workers when transferring their claims?**

Our objective is to improve outcomes for injured workers. To ensure minimal disruption to injured workers, icare and Claims Service Providers have worked together to develop detailed handover and file receipt processes.

### **If my business changes Claims Service Provider, will there be any impact to my business policy or premium?**

No, there will be no impact to your business policy or premium as a result of changing your Claims Service Provider.

### **For employers that are part of a Group, are the individual policies within the Group able to independently choose their own Claims Service Providers?**

No. All policies within a Group will be transferred to a single Claims Service Provider.

This ensures workers from the same organisation and employers are supported by the same Claims Service Provider.

### **If a policy joins my group of policies, will I need to reselect my Claim Service Provider for the group?**

No. The Claim Service Provider you selected for the grouped policies will remain the same.

If the Claim Service Provider for the additional policy and your grouped policies are different, once the policy joins the group it will be transferred to your group's Claim Service Provider.

## **More information and support**

More information can be found on our [About CSPs and Choice | icare \(nsw.gov.au\)](#).

General queries or complaints should first be raised with the claim's Case Manager or the Claims Service Provider managing the claim(s).

If dissatisfied with their response, contact can be made with icare on 13 99 22 or via email to [wiclaimsenquiries@icare.nsw.gov.au](mailto:wiclaimsenquiries@icare.nsw.gov.au).

The points of escalation for unresolved complaints and enquiries for workers is IRO, and for employers, SIRA. General enquiries or complaints about regulation of workers insurance in NSW should be directed to SIRA.

The Independent Review Office (IRO) website provides information on independent advice and assistance available, at [iro.nsw.gov.au](http://iro.nsw.gov.au) or you can call IRO on 13 94 76.

We encourage all parties involved to try and resolve disagreements directly before escalating to a formal dispute process however, where unable to reach a mutually agreeable outcome, you or your workers may contact:

- The icare Complaints Resolutions Team who may provide support in respect of complaints and enquiries relating to claims on 13 99 22 or [Complaints \(external link\)](#) or
- The State Insurance Regulatory Authority (SIRA) on 13 10 50 Option 2 if the enquiry or complaint is about an employer or provider; or
- The Independent Review Office (IRO) on 13 94 76 if your enquiry/complaint is about your insurer.

If you have any feedback specific to the claims service model or this guide, please speak with icare.

## Appendix A

You might like to use this sample awareness support material to inform your employees about your workers compensation decision.

**NSW workers insurance claims management change**

Message

DeleteReplyReply AllForwardFollow Up

**NSW workers insurance claims management change**

Helping you keep safe is important to us, so we're pleased to let you know about our new workers compensation claims management provider - <Allianz/DXC/EML/GBS/GIO/QBE> effective from <DD/MMM/YYYY>.


**What does this change mean?**

Our business has made the decision to move to <Allianz/DXC/EML/GBS/GIO/QBE> to deliver workers compensation services that will better meet our needs as your employer and your needs as our employee. There will be no change to the legislation that underpins our obligations as your employer or to the core service standards we can both expect from our claims management provider.

**What do you need to do?**


You should take the same steps as usual if you get injured in the workplace..

Step  
1▶




**Tell us if you get injured at work**

Step  
2▶



**See your doctor**

Step  
3▶



**Recover at work**

If for any reason, you need to lodge a claim yourself, or have a third-party lodge it on your behalf, please lodge it with <Allianz/DXC/EML/GBS/GIO/QBE>.

icare's website includes important information to assist you with this.

If you have any questions or need further information, please don't hesitate to reach out to us.

