

WORK INJURY COMPENSATION DESIGNATED INSURERS

CONDITIONS FOR DESIGNATED INSURER

Version 1.0

01 September 2020

Ministry of Manpower (MOM), Singapore

This document stipulates the mandatory Conditions for compliance by designated insurers for the provision of insurance to cover employer's liability under the Work Injury Compensation Act 2019. The designated insurer must comply with these conditions, as modified or added to from time to time.

INITIALS

A. GENERAL REQUIREMENTS

1. The designated insurer must: -

- a) comply with the Work Injury Compensation Act 2019 and its subsidiary legislation.
- b) inform the Commissioner of changes to the designated insurer's contact details (including, but not limited to, email addresses, contact numbers and company address) within 7 calendar days.
- c) Provide a free service (minimally both a hotline service and an email service) for the claimants or their representatives to check the status of their claims.

B. PROVISION FOR AND PROCESSING OF WIC CLAIMS

2. The designated insurer: -

- a) must not refuse WIC insurance (to any employer or coverage for any of their clients' employees) based on employee characteristics, including but not limited to age, race, gender, marital status, religion, health status, disability, nationality, occupation¹, etc.
- b) comply with the claims processing timelines and performance standards in Section 2.2 of the "Work Injury Compensation Designated Insurers Manual".
- c) must not deny liability for or admissibility of any WICA claim, except on reasonably held legal grounds, and be guided by Section 4 of the "Work Injury Compensation Designated Insurers Manual" on admissibility in specific situations.

INITIALS

¹ This means:

- 1) Insurers must not refuse to insure any employee under the employer, and must not cherry-pick by occupational type for the given employer.
- 2) Insurers must not deny certain employers of insurance while insuring other employers in the same industry/of the same type.

C. SYSTEM AND DATA EXCHANGE REQUIREMENTS

3. The designated insurer must: -

- a) comply with and share the information stated in Section 1.7 of the “Work Injury Compensation Designated Insurers Manual” with MOM.
- b) ensure their systems are able to share policy and claims information with MOM through MOM’s WIC Data Exchange, to facilitate accurate premium pricing across all parties.
- c) ensure that the information submitted to MOM is accurate.
- d) safeguard the confidentiality of any shared data and not use it for any unauthorised purposes.

DECLARATION

The Designated Insurer declares that it has read and understood the above Conditions and shall comply with them. The Designated Insurer is aware that its designation may be cancelled or suspended, and financial penalties may be imposed, for failure to comply with these Conditions.

Name of Chief Executive

Company UEN & Name

Signature of Chief Executive

Date