

CONDITIONS FOR WORK INJURY COMPENSATION DESIGNATED INSURERS

Version 2.1

9 October 2024

Ministry of Manpower (MOM), Singapore

This document stipulates the mandatory Conditions for compliance by designated employer's and platform operator's insurers for the provision of insurance to cover employers' and platform operators' 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.

These Conditions apply respectively to designated employer's insurers towards their insured employers and employees, and designated platform operator's insurers towards their insured platform operators and platform workers.

INITIALS

A. GENERAL REQUIREMENTS

1. The designated insurer must: -

- a) comply with the Work Injury Compensation Act 2019, Platform Workers Act, 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 and reply within the stipulated timeline – for hotline service: within 3 working days for 1st and subsequent reply; for email service: within 5 working days for 1st and subsequent reply.
- d) seek MOM's endorsement to offer Work Injury Compensation insurance to related companies (i.e. companies under the same corporate group).
- e) submit to MOM an annual audit report.

INITIALS

B. PROVISION FOR AND PROCESSING OF WIC CLAIMS

2. The designated insurer must: -

- a) not refuse WIC insurance (to any employer or platform operator, or coverage for any of their clients' employees or platform workers) based on employee or platform worker 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) ensure Notices of Computation issued are accurate and in accordance with the guidelines in Section 3.5 of the "Work Injury Compensation Designated Insurers Manual".
- d) determine liability for or admissibility of any WICA claim in accordance with Section 4 of the "Work Injury Compensation Designated Insurers Manual" on admissibility in specific situations.

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¹ This means:

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

3. Where the designated insurer insures an employer or platform operator related to the designated insurer , the designated insurer must: -

- a) ensure that the staff of the insurance company involved in claims processing are independent in conduct, character and judgement, from staff of the insured employer or platform operator involved in injury reporting.
- b) safeguard the confidentiality of sensitive data (including but not limited to information on the insured employer or platform operator's claims, number of employees / platform workers, payroll size, and WIC claims) and in this regard, to take steps such as:
 - i) putting in place data governance SOPs; and
 - ii) not sharing the Insured's data with the designated insurer's related companies.

INITIALS

C. SYSTEM AND DATA EXCHANGE REQUIREMENTS

4. 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