

Date: 9 November 2020

To: Intermediaries

Subject: **[WORK INJURY COMPENSATION ACT 2019] –  
PROCESSING TIMELINES FOR ALL WORK INJURY COMPENSATION (WIC) POLICIES  
COMMENCING 1 JANUARY 2021**

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Dear Valued Business Partners,

In a recent announcement made by the Ministry of Manpower (MOM), all WIC designated insurers are required to **upload full policy information into the MOM WIC exchange portal before the policy commencement date.**

The intent of MOM's policy is to ensure workers are protected in the event of accidents whereby employers maintain valid policies. Therefore, timely data transmission will enable MOM to identify the insurer to handle the claim. This is a similar process with motor insurance, foreign workers insurance policies such as medical insurance and security bond.

To support this, MOM will notify employers that:

- (a) they must give the committed order to insurers to buy or renew WIC insurance policies 21 days before commencement of policy
- (b) they must submit all the data required by the insurers 21 days before commencement of policy
- (c) (a) and (b) are important to ensure that employers maintain adequate WIC insurance coverage at all times, to avoid gaps of coverage especially where the work injury occurs before a valid WIC insurance policy has commenced. Employers may be taken to task if they are found to not have valid WIC insurance coverage, at any point in time.

Failure to comply with (a) and (b) will mean that the insurer may not upload the new or renewed policy with all the required data fields to MOM before the policy commencement date. In the future when the required system linkages are ready, the employer's failure to provide timely update may affect work pass applications/renewals.

This should improve the situation regarding employers giving short or late notifications to start or renew the WIC insurance cover. With a 21-day lead time, insurers have a reasonable standard to transmit all data to MOM before policy commencement date.

Along with this requirement, **all past practices of back-dating, holding cover will no longer be acceptable.**

Please start communicating this with your customers to ensure that you have full details to process the policy in time to meet the timeline set. This will affect all WIC policies with inception date commencing 1 January 2021 onwards.

For further clarification or assistance, please reach out to your account manager, thank you.

(This is a computer-generated notice, no signature is required.)