



sedgwick®

Singapore Workers Injury Compensation Act (WICA)

How changes will impact your claims?





How will the WICA impact your claims?

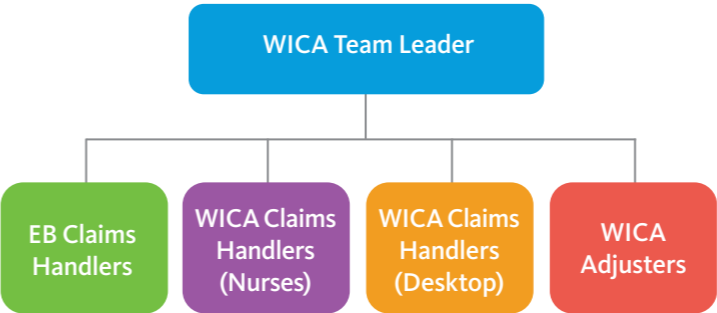
Proposed changes to WICA will have a significant impact for insurers as they will be responsible for all claims processing when the changes to the Act come into force.

Sedgwick has developed a legally compliant, bespoke third-party administration (TPA) solution to enable insurers to outsource the additional work the changes to WICA will entail.

We provide a full end-to-end service from initial notification of claim, all aspects of the claim management including enquiries and desk top investigations, through to recommendations for payment and bordereaux reporting to insurers – all using our own in-house developed software.

The team

We have a team of dedicated and experienced WICA claims personnel to manage the claims. The TPA team are supported by loss adjusters who have extensive experience in Singapore of work injury site investigations and follow-up enquiries.




The Technology: Darwin

Darwin

Utilising our proprietary software, Darwin, we have built a process that recognises the terminology of, and meets the reporting requirements from, MOM.

Darwin provides reports on individual claims, and the full claims portfolio, including the 90-field report format required by MOM. It can also produce the information required by MOM at any time during the claims process, and, specifically, at the relevant change in status in accordance with WICA legislation

All of this information can be exchanged with an insurer's own systems and will ensure InfoSec requirements are met.



Please select...

- Industrial Machines
- Please select... industrial hand tools
- Industrial Machines**
- Lifting Equipment including cranes
- Means of Access
- Other Physical Workplace
- Others
- Pressurised Equipment

WICA specific developments have been included in the development to ensure the information required by MOM is captured and reported

Liability / Indemnity	Litigation	Additional
<div><input type="text"/></div> <div><div>Common law</div><div>Common law</div><div>Others</div><div>Private settlement</div><div>Third party claim</div></div>		

[illegible]

Multiple claimants can be added to one file and handled separately but under one reference number.

You are in Granite ASIA (L1B7)

Case No 6000035

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Claim Details

Class of Business	Liability/Motor		
Received Date & Time	25/11/2019 15:15		
Loss Address	60 Lavender Road #05-11 S Aviation Complex, 079116, Singapore		
Loss Date	10/10/2019 02:00	Date of Loss (day)	
Notification	2	No notification involved	

Service Category	Workplace Injury	Service	Workers Compensation
Policy Section Group	Not Applicable	Notification Date	
Peril	Explosion	Cause	Explosive device
Urgent Call Code			
Incident			
Ultimate Authority	Business	Responsible Authority	

'Linked cases' identify other claims in the system with the same address, claimant name and date of loss etc. helping to identify possible fraudulent claims.

[illegible]

The claim centre shows a breakdown of adjustments, payments and current reserves. Management of recoveries can also be completed in this area.

The Technology: ViaOne and MySedgwick

6000035		 secdgwick.	
History Report - Claim History		09/Feb/2025 15:39	
Policyholder(s): Singapore Aviation Company		Status: Open	
Trade: N/A		Date of Loss: 10/12/2019	
Lead Client: AXA Singapore		Claim Amount: 449,505.00	
Part / Cause: Equipment / Explosive device			

Event Type	Date	Recorded By
New Case Created	25/11/2019-07:19:39	O'Neil, John (AF25A)
Inclusion Receipt (Copied from 6000032) on 25/11/2019 3:19:39 PM		
Await Acceptance	25/11/2019-07:19:37	O'Neil, John (AF25A)
Awaiting acceptance		
New Contact Added	25/11/2019-07:30:30	CL LIMITED\VELU
New private individual contact added - Mr Stephen Tan.		
New Contact Added	25/11/2019-07:30:54	CL LIMITED\VELU
New private individual contact added - Mr Stephen Tan.		
Handling Method Changed	26/11/2019-01:46:13	CL LIMITED\VELU
26/Nov/2019 Handling method changed: from: Automatic Utd to: Consensus		

The history function provides a full and complete audit trail of the file. It can be sorted to show specific actions, and exported for the purposes of an audit trail.

ViaOne and MySedgwick

Brokers, agents and claimants also benefit from access to files. Darwin provides real time access to all data through our ViaOne app.

If required, limited access can also be provided to brokers and agents.



For long tail claims we can also provide claimants with their own digital version of their file through the MySedgwick app.

This allows the claimant to access the current position on the claim, upload documents and photographs, and exchange other basic information.

[illegible]

We are happy to provide live demos of the all our systems. Contact any of the TPA team to see it in action.

Services we offer

Third Party Administration

Management of all aspects of desktop claims including the necessary enquiries and investigations (other than field investigations) from first notification of loss (FNOL) through to interim and final payment recommendations and closure. Also included are facilities to record and manage complaints and for the management of recovery actions.

It is assumed that claims notifications will be received from insurers and insurers will also make payments based on our recommendations. However, should FNOL and/or delegated authority payment services be required we can do this too.

Field Investigations

Some claims require more detailed site investigations that cannot be handled from a desktop, for example; where fraud or a potential for the claim to be dealt with under common law is concerned. These investigations will

be undertaken by experienced loss adjusters with years of experience in this type of claim, and working in conjunction with the WICA TPA claims team.

Field investigation reports would be supplemental to the bordereaux reporting output from the TPA service.

Fast Track & Longtail Claims

We anticipate that the vast majority of claims involving temporary incapacity would be considered as fast track claims. We define 'fast track' as all claims that involve loss of earnings of up to and including 14 days. All other claims will fall under the longtail classification.

Full & Partial Outsourcing

We can provide TPA services for an entire WICA claims portfolio or for part of a portfolio.

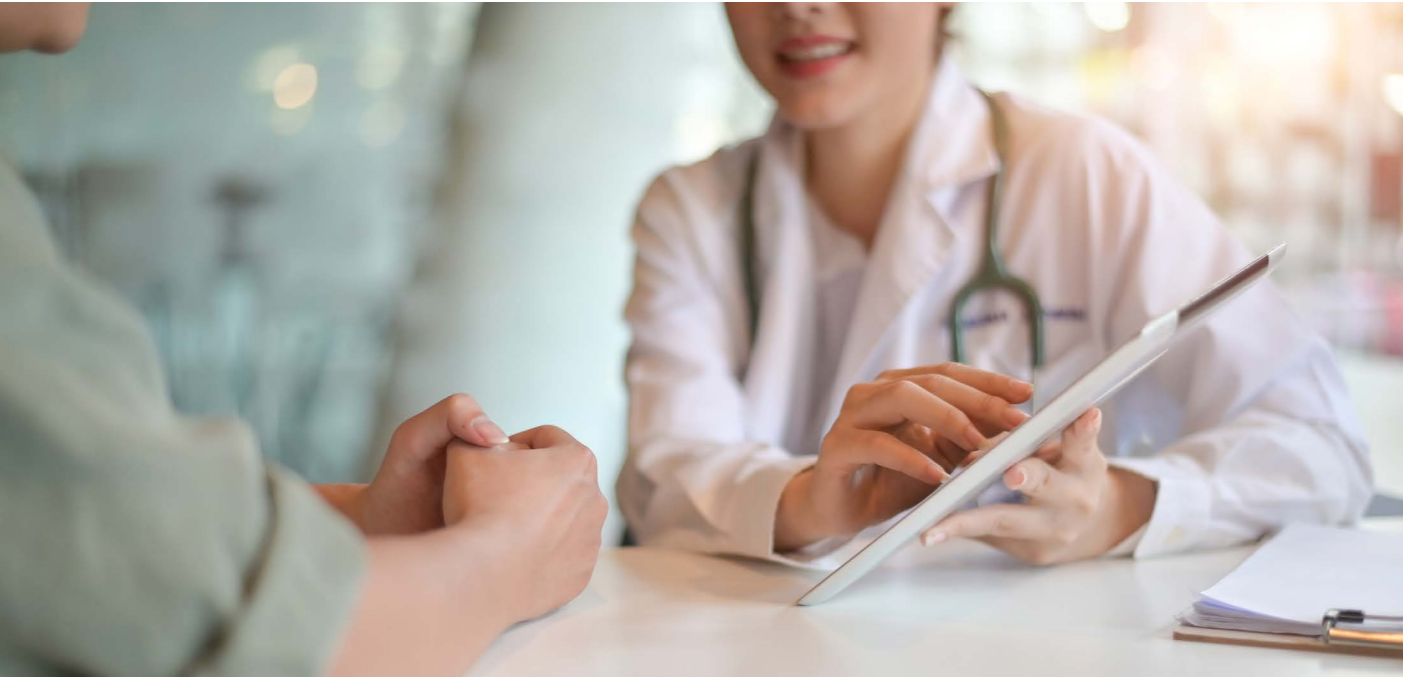
Full outsourcing implies that the full portfolio of WICA claims would be managed by us by our TPA team.

We can also produce data capture and management beyond MOM's requirements across the entire portfolio for underwriting analysis and other considerations.

Partial outsourcing is offered as an alternative if insurers prefer to outsource a proportion of their claims, retaining others for their own management processes. Partial outsourcing solutions mean that the insurer will need to consolidate their own data with our reporting to meet MOM's requirements.

With full outsourcing, timely reporting to MOM and the ability to report on consolidated data where there has been a status change is easier.

No matter whether full or partial outsourcing is chosen, the service levels, KPI's, claims handling and management reporting would remain the same. Every claim would be dealt with as a full-service TPA claim.



Global solutions. Local expertise.

Contact us

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