



## Process used by WorkCover WA when considering an Appeal

The following process for the consideration of appeals against premium classification/assessment has been developed to ensure transparency and fairness:

1. Employers provide written notice to WorkCover WA providing their objections usually within one month of being informed of the assessment or within such time as WorkCover WA may consider it is reasonable to allow. Appeals to WorkCover WA should be addressed to:

**Manager, Standards & Monitoring**  
**WorkCover WA**  
**2 Bedbrook Place**  
**SHENTON PARK WA 6008**
2. WorkCover WA will request the following information to be provided within **two weeks**, from the date of the confirmation of lodgement letter, from the insurer:
  - a) Completed data table (*see attached*) containing the following information:
    - the employer's WorkCover Number (WCN);
    - trading name(s) used by the company/business;
    - the number of employees for each year;
    - the ANZSIC Classification/s assigned to the employer;
    - actual or estimated wages for a minimum of the last 3 years according to underwriting year (unless it is a new company).
    - estimated wages for the renewal period;
    - premium charged, according to underwriting year;
    - claims paid, outstanding, IBNR, incurred and claim numbers at the expiry of each of the last 3 renewals, according to accident year (unless it is a new company); and
    - a calculation of the gazette premium and the proposed premium required.
  - b) Description of the employer's primary business activity/ies
  - c) Statement outlining the insurer's justification to charge the premium
  - d) Information of any changes that have or will occur that will make future claim trends different from past trends (ie. changing management initiatives, changes in the makeup of the workforce and the principle of rating methodology).
3. The information provided by each party is forwarded to the other party and **two weeks** will be allowed for an additional response.
4. The premium, wages, and claims information is entered into WorkCover WA's Underwriting Model and a benchmark is obtained.
5. If necessary the insurer's data may be verified against WorkCover WA's database.
6. Issues raised by either the employer or the insurer will be investigated.
7. A summary of findings and a recommendation is forwarded to the WorkCover WA Board.
8. The WorkCover WA Board considers the appeal and reaches a decision.
9. The employer and insurer are advised in writing of the outcome of the decision.