



**WORKERS' COMPENSATION AND INJURY MANAGEMENT ACT 1981
EMPLOYERS' INDEMNITY POLICIES (PREMIUM RATES) ACT 1990**

Guideline for completing Annual Forms & Checklist

Date issued: 30 June 2017 (Insurer Version)

2017-2018 Year

Due Date: Annually Refer to Premium Rating Returns Deadline Schedule

General guidelines

- a) Each year, before completing the spreadsheet, it is recommended that the Annual Forms are downloaded from the WorkCover WA Internet site at www.workcover.wa.gov.au under 'service providers', 'Insurers', 'Data Specification' in case any amendments have been made.
- b) When the spreadsheet has been downloaded, save in Excel format (so the formulas are not corrupted) using the filename format: Premium Rates "**Financial Year**" Returns - "**Relevant Quarter**" - Quarter – "**Company Name**". For example, the September 2017 quarter filename would be: **Premium Rates 2017-2018 Returns - September Quarter - COMPANY NAME**

Please note that any spreadsheets that are not provided in Excel format (for example, provided in a csv format) will not be accepted.

- c) If a program is used to automatically complete the spreadsheet please make sure that actual values are in the cells and they are not linked to a data source in your company's system.
- d) The following fields are to be entered on the Checklist only (the fields will automatically be completed in all other Forms):
 - Name of insurer. (Name ALL Companies included)
 - Insurer Number(s)
 - Date report generated
 - Name of person completed the Forms
 - Date the Forms are signed off
 - Date of any Revisions made to each form affected only
- e) For information on how to complete the WC101, WC20, WC30, WC11 and WC12 Forms please read the Guideline provided for that particular Form. If the Guideline is unclear, or further clarification is required, please email schemeinformation@workcover.wa.gov.au
- f) From 01 July 2016 forms WC20A and WC20B are no longer required. The WC101, WC20, WC30 and WC11 will continue as before.

- g) The WC12 form in Excel (.xlsx) format, with dual coding for Premium Rating classifications, has been separated from the others forms and **must now be uploaded separately via Online Services**. The WC12 forms are NOT to be submitted by email.
- h) **The data supplied MUST be a snapshot of ALL Transactions as at the end of the Financial Year - 30/06/2017.**
- i) Email the electronic version of the Checklist, WC101, WC20, WC30 and WC11 only to schemeinformation@workcover.wa.gov.au
- j) If revisions are required, **all** of the forms must contain the most up-to-date data and **only** the forms that have been revised must have the “**Date of Revision**” field completed on the Checklist each time they are revised.
- k) Use the filename format: Premium Rates “**Financial Year**” Returns - “**Relevant Quarter**” - Quarter – “**Company Name**” Revised “**Form Name**” for any revisions that are required. For example, a Form WC20 revision for the September 2017 quarter the filename would be: **Premium Rates 2017-2018 Returns - September Quarter - COMPANY NAME - Revised WC20**
- l) An electronic copy must arrive at WorkCover WA by the deadline or penalties may apply. Hardcopies are no longer needed.
- m) **Do not submit your forms if there is an indication at the top that you have failed a validation, or that you have not entered any Comments if required. It will not be accepted.**

Checklist guidelines

The first tab in the Annual Forms is a Checklist that has been created to perform validations on the data prior to the spreadsheet being forwarded to WorkCover WA. These validations have been developed to limit the number of revisions required from insurers by both WorkCover WA and the Actuary that analyses this data.

If the data passes the validations, OK will appear in the Green box. If not, the word CHECK or FAIL will appear in the red box.

OK	CHECK
CHECK	FAIL

These two types of validations are dealt with differently. Explanations of the two types are:

- a) **CHECK** - requires the insurer to double check the data and, if correct, provide an explanation in the Comments Box. Do not submit if a comment is missing as it will not be accepted.
- b) **FAIL** –occurs when the data is incorrect and will require the insurer to amend the data before submitting to WorkCover WA. Do NOT submit with a FAIL as it will not be accepted.

To enable all of the validations to be applied there is information that needs to be obtained from previous Returns and entered into the appropriate boxes on the Checklist as below. Please double check that these are values correct.

Please Collect the following data from Previous Annual and Quarterly Returns as indicated and insert figures in the Yellow Boxes provided. The spreadsheet will then perform all calculations and advise of any errors. All other figures come from the Current Return. **IF THERE WAS NO VALUE IN THE PREVIOUS RETURNS PLEASE ENTER 0.**

JUNE 2017/2018 QUARTERLY RETURN DATA

Page 1

INSERT DATA
from the June 2017/2018 Quarterly WC20

Section (c)
Section (d)

2016/2017 WC11 DATA AS INDICATED

INSERT DATA from the 2016/2017 REPORTING YEAR

INSERT DATA from the 2015/2016 REPORTING

Section (H) Section (H)
Section (I) Section (I)

Cnk 20,21 Cnk 22,23

PREVIOUS ANNUAL WC20 RETURN DATA AS INDICATED

	<p style="margin: 0;">INSERT DATA from the 2016/2017 WC20 ANNUAL Return</p>	<p style="margin: 0;">INSERT DATA from the 2015/2016 WC20 ANNUAL Return</p>	<p style="margin: 0;">INSERT DATA from the 2014/2015 WC20 ANNUAL Return</p>
GRAND TOTALS WC20 Section (b)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
GRAND TOTALS WC20 Section (d)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>
GRAND TOTALS WC20 Section (e)	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>

PREVIOUS Earned Premium & Expenses RETURN DATA AS INDICATED

	<p style="margin: 0;">INSERT DATA from the 2016/2017 ANNUAL Return</p>	<p style="margin: 0;">INSERT DATA from the 2015/2016 ANNUAL</p>	
Gross Written Premium <input style="width: 50px;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	Please double check these values are correct
Earned Premium <input style="width: 50px;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
Unearned Premiums as at 30 June 2017 <input style="width: 50px;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
Commission & Brokerage <input style="width: 50px;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
Stat Charges and Levies <input style="width: 50px;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	
Management Expenses <input style="width: 50px;" type="text"/>	<input style="width: 100%;" type="text"/>	<input style="width: 100%;" type="text"/>	

* Ensure the Gross Written Premium is taken directly from the WC30 and not from the WC11 column (d)

If your data passes the validations, "OK" will appear in the Green check box. If not, and the word "CHECK" or "FAIL" will appear in the red box. If "CHECK" appears and the data is correct please provide Note: If any of the boxes below show a CHECK, please investigate and fix your data BEFORE submitting to WorkCover WA or it will be returned. If the CHECK is justified please provide an explanation in the Comments Box to be forwarded to the Actuary.

Explanations of the individual validations are:

	Validation	Type	Forms Involved	Description
1.	Previous Data Completed	FAIL	Previous Returns	Enter data from Previous Returns as indicated. If a FAIL appears at least one cell has no data. If there was no value from the previous return 0 must be entered. . (Please check values are correct)
2.	Prudential Margin has Value	FAIL	WC20	Prudential Margin must be supplied. If a FAIL appears correction of the data will be necessary. Please note that the Prudential Margin should be at a 75% level of sufficiency
3.	Number of Claims Lodged in the Current Year is Greater than ZERO	CHECK	WC20	If the total in section (a) is zero please confirm that this is correct in the Comments Box.
4.	No Development or IBNR Estimates Provided	FAIL	WC20	Development and IBNR estimates must be supplied. If a FAIL appears correction of the data will be necessary.

5.	WC20 Active Claims have Case Estimate value	FAIL	WC20	If there is an outstanding claim in a section (c) cell, there should be a provision (case estimate) in the corresponding section (d) cell and vice versa. If a FAIL appears correction of the data will be necessary.
6.	Annual WC20 Number of Claims Outstanding & Case Estimates EQUALS the June WC20 Quarter Values	FAIL	WC20	The values in the Annual WC20 sections (c) and (d) should equal the values in the June Quarter WC20 sections (c) and (d). If a FAIL appears correction of the data will be necessary.
7.	WC20 Total amount paid Equals WC101 Total Payment value	FAIL	WC20 & WC101	The total amount of claims paid during the current quarter (section (b) on the WC20) will always equal the grand total on the WC101. If a FAIL appears correction of the data will be necessary.
8.	WC11 Number of Policies Issued, GWP, Wages, Earned Premium, Earned Wages, Claims and Claim Payments "All Prior Years" Should be BLANK	FAIL	WC11	The "All Prior Years" rows for sections (c), (d), (e), (f), (g), (h) and (i) on the WC11 should be BLANK. If a FAIL appears correction of the data will be necessary.
9.	WC11 Case Estimates Outstanding Grand Total equals Annual WC20 Case Estimates Outstanding Total	FAIL	WC11 & WC20	The Grand Total for Case estimates outstanding on the WC11 section (j) will always equal the case estimates total on the Annual WC20 section (d). If a FAIL appears correction of the data will be necessary.

<p>10.</p>	<p>WC11 Cumulative Payments, WC101 Total and WC20 amounts paid for the CURRENT Year are equal</p>	<p>FAIL</p>	<p>WC11, WC101 & WC20</p>	<p>For data reported for the Current Year in the Current Accident Year, the <i>Total Claim Payment Amount</i> in the following columns must match:-</p> <ul style="list-style-type: none"> I. WC11 Section (I) - CURRENT Reporting Year 'Cumulative Claim Payments'. II. WC101 - CURRENT Accident Year - 'Total Payments'. III. WC20 Section (b) - CURRENT Accident Year 'Amount Paid for Claims during Current Year'. <p>If a FAIL appears correction of the data will be necessary. Enter Comment if required.</p>
<p>11.</p>	<p>WC11 Cumulative Claims Reported EQUALS Annual WC20 Number of claims lodged for the CURRENT Year</p>	<p>FAIL</p>	<p>WC11 & WC20</p>	<p>For data reported for the CURRENT Accident Year, the <i>Cumulative Number of Claims</i> in the following columns must match:-</p> <ul style="list-style-type: none"> I. WC11 Section (H) - CURRENT Reporting Year 'Cumulative No. of Claim Reported'. II. WC20 Section (a) - CURRENT Accident Year 'Number of Claims Lodged classified by accident year'. <p>FAIL appears correction of the data will be necessary. Enter Comment if required.</p>

<p>12.</p>	<p>CURRENT WC11 Cumulative Number of Claims Reported EQUALS CURRENT Annual WC20 Claims Lodged PLUS Checklist data entered from Previous WC11 Cumulative Number of Claims Reported for PREVIOUS Reporting Year</p>	<p>FAIL</p>	<p>WC11 & WC20 & CHECKLIST Prior WC11</p>	<p>For data reported for the Current Year in the PREVIOUS Accident Year, the sum of the <i>Cumulative Number of Claims</i> in the following columns must be equal:-</p> <ul style="list-style-type: none"> I. WC11 Section (H) - PREVIOUS Reporting Year '<i>Cumulative Number of Claims</i>'. EQUALS II. WC11 Section (H) - PREVIOUS Reporting Year - '<i>Total Payments</i>'.(from Checklist) PLUS III. WC20 Section (a) - PREVIOUS Accident Year '<i>Amount Paid for Claims during Current Year</i>'. <p>If a FAIL appears correction of the data will be necessary. Enter Comment if required.</p>
-------------------	---	-------------	---	--

<p>13.</p>	<p>Current WC11 Cumulative Claim Payments EQUALS Current Annual WC20 Payments Made PLUS Previous WC11 Cumulative Claim Payments Reported for 2016/2017 Year</p>	<p>FAIL</p>	<p>WC11 & WC20 & CHECKLIST Prior WC11</p>	<p>For data reported for the Current Year in the PREVIOUS Accident Year, the sum of the <i>Cumulative Claim Payments</i> in the following columns must be equal:-</p> <ol style="list-style-type: none"> I. WC11 Section (I) - PREVIOUS Reporting Year '<i>Cumulative Claim Payments</i>. EQUALS II. WC11 Section (I) - PREVIOUS Reporting Year - '<i>Cumulative Claim Payments</i>'.(from Checklist) PLUS III. WC20 Section (b) - PREVIOUS Accident Year '<i>Amount Paid for Claims during Current Year</i>'. <p>If a FAIL appears correction of the data will be necessary. Enter Comment if required.</p>
-------------------	---	-------------	---	--

<p>14.</p>	<p>CURRENT WC11 Cumulative Number of Claims Reported EQUALS CURRENT Annual WC20 Claims Lodged PLUS Checklist data entered from Previous WC11 Cumulative Number of Claims Reported for PREVIOUS BUT ONE Reporting Year</p>	<p>FAIL</p>	<p>WC11 & WC20 & CHECKLIST Prior WC11</p>	<p>For data reported for the Current Year in the PREVIOUS BUT ONE Accident Year, the sum of the <i>Cumulative Number of Claims</i> in the following columns must be equal:-</p> <p>I. WC11 Section (H) - PREVIOUS BUT ONE Reporting Year '<i>Cumulative Number of Claims</i>.'</p> <p style="text-align: center;">EQUALS</p> <p>II. WC11 Section (H) - PREVIOUS BUT ONE Reporting Year - '<i>Total Payments</i>'.(from Checklist)</p> <p style="text-align: center;">PLUS</p> <p>III. WC20 Section (a) - PREVIOUS BUT ONE Accident Year '<i>Amount Paid for Claims during Current Year</i>'.</p> <p>If a FAIL appears correction of the data will be necessary. Enter Comment if required.</p>
-------------------	---	-------------	---	---

15.	Current WC11 Cumulative Claim Payments EQUALS Current Annual WC20 Payments Made PLUS Previous WC11 Cumulative Claim Payments Reported for PREVIOUS BUT ONE Year	FAIL	WC11 & WC20 & CHECKLIST Prior WC11	<p>For data reported for the Current Year in the PREVIOUS Accident Year, the sum of the <i>Cumulative Claim Payments</i> in the following columns must be equal:-</p> <p>I. WC11 Section (I) - PREVIOUS BUT ONE Reporting Year '<i>Cumulative Claim Payments</i>.'</p> <p>EQUALS</p> <p>II. WC11 Section (I) - PREVIOUS BUT ONE Reporting Year - '<i>Cumulative Claim Payments</i>'.(from Checklist)</p> <p>PLUS</p> <p>III. WC20 Section (b) - PREVIOUS BUT ONE Accident Years '<i>Amount Paid for Claims during Current Year</i>'.</p> <p>If a FAIL appears correction of the data will be necessary. Enter Comment if required.</p>
16.	Inflated Actuarial Incurred Cost	N/A	N/A	For WorkCover WA Internal Use Only
17.	WC11 Claims Reported have corresponding Claim Payments Made	CHECK	WC11	If there is a value in the WC11 section (h) 'Cumulative Number if Claims Reported' there should be a value in the WC11 section (i) 'Cumulative Claim Payments' and vice versa. If a CHECK appears, confirm the data is correct and provide an explanation in the Comments Box.
18.	Current Updated Wages WC11	N/A	WC11	For WorkCover WA Internal Use Only

19.	Number of Policies equals wages for ANZSIC 97001	FAIL	WC11	ANZSIC 97001 in the WC11 is for Domestic Policies (that is, private household employing staff). As per the WC11 Guidelines there should only be \$1 declared for wages per policy issued. If a FAIL appears correction of the data will be necessary.
20.	Comparison of Wages, Inflated Actuarial Incurred Costs, Premiums and Loss Ratios	N/A	N/A	For WorkCover WA Internal Use Only
21.	Expense Levels	CHECK	Earned Premium & Expenses	There is a 5% variance allowed for the changes in expense ratios from one year to the next. If a CHECK appears, confirm that the data is correct and provide an explanation in the Comments Box as to why these ratios have changed by more than 5%.
22.	Confirm Gross Written Premium is \$0.00	CHECK	WC30	If a CHECK appears, confirm the data is correct and provide an explanation in the Comments Box.
23.	Confirm Earned Premium is \$0.00	CHECK	WC30	If a CHECK appears, confirm the data is correct and provide an explanation in the Comments Box.
24.	Confirm Unearned Premium as at 30 th June is \$0.00	CHECK	WC30	If a CHECK appears, confirm the data is correct and provide an explanation in the Comments Box.
25.	Confirm Commission and Brokerage is \$0.00	CHECK	WC30	If a CHECK appears, confirm the data is correct and provide an explanation in the Comments Box.
26.	Confirm Statutory Charges and Levies is \$0.00	CHECK	WC30	If a CHECK appears, confirm the data is correct and provide an explanation in the Comments Box.

27.	Confirm Management Expenses is \$0.00	CHECK	WC30	If a CHECK appears, confirm the data is correct and provide an explanation in the Comments Box.
28.	Company Name Completed	FAIL	CHECKLIST	Please enter your Insurer Name at the top of the Checklist. . (Name ALL Companies included)
29.	Date Report Generated	FAIL	CHECKLIST	Please enter the Date you generated your Report at the top of the Checklist.
30.	Insurer Number Completed	FAIL	CHECKLIST	Please enter your Insurer Number in the highlighted box at the top of the Checklist.
31.	Name Completed	FAIL	CHECKLIST	Please remember to insert the name of the responsible officer who prepared the returns at the bottom of the Checklist.
32.	Insurer Number Completed	FAIL	CHECKLIST	Please enter the Date the Authorised Person completed the forms at the bottom of the Checklist.
33.	Date of Revision Entered	CHECK	CHECKLIST	If you are submitting a revision to any forms please enter the date the Revision was made in the relevant cell "Date of Revision" underlined in red at the top of the Checklist. This date will automatically appear in each form you have revised.
34.	Signatures	-	ALL FORMS	Please remember to insert an electronic signature of the responsible officer who prepared the returns if one is available.

Do not submit your forms if there is an indication at the top that you have failed a validation, or that you have not entered any Comments if required. It will not be accepted.