

Information Sheet

Loading and Appeal Process

The following information will assist insurers, employers and brokers to apply WorkCover WA's *Assessment of Premium Rates and Industry Classifications: Loading and Appeal Policy*.

Insurers will invite policy renewals at least 30 days prior to policy expiry. Full terms will be provided to the employer within 14 days of receiving the required renewal documentation.

Reasonable efforts are to be made via the insurer's Internal Dispute Resolution Process to resolve any disagreements related to the loading and appeal process.

This Information Sheet refers to two forms:

- Form 330: Premium Loading Application Employer Declaration
- Form 331: Premium Assessment Appeal

Classification Appeals

If an employer is appealing the industry 'classification' only, the employer should contact the insurer in the first instance (within one month of being informed of the premium classification). If the issue is unable to be resolved, contact WorkCover WA to discuss the appeals process.

Premium loading application (Employer consents to premium loading)

Insurer

- *Step 1:* Insurer completes Section A of Form 330 and provides it to the employer when full terms are issued.

Employer

- *Step 2:* Employer consents to premium loading: Complete Section B – Employer Declaration of Form 330 and return it to the insurer within 30 days of issue.
If required by the insurer, employer pays the premium up to 75% of the recommended premium rate.

Insurer

- *Step 3:* Insurer uploads Form 330 with the loading application through WorkCover WA Online.
WorkCover WA will not consider a loading application lodged after 90 days from policy expiry.

WorkCover WA

- *Step 4:* WorkCover WA processes the loading application and submits to the next available Board meeting and advises the insurer of the outcome via WorkCover WA Online.

Insurer

- *Step 5:* Insurer advises the employer of the outcome and requests premium payment.

Employer

- *Step 6:* Employer pays requested premium.

Premium loading application (Employer does not consent to loading)

Insurer

- *Step 1:* Insurer completes the Section A of Form 330 and provides it to the employer when full terms are issued.



Employer

- *Step 2:* Employer does not consent to premium loading: Employer/broker commences seeking alternative quotes. If an alternative insurer is chosen, advise the former insurer.
- *Step 3:* Employer returns completed Form 330 to the insurer within 30 days of issue.
If not provided within 30 days:
 - Insurer is to notify WorkCover WA of the non-response.
 - Employer's right of appeal may be forfeited if no response.
 - Employer may be investigated by WorkCover WA for not holding insurance.
 Employer may contact WorkCover WA to seek an extension. The extension will only be granted if the request is made by the due date (within 30 days of issue):
 - Extensions may be granted if the employer confirms they did not receive Form 330 at the date of issue or alternative quotes are pending.
 - WorkCover WA will advise outcome of request.



Insurer

- *Step 5:* Insurer uploads Form 330 with the loading application via WorkCover WA Online.



WorkCover WA

- *Step 6:* WorkCover WA provides Form 331 to the employer.



Employer and Insurer

- *Step 7:* Once the employer reviews the claims data, they can consent to the full terms offered by the insurer or continue with the appeal. If the employer consents to the full terms, they must advise the insurer and return the Form 331 to WorkCover WA. A valid insurance policy must be maintained at all times.
- *Step 8:* If the employer does not agree with the claims data, refer to the insurer:
 - If the insurer agrees to adjust the claims data, they must advise WorkCover WA and update claims data via WorkCover WA Online.
 - If the change results in the insurer no longer requiring a loading application, the insurer must withdraw the application and advise WorkCover WA.
 - Employer must return Form 331 to WorkCover WA within 30 days of issue, or their appeal right may be forfeited. Extensions may be granted in extenuating circumstances.
 - The employer must complete Form 331 - Section C stating reason(s) for appeal.



WorkCover WA

- *Step 9:* WorkCover WA facilitates an insurer response to employer statements in Form 331 (to be completed by insurer within 14 days of issue).
Extensions may be granted to the insurer in extenuating circumstances.



WorkCover WA

- *Step 10:* WorkCover WA provides copies of the completed Form 331 to all parties.
- *Step 11:* WorkCover WA processes the application and submits to the Board.
If the insurer's requested premium rate is not supported by the actuarial model, the WorkCover WA Board will determine an appropriate premium rate (known as the assessed rate). The Board decision is final and cannot be appealed by either the insurer or employer.
- *Step 12:* Employer pays requested premium.