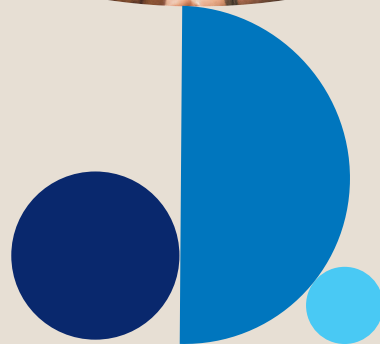




Helping to create  
a safer workplace  
with compassionate  
support for recovery  
and wellbeing.



# Workers Compensation



Zurich provides Workers' Compensation Insurance in Western Australia, with local experienced claims specialists.

We are committed to assisting employers minimise the cost and disruption of workplace injuries through Risk Mitigation and Proactive Claims Management. With years of expertise in Workers Compensation, our strong relationships and innovative technology help to achieve this and improve claim outcomes for customers.

## The Zurich Advantage



### Full life cycle underwriting online 24/7

Get cover quickly and efficiently through Z.stream, our online platform for full life cycle underwriting and policy documentation.



### Claims enquiry and analysis 24/7

Keep track of your claims progress online through our easy to use platform Z Track. Download reports to analyse trends in accidents (when, where, why) and identify opportunities for improvement.



### Local decision-making

Access state-based underwriters with years of experience in Workers Compensation. Whether your client is a small business or needs support to manage more complex risks, we are equipped to make informed and timely decisions.



### In-house risk management capability

Zurich Resilience Solutions has dedicated expertise to help empower employers to minimise workplace injuries, enhance employee well-being, and successfully navigate workplace health and safety challenges. We have a comprehensive range of risk management services, specialised solutions, and a modern approach to safety and well-being .



### Compassionate and highly experienced claims advisors

Our claims specialists support injured workers through every step of the process and help them to get back to work sooner, prioritizing their physical and mental well-being. We'll work with your clients to help minimise the cost of disruption to their business, through early intervention, injury management advice and robust return-to-work planning.

## Key Insights

2021-22



**3.5%**

(497,300 workers) of the working population experienced a work related injury or illness

↓ down from 4.2% in 2017-18



**31%**

received workers compensation for the injury or illness

↑ increased from 27% in 2017-18



**1.9 million**

weeks of work lost Resulting from serious workers' Compensation claims in 2020-21

Safe Work Australia data shows



**35.3**

**Injuries** per 1000 people who worked in the past 12 months

The overall work related injury rate





## Risk Appetite guide for Workers Compensation in Western Australia 2024/2025

### Industries we are actively targeting

- Health care and social assistance
- Manufacturing
- Retail trade
- Wholesale trade
- Accommodation and food services
- Professional, scientific and technical services
- Other services (such as “Other Machinery And Equipment Repair And Maintenance”)

### Key underwriting considerations

- Remuneration and employee history (5 years)
- Claims Information (5 years)
- Contractor and Sub-contractor Information
- Workplace Health and Safety Information
- Additional information for high risk exposures and certain business activities (see our quote check list for more detailed information)

COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
<i>Agriculture, forestry and fishing</i>	01110	Nursery Production (Under Cover)
	01120	Nursery Production (Outdoors)
	01150	Floriculture Production (Outdoors)
	01210	Mushroom Growing
	01330	Berry Fruit Growing
	01360	Citrus Fruit Growing
	01490	Other Grain Growing
	01710	Poultry Farming (Meat)
<i>Manufacturing</i>	11120	Poultry Processing
	11310	Milk And Cream Processing
	11320	Ice Cream Manufacturing
	11400	Fruit And Vegetable Processing
	11610	Grain Mill Product Manufacturing
	11730	Biscuit Manufacturing (Factory Based)
	11740	Bakery Product Manufacturing (Non-Factory Based)
	11810	Sugar Manufacturing
	11820	Confectionery Manufacturing
	11910	Potato, Corn And Other Crisp Manufacturing
	12130	Spirit Manufacturing
	12140	Wine And Other Alcoholic Beverage Manufacturing
	13310	Textile Floor Covering Manufacturing
	13320	Rope, Cordage And Twine Manufacturing

COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
	13330	Cut And Sewn Textile Product Manufacturing
	13340	Textile Finishing And Other Textile Product Manufacturing
	13400	Knitted Product Manufacturing
	13510	Clothing Manufacturing
	14920	Wooden Structural Fitting And Component Manufacturing
	15210	Corrugated Paperboard And Paperboard Container Manufacturing
	15220	Paper Bag Manufacturing
	15230	Paper Stationery Manufacturing
	15290	Other Converted Paper Product Manufacturing
	16110	Printing
	16120	Printing Support Services
	16200	Reproduction Of Recorded Media
	18410	Human Pharmaceutical And Medicinal Product Manufacturing
	18420	Veterinary Pharmaceutical And Medicinal Product Manufacturing
	18520	Cosmetic And Toiletry Preparation Manufacturing
	21220	Steel Pipe And Tube Manufacturing
	22290	Other Structural Metal Product Manufacturing
	22400	Sheet Metal Product Manufacturing (Except Metal Structural And Container Products)

COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
	22910	Spring And Wire Product Manufacturing
	23130	Automotive Electrical Component Manufacturing
	23190	Other Motor Vehicle Parts Manufacturing
	23990	Other Transport Equipment Manufacturing N.E.C.
	24110	Photographic, Optical And Ophthalmic Equipment Manufacturing
	24120	Medical And Surgical Equipment Manufacturing
	24190	Other Professional And Scientific Equipment Manufacturing
	24220	Communication Equipment Manufacturing
	24290	Other Electronic Equipment Manufacturing
	24310	Electric Cable And Wire Manufacturing
	24320	Electric Lighting Equipment Manufacturing
	24410	Whiteware Appliance Manufacturing
	24490	Other Domestic Appliance Manufacturing
	24510	Pump And Compressor Manufacturing
	24610	Agricultural Machinery And Equipment Manufacturing
	24910	Lifting And Material Handling Equipment Manufacturing
	24990	Other Machinery And Equipment Manufacturing N.E.C.
	25910	Jewellery And Silverware Manufacturing
<b>Construction</b>	32110	Land Development And Subdivision
	32310	Plumbing Services
	32320	Electrical Services
	32330	Air Conditioning And Heating Services
	32440	Painting And Decorating Services
	32450	Glazing Services
<b>Wholesale trade</b>	33110	Wool Wholesaling
	33120	Cereal Grain Wholesaling
	33210	Petroleum Product Wholesaling
	33320	Plumbing Goods Wholesaling
	33390	Other Hardware Goods Wholesaling
	34190	Other Specialised Industrial Machinery And Equipment Wholesaling
	34910	Professional And Scientific Goods Wholesaling
	34920	Computer And Computer Peripheral Wholesaling
	34930	Telecommunication Goods Wholesaling

COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
	34940	Other Electrical And Electronic Goods Wholesaling
	34990	Other Machinery And Equipment Wholesaling N.E.C.
	35010	Car Wholesaling
	35020	Commercial Vehicle Wholesaling
	35040	Motor Vehicle New Parts Wholesaling
	36020	Meat, Poultry And Smallgoods Wholesaling
	36030	Dairy Produce Wholesaling
	36040	Fish And Seafood Wholesaling
	36050	Fruit And Vegetable Wholesaling
	36060	Liquor And Tobacco Product Wholesaling
	36090	Other Grocery Wholesaling
	37110	Textile Product Wholesaling
	37120	Clothing And Footwear Wholesaling
	37200	Pharmaceutical And Toiletry Goods Wholesaling
	37310	Furniture And Floor Covering Wholesaling
	37320	Jewellery And Watch Wholesaling
	37330	Kitchen And Diningware Wholesaling
	37340	Toy And Sporting Goods Wholesaling
	37350	Book And Magazine Wholesaling
	37360	Paper Product Wholesaling
	38000	Commission-Based Wholesaling
<b>Retail trade</b>	39110	Car Retailing
	40000	Fuel Retailing
	41100	Supermarket And Grocery Stores
	41220	Fruit And Vegetable Retailing
	41230	Liquor Retailing
	41290	Other Specialised Food Retailing
	42110	Furniture Retailing
	42120	Floor Coverings Retailing
	42130	Houseware Retailing
	42140	Manchester And Other Textile Goods Retailing
	42210	Electrical, Electronic And Gas Appliance Retailing
	42220	Computer And Computer Peripheral Retailing
	42320	Garden Supplies Retailing
	42410	Sport And Camping Equipment Retailing
	42420	Entertainment Media Retailing
	42440	Newspaper And Book Retailing
	42450	Marine Equipment Retailing
	42510	Clothing Retailing
	42520	Footwear Retailing



COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
	42530	Watch And Jewellery Retailing
	42600	Department Stores
	42710	Pharmaceutical, Cosmetic And Toiletry Goods Retailing
	42720	Stationery Goods Retailing
	42790	Other Store-Based Retailing N.E.C.
	43100	Non-Store Retailing
	43200	Retail Commission-Based Buying And/Or Selling
<b>Accommodation and food services</b>	44000	Accommodation
	45110	Cafes And Restaurants
	45120	Takeaway Food Services
	45200	Pubs, Taverns And Bars
	45300	Clubs (Hospitality)
<b>Information media and telecommunications</b>	54110	Newspaper Publishing
	54120	Magazine And Other Periodical Publishing
	54130	Book Publishing
	54140	Directory And Mailing List Publishing
	54190	Other Publishing (Except Software, Music And Internet)
	54200	Software Publishing
	55140	Post-Production Services And Other Motion Picture And Video Activities
	55210	Music Publishing
	55220	Music And Other Sound Recording Activities
	56100	Radio Broadcasting
	56210	Free-To-Air Television Broadcasting
	57000	Internet Publishing And Broadcasting
	58090	Other Telecommunications Services
	59100	Internet Service Providers And Web Search Portals
	59220	Electronic Information Storage Services
	60100	Libraries And Archives
	60200	Other Information Services
<b>Financial and insurance services</b>	62210	Banking
	62400	Financial Asset Investing
	63210	Health Insurance
	63220	General Insurance
	64110	Financial Asset Broking Services
	64190	Other Auxiliary Finance And Investment Services
	64200	Auxiliary Insurance Services

COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
<b>Rental, hiring and real estate services</b>	66110	Passenger Car Rental And Hiring
	67120	Non-Residential Property Operators
	67200	Real Estate Services
<b>Professional, scientific and technical services</b>	69100	Scientific Research Services
	69210	Architectural Services
	69230	Engineering Design And Engineering Consulting Services
	69240	Other Specialised Design Services
	69310	Legal Services
	69320	Accounting Services
	69500	Market Research And Statistical Services
	69620	Management Advice And Related Consulting Services
	69910	Professional Photographic Services
	69990	Other Professional, Scientific And Technical Services N.E.C.
	70000	Computer System Design And Related Services
<b>Administrative and support services</b>	72200	Travel Agency And Tour Arrangement Services
	72920	Document Preparation Services
	72930	Credit Reporting And Debt Collection Services
	72940	Call Centre Operation
	73110	Building And Other Industrial Cleaning Services
	73200	Packaging Services
<b>Education and training</b>	80210	Primary Education
	80220	Secondary Education
	80230	Combined Primary And Secondary Education
	80240	Special School Education
	81010	Technical And Vocational Education And Training
	82110	Sports And Physical Recreation Instruction
	82120	Arts Education
<b>Health care and social assistance</b>	85110	General Practice Medical Services
	85120	Specialist Medical Services
	85310	Dental Services
	85330	Physiotherapy Services
	85990	Other Health Care Services N.E.C.
	86090	Other Residential Care Services
	87100	Child Care Services
	87900	Other Social Assistance Services

# Workers Compensation



COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
<i>Arts and recreation services</i>	91110	Health And Fitness Centres And Gymnasias Operation
<i>Other services</i>	94110	Automotive Electrical Services
	94120	Automotive Body, Paint And Interior Repair
	94210	Domestic Appliance Repair And Maintenance
	94910	Clothing And Footwear Repair
	94990	Other Repair And Maintenance N.E.C.
	95120	Diet And Weight Reduction Centre Operation
	95200	Funeral, Crematorium And Cemetery Services
	95320	Photographic Film Processing
	95330	Parking Services
	95510	Business And Professional Association Services
	95590	Other Interest Group Services N.E.C.

For more information and support

Email [workers.compensation@zurich.com.au](mailto:workers.compensation@zurich.com.au)

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