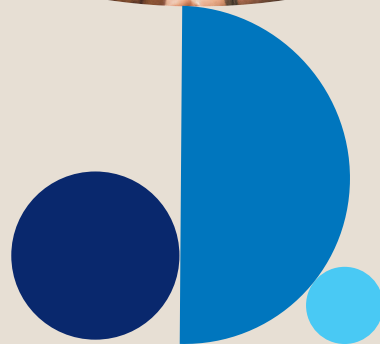




Helping to create  
a safer workplace  
with compassionate  
support for recovery  
and wellbeing.



# Workers Compensation



Zurich provides Workers' Compensation Insurance in Tasmania, 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 Tasmania 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
	11710	Bread Manufacturing (Factory based)
	11720	Cake and Pastry Manufacturing (Factory based)
	12110	Soft Drink, Cordial and Syrup Manufacturing
	12140	Wine and Other Alcoholic Beverage Manufacturing
	13330	Cut and Sewn Textile Product Manufacturing
	13340	Textile Finishing and Other Textile Product Manufacturing
	13400	Knitted Product Manufacturing
	13520	Footwear Manufacturing
	18410	Human Pharmaceutical and Medicinal Product Manufacturing
	18420	Veterinary Pharmaceutical and Medicinal Product Manufacturing
	22990	Other Fabricated Metal Product Manufacturing n.e.c.
	23110	Motor Vehicle Manufacturing
	23120	Motor Vehicle Body and Trailer 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

COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
	24120	Medical and Surgical Equipment Manufacturing
	24210	Computer and Electronic Office Equipment Manufacturing
	24220	Communications Equipment Manufacturing
	24290	Other Electronic Equipment Manufacturing
	25910	Jewellery and Silverware Manufacturing
	32320	Electrical Services
	32340	Fire and Security Alarm Installation Services
<i>Wholesale trade</i>	33120	Cereal Grain Wholesaling
	33190	Other Agricultural Product Wholesaling
	33210	Petroleum Product Wholesaling
	33220	Metal and Mineral Wholesaling
	34920	Computer and Computer Peripheral Wholesaling
	34930	Telecommunication Goods Wholesaling
	35010	Car Wholesaling
	35020	Commercial Vehicle Wholesaling
	35030	Trailer and Other Motor Vehicle Wholesaling
	35040	Motor Vehicle New Parts Wholesaling
	36010	General Line Grocery Wholesaling
	36050	Fruit and Vegetable Wholesaling

COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
	36060	Liquor and Tobacco Product Wholesaling
	37110	Textile Product 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
	38000	Commission-Based Wholesaling
<i>Retail trade</i>	39110	Car Retailing
	39130	Trailer and Other Motor Vehicle Retailing
	39210	Motor Vehicle Parts Retailing
	40000	Fuel Retailing
	41220	Fruit and Vegetable Retailing
	41290	Other Specialised Food Retailing
	42210	Electrical, Electronic and Gas Appliance Retailing
	42290	Other Electrical and Electronic Goods Retailing
	42310	Hardware and Building Supplies Retailing
	42440	Newspaper and Book Retailing
	42510	Clothing Retailing
	42590	Other Personal Accessory Retailing
	42710	Pharmaceutical, Cosmetic and Toiletry Goods Retailing
	42790	Other Store-Based Retailing n.e.c.
	43100	Non-Store Retailing
<i>Accommodation and food services</i>	44000	Accommodation
	45110	Cafes and Restaurants
	45120	Takeaway Food Services
	45200	Pubs, Taverns and Bars
<i>Information media and telecommunications</i>	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
	59100	Internet Service Providers and Web Search Portals
	59210	Data Processing and Web Hosting Services
	59220	Electronic Information Storage Services
	60100	Libraries and Archives
<i>Financial and insurance services</i>	62100	Central Banking

COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
	62210	Banking
	62220	Building Society Operation
	62230	Credit Union Operation
	62290	Other Depository Financial Intermediation
	62300	Non-Depository Financing
	62400	Financial Asset Investing
	63100	Life Insurance
	63210	Health Insurance
	64110	Financial Asset Broking Services
	64190	Other Auxiliary Finance and Investment Services
	66400	Non-Financial Intangible Assets (Except Copyrights) Leasing
	67110	Residential Property Operators
	67120	Non-Residential Property Operators
	67200	Real Estate Services
	69210	Architectural Services
	69230	Engineering Design and Engineering Consulting Services
	69240	Other Specialised Design Services
	69310	Legal Services
	69320	Accounting Services
	69400	Advertising Services
	69500	Market Research and Statistical Services
	69610	Corporate Head Office Management Services
	69620	Management Advice and Related Consulting Services
	69700	Veterinary Services
	70000	Computer System Design and Related Services
	82120	Arts Education
	85120	Specialist Medical Services
	85320	Optometry and Optical Dispensing
	85330	Physiotherapy Services
	85390	Other Allied Health Services
	85990	Other Health Care Services n.e.c.
	87100	Child Care Services
	87900	Other Social Assistance Services
<i>Other services</i>	94110	Automotive Electrical Services
	94220	Electronic (except Domestic Appliance) and Precision Equipment Repair and Maintenance
	94290	Other Machinery and Equipment Repair and Maintenance
	95110	Hairdressing and Beauty Services
	95200	Funeral, Crematorium and Cemetery Services
	95310	Laundry and Dry-Cleaning Services
	95510	Business and Professional Association Services

# Workers Compensation



For more information and support

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

Phone 1800 749 277

Important information: The information contained in this document is a general description of cover and the terms and conditions offered by your local Zurich office may vary. Limits, conditions and exclusions apply to this insurance Zurich Australian Insurance Limited  
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