

Zurich Workers' Compensation

Helping to provide customers with protection for their workforce

Zurich is a market-leading provider of Workers' Compensation Insurance, providing customers with unrivaled specialist knowledge. We are practice leaders in claims handling with years of expertise and understanding in Workers' Compensation, enabling us to deal with these types of claims quickly and efficiently.

Zurich provides Workers' Compensation Insurance in Western Australia, Tasmania and the Australian Capital Territory.

Serious injury claims are on the rise*

Time lost for a serious claim increased by **32.0%**



Compensation paid increased by **39.0%**



There were 106,260 serious workers compensation claims in 2016-17.

- 9.5** Agriculture, forestry & fishing
- 8.1** Construction
- 8.0** Manufacturing

Use Z Track to monitor your Workers Compensation claims

- Range of reports available
- Graphics identifying patterns in lost time
- One click to take you from a claim number to the full details of the claim in Z Track's Claims Enquiry area
- Reports can be viewed online or exported as PDFs or in Microsoft Excel or Microsoft Word

Log in or sign up
zurich.com.au/ztrack

Our specialist services include:

Claims

- Facilitate early intervention strategies by triaging claims to identify barriers and red flag responses to treatment.
- Manage medical and return to work procedures to ensure agreed goals are achieved.
- Integrate specialist medical advice and treatment into a clear and defined return to work program.
- Professional legal, vocational rehabilitation and investigation panels with targeted KPI's to ensure the highest level of service for our customers.
- Claims meetings to formulate joint resolution strategies with early defined goals and actions.

Risk Engineering

At Zurich we have the resources, experience and tools to deliver insights at every stage of your risk management journey.

Zurich Risk Advisor makes risk assessment easier to understand and provides you with insights and recommended practices that enable you to carry out self risk assessment.

Why not experience the benefits of Zurich Risk Advisor for yourself?

It's available for download on both iOS and Android or at www.zurich.com/zurich-risk-advisor

Which type of employer will Zurich cover for Workers' Compensation?

Zurich's Workers' Compensation Insurance best suits small to medium enterprises and large corporate businesses with a commitment to risk mitigation and early return to work practices. We aim to provide discounts on well performing SME business within Zurich's preferred industries.

The definition of SME business for the purpose of this document is:

- Businesses that have been established for five or more years that have had no claims over this period with risk premium up to \$15,000 (excluding GST).
- Businesses with a five year claims history with less than two claims and losses less than 20% of the cost of the premium up to \$15,000 (excluding GST).

Zurich offer competitive rates in our preferred industries** for Workers' Compensation, including discounts where we are quoting multiple products together***

For a fast and efficient competitive quote go to Z.stream or speak to your local Zurich representative or Workers' Compensation underwriter.

* Source: Australian Workers' Compensation Statistics 2016-2017

** See preferred industries list attached

*** Discount available 30/06/2019 to 29/06/2020 (excluding minimum premium policies) where another product is placed as new business with Zurich

ACT Workers' Compensation Preferred Industries

Highlighted in orange are our most competitive industries

ANZSIC	Description
01120	Nursery Production (Outdoors)
11330	Cheese and Other Dairy Product Manufacturing
11400	Fruit and Vegetable Processing
11710	Bread Manufacturing (Factory based)
11740	Bakery Product Manufacturing (Non-factory based)
12110	Soft Drink, Cordial and Syrup Manufacturing
12120	Beer Manufacturing
12130	Spirit Manufacturing
12140	Wine and Other Alcoholic Beverage Manufacturing
13310	Textile Floor Covering Manufacturing
13330	Cut and Sewn Textile Product Manufacturing
13340	Textile Finishing and Other Textile Product Manufacturing
13510	Clothing Manufacturing
14910	Prefabricated Wooden Building Manufacturing
15100	Pulp, Paper and Paperboard Manufacturing
15230	Paper Stationery Manufacturing
16110	Printing
16120	Printing Support Services
22220	Prefabricated Metal Building Manufacturing
22230	Architectural Aluminium Product Manufacturing
22240	Metal Roof and Guttering Manufacturing (except Aluminium)
22290	Other Structural Metal Product Manufacturing
22400	Sheet Metal Product Manufacturing (except Metal Structural and Container Products)
22910	Spring and Wire Product Manufacturing
22930	Metal Coating and Finishing
23110	Motor Vehicle Manufacturing
23120	Motor Vehicle Body and Trailer Manufacturing
24120	Medical and Surgical Equipment Manufacturing
24190	Other Professional and Scientific Equipment Manufacturing
24210	Computer and Electronic Office Equipment Manufacturing
24220	Communications Equipment Manufacturing
24290	Other Electronic Equipment Manufacturing
24310	Electric Cable and Wire Manufacturing
24320	Electric Lighting Equipment Manufacturing
24390	Other Electrical Equipment Manufacturing
24520	Fixed Space Heating, Cooling and Ventilation Equipment Manufacturing
24620	Mining and Construction Machinery Manufacturing
24690	Other Specialised Machinery and Equipment Manufacturing
24910	Lifting and Material Handling Equipment Manufacturing
25110	Wooden Furniture and Upholstered Seat Manufacturing
25120	Metal Furniture Manufacturing
25130	Mattress Manufacturing
25910	Jewellery and Silverware Manufacturing
25920	Toy, Sporting and Recreational Product Manufacturing
32310	Plumbing Services
32320	Electrical Services
32340	Fire and Security Alarm Installation Services
32440	Painting and Decorating Services
32450	Glazing Services
33120	Cereal Grain Wholesaling
33320	Plumbing Goods Wholesaling
34110	Agricultural and Construction Machinery Wholesaling
34190	Other Specialised Industrial Machinery and Equipment Wholesaling

ANZSIC	Description
34910	Professional and Scientific Goods Wholesaling
34920	Computer and Computer Peripheral Wholesaling
34930	Telecommunication Goods Wholesaling
34940	Other Electrical and Electronic Good Wholesaling
35010	Car Wholesaling
35040	Motor Vehicle New Parts Wholesaling
35050	Motor Vehicle Dismantling and Used Parts Wholesaling
36010	General Line Grocery Wholesaling
36090	Other Grocery Wholesaling
37110	Textile Product Wholesaling
37120	Clothing and Footwear Wholesaling
37310	Furniture and Floor Covering Wholesaling
37330	Kitchen and Diningware Wholesaling
37340	Toy and Sporting Goods Wholesaling
37350	Book and Magazine Wholesaling
37360	Paper Product Wholesaling
39110	Car Retailing
39120	Motor Cycle Retailing
39130	Trailer and Other Motor Vehicle Retailing
39210	Motor Vehicle Parts Retailing
39220	Tyre Retailing
41100	Supermarket and Grocery Stores
41210	Fresh Meat, Fish and Poultry Retailing
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
42290	Other Electrical and Electronic Goods Retailing
42310	Hardware and Building Supplies Retailing
42320	Garden Supplies Retailing
42420	Entertainment Media Retailing
42430	Toy and Game Retailing
42440	Newspaper and Book Retailing
42510	Clothing Retailing
42520	Footwear Retailing
42530	Watch and Jewellery Retailing
42590	Other Personal Accessory Retailing
42600	Department Stores
42720	Stationery Goods Retailing
42730	Antique and Used Goods Retailing
42740	Flower Retailing
44000	Accommodation
45110	Cafes and Restaurants
45120	Takeaway Food Services
45130	Catering Services

ACT Workers' Compensation Preferred Industries

ANZSIC	Description
45200	Pubs, Taverns and Bars
46210	Interurban and Rural Bus Transport
51010	Postal Services
54110	Newspaper Publishing
54120	Magazine and Other Periodical Publishing
54130	Book 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
56220	Cable and Other Subscription Broadcasting
57000	Internet Publishing and Broadcasting
59100	Internet Service Providers and Web Search Portals
59210	Data Processing and Web Hosting Services
59220	Electronic Information Storage Services
62400	Financial Asset Investing
63100	Life Insurance
63210	Health Insurance
63220	General Insurance
63300	Superannuation Funds
64110	Financial Asset Broking Services
64190	Other Auxiliary Finance and Investment Services
64200	Auxiliary Insurance Services
66110	Passenger Car Rental and Hiring
66190	Other Motor Vehicle and Transport Equipment Rental and Hiring
66320	Video and Other Electronic Media Rental and Hiring
66390	Other Goods and Equipment Rental and Hiring n.e.c.
67110	Residential Property Operators
67120	Non-Residential Property Operators
67200	Real Estate Services
69100	Scientific Research Services
69210	Architectural Services
69230	Engineering Design and Engineering Consulting Services
69240	Other Specialised Design Services
69250	Scientific Testing and Analysis Services
69310	Legal Services
69320	Accounting Services
69400	Advertising Services

ANZSIC	Description
69500	Market Research and Statistical Services
69620	Management Advice and Related Consulting Services
69700	Veterinary Services
69910	Professional Photographic Services
70000	Computer System Design and Related Services
72110	Employment Placement and Recruitment Services
72200	Travel Agency and Tour Arrangement Services
72920	Document Preparation Services
72940	Call Centre Operation
80100	Preschool Education
80210	Primary Education
80220	Secondary Education
80230	Combined Primary and Secondary Education
81010	Technical and Vocational Education and Training
81020	Higher Education
82120	Arts Education
82200	Educational Support Services
85110	General Practice Medical Services
85120	Specialist Medical Services
85310	Dental Services
85320	Optometry and Optical Dispensing
85330	Physiotherapy Services
85340	Chiropractic and Osteopathic Services
85390	Other Allied Health Services
86010	Aged Care Residential Services
86090	Other Residential Care Services
87100	Child Care Services
90030	Performing Arts Venue Operation
94110	Automotive Electrical Services
94120	Automotive Body, Paint and Interior Repair
94210	Domestic Appliance Repair and Maintenance
94910	Clothing and Footwear Repair
95110	Hairdressing and Beauty Services
95120	Diet and Weight Reduction Centre Operation
95320	Photographic Film Processing
95330	Parking Services
95510	Business and Professional Association Services
95520	Labour Association Services

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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.

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