



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.



### 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.



### 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.



### 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.



### 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.

## 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 2025/2026

### 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
Agriculture, Forestry and Fishing	01110	Nursery Production (Under Cover)
	01120	Nursery Production (Outdoors)
	01130	Turf Growing
	01140	Floriculture Production (Under Cover)
	01150	Floriculture Production (Outdoors)
	01210	Mushroom Growing
	01220	Vegetable Growing (Under Cover)
	01230	Vegetable Growing (Outdoors)
	01310	Grape Growing
	01320	Kiwifruit Growing
	01330	Berry Fruit Growing
	01340	Apple And Pear Growing
	01350	Stone Fruit Growing
	01360	Citrus Fruit Growing
	01390	Other Fruit And Tree Nut Growing
	01410	Sheep Farming (Specialised)
	01420	Beef Cattle Farming (Specialised)
	01450	Grain-Sheep Or Grain-Beef Cattle Farming
	01460	Rice Growing
	01490	Other Grain Growing
01510	Sugar Cane Growing	
01600	Dairy Cattle Farming	
01710	Poultry Farming (Meat)	
01720	Poultry Farming (Eggs)	

COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
	03010	Forestry
	05100	Forestry Support Services
	01440	Sheep-Beef Cattle Farming
	01800	Deer Farming
	01920	Pig Farming
<b>Mining</b>	10900	Other Mining Support Services - On Land
	10120	Mineral Exploration
<b>Manufacturing</b>	11110	Meat Processing
	11120	Poultry Processing
	11130	Cured Meat And Smallgoods Manufacturing
	11200	Seafood Processing
	11310	Milk And Cream Processing
	11320	Ice Cream Manufacturing
	11330	Cheese And Other Dairy Product Manufacturing
	11400	Fruit And Vegetable Processing
	11610	Grain Mill Product Manufacturing
	11620	Cereal, Pasta And Baking Mix Manufacturing
	11710	Bread Manufacturing (Factory Based)
	11720	Cake And Pastry Manufacturing (Factory Based)
	11730	Biscuit Manufacturing (Factory Based)
	11740	Bakery Product Manufacturing (Non-Factory Based)

## COMPETITIVE INDUSTRIES

Industry	ANZSIC	Description
	11810	Sugar Manufacturing
	11820	Confectionery Manufacturing
	11910	Potato, Corn And Other Crisp Manufacturing
	11920	Prepared Animal And Bird Feed Manufacturing
	11990	Other Food Product Manufacturing n.e.c.
	12110	Soft Drink, Cordial And Syrup Manufacturing
	12120	Beer Manufacturing
	12130	Spirit Manufacturing
	12140	Wine And Other Alcoholic Beverage Manufacturing
	12200	Cigarette And Tobacco Product Manufacturing
	13120	Natural Textile Manufacturing
	13130	Synthetic Textile Manufacturing
	13310	Textile Floor Covering Manufacturing
	13320	Rope, Cordage And Twine Manufacturing
	13330	Cut And Sewn Textile Product Manufacturing
	13340	Textile Finishing And Other Textile Product Manufacturing
	13400	Knitted Product Manufacturing
	13510	Clothing Manufacturing
	13520	Footwear Manufacturing
	14910	Prefabricated Wooden Building Manufacturing
	14920	Wooden Structural Fitting And Component Manufacturing
	14930	Veneer And Plywood Manufacturing
	14940	Reconstituted Wood Product Manufacturing
	14990	Other Wood Product Manufacturing n.e.c.
	15100	Pulp, Paper And Paperboard Manufacturing
	15210	Corrugated Paperboard And Paperboard Container Manufacturing
	15220	Paper Bag Manufacturing
	15230	Paper Stationery Manufacturing
	15240	Sanitary Paper Product Manufacturing
	15290	Other Converted Paper Product Manufacturing
	16110	Printing
	16120	Printing Support Services
	16200	Reproduction Of Recorded Media
	18110	Industrial Gas Manufacturing
	18410	Human Pharmaceutical And Medicinal Product Manufacturing
	18420	Veterinary Pharmaceutical And Medicinal Product Manufacturing

## COMPETITIVE INDUSTRIES

Industry	ANZSIC	Description
	18510	Cleaning Compound Manufacturing
	18520	Cosmetic And Toiletry Preparation Manufacturing
	19110	Polymer Film And Sheet Packaging Material Manufacturing
	19120	Rigid And Semi-Rigid Polymer Product Manufacturing
	19130	Polymer Foam Product Manufacturing
	20210	Clay Brick Manufacturing
	20330	Ready-Mixed Concrete Manufacturing
	21210	Iron And Steel Casting
	21220	Steel Pipe And Tube Manufacturing
	21390	Other Basic Non-Ferrous Metal Manufacturing
	22100	Iron And Steel Forging
	22210	Structural Steel Fabricating
	22220	Prefabricated Metal Building Manufacturing
	22230	Architectural Aluminium Product Manufacturing
	22240	Metal Roof And Guttering Manufacturing (Except Aluminium)
	22290	Other Structural Metal Product Manufacturing
	22310	Boiler, Tank And Other Heavy Gauge Metal Container Manufacturing
	22390	Other Metal Container Manufacturing
	22400	Sheet Metal Product Manufacturing (Except Metal Structural And Container Products)
	22910	Spring And Wire Product Manufacturing
	22920	Nut, Bolt, Screw And Rivet Manufacturing
	22930	Metal Coating And Finishing
	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
	24120	Medical And Surgical Equipment Manufacturing
	24190	Other Professional And Scientific Equipment Manufacturing
	24210	Computer And Electronic Office Equipment Manufacturing

COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
	24220	Communication Equipment Manufacturing
	24290	Other Electronic Equipment Manufacturing
	24310	Electric Cable And Wire Manufacturing
	24320	Electric Lighting Equipment Manufacturing
	24390	Other Electrical Equipment Manufacturing
	24410	Whiteware Appliance Manufacturing
	24490	Other Domestic Appliance Manufacturing
	24510	Pump And Compressor Manufacturing
	24520	Fixed Space Heating, Cooling And Ventilation Equipment Manufacturing
	24610	Agricultural Machinery And Equipment Manufacturing
	24620	Mining And Construction Machinery Manufacturing
	24630	Machine Tool And Parts Manufacturing
	24690	Other Specialised Machinery And Equipment Manufacturing
	24910	Lifting And Material Handling Equipment Manufacturing
	24990	Other Machinery And Equipment Manufacturing n.e.c.
	25110	Wooden Furniture And Upholstered Seat Manufacturing
	25120	Metal Furniture Manufacturing
	25130	Mattress Manufacturing
	25190	Other Furniture Manufacturing
	25910	Jewellery And Silverware Manufacturing
	25920	Toy, Sporting And Recreational Product Manufacturing
	25990	Other Manufacturing n.e.c.
<b>Electricity, Gas, Water and Waste services</b>	26300	Electricity Distribution
	27000	Gas Supply
	28110	Water Supply
<b>Construction</b>	31090	Other Heavy And Civil Engineering Construction
	32110	Land Development And Subdivision
	32120	Site Preparation Services
	32240	Structural Steel Erection Services
	32310	Plumbing Services
	32320	Electrical Services
	32330	Air Conditioning And Heating Services
	32340	Fire And Security Alarm Installation Services
	32390	Other Building Installation Services
	32410	Plastering And Ceiling Services

COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
	32440	Painting And Decorating Services
	32450	Glazing Services
	32910	Landscape Construction Services
	32920	Hire Of Construction Machinery With Operator
	32420	Carpentry Services
	32430	Tiling And Carpeting Services
<b>Wholesale trade</b>	33110	Wool Wholesaling
	33120	Cereal Grain Wholesaling
	33190	Other Agricultural Product Wholesaling
	33210	Petroleum Product Wholesaling
	33220	Metal And Mineral Wholesaling
	33230	Industrial And Agricultural Chemical Product Wholesaling
	33310	Timber Wholesaling
	33320	Plumbing Goods Wholesaling
	33390	Other Hardware Goods Wholesaling
	34110	Agricultural And Construction Machinery 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
	34940	Other Electrical And Electronic Goods Wholesaling
	34990	Other Machinery And Equipment Wholesaling n.e.c.
	35010	Car Wholesaling
	35020	Commercial Vehicle Wholesaling
	35030	Trailer And Other Motor Vehicle Wholesaling
	35040	Motor Vehicle New Parts Wholesaling
	35050	Motor Vehicle Dismantling And Used Parts Wholesaling
	36010	General Line Grocery 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

## COMPETITIVE INDUSTRIES

Industry	ANZSIC	Description
	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
	37390	Other Goods Wholesaling n.e.c.
	38000	Commission-Based Wholesaling
<b>Retail trade</b>	39110	Car Retailing
	39120	Motor Cycle Retailing
	39130	Trailer And Other Motor Vehicle Retailing
	39210	Motor Vehicle Parts Retailing
	39220	Tyre Retailing
	40000	Fuel Retailing
	41000	Supermarket And Grocery Stores
	41210	Fresh Meat And Poultry Retailing Excluding Fish Retailing
	41211	Fish 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
	42410	Sport And Camping Equipment Retailing
	42420	Entertainment Media Retailing
	42430	Toy And Game Retailing
	42440	Newspaper And Book Retailing
	42450	Marine Equipment Retailing
	42510	Clothing Retailing
	42520	Footwear Retailing
	42530	Watch And Jewellery Retailing
	42590	Other Personal Accessory Retailing
	42600	Department Stores
	42710	Pharmaceutical, Cosmetic And Toiletry Goods Retailing
	42720	Stationery Goods Retailing

## COMPETITIVE INDUSTRIES

Industry	ANZSIC	Description
	42730	Antique And Used Goods Retailing
	42740	Flower 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
	45130	Catering Services
	45200	Pubs, Taverns And Bars
	45300	Clubs (Hospitality)
<b>Transport, Postal and Warehousing</b>	46100	Road Freight Transport
	46210	Interurban And Rural Bus Transport
	46220	Urban Bus Transport (Including Tramway)
	46230	Taxi And Other Road Transport
	47100	Rail Freight Transport
	50210	Pipeline Transport
	51010	Postal Services
	51020	Courier Pick-Up And Delivery Services
	52910	Customs Agency Services
	52920	Freight Forwarding Services
	52990	Other Transport Support Services n.e.c.
	53010	Grain Storage Services
	53090	Other Warehousing And Storage Services
<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
	56220	Cable And Other Subscription Broadcasting
	57000	Internet Publishing And Broadcasting
	58010	Wired Telecommunications Network Operation

COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
	58020	Other Telecommunications Network Operation
	58090	Other Telecommunications Services
	59100	Internet Service Providers And Web Search Portals
	59210	Data Processing And Web Hosting Services
	59220	Electronic Information Storage Services
	60100	Libraries And Archives
	60200	Other Information Services
<b>Financial and Insurance services</b>	62100	Central Banking
	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
	63220	General Insurance
	63300	Superannuation Funds
	64110	Financial Asset Broking Services
	64190	Other Auxiliary Finance And Investment Services
	64200	Auxiliary Insurance Services
<b>Rental, Hiring and Real estate services</b>	66110	Passenger Car Rental And Hiring
	66190	Other Motor Vehicle And Transport Equipment Rental And Hiring
	66200	Farm Animal And Bloodstock Leasing
	66310	Heavy Machinery And Scaffolding Rental And Hiring
	66320	Video And Other Electronic Media Rental And Hiring
	66390	Other Goods And Equipment Rental And Hiring n.e.c.
	66400	Non-Financial Intangible Assets (Except Copyrights) Leasing
	67110	Residential Property Operators
	67120	Non-Residential Property Operators
	67200	Real Estate Services
<b>Professional, Scientific and Technical services</b>	69100	Scientific Research Services
	69210	Architectural Services
	69220	Surveying And Mapping Services
	69230	Engineering Design And Engineering Consulting Services
	69240	Other Specialised Design Services

COMPETITIVE INDUSTRIES		
Industry	ANZSIC	Description
	69250	Scientific Testing And Analysis 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
	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
	72910	Office Administrative Services
	72920	Document Preparation Services
	72930	Credit Reporting And Debt Collection Services
	72940	Call Centre Operation
	72990	Other Administrative Services n.e.c.
	73110	Building And Other Industrial Cleaning Services
	73200	Packaging Services
<b>Public Administration and Safety</b>	75100	Central Government Administration
	75200	State Government Administration
	75300	Local Government Administration (Applies Only To Privately Insured Entities. Excludes All Self-Insured Entities In The Local Government Insurance Service - Workcare Scheme)
	75510	Domestic Government Representation
	75520	Foreign Government Representation
	77200	Regulatory Services
<b>Education and Training</b>	80100	Preschool Education
	80210	Primary Education
	80220	Secondary Education
	80230	Combined Primary And Secondary Education
	80240	Special School Education
	81010	Technical And Vocational Education And Training
	81020	Higher Education
	82110	Sports And Physical Recreation Instruction
	82120	Arts Education

## COMPETITIVE INDUSTRIES

Industry	ANZSIC	Description
	82190	Adult, Community And Other Education n.e.c.
	82200	Educational Support Services
<b>Health care and Social assistance</b>	84010	Hospitals (Except Psychiatric Hospitals)
	85110	General Practice Medical Services
	85120	Specialist Medical Services
	85200	Pathology And Diagnostic Imaging Services
	85310	Dental Services
	85320	Optometry And Optical Dispensing
	85330	Physiotherapy Services
	85340	Chiropractic And Osteopathic Services
	85390	Other Allied Health Services
	85910	Ambulance Services
	85990	Other Health Care Services n.e.c.
	86010	Aged Care Residential Services
	86090	Other Residential Care Services
	87100	Child Care Services
	87900	Other Social Assistance Services
	87901	Employer Receiving Social Assistance Services
<b>Arts and Recreation services</b>	89100	Museum Operation
	89210	Zoological And Botanical Gardens Operation
	90010	Performing Arts Operation
	90020	Creative Artists, Musicians, Writers And Performers
	90030	Performing Arts Venue Operation
	91110	Health And Fitness Centres And Gymnasias Operation
	91120	Sports And Physical Recreation Clubs And Sports Professionals
	91130	Sports And Physical Recreation Venues, Grounds And Facilities Operation Excluding Speedway Operation
	91140	Sports And Physical Recreation Administrative Service
	92020	Lottery Operation
	92090	Other Gambling Activities
	89220	Nature Reserves And Conservation Parks Operation
	92010	Casino Operation
<b>Other services</b>	94110	Automotive Electrical Services
	94120	Automotive Body, Paint And Interior Repair
	94190	Other Automotive Repair And Maintenance
	94210	Domestic Appliance Repair And Maintenance

## COMPETITIVE INDUSTRIES

Industry	ANZSIC	Description
	94220	Electronic (Except Domestic Appliance) And Precision Equipment Repair And Maintenance
	94290	Other Machinery And Equipment Repair And Maintenance
	94910	Clothing And Footwear Repair
	94990	Other Repair And Maintenance n.e.c.
	95110	Hairdressing And Beauty Services
	95120	Diet And Weight Reduction Centre Operation
	95200	Funeral, Crematorium And Cemetery Services
	95310	Laundry And Dry-Cleaning Services Excluding Industrial Laundry Services
	95311	Industrial Laundry Services
	95320	Photographic Film Processing
	95330	Parking Services
	95400	Religious Services
	95510	Business And Professional Association Services
	95520	Labour Association Services
	95590	Other Interest Group Services n.e.c.
	96010	Private Households Employing Staff

# Workers Compensation



For more information and support

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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 Zurich Australian Insurance Limited ABN 13 000 296 640, AFS Licence No: 232507

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The Zurich logo, featuring a stylized 'Z' inside a circle, followed by the word 'ZURICH' in a bold, sans-serif font. The logo is positioned in the bottom right corner, with several decorative blue circles of varying sizes and colors (light blue, dark blue) scattered around it.

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