

Employers Liability

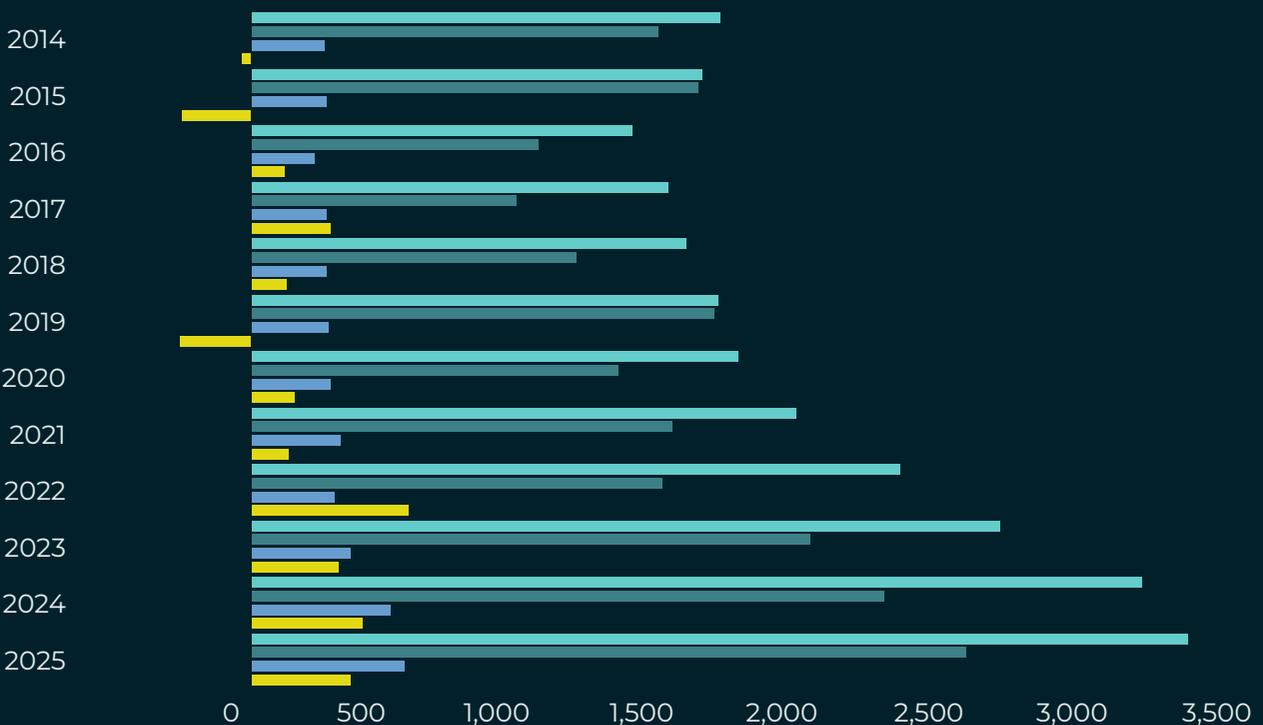
Market data and insights

What is Employers Liability Insurance?

Employers' liability insurance covers damages for claims made by employees for injuries or illnesses sustained during their employment. It includes occupational stress, diseases caused by workplace conditions, and other specific injuries. In states such as Victoria and Queensland, this product is managed through a government scheme called WorkCover.

How does the market perform in Australia?

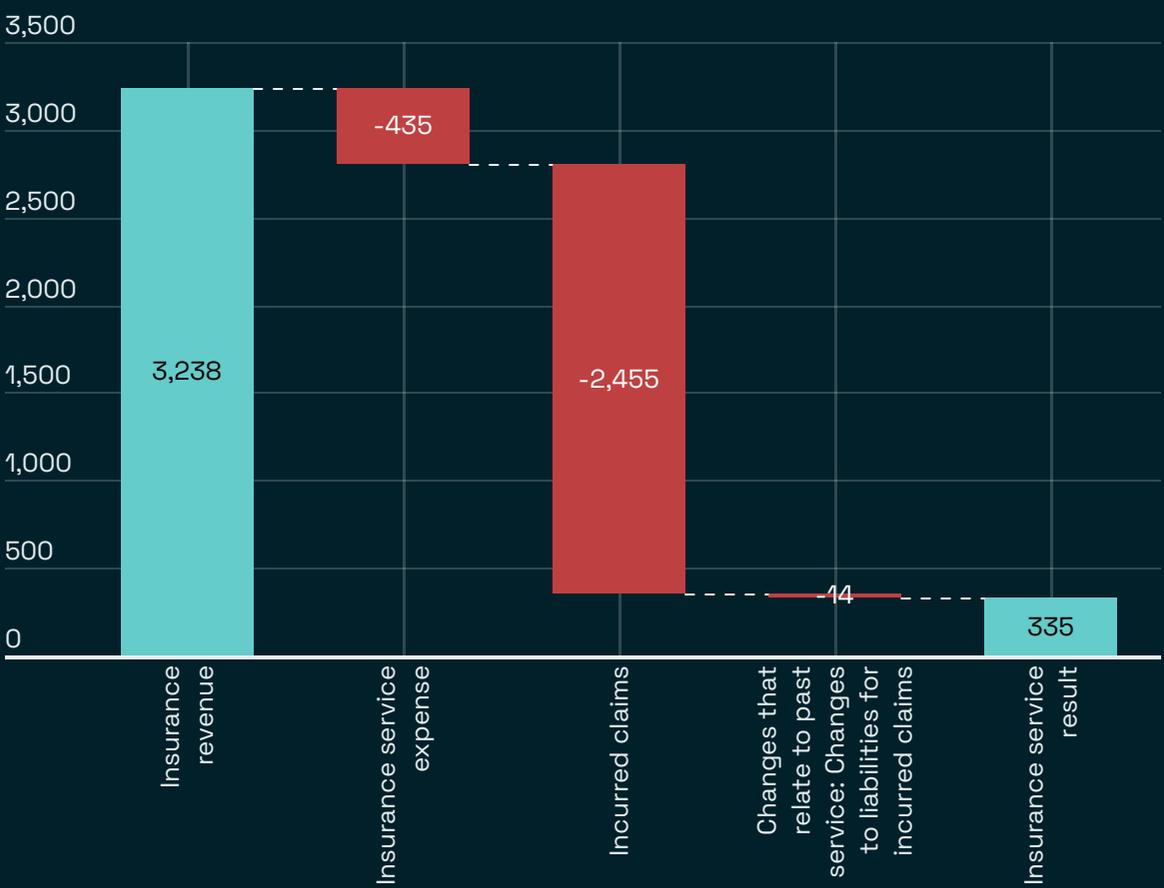
10 Year Profit and Loss (\$m)



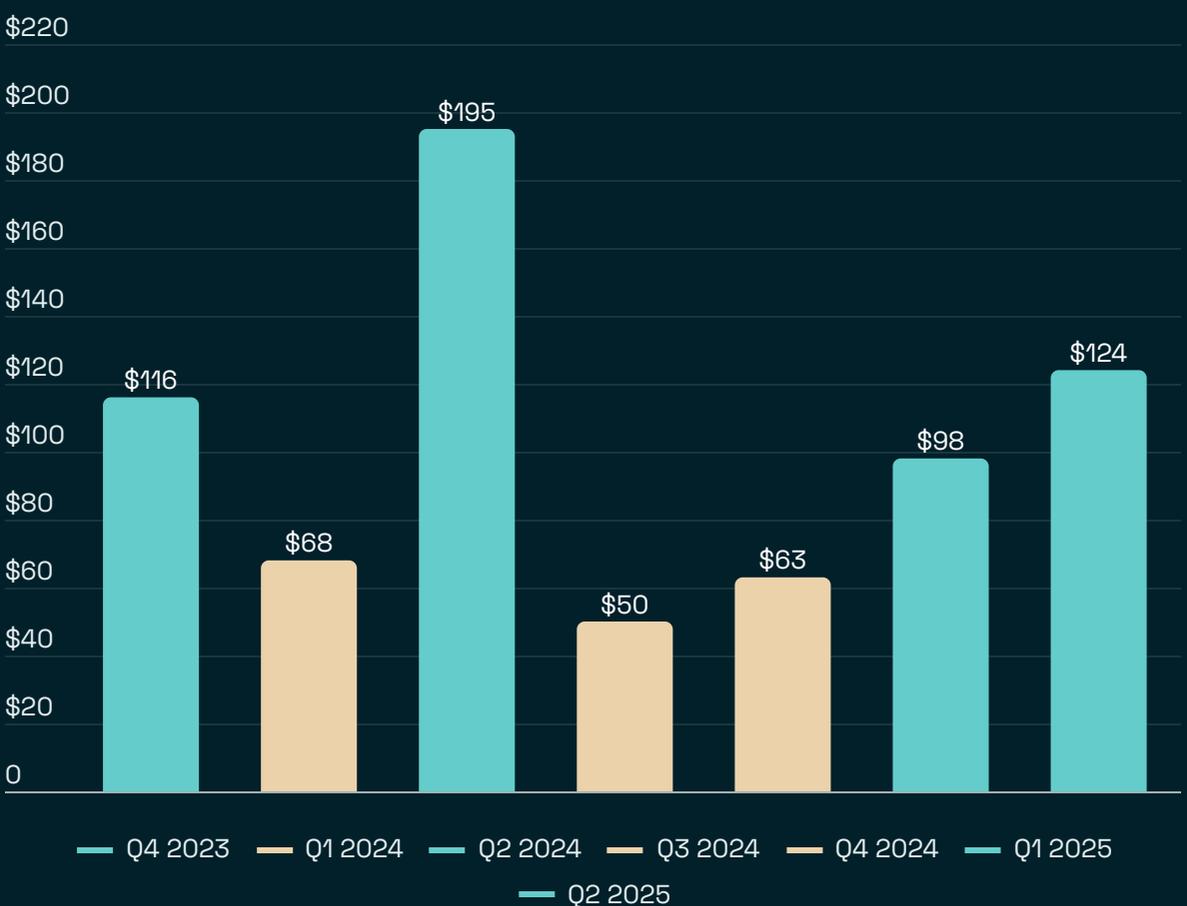
- Insurance Revenue
- Net Incurred Claims (\$m)
- Expenses, including reinsurance
- Underwriting Result (\$m)

2025 Results

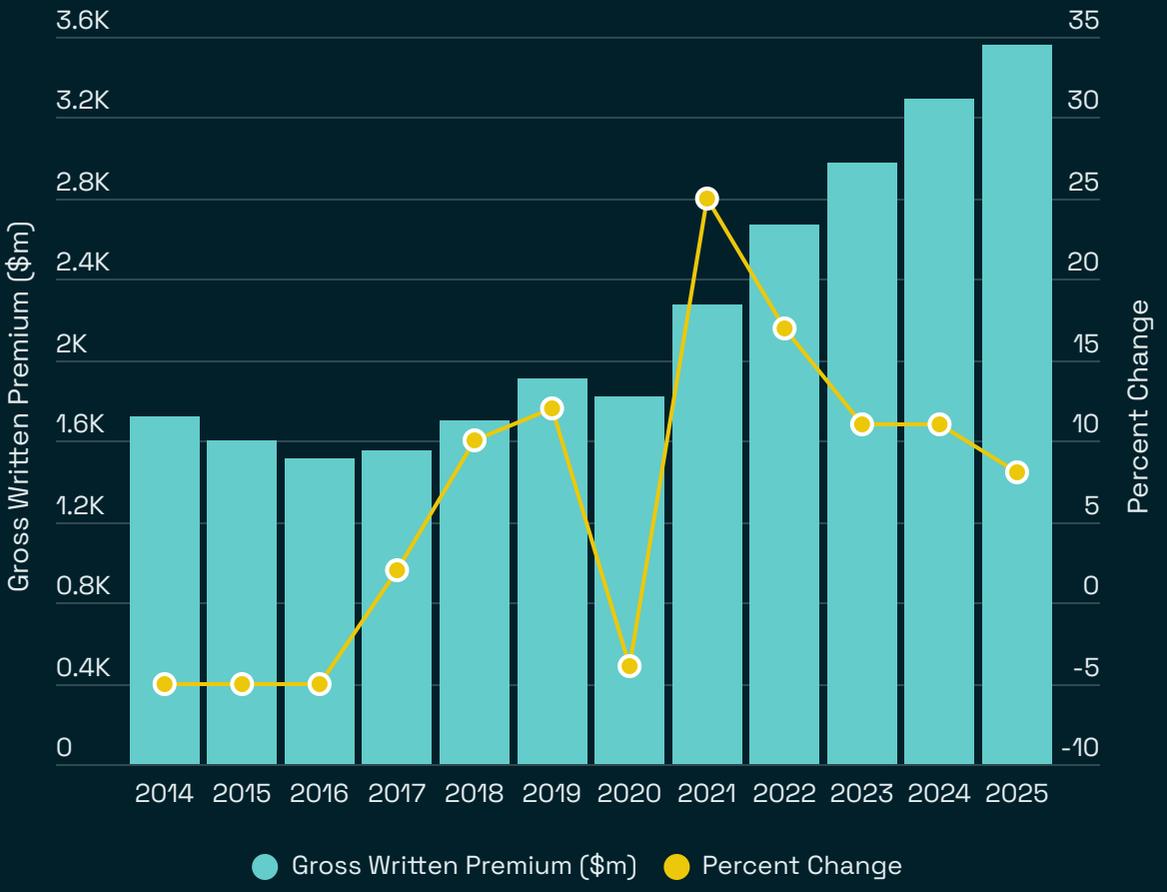
2025 P&L (Dec 2024 - Mar 2025)



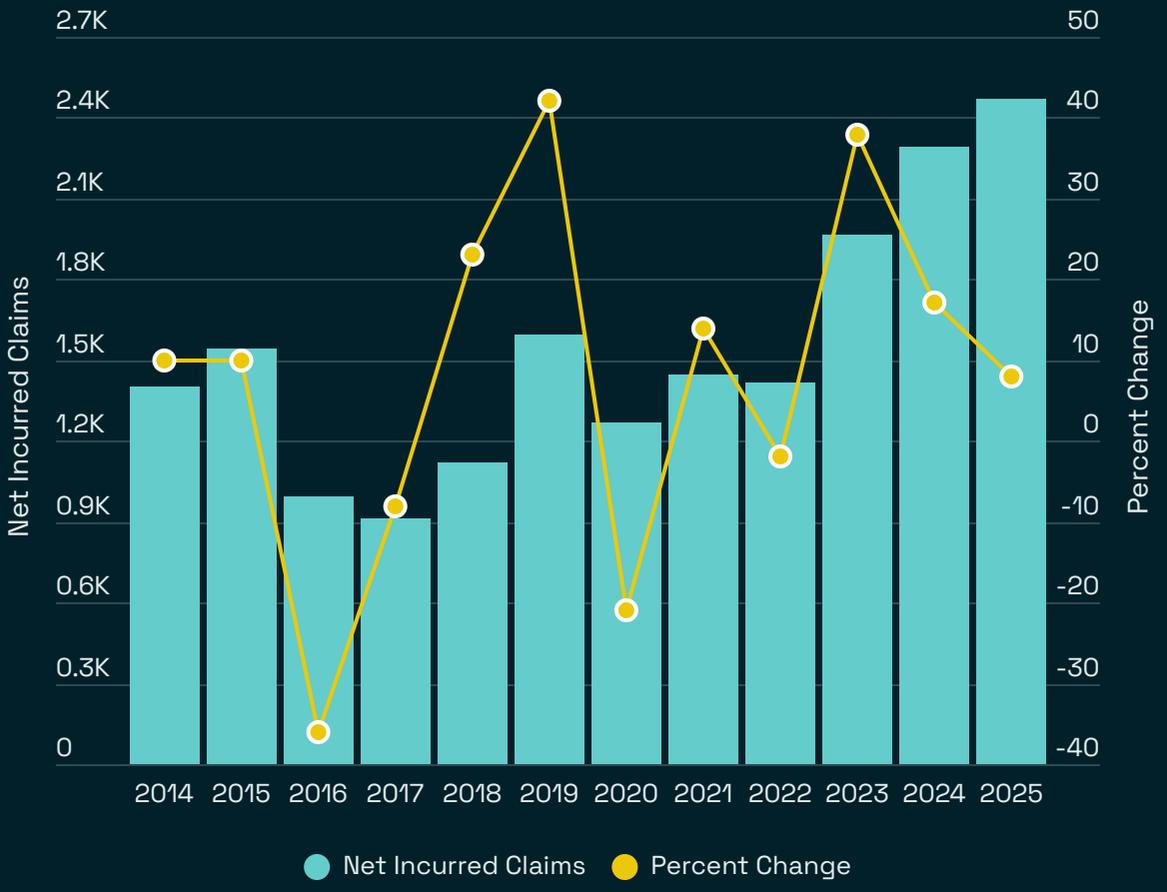
Underwriting Result - last 7 quarters



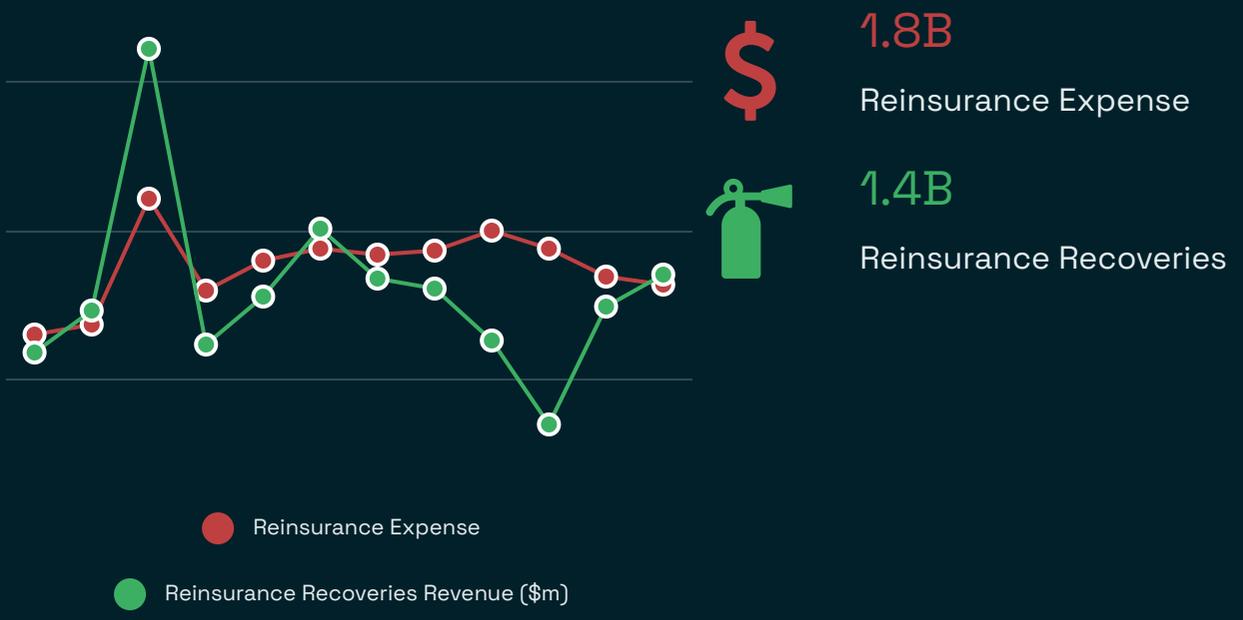
Employers Liability Premium Growth (\$m)



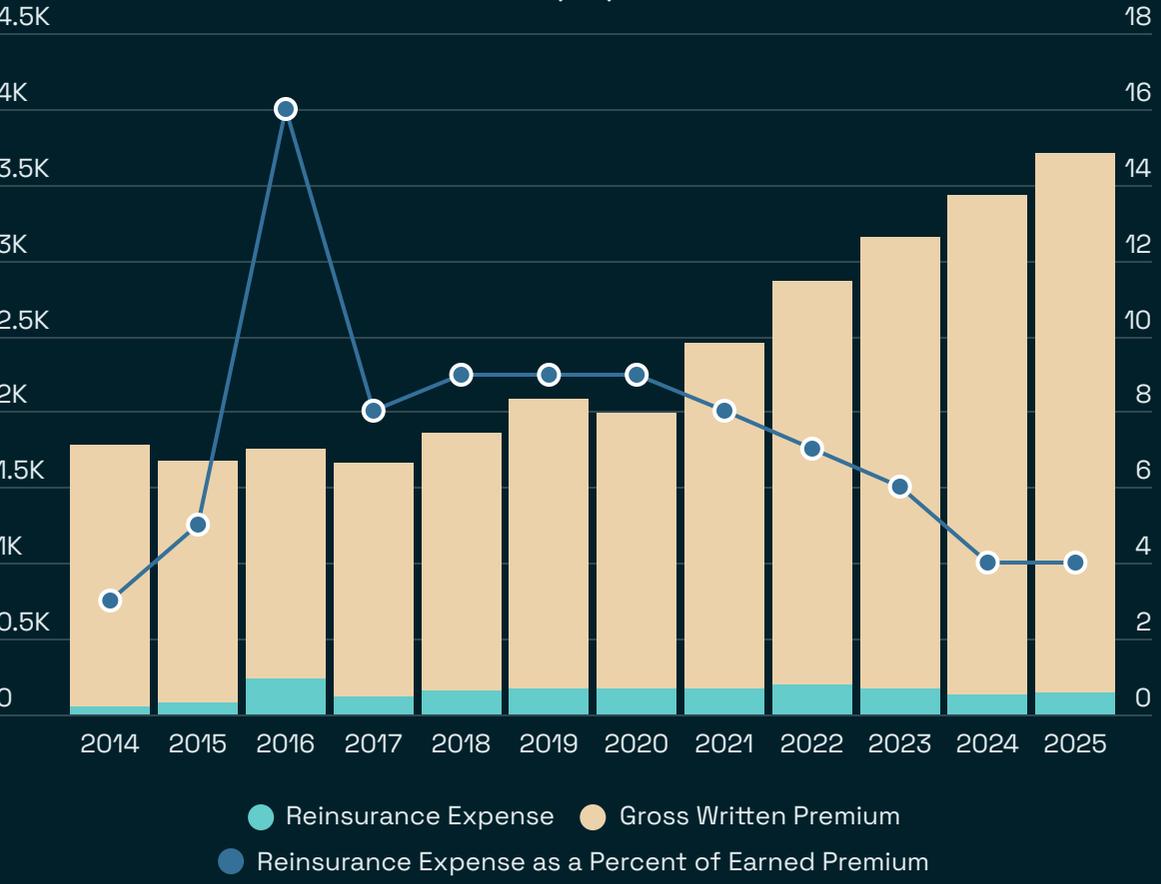
Employers Liability Claims Trends (\$m)



10 Year Reinsurance Expense vs Recovery (\$m)

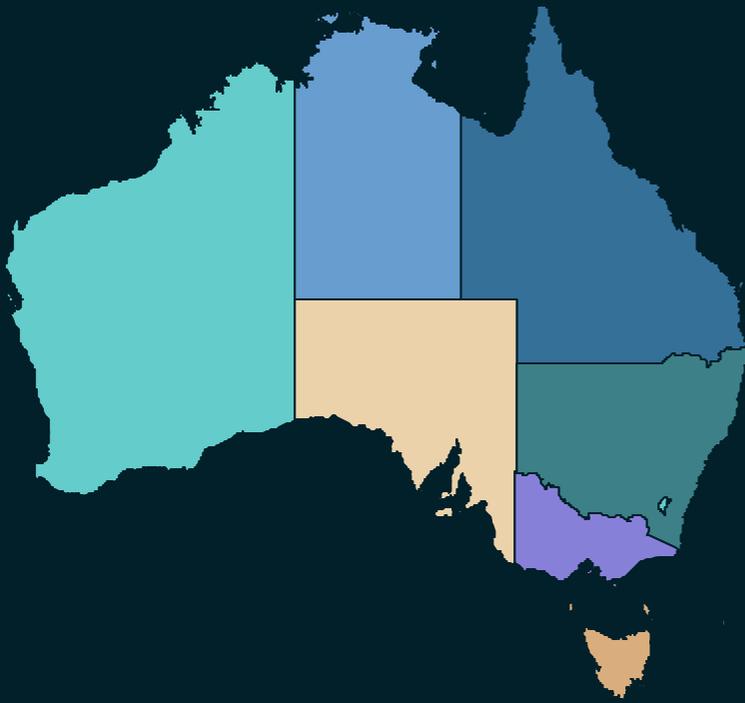


Insurer Reinsurance Expenses as a part of Gross Written Premium (\$m)



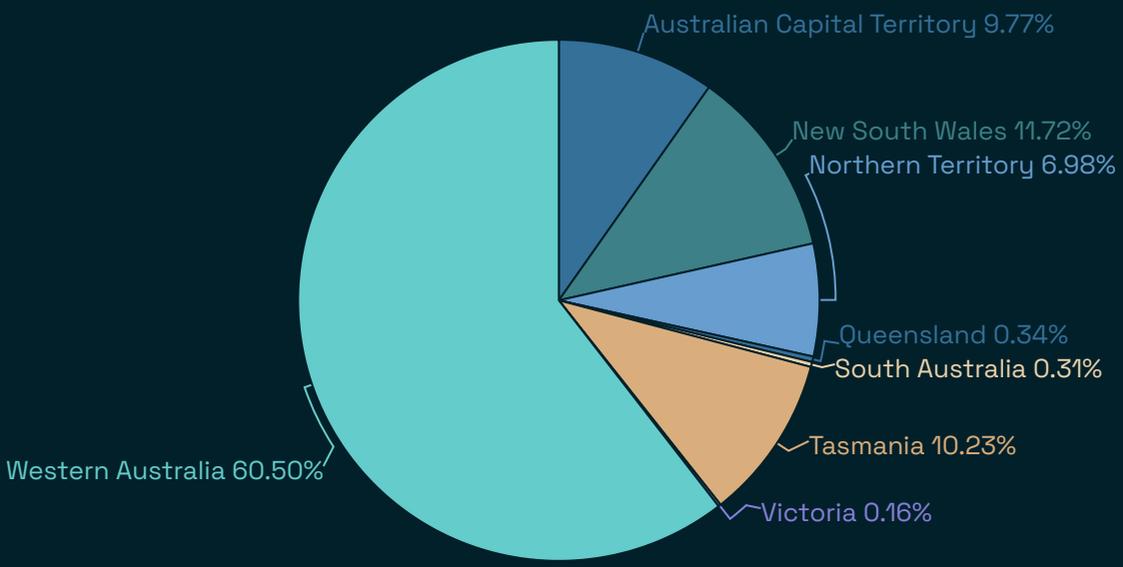
Insights by state

Premium and average 5 year Average Loss Ratio by State

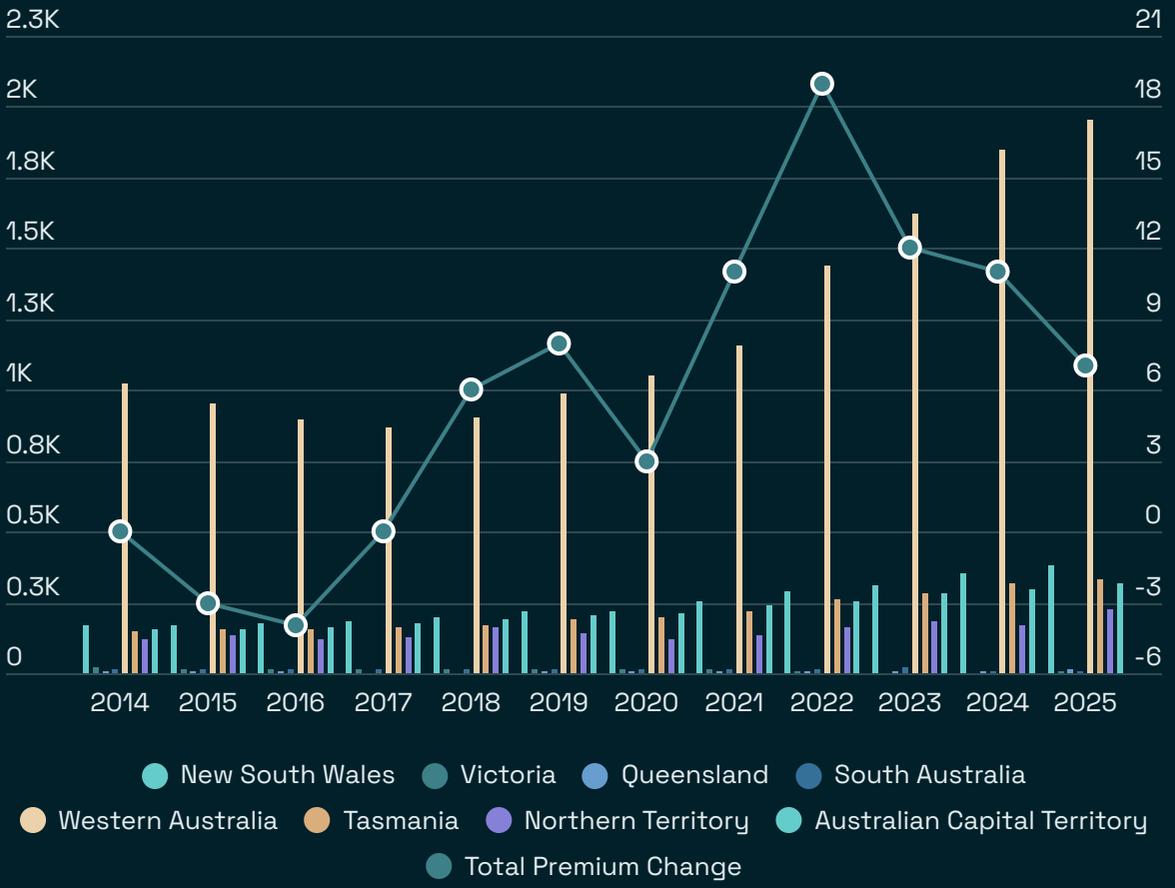


- Australian Capital Territory
- New South Wales
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia

Premium Size by State (\$m)



National Premium Change (m)



- New South Wales
- Victoria
- Queensland
- South Australia
- Western Australia
- Tasmania
- Northern Territory
- Australian Capital Territory
- Total Premium Change

Average Premium per Risk (m)

