



# WORKERS COMPENSATION INSURANCE FOR YOUR CLIENTS



We know workers compensation can be complex, which is why we reshaped CGU Workers Compensation under one team to provide a simpler experience for our broker partners and their clients. Our service model is broker aligned, which means fewer account management, underwriting, and claims touch points and a less complex experience for brokers.



**WE HAVE MADE IMPROVEMENTS TO SUNRISE WHICH MEANS THAT FOR 86% OF ALL BUSINESS ACTIVITIES, THERE IS NO REFERRAL REQUIRED.**

## UNDERWRITING REQUIREMENTS AND OPTIONS

### Quotation Requirements

- Detailed quotation slip
- 5 Years historical claims performance & wages history
- Evidence of proactive occupational health & safety & injury prevention
- Ability to support and provide alternative duties for injured workers

### Premium Rating Options

- Conventional
- Rewarding good performance through Claims Experience Rebates (CER)
- Burning cost rating
- Other tailored rating options which encourage and reward improved safety and claims outcomes

### Customer Segments

- SME via Sunrise (< \$50,000): Online quote & bind platform for transacting new business & renewals, full lifecycle
- Midmarket - \$50,000 to \$250,000
- Corporate - Greater than \$250,000

## TARGETED INDUSTRIES FOR GROWTH

CGU has a broad risk appetite for SME, mid-market and corporate clients who have a commitment to proactive occupational health & safety, injury prevention and who support injured workers. We will work with you to customise options for your clients' unique requirements.

- Accommodation & Food Service
- Administration & Support Services
- Education & Training
- Financial & Insurance Services
- Information Media & Telecommunications
- Professional, Scientific & Technical Services
- Rental, Hiring & Real Estate Services
- Wholesale Trade
- Electricity, Gas, Water and Waste Services
- Manufacturing
- Health Care & Social Assistance
- Arts & Recreation Services
- Mining

## CLAIMS MANAGEMENT

Our broker aligned claims experts have a track record for exceptional service and outcomes that mitigate the increasing cost of insurance. Supported by technical advisors, injury management advisors, and global best practice treatment and return to work guidelines, CGU provides:

- Broker aligned claims experts.
- Official Disability Guidelines integrated into claims process.
- A suite of claims cost initiatives to address key gaps and challenges in personal injury schemes.
- Psychological claim interventions focusing on early access to care to optimise claim outcomes and mitigate the risk of secondary psychological injuries.

### Claims General Enquiries:

**ACT** 1300 365 219

**NT** 1300 558 921

**TAS** 1300 365 014

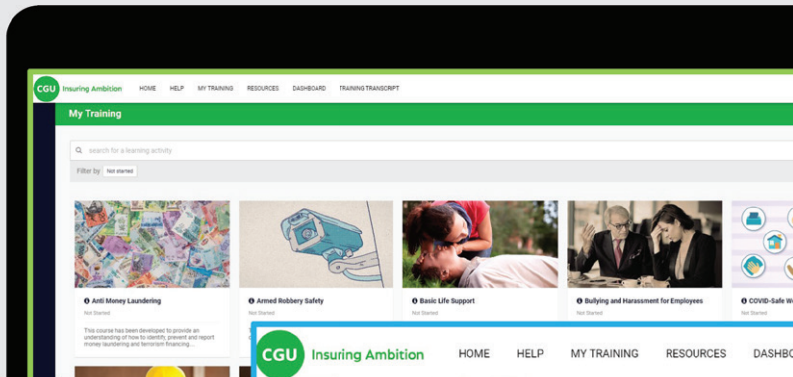
**WA** 1300 307 952



Scan here to learn more about CGU's approach to mitigate the rising cost of claims in Workers Compensation.



# WORKERS COMPENSATION WITHOUT THE COMPLICATION



**How to Access and launch your courses**

- 1 You can access your training via the **My Training** page in the learning portal. Here, you can access the courses that have been assigned to your account.
- 2 To open this page, log in to the portal, then click on the **My Training** option. If you are on the Dashboard page, you also click the **Go to My Training** link to access the page. Both options are shown below.
- 3 To launch a learning activity, select the learning activity title.

Your course is launched!

**WELCOME TO CGU ONLINE LEARNING PORTAL**

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The courses contain general information only. The courses do not take account of the personal circumstances or needs of any individual.



**WE OFFER A FULL SUBSCRIPTION LIBRARY OF COURSES DEVELOPED BY KINEO, A RENOWNED PROVIDER OF WORKPLACE SAFETY AND COMPLIANCE TRAINING.**

## CGU ONLINE LEARNING PLATFORM

Kineo courses are designed to drive behavioural change to improve compliance and reduce the frequency and severity of workplace injuries.

This online learning platform is free for CGU clients for up to 500 users with access to over 120 courses.

- Seamless onboarding for efficient implementation and speedy course delivery
- How-to guides made available
- Onboarding courses tailored to both Administrators and End-users automatically assigned to Learning Portal
- Offer of full subscription library of Kineo Courses (120+ courses) for up to 500 users
- Save up to 20% off additional courses.

## CONTACT INFORMATION

For more information on CGU's Workers Compensation solution, contact your Broker Relationship Partner, or alternatively:

**ACT**  
ACTUnderwritingWC@cgu.com.au  
1300 365 219

**NT**  
NTUWorkersComp@cgu.com.au  
1300 558 921

**TAS**  
TASUnderwritingWC@cgu.com.au  
1300 365 014

**WA**  
CGUworkersquotes@iag.com.au  
1300 307 952