



Hospitality  
Industry  
Insurance



# Partnering for safer workplaces and better outcomes

we help people get their lives back

# Welcome to HII

Hospitality Industry Insurance (HII) is New South Wales' only specialised insurer dedicated exclusively to the hospitality sector. We provide tailored workers' compensation solutions designed to reduce claims costs, support safer workplaces, and deliver consistently stronger outcomes for hospitality employers.

We deliver long-term, measurable value through deep industry expertise combined with our customer-centric operating model:

- **Specialist resourcing:** By maintaining intentionally low caseloads, our experienced case managers are able to manage claims proactively and holistically, drawing on deep knowledge of the hospitality industry.
- **End-to-end claims model:** Each claim is managed by a single, dedicated contact across its full lifecycle, supported by smart, automated systems that minimise administration and maximise time spent on recovery and return to work.
- **Strategic oversight:** Regular portfolio reviews help identify trends early and allowing targeted sustainable strategies to reduce claim duration, and improve outcomes.
- **In-house WHS capability:** Our sector-experienced consultants deliver practical safety programs, digital risk tools, safety inspections, and training to help prevent injuries and support compliance.
- **Performance-based premium:** Our integrated underwriting and claims management allow us to reward strong WHS and return to work performance with greater pricing flexibility than icare.

## Built by the industry, for the industry

HII is a joint venture between the EML Group, Australia's largest personal injury claims manager, ClubsNSW, and the Australian Hotels Association NSW. With more than 1,600 policies and \$130 million in gross written premium, and regulated by SIRA and APRA, HII consistently delivers industry leading claims performance and premium outcomes, providing a genuine alternative to icare while working alongside hospitality employers to create safer, more productive workplaces.

## A proud member of the EML Group

As part of the EML Group, HII customers benefit from access to Mutual Benefit funding. Since 2012, more than \$142 million has been invested in tools, services and research to enhance workplace health, safety, and injury management.

### In collaboration with:



## Recovery-focused claims management

Our recovery focused claims model prioritises timely recovery and cost efficiency. Dedicated case managers and in house specialists deliver personalised support, early intervention, and strategic claim reviews to reduce claim duration and costs while improving outcomes.

## AI with purpose: Supporting recovery, not replacing people

HII leverages AI and automation to enhance, not replace, the human elements of our service. Technology enables our teams to reduce admin tasks, accelerate claims activity, and focus on care, recovery, and return to work outcomes.

*"As CEO, I am incredibly proud to lead a business that is going from strength to strength - built on deep industry knowledge, market-leading service, and a genuine commitment to improving outcomes for injured workers and our clients alike. What excited me most is the opportunity to continue evolving HII into a modern, forward-thinking insurer that blends technology, compassion, and commercial acumen to set a new benchmark for our industry. We're not just keeping pace - we're shaping the sector."*

*We look forward to commencing our partnership and welcome the opportunity to understand how we can support your business and your staff."*

**Angus McCullagh**  
CEO



# We help people get their lives back

We focus on achieving the best possible recovery outcomes for workers and businesses alike. Our proactive approach to injury management supports workers to recover safely and return to meaningful work sooner. At HII, 78% of workers return to work within four weeks, compared to 63% under icare.

## We help people return to work faster than icare

The number of workers returned to work for every 100 workers

### Return to work by 4 Weeks

HII	icare
77	65

17% more people back to work by 4 weeks with HII

### Return to work by 13 Weeks

HII	icare
91	81

11% more people back to work by 13 weeks with HII

icare data obtained from SIRA website. January 2025 - November 2025.



## Achieving better return to work outcomes has a range of benefits for our customers and their workers:



**Employers:** Improved productivity, reduced business disruption, lower claim costs and premiums, and more engaged teams.



**Workers:** Faster, safer recovery supported by early intervention and personalised care.

# Delivering more value with every claim

## Claim cost and premium reduction

The figures below show the average incurred cost (amounts paid plus the case estimate) per claim reported over 10 accident years.

Lower average claim costs flow directly through to lower premium rates for employers.

**icare's average incurred claim cost is 107% higher than HII's**

HII	icare
<b>\$8,561</b>	<b>\$17,683</b>

Average claim costs between 2014-2023. Data obtained from SIRA.

## Customer satisfaction

Our customers report significantly higher satisfaction compared to icare, driven by our proactive communication, industry knowledge, and personalised service.

By actively gathering, prioritising and acting on stakeholder feedback, we continuously refine our offering to meet the current and emerging needs of the hospitality industry, ensuring our services remain relevant, responsive and impactful.

### Employer satisfaction score

HII	icare
<b>87%</b>	<b>63%</b>

Jan-Sept 25 results, icare data obtained from icare website.

### What our customers say

“  
My case manager listened carefully, explained everything clearly, and was always friendly, patient, helpful, and supportive throughout my claim.”

- Injured Worker

“  
HII helped us navigate a complex claim with empathy and professionalism – we felt supported the whole way.”

- Employer

## Trusted by hospitality leaders



Plus over 3000 venues in NSW



## Leading with purpose - My journey in claims management

*"My passion has always been helping injured workers recover and return to work safely, while supporting a sustainable and cost-effective workers' compensation system. I believe true success in this field comes from genuine collaboration with employers, healthcare professionals and injured workers. With extensive experience in rehabilitation, injury management and personal injury insurance across both the UK and Australia, I have dedicated my career to delivering better outcomes for workers and employers through informed, proactive and customer-focused practice."*










**Deb Tait, General Manager**

## Our claims model

Our case management model is built for the realities of hospitality businesses. With dedicated case managers, early intervention and smaller caseloads, we ensure every claim receives the focused attention it deserves.

Behind the scenes, we integrate allied health expertise, in-house investigations, and smart automation. This combination reduces complexity, keeps costs down, and supports faster return to work outcomes.

**For our policy holders, the benefits are clear - quicker recovery, lower claims costs and stronger business continuity.**

-  **Industry specialisation**  
Experts with hospitality sector experience.
-  **Experts in injury management**  
Allied health professionals making informed, practical, and fair decisions.
-  **Low caseloads**  
More time to deliver high value activities that drive return to work.
-  **Early intervention**  
Instant claim number and acknowledgement, with early allocation to a case manager for dedicated support.
-  **Holistic approach**  
One point of contact coordinating a holistic approach across medical care, employer engagement and recovery planning to deliver better outcomes.
-  **Case conferences**  
Regular meetings between our case managers and doctors support collaboration and faster return to work outcomes.
-  **Internal investigator**  
In-house social media and online evidence checks at no cost to employers.
-  **AI admin automation**  
Streamlined processes so case managers can focus on people.
-  **We tailor our approach to meet your needs**  
Flexible and commercially minded service delivery without unnecessary bureaucracy.



# Integrated service delivery

Consistent, proactive support is essential to effective workers' compensation programs. Our Account Management model is built to deliver a tailored service that aligns with the unique needs and goals of every organisation we work with.

While many hospitality businesses face similar risks, no two venues are the same. Differences in size, structure and culture mean a one-size-fits-all approach simply doesn't work. Our focus is to understand each business deeply so we can provide relevant, practical solutions that make a real difference.

**At its core, Account Management is about partnership, supporting ongoing success through insight, service excellence, and a shared commitment to safety.**



Louise Siu  
**Lead Key Account Manager**



Finn McCullagh  
**Lead Key Account Manager**



Oliver Donnellan  
**Senior Key Account Manager**



Barry Arsalah  
**Key Account Manager**



Sam Flanagan  
**Key Account Manager**



Jesse Rogers-fellowes  
**Key Account Manager**

## How our Account Managers support you

- Your point of contact for all workers' compensation and WHS matters, ensuring clear communication and seamless coordination across every service.
- Tailored reporting and insights that turn claims trends, performance data and premium impacts into practical, decision-ready information.
- A structured operational framework built around agreed service levels, regular review meetings and clear escalation pathways designed specifically for your organisation.
- Integrated coordination across underwriting, claims, WHS and your broker, ensuring all support aligns with your safety, wellbeing and cost-management goals.
- Strategic guidance on risk and injury prevention, using data and on-site insights to identify opportunities to reduce harm and strengthen long-term safety outcomes.
- Renewal and premium planning support, providing timely, accurate information to help you forecast and make confident decisions.
- Early identification of emerging risks or opportunities, giving you proactive visibility and the ability to address issues before they escalate.



## Delivering exceptional service to our customers and partners

*"Our team is truly passionate about supporting our clients and partners, helping businesses navigate safety risks and the complexities of the NSW Workers Compensation Scheme. But we do much more than provide insurance - we actively work to make the industry safer. Through continuous innovation, we deliver bespoke insurance solutions, risk management tools, and proactive strategies that empower businesses to protect their people and achieve sustainable growth.*

*We're not just shaping the future of workers' compensation - we're strengthening partnerships, driving meaningful change, and making workplaces safer every day."*

**Joshua Murphy, Safety and Risk Manager**

# Risk and policy support

## Work, Health and Safety (WHS)

**Our in-house team of workplace health and safety professionals can attend your sites to provide a range of services, including:**



### Tailored training

Our team delivers customised training programs onsite, addressing the unique hazards and challenges facing your people. This equips your staff with the skills to identify and manage safety risks confidently.



### On-site safety reviews

Our experienced WHS team conduct thorough onsite inspections to assess your workplace's compliance with WHS regulations and identify areas for improvement.

**Our focus is on providing industry-specific WHS support to assist the hospitality industry with injury prevention and compliance with legislative requirements.**



### WHS management system

Risk Master, delivered in partnership with Master Apps, is an intuitive WHS system which can be used to quickly and easily report, track and manage risks.



### e-Learning courses

HillLearning training courses assist with reducing workplace risk, meeting compliance requirements and help establish a safe workplace culture.

## Wearable technology

Our wearable technology assessments use sensor data to identify physical risks in manual handling tasks. This evidence-based approach helps employers proactively manage risks through customised reports, targeted training and tailored task adjustments. These insights support safer work practices and reduce costs.

**These services are provided at no additional cost to policy holders.**



## Supporting our claims team

*"I'm passionate about workers compensation and the work we do at HII, and I'm proud to lead the Claims Support Group. Our team is committed to building capability across the organisation, driving effective claims management, and delivering better outcomes for both employers and injured workers. With a background in rehabilitation counselling and over 17 years' experience in workers' compensation, I am dedicated to creating meaningful improvements that truly make a difference."*

**Lisa Salvaterra, Senior Manager-Program Delivery & Support Services**

## Managing medical costs with our in-house medical team



Over \$4.32M of savings delivered in 2025 through reduced weekly benefit and medical spend.

### Our team >>



Pete Colagiuri  
**Manager**



Dr Ingrid Wangel  
**General Practitioner**



Dr Sarah Sivabalan  
**General Practitioner**



Hannah Gutmann  
**Clinical Psychologist**



Thomal Lee  
**Physiotherapist**



Dr Nalayini Kanagaratnam  
**Occupational Physician**

## Our case managers work closely with our comprehensive in-house specialist teams to improve outcomes and reduce claims costs.



### Early Intervention Management Team (EIM)

EIM service provides free, personalised support to help resolve mental health claims quickly and effectively. Through facilitated workplace discussions, case conferences, and face-to-face assistance, we focus on early intervention and resolution, ensuring your employees get the support they need.



### Medical support team

Recognising doctors and other treating professionals often prioritise communication with similarly qualified peers, we have established a Medical Team. They conduct peer-to-peer discussions and case conferences early in the claims process to negotiate treatment needs and worker capacity.



### Legal

The internal legal team consists of legal specialists and lawyers, all of whom have extensive experience in workers compensation. In addition to supporting and upskilling the case managers to ensure they are making sound strategic decisions, the team looks after all litigation.



### Technical and Injury Management Specialists

Our team of Technical and Injury Management Specialists (TIMS) support claims staff through comprehensive onboarding of new case managers, as well as ongoing group and one-on-one coaching. The TIMS team provide guidance on all aspects of claims management.

# Premium options: Designed to reward high performance

HII's customers benefit from access to our in-house underwriting team, which manages the entire policy management process in line with our stringent quality management framework.

**We offer a Conventional Premium model for most employers, with a Retro Paid option available for the largest employers.**

## Conventional premium model - experience rated

Premiums are initially calculated by multiplying your total wages by your effective rate, which serves as the starting point. This effective rate can improve annually with consistently favourable claims experience. Adjustments based on base rates and experience are then made, along with the addition of prescribed levies and incentives (such as for apprentices).

**Premium impacting costs:** The model includes all claims costs including claim estimates (net incurred cost), allowing HII to apply significantly lower experience adjustment factors compared to icare for employers of similar size and comparable claim performance rates (CPR).

**Safety mechanisms:** To prevent premiums from being disproportionately affected by individual claims, our Conventional Premium model includes safety caps. These include a 30% cap on the effective rate and a cap on individual claims of \$150,000 in net incurred costs.

## Retro Paid model

Premiums are calculated using the 'burning cost' method, where an employer's annual claims costs directly determine their premium where those costs are multiplied against pre-set adjustment factors. Widely used across the general insurance industry, this approach rewards employers who adopt strong workplace safety and loss prevention strategies by delivering more immediate financial benefits.

While it involves employers taking on a greater share of risk, it also enables them to benefit from potentially lower premiums as a direct result of improved performance.

**Premium impacting costs:** The model includes all claims costs including claim estimates (net incurred cost).

**Safety mechanisms:** The Retro Paid model options include individual claim caps at \$350k, \$500k or \$750k in addition to maximum premiums.



## Smarter systems that encourage better outcomes

### Incorporating AI

Technology that enables people

We believe technology should empower, not replace, the people behind every claim. Our digital innovations, including our in-house claim system and AI-driven tools, streamline claims management, automate routine processes, and deliver faster more accurate outcomes.

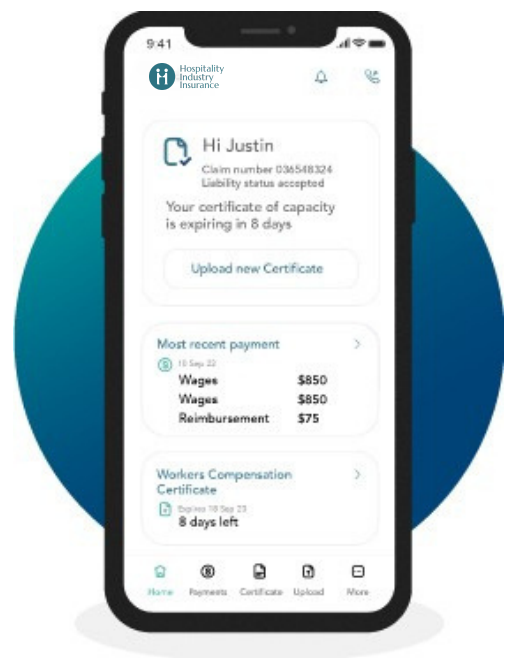
These technologies help reduce administrative time, simplify document submission, and enhance communication between workers, employers, and case managers. By embedding automation and AI into the background of our processes, our teams can focus on higher value work, supporting recovery, guiding decisions, and ensuring every worker receives the care they need, when they need it.

### RecoveryMate App

Empowering recovery through innovation

Purpose-built technology like our RecoveryMate App gives workers simple, real-time access to the information and support they need on their road to recovery. From monitoring payment progress and claim updates to securely submitting documents and contacting case managers directly, RecoveryMate is designed to make recovery easier and more transparent.

Combined with advanced tools that analyse data and predict barriers early, we're improving recovery outcomes across the board. Helping workers return to work sooner and safer while strengthening our partnerships with employers.



# Contact us



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