

HAYLO PEOPLE

# TALENT & SALARY INSIGHTS SURVEY 2025

**Generations, Growth & Gigabytes**

How AI, Salaries, and Workplaces are Changing Together



[www.haylopeople.com.au](http://www.haylopeople.com.au)

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## Growing your team?

We're the experts in Personal Injury, General Insurance, Work Health & Safety, and Executive Recruitment.

**Speak to our team:**

[www.haylopeople.com.au/team](http://www.haylopeople.com.au/team)



# INTRODUCTION

We are delighted to share the results of our 2025 HAYLO People Talent & Insights Survey. This year, we have expanded this survey to include industry professionals across Personal Injury, General Insurance, and Work Health & Safety.

Throughout March - May 2025 we invited industry professionals to participate in our online survey and we received a record high participation rate.

The purpose of this report is to provide both employers and employees within our industries with a free tool that offers a snapshot of the current market and its anticipated future direction.

*"We're proud to partner with the industry to deliver a free resource that not only captures critical workforce trends, but helps insurers navigate talent challenges, strengthen people strategies, and build future-ready teams." Danielle Marshall, Director.*

We wanted to thank everyone who participated allowing greater transparency within the industry.



Danielle Marshall and Andrew Smith  
HAYLO Directors & Co-Founders

### Ages & Stages: What Matters Now?

For the first time, we're seeing up to five generations working together. With this comes a mix of perspectives and shifting priorities. Gone are the days where perks like working from home and flexible arrangements were a differentiator, they're now simply an expectation.

Our latest data shows what people want from work is evolving, and it's no longer one-size-fits-all. We will share insights on what employers need to consider to retain talent in this environment supporting all ages and stages of life.

**68%** of employees are actively or casually looking.

#### Industry Confidence

The average tenure in a role within the insurance industry currently sits at just 2.2 years. Encouragingly, more professionals are choosing to remain in the industry, but this raises an important question: what more can businesses do to retain their staff and build long-term engagement?

#### AI & Automation

As we enter the Fifth Industrial Revolution, now is the time to rethink how we're embracing this new way of working and supporting people at every stage of their careers. With the rapid rise of technology platforms, the question becomes: how do we implement the right tools not only to boost productivity, but also to enhance human-centred approach and workplace culture by leaning into AI and automation?

# DEMOGRAPHIC INSIGHTS

## HOW DO YOU IDENTIFY?



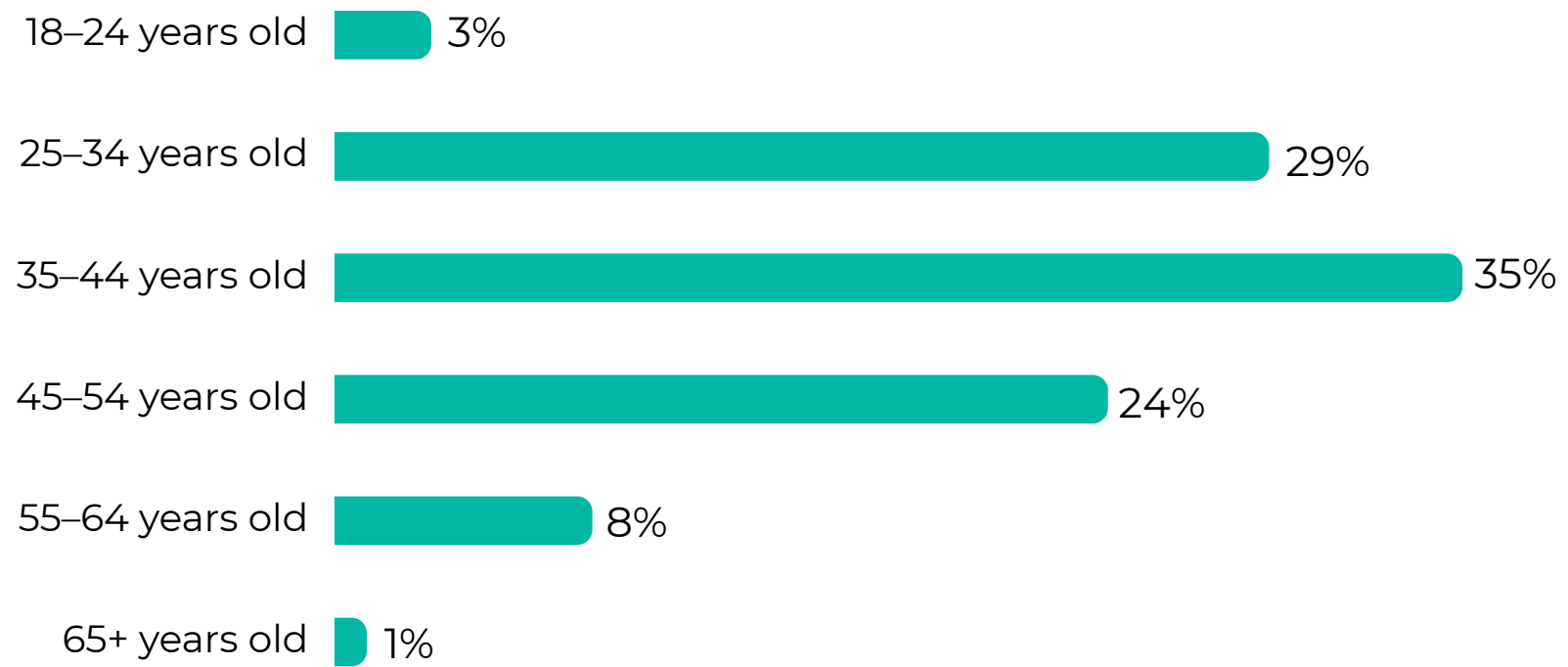
**49%**  
MEN

**2%**  
OTHERS

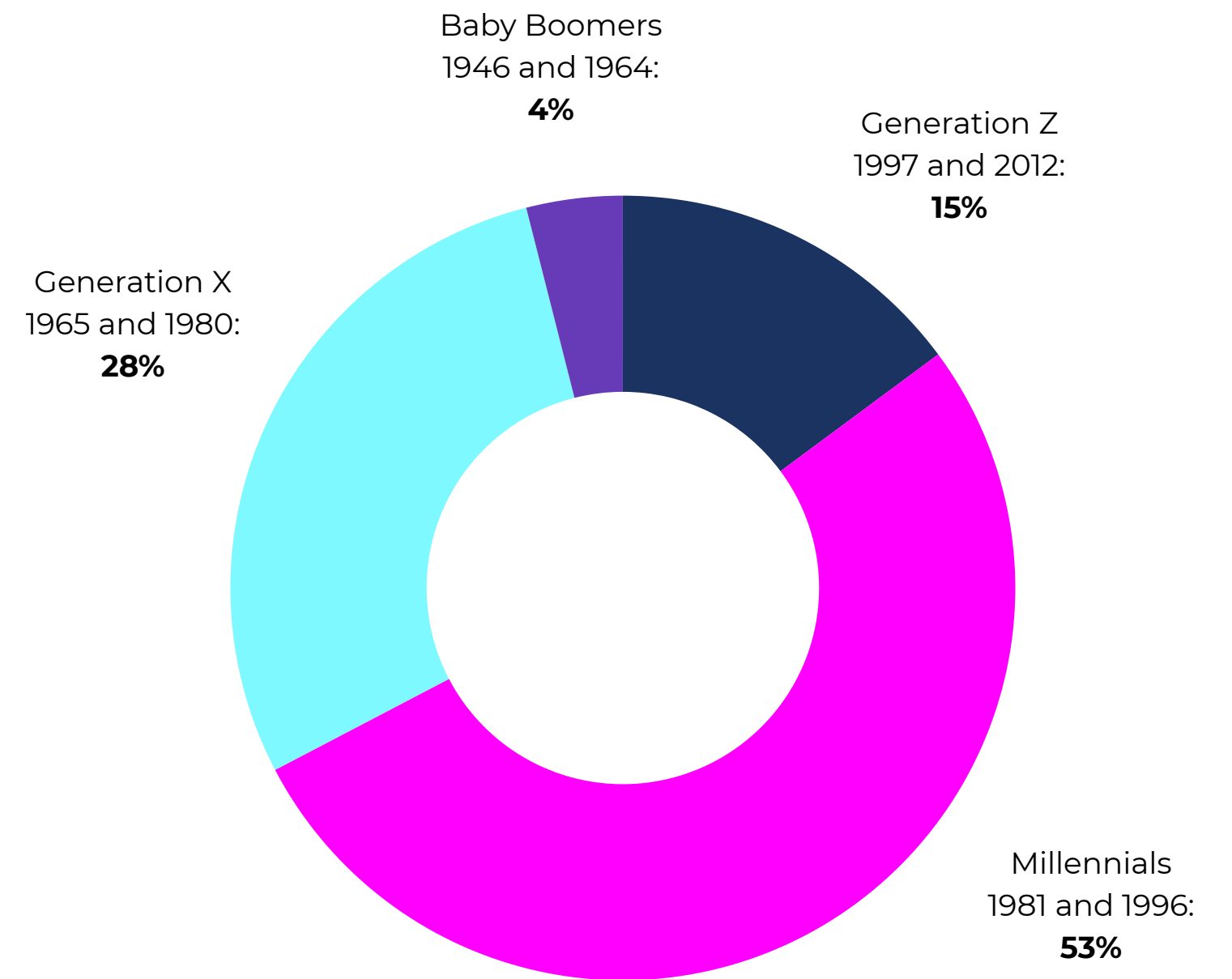
**48%**  
WOMEN

**1%**  
NON-BINARY

## WHAT IS YOUR AGE BRACKET?



## GENERATIONAL BREAKDOWN



# DEMOGRAPHIC INSIGHTS

## WHAT IS YOUR CURRENT WORKING ARRANGEMENT?



**95%**  
FULL-TIME

**3%**  
PART-TIME

**2%**  
CASUAL

## WHICH STATE DO YOU CURRENTLY LIVE IN?



# INDUSTRY DRIVERS

## #1 SALARY

While salary continues to dominate as the number one motivator, it's increasingly complemented by the desire for flexibility.

This reflects a modern workforce seeking a work environment that supports balance and trust.

Additionally, the high importance placed on career development reinforces that employees are thinking long-term, prioritising roles that offer learning, progression, and meaningful growth. Competitive salary alone isn't enough, those who also invest in flexibility and professional development will have a significant edge in attracting and retaining top talent.

# 2.2 Years

Median job tenure in Insurance

### WE ASKED PARTICIPANTS, WHAT ARE THE MOST IMPORTANT DRIVERS WHEN WORKING FOR AN EMPLOYER?



# INDUSTRY DRIVERS

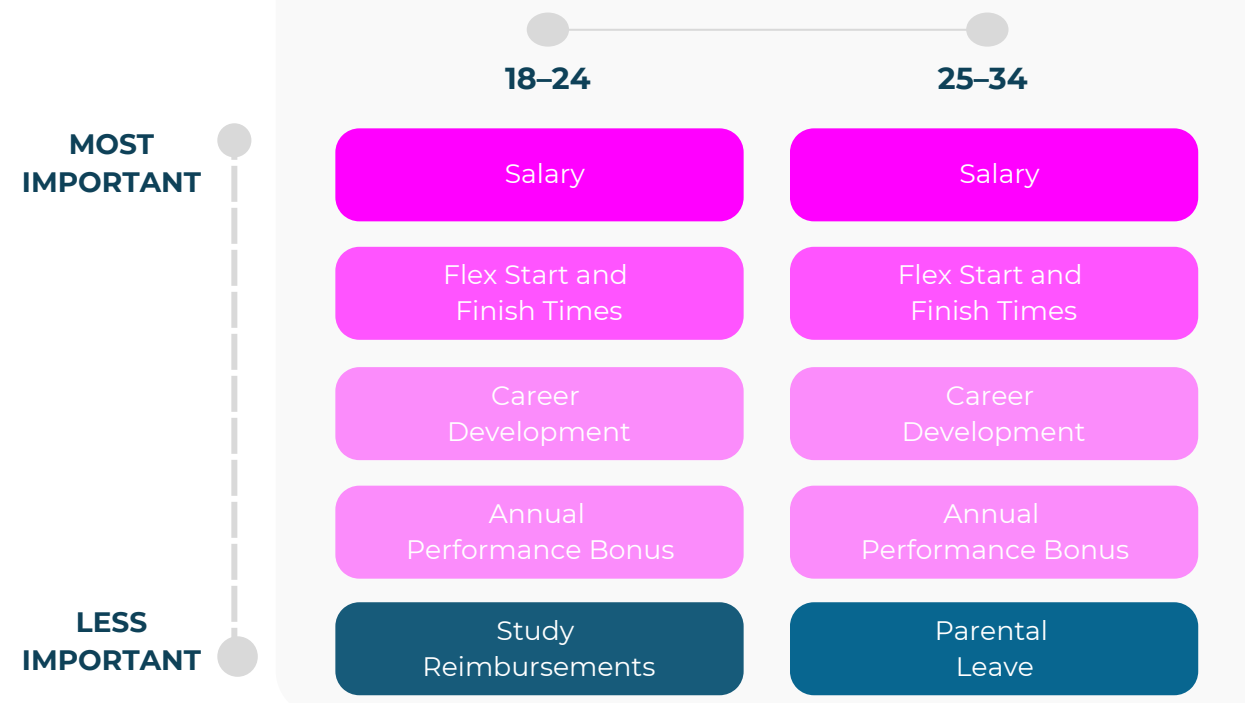
## Five Generations, One Workforce

For the first time, we have five generations working together. Our data shares the different priorities across each stage of life:

### What Drives Different Age Groups?

#### Early Career Professionals 18-34

This group wants more than just a job they want growth, autonomy, and to work somewhere that aligns with their values. Career progression, learning opportunities, and the ability to flex their day.



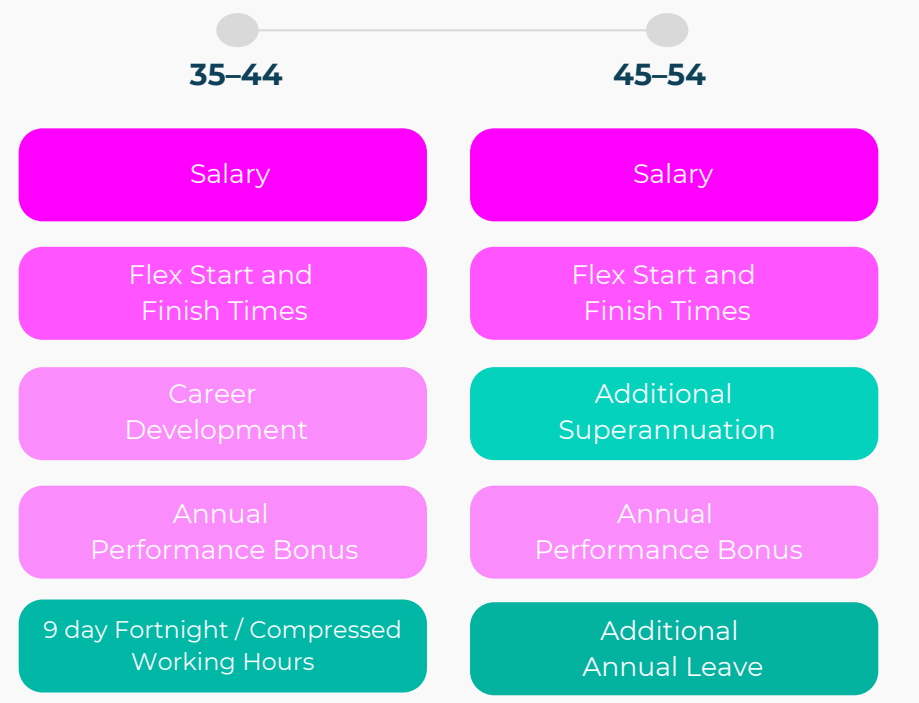
## AGES AND STAGES

A one-size-fits-all retention strategy doesn't work anymore, and we know it. If we want to keep great people in our industry, we need to understand what motivates them at every age and stage.

Age and stage matter. What motivates someone early in their journey might look completely different to someone with decades of experience. Retention is not just about perks or policies. It is about taking the time to understand people as individuals, meeting people where they are, and building workplaces that support growth at every stage.

#### Mid Career Professionals 35-54

For this group it's about stability, financial incentives and flexibility as they focus on long-term security and sustaining their career and lifestyle commitments.



#### Established Career Professionals 55+

Job stability, additional superannuation, and less emphasis on benefits like parental leave or study reimbursement. These patterns align with priorities around retirement planning and financial security.



# WHY PAY RISES ARE NON-NEGOTIABLE

**74%** of respondents received a pay rise in the last 12 months.

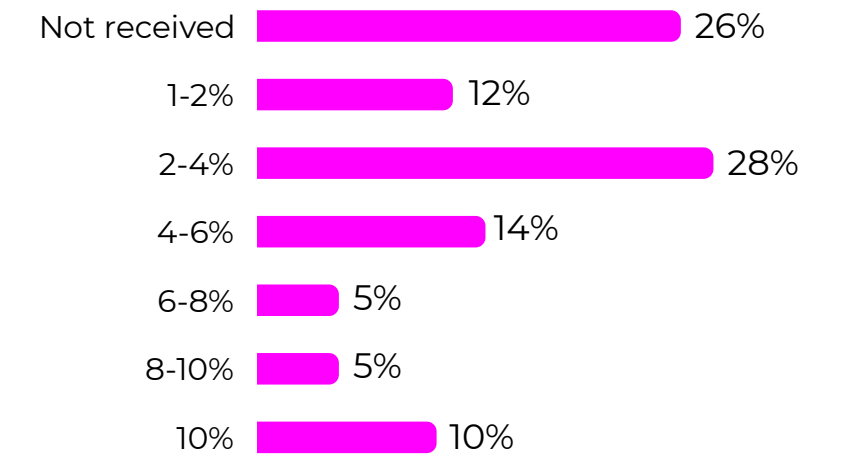
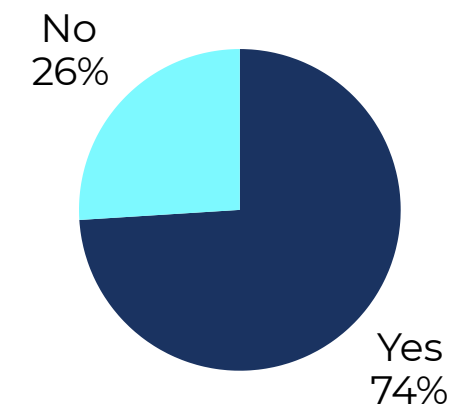
**91%** of respondents will be expecting a pay rise over the next 12 months.

Salary growth is no longer a perk, it's an expectation. This steady demand reflects more than inflation; it signals rising expectations around value, performance, and progression. In a transparent market, annual pay reviews are now critical for retention.

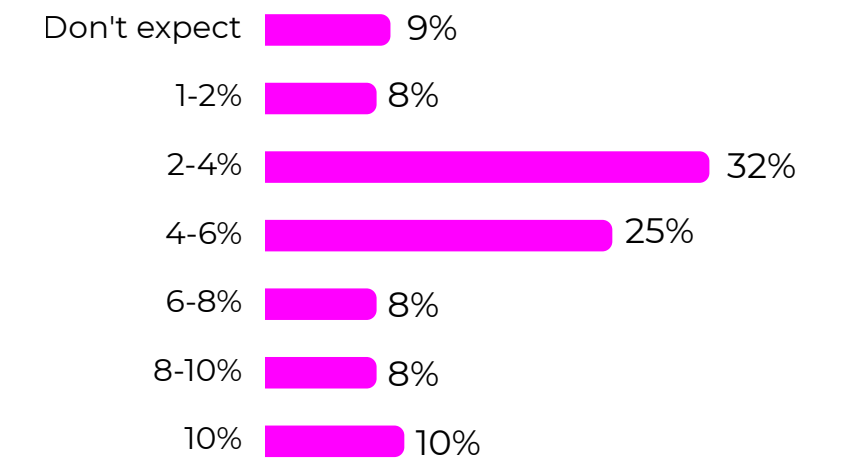
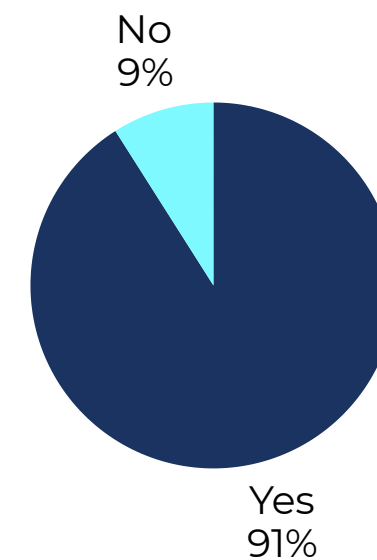
## What's Driving Salary Expectations?

- Inflation & cost of living
- Market transparency with greater visibility between employers and employees
- Recognition during annual pay reviews
- Internal career progression & promotions
- Employer driving retention initiatives

## DID YOU GET A PAY RISE IN LAST 12 MONTHS?



## DO YOU EXPECT A PAY RISE IN NEXT 12 MONTHS?



# WORKPLACES CONTINUE TO EVOLVE

WFH

**56%** of respondents prefer working 3+ days a week from home.

Although it remains the top preference, there was a slight decline from last year's 65% of professionals indicating this choice.

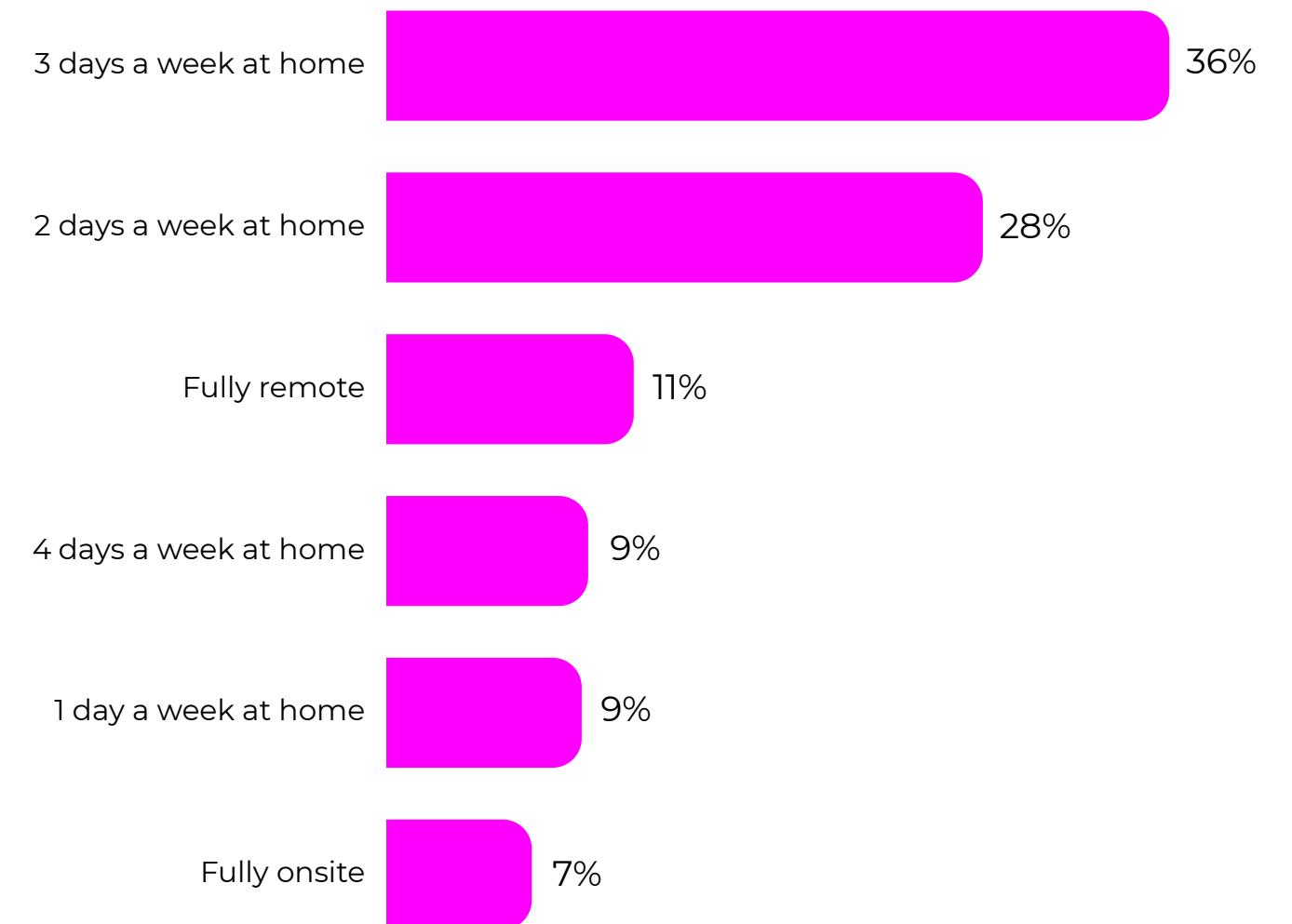
**This shift signals a subtle recalibration in workplace preferences.**

## The Value of the Office is Back

While 93% of participants still prefer to work from home at least once per week, we have seen an increase in professionals looking to spend more time in the office. This renewed interest is being driven by a desire for connection, collaboration, and clearer work-life boundaries.

That said, only 7% of respondents would opt for a fully in-office arrangement, signalling that the traditional five-day office week is a thing of the past.

## WHAT IS YOUR IDEAL WORK ARRANGEMENT?



# ARE EXPECTATIONS BEING MET?

## Career development is the third biggest driver of engagement for insurance professionals.

Team members want to see clear, tangible career paths. If people can't see a future, they'll start looking elsewhere.

While 53% of respondents say they have access to strong development opportunities, nearly half do not, revealing a clear gap.

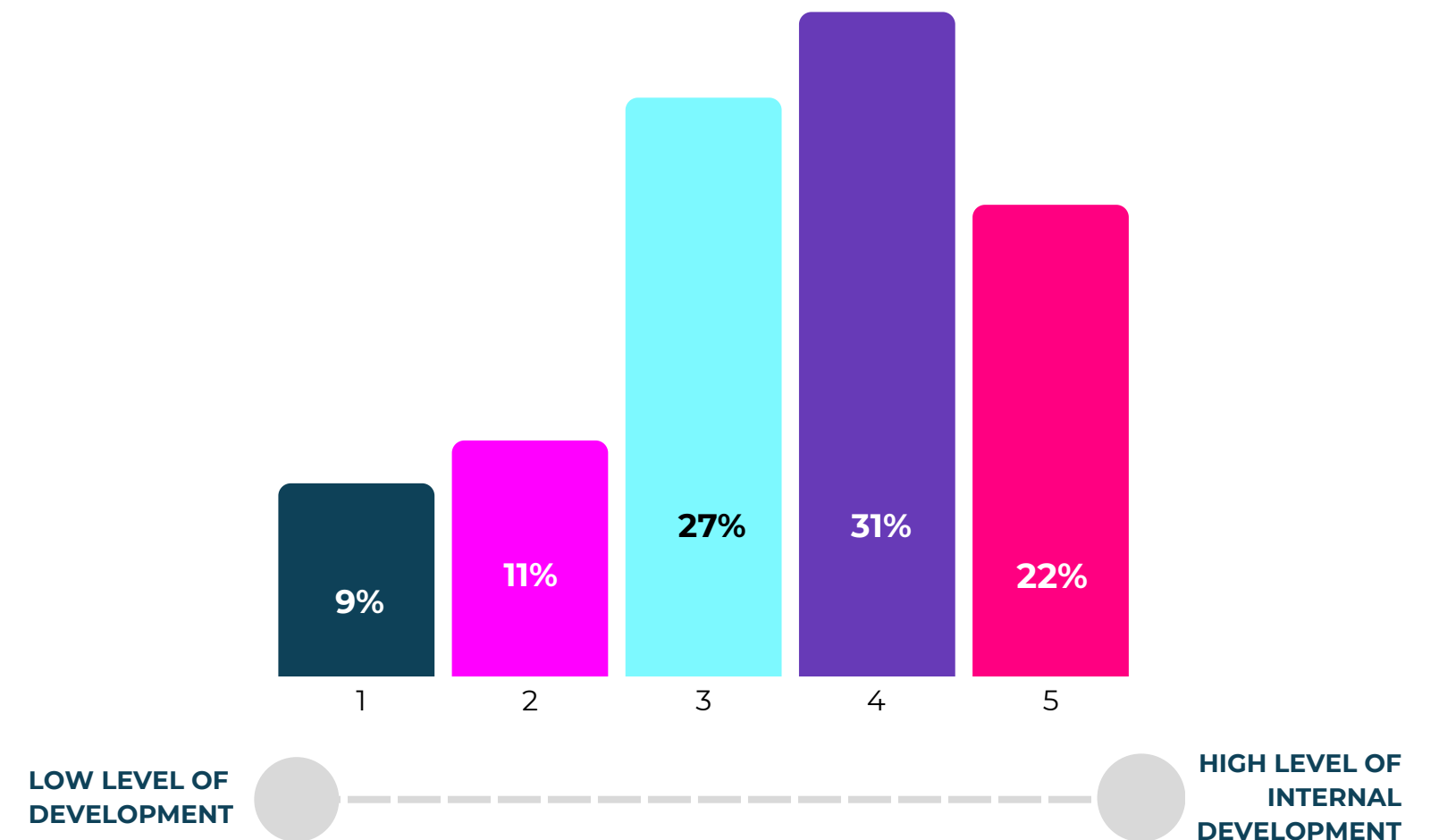
With 65% of professionals wanting to stay in the industry, this is a chance for businesses to invest in growth. When people see a future, they are more likely to stay.

Development, clear pathways, and internal progression build motivation, loyalty, and long-term performance.

## INTERNAL DEVELOPMENT

We asked how people feel about the development opportunities at their current workplace, rating 1-5.

### DEVELOPMENT OPPORTUNITIES



### Confidence is the new constant

When asked how confident respondents were looking for a new role **78% of respondents rated their job confidence at a 6 or above.** This is consistent with 2024 survey respondents with many professionals within the market feeling confident job hunting in both 2024 and 2025. This is a clear sign that career confidence isn't just a spike, it's a shift in mindset.

This shift is not limited to one generation. It is happening across all age groups.

It reflects a growing sense of career ownership, adaptability, and confidence to move for the right opportunity, even in uncertain times.

For employers, it is a clear signal, a strong EVP and people-first strategy are no longer optional. They are essential.

WE ASKED RESPONDENTS THEIR CONFIDENCE RATING WHEN  
LOOKING FOR A NEW ROLE  
(1 LEAST CONFIDENT - 10 HIGHLY CONFIDENT)



7.4 / 10

# WINDOW SHOPPING FOR WORK

## JOB SEARCH

### The message is clear: people want to stay, but employers need to keep giving them a reason to.

When asked about their job search status, 68% of respondents indicated they are either casually exploring opportunities or actively applying for new roles.

Encouragingly, industry retention remains high as 65% of respondents want to stay within the industry, while only 5% are actively looking to leave. The remaining respondents are currently undecided.

The industry continues to benefit from strong loyalty. However, with 30% of professionals uncertain whether their next role will remain within the industry, employers must carefully consider how they support career development, leadership, workplace culture, and flexibility, all of which are critical to retaining top talent.

### Key Takeaways

- **Confidence is up and so is competition** A strong EVP isn't optional, for employers it needs to stand out and share their story.
- **Job boards aren't enough** The best talent isn't always looking, start meaningful conversations early.
- **Retention is everything** Even satisfied employees will move on if they feel unseen or undervalued.



68%

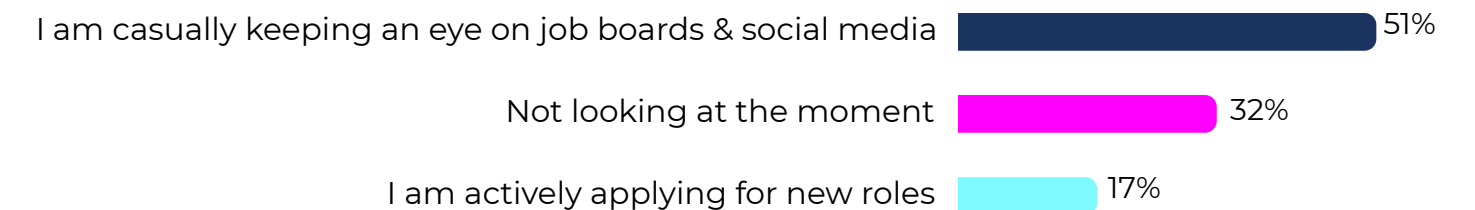
CASUALLY OR ACTIVELY  
LOOKING



65%

LOOKING TO REMAIN IN  
INDUSTRY

### HOW WOULD YOU DESCRIBE YOUR CURRENT JOB SEARCH STATUS?



### FOR YOUR NEXT ROLE WOULD YOU BE LOOKING TO REMAIN IN OR LEAVE THE INDUSTRY?



# FROM AUTOMATION TO ADAPTATION

AI

**AI is expected to significantly reshape employment across the insurance industry by 2025–2026.**

**48%**

of roles are considered at high risk of automation.

## Key Areas of Impact

- **Claims Processing & Customer Service** - Automation is reducing the need for manual handling, raising the risk of displacement in traditional roles.
- **Underwriting & Risk Assessment** – AI tools are streamlining decisions, minimising manual input and changing how value is created.

## What does this mean?

AI is already reshaping how work gets done and it's not just about automation, it's about how we prepare people and systems to evolve.

Industry bodies like ANZIIF and the ICA are leaning into backing digital transformation, skills development, and future-ready learning.

**The question isn't if AI will change insurance, it's whether your workforce is ready when it does.**

Is your organisation building a workforce that's ready to adapt?

# UPSKILLING IN A NEW ERA

AI

## AI Anxiety: A Tale of Two Generations

When asked about the impact of AI on job security, two age groups stood out with the highest levels of concern: **18–25** and **45–54**.

These insights echo the recurring themes we're hearing in broader market conversations and direct candidate feedback.

### 18–25 : Entry-Level and Career Uncertainty

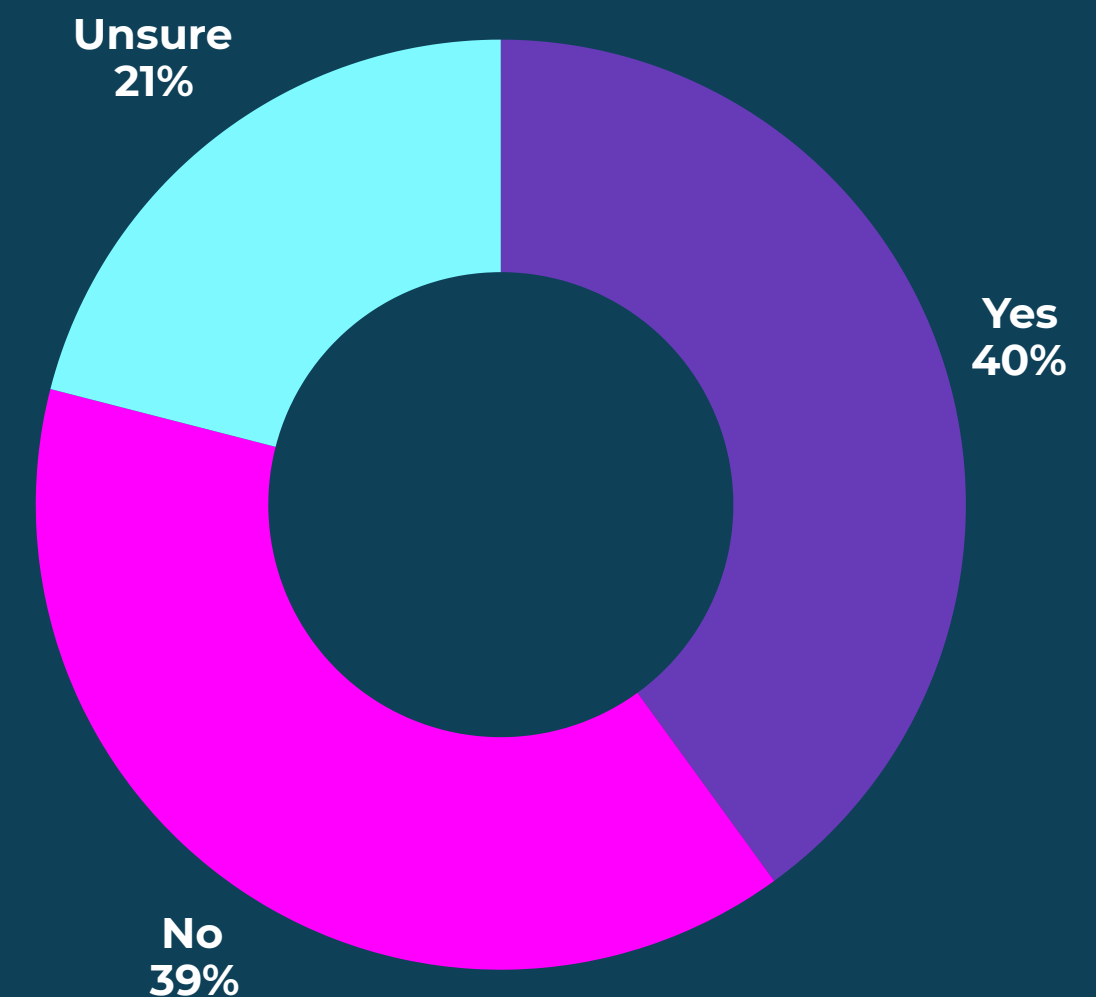
- Early Career Vulnerability
- Job Market Disruption
- Information Overload
- Lack of Experience to Adapt

### 45–54 : Mid-Career Pressures and Legacy Skills

- Mid-Career Insecurity
- Fear of Reskilling Challenges
- Family and Financial Responsibilities
- Awareness of Change Without Being "Digital Natives"

## INDUSTRY RESPONSE TO AI ADOPTION

We asked respondents if they feel AI will impact their current job.



# WHAT'S CHALLENGING OUR INDUSTRY?

## THE PRESSURE POINTS

**We asked respondents to share the biggest challenges facing the industry right now.**

### **Top 3 Challenges.**

In 2025, we saw a shift in the industry landscape, with AI adoption and technology readiness emerging as key considerations for both employers and employees. The **top 3** challenges remain largely consistent with those of recent years:

1. Talent shortage & workforce capability
2. Affordability, inflation & rising costs
3. Mental health & psychosocial risks

1

### **Talent Shortage & Workforce Capability**

*"Lack of experienced staff, burnout, increased requirements for the same role without additional compensation"*

2

### **Affordability, Inflation & Rising Costs**

*"Cost of Insurance Premiums forcing customers not to buy insurance hence reduce income for brokers which will then reduce staff numbers"*

3

### **Mental Health & Psychosocial Risks**

*"Managing Psychosocial Risks; Evolving Regulatory and Compliance Pressures; Emergency Preparedness for Diverse Needs; Workplace Violence and Aggression; Safety Culture and Engagement."*

4

### **AI & Technology Adoption**

*"Privacy in relation to AI tools, continued increase in mental health claims, balancing challenging compliance requirements with supporting team members to recover at work"*

# PERSONAL INJURY

We are industry leaders specialising in placing hard-to-fill roles in the Personal Injury industry across both the public & private sectors supporting Workers Compensation, CTP, Injury Management, Life, Casualty & Liability Teams.

**94%**

Retention on hires

**5/5★**

Sourcr reviews

**2025**

Agency of the year

# DEMOGRAPHIC INSIGHTS

## PERSONAL INJURY

### HOW DO YOU IDENTIFY?

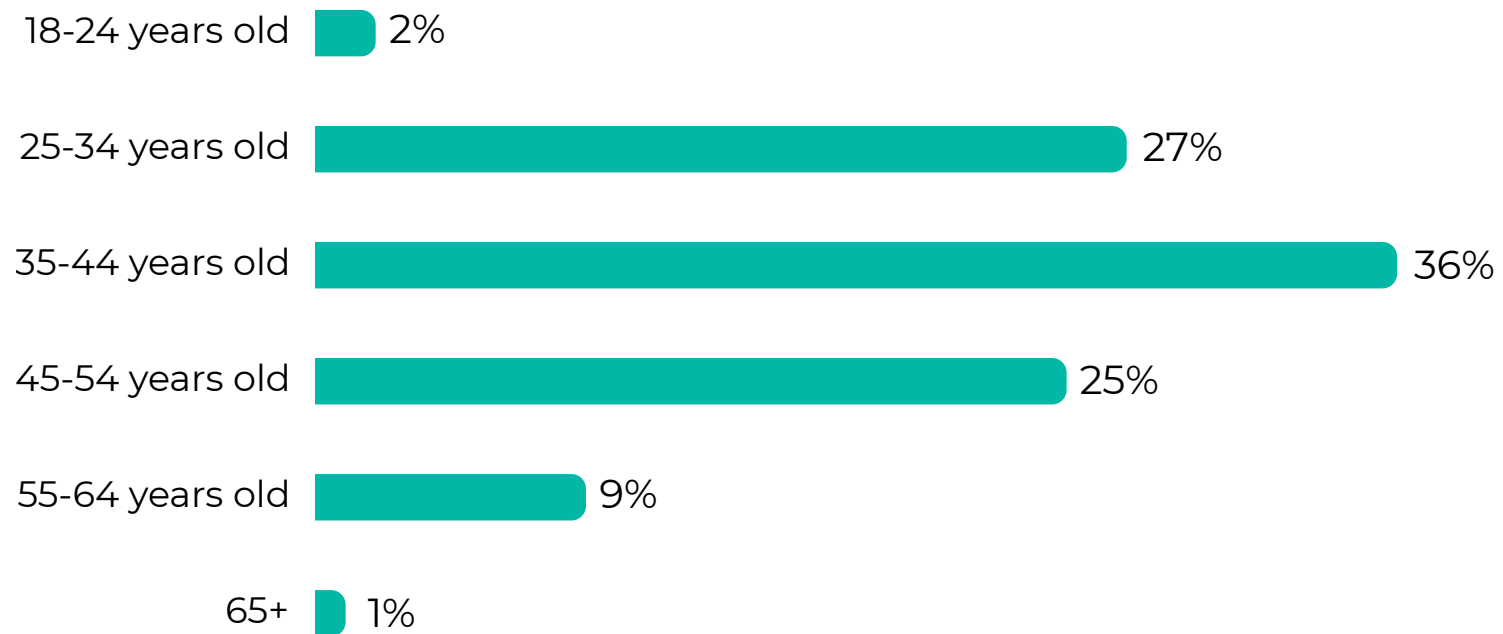


**48%**  
MEN

**51%**  
WOMEN

**1%**  
NON-BINARY

### WHAT IS YOUR AGE BRACKET?



### WHAT IS YOUR CURRENT WORKING ARRANGEMENT?



**95%**  
FULL-TIME

**3%**  
PART-TIME

**2%**  
CASUAL

# SALARIES OVERVIEW

## PERSONAL INJURY

In FY24, **79%** of respondents expected a pay increase in the coming year ahead. We can reveal over the last 12 months in Personal Injury **80%** stated they had received one with over half receiving between **2-6% increase**.

Looking ahead with this year's respondents, a huge **91%** expect another rise within the next 12 months.

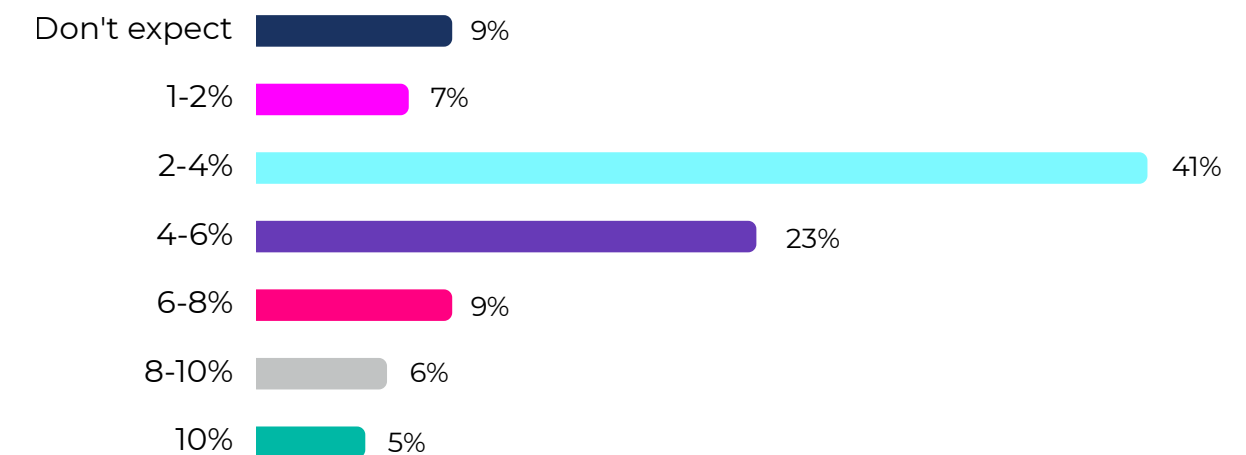
**64%** of respondents have stated that they are looking for between **2-6%** increase this year.

This steady demand reflects more than inflation, it signals rising expectations around value, performance, and progression. In a transparent market, annual pay reviews are now critical for retention.

### DID YOU GET A PAY RISE IN THE LAST 12 MONTHS?



### WE ASKED RESPONDENTS IF THEY ARE EXPECTING TO RECEIVE A PAY RISE IN THE NEXT 12 MONTHS, WHAT ARE THEY EXPECTING?



#### What's behind the expectation?

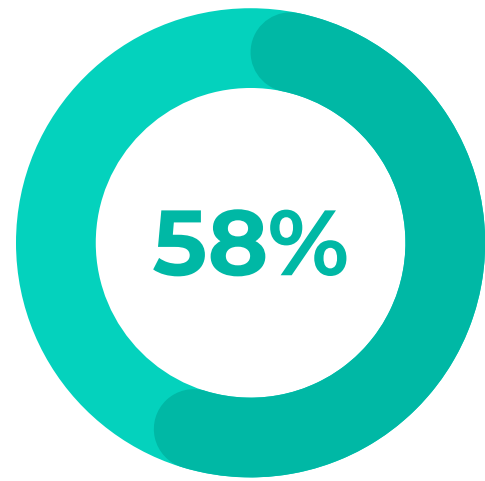
**Inflation & cost of living:** this remains a key driving force to maintain purchase powering for households.

**Market Transparency:** with greater transparency with the removal of pay secrecy clauses in contracts allowing employees to discuss salaries more openly.

**Retention:** organisations within Personal Injury have increased salaries as a key retention strategy due to recent large contract changes driving higher demands for experienced talent.

# SALARY INSIGHTS

## CASE MANAGEMENT



of respondents stated salary was their #1 driver when working for an employer.

### Salaries continue to increase.

From Case Managers surveyed in 2025, 17% have not received a pay rise in last 12 months. Compare this to 2023 when **56%** had not received a pay rise. Whilst increases have been seen widely across Australia, the greatest increases have been seen in states with the highest talent needs.

Particularly in NSW with scheme and tender changes driving increased talent mobility. In NSW we have seen on average an increase of \$10,000 for Case Management salaries in the last 2 years as organisations try to attract and retain experienced staff.

# 1.8 Years

Median job tenure for Case Management

# \$89,000

MEDIAN BASE SALARY FOR A CASE MANAGER ACROSS AUSTRALIA

We have seen an increase nationally of \$8,000 for Case Management salaries over the last 2 years.

### MEDIAN BASE SALARY

\$86,000

Scheme Agent

\$92,500

Self Insurer

\$93,000

Specialist Insurer

\$98,000

Government

\$105,000

Employer

# SALARY INSIGHTS

## INJURY MANAGEMENT



of respondents stated salary was their #1 driver when working for an employer.

### Salaries remain stable.

While salaries for Case Managers have seen notable increases in recent years, remuneration for Injury Management professionals has remained comparatively stable. This trend is not due to a lack of demand or complexity in the role, but rather reflects a strong candidate preference for transitioning into Injury Management.

Many Case Managers actively seek opportunities in this space due to its strategic focus, reduced caseloads, and the opportunity to work more collaboratively with stakeholders in return-to-work outcomes.

# 4.5 Years

Median job tenure for Injury Management

# \$108,000

MEDIAN BASE SALARY FOR AN INJURY MANAGEMENT SPECIALIST ACROSS AUSTRALIA

We have seen an increase of \$3,500 for Injury Management salaries over the last year.

### MEDIAN BASE SALARY

\$108,500

Scheme Agent

\$112,000

Self Insurer

\$110,000

Specialist Insurer

\$112,000

Government

\$118,000

Employer

# BONUS EXPECTATIONS

PERSONAL INJURY

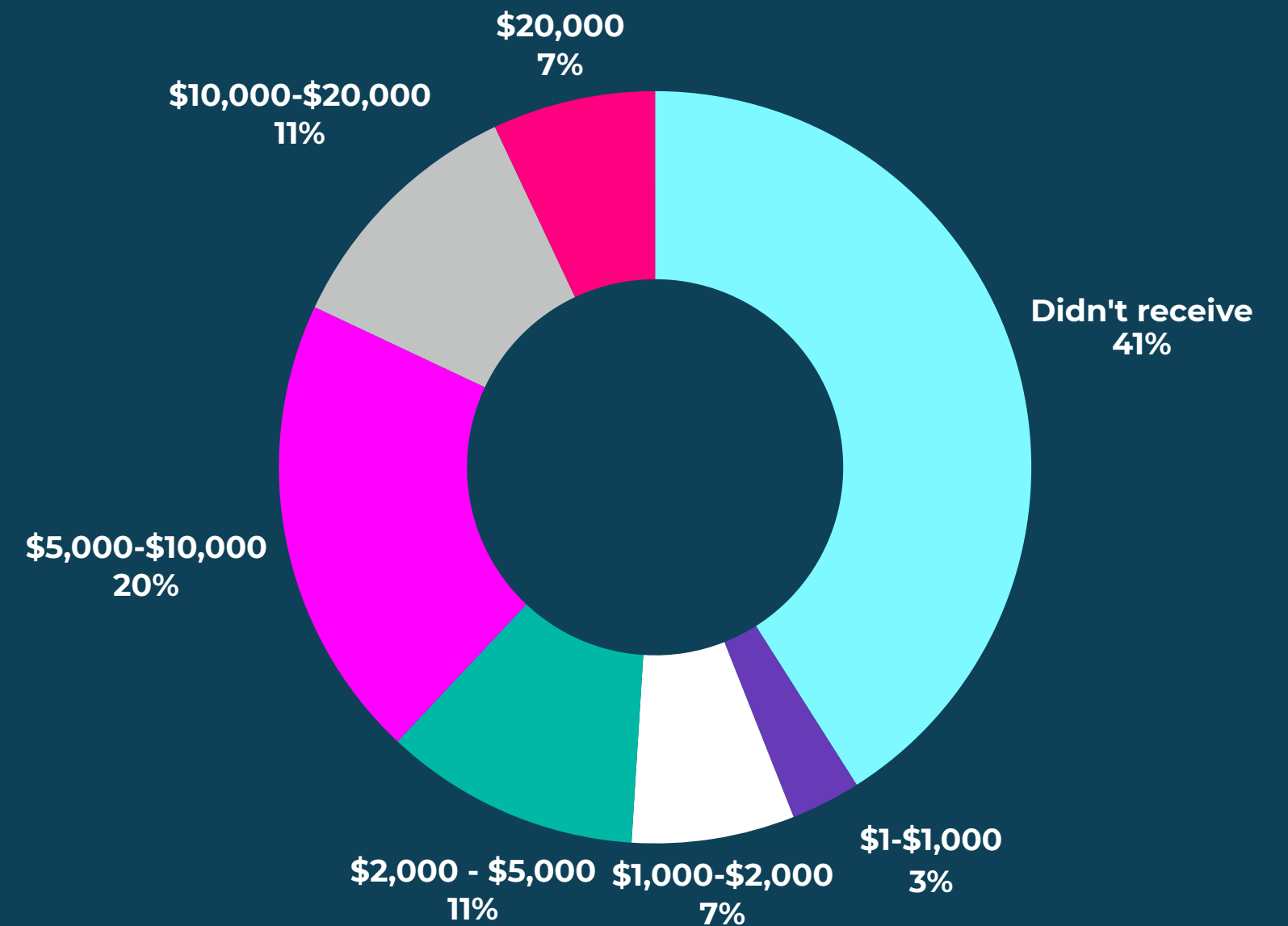
#3 Driver for Personal Injury professionals

## Annual Performance Bonus

**41%** of respondents stated that they didn't receive a bonus within the last 12 months.

This gap between expectation and reality, risks disengagement. For many, a bonus isn't just extra income, it's recognition of effort. In a competitive market, lack of financial reward may push even engaged employees to explore new opportunities.

DID YOU RECEIVE A BONUS IN THE LAST 12 MONTHS?



# TALENT DRIVERS

## PERSONAL INJURY

**Salary** remains the number one driver in Personal Injury. This could be due to the increasing complexity of legislation and ongoing scheme reforms, which place greater demands on professionals to stay compliant, manage high caseloads, and deliver strong outcomes. Employers are performing out of cycle pay reviews as a means to retain key staff with desirable skill sets.

Following salary, **flexible start and finish times** are highly valued as professionals seek better work-life balance to manage the emotional and mental demands of the role. The ability to adjust hours can help reduce burnout and supports long-term sustainability in a high-pressure environment.

**Annual performance bonuses** are also a key motivator, offering recognition and reward for the complex, outcomes-driven work that Case Managers and specialists deliver.

# 2.2 Years

Median job tenure in Personal Injury

WE ASKED PARTICIPANTS IN PERSONAL INJURY, WHAT ARE THE MOST IMPORTANT DRIVERS WHEN WORKING FOR AN EMPLOYER?



# MULTIGENERATIONAL DRIVERS

## PERSONAL INJURY

### What Matters (and When): Age Shapes Priorities

The data reveals clear patterns for Personal Injury professionals, tied to ages and life stages.

Compressed working hours and performance bonuses hold steady appeal across most age groups, while company events & parties rank significantly lower across all, indicating a general preference for more substantive benefits over social perks.

If you want to retain a multigenerational workforce, your employee value proposition needs to reflect and flex across every life stage of the workforce.

### What Drives Different Age Groups?

#### Early Career Professionals 18-34

Career development takes the lead with a strong focus on growth and progression early in their careers as they seek this to establish themselves and build momentum early in their professional journeys.



#### Mid Career Professionals 35-54

At this stage, balance becomes a priority. Professionals increasingly seek flexible arrangements such as compressed working hours and performance bonuses to effectively manage both their career demands and personal responsibilities.



#### Established Career Professionals 55-64

Annual performance bonuses and additional superannuation also rise in importance, reflecting a growing focus on long-term security and acknowledgment of contributions made over a long career.



# JOB SEARCH ACTIVITY

## PERSONAL INJURY

### A Committed Industry

With **68%** of professionals in the Personal Injury sector actively or passively exploring new opportunities, the challenge of retaining talent remains front of mind. Compared to **70%** in 2024.

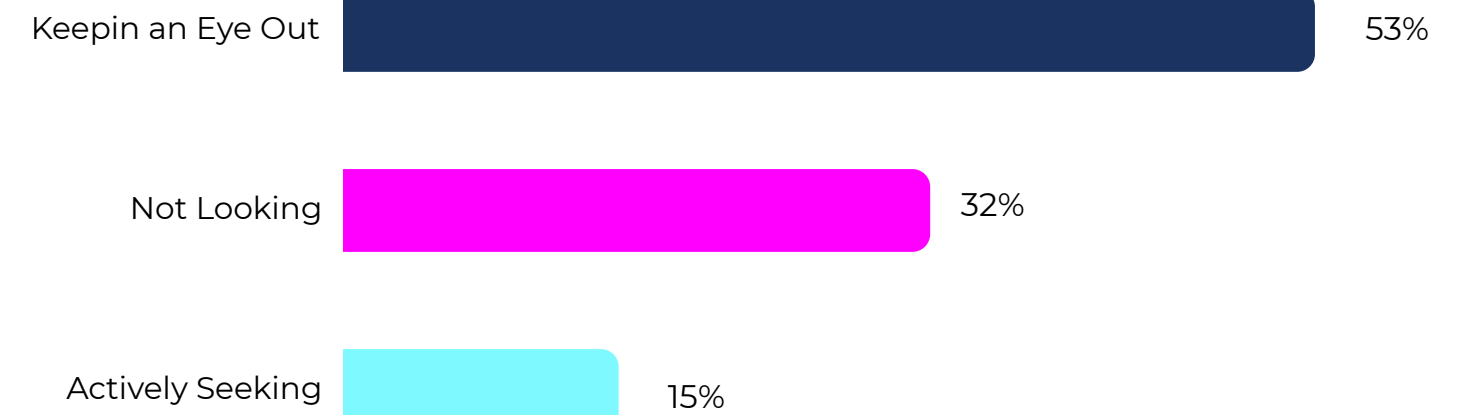
However, the good news is that **65% of those considering a move want to stay within the industry**, a strong signal of sector loyalty and commitment. This opens the door for organisations to retain talent by focusing on what matters: competitive salaries, career progression, and managing workload pressures effectively.

### Respondents averaged a rating of

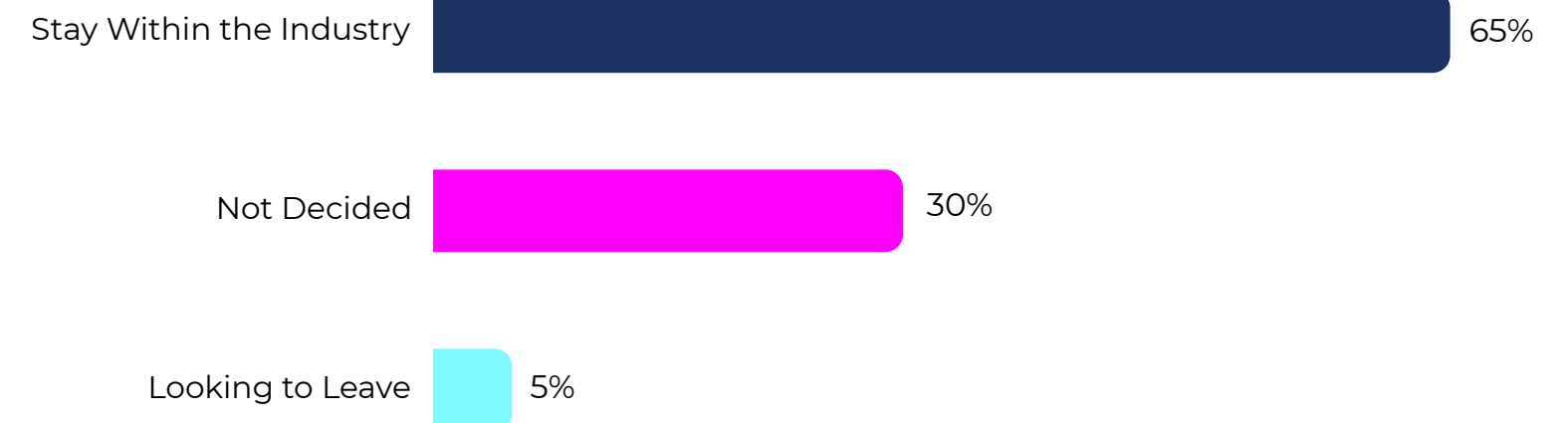


**7.5/10** for confidence when looking for a new job role

### LOOKING FOR A NEW JOB?



### REMAIN IN INDUSTRY?



# RELOCATION

## PERSONAL INJURY

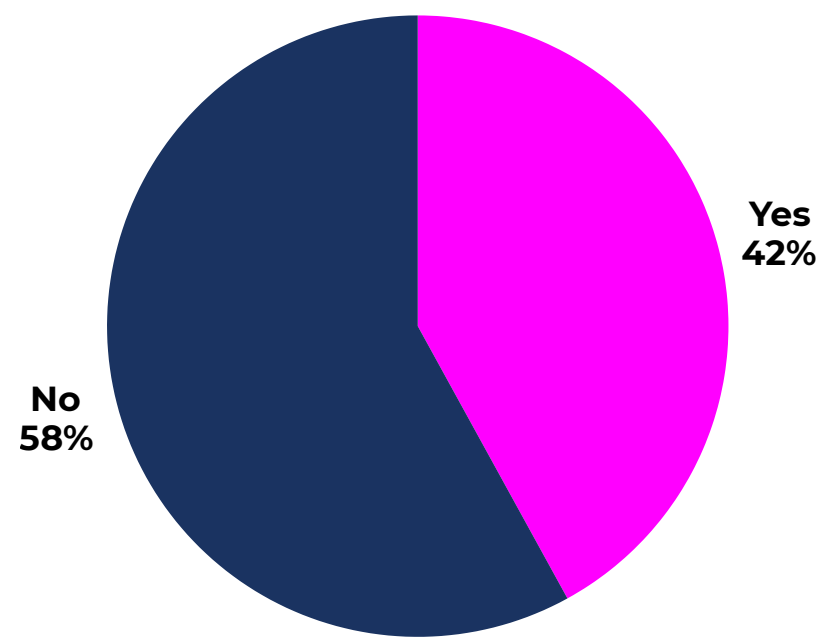
### Ready for a Move?

**42%** of the respondents in Personal Injury said they'd be open to relocating for the right opportunity.

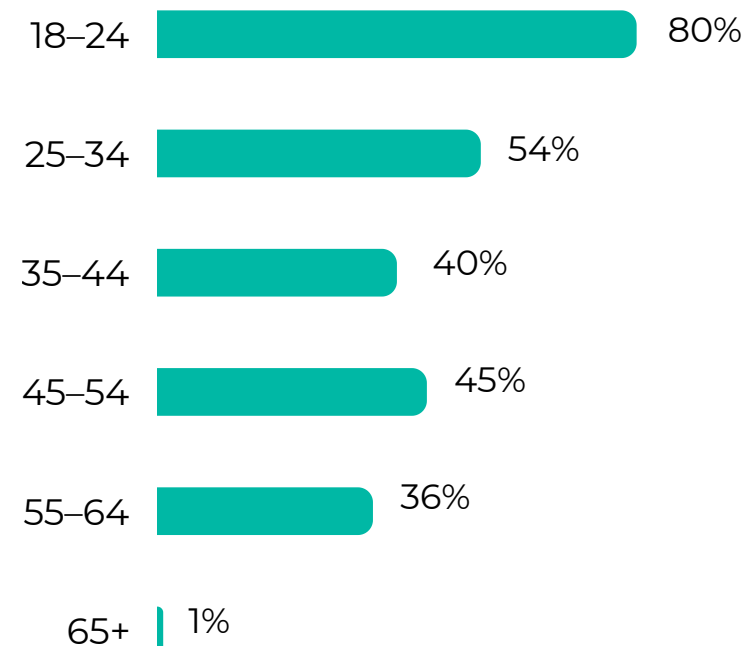
When delving deeper into the data, we saw a clear correlation between age and willingness to relocate with, 80% of respondents aged between 18-24 and 54% between the ages of 25-34 years old open to move for a new opportunity, pointing to fewer financial or family ties.

For employers, this suggests that relocation strategies are likely to succeed when targeted at younger talent, particularly in early to mid-career stages.

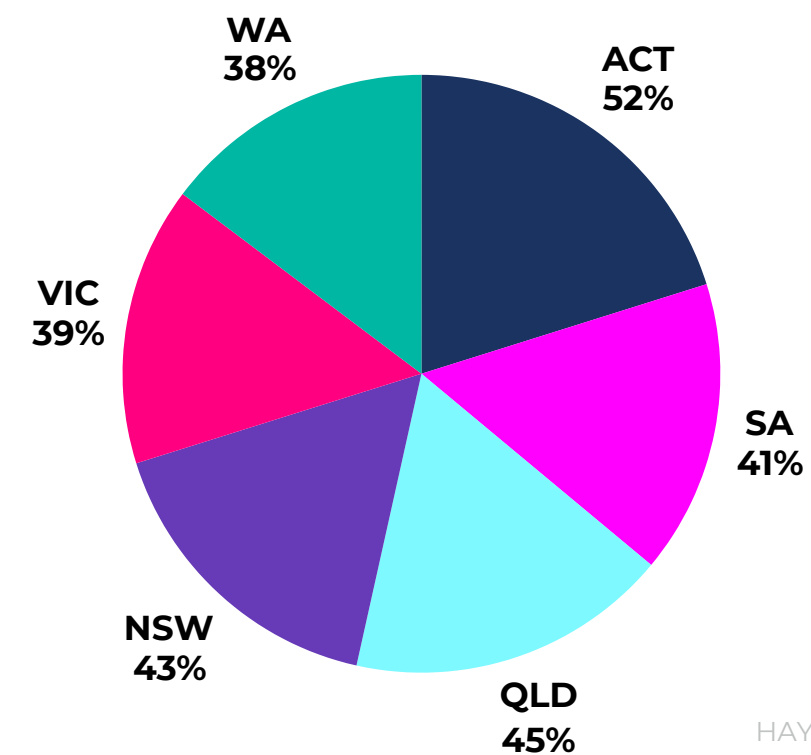
OVERALL RESULT OF WILLINGNESS TO RELOCATE



WILLINGNESS TO RELOCATE BY AGE



WILLINGNESS TO RELOCATE BY STATE



# THE PRESSURE POINTS

## PERSONAL INJURY

**We asked professionals within Personal Injury to share what they felt was the biggest challenge facing the industry right now.**

### Top 3 Challenges.

In 2025, new challenges such as AI adoption and Tech Readiness entered the Personal Injury industry, however, the **top 3 challenges** in the industry painted a similar picture to those of recent years:

1. Psychological claims remain the biggest challenge to the industry
2. Turnover and employee retention
3. Current & proposed legislation

- 1 Psychological Claims & Mental Health Pressures**  
*"Increase in psychological claims, skill shortage, lack of focus on mental wellbeing of staff and retention"*
- 2 Staff Turnover, Burnout & Retention**  
*"Salary and retention of staff. Expectations are raising well beyond the salary being offered and are unrealistic and unreasonable"*
- 3 Legislative & Regulatory Burden**  
*"The legislation being hard to work with. The work pressure and being short staffed."*
- 4 Skills Shortage & Capability Gaps**  
*"Skills shortage... People coming through the industry do not have the relevant talent across the whole spread of Injury Management."*
- 5 Cost Pressures (Premiums, Inflation, Cost of Living)**  
*"The increased cost of living has certainly increased the amount of people willing to go represented rather than resolve claims directly."*
- 6 Claims Volume & Complexity**  
*"Increase in the amount of claims we receive each day."*
- 7 AI Adoption & Tech Readiness**  
*"Privacy in relation to AI tools, continued increase in mental health claims, balancing compliance with recovery at work."*

# RESILIENCE TRAINING

## PERSONAL INJURY

Working in the Personal Injury sector means navigating emotionally complex and high — stakes scenarios, often involving trauma, recovery, and vulnerable people. It's work that demands more than technical capability; it requires psychological resilience and long-term wellbeing support.

While **75%** of respondents say their organisation offer some form of mental health or resilience training, there's clear scope to expand and further develop these initiatives. Best practice in this space calls for **proactive, embedded wellbeing strategies**, not just reactive support.

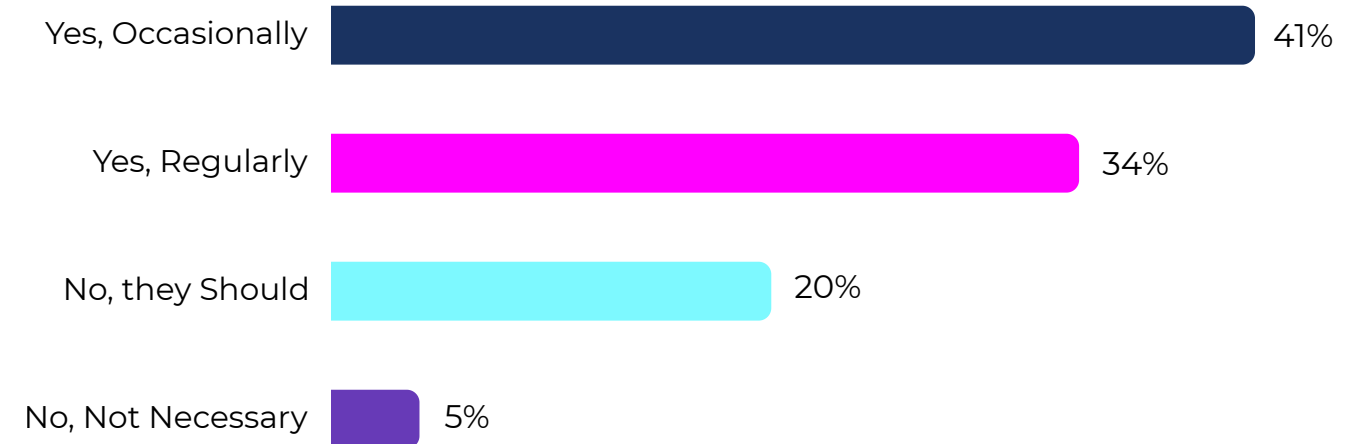
To build a psychologically safe and sustainable workforce, organisations must treat mental health and resilience as core pillars of operational culture. This means investing in systems that reduce burnout risk, build emotional stamina, and support sustained participation in complex case environments.



### 3 out of 4

of respondents report that their companies offer mental health or resilience training.

#### DOES YOUR EMPLOYER OFFER ANY FORM OF RESILIENCE TRAINING OR MENTAL WELL-BEING PROGRAMS?



# PORTFOLIO SIZES

## WORKERS COMPENSATION

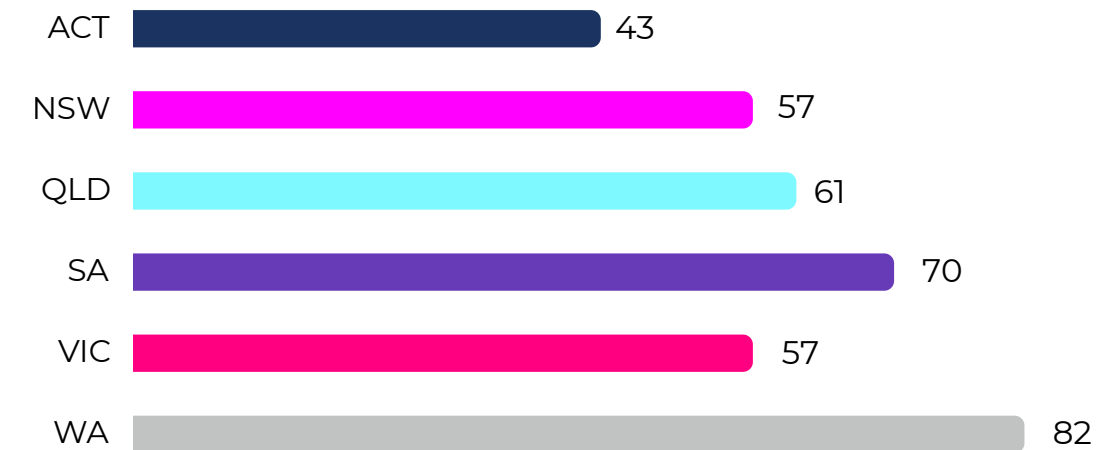
# 60 CLAIMS

### AVERAGE PORTFOLIO SIZE NATIONALLY

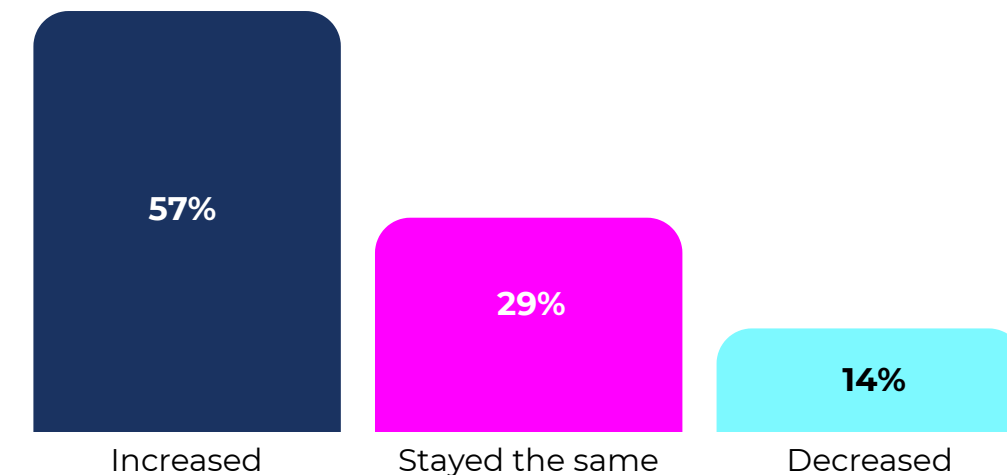
We asked Case Managers about their current caseloads. In 2025, the national average portfolio sits at 60, slightly lower than the 2024 average of 62. Despite this, more than half of respondents this year reported managing a higher caseload.

Historically, portfolio numbers have varied across the country, with WA continuing to hold the largest portfolios in Australia.

### AVERAGE CLAIMS PORTFOLIO PER STATE



### HAVE YOUR CASE NUMBERS INCREASED?



# SALARY GUIDE

## WORKERS COMPENSATION

### BASE SALARY

	NSW			QLD			SA			WA			VIC		
Job Title	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High
Case Manager	\$71,000	\$80,000	\$89,000	\$75,000	\$86,500	\$98,000	\$70,000	\$82,500	\$95,000	\$72,000	\$78,500	\$85,000	\$70,000	\$81,000	\$92,000
Senior Case Manager	\$88,000	\$100,500	\$113,000	\$86,500	\$101,500	\$116,000	\$88,000	\$95,500	\$103,000	\$85,000	\$97,500	\$110,000	\$90,000	\$99,000	\$108,000
Technical Specialist	\$102,000	\$115,000	\$128,000	\$101,000	\$113,500	\$126,000	\$95,000	\$102,500	\$110,000	\$110,000	\$120,000	\$130,000	\$96,000	\$109,000	\$122,000
Account Management	\$110,000	\$127,500	\$145,000	\$105,000	\$122,500	\$140,000	\$100,000	\$117,500	\$135,000	\$105,000	\$117,500	\$130,000	\$109,000	\$123,500	\$138,000
Injury Management Specialist	\$103,000	\$114,000	\$125,000	\$100,000	\$107,500	\$115,000	\$90,000	\$105,000	\$120,000	\$90,000	\$104,000	\$118,000	\$100,000	\$111,000	\$122,000
Team Leader	\$115,000	\$125,000	\$135,000	\$120,000	\$127,000	\$134,000	\$100,000	\$115,000	\$130,000	\$115,000	\$125,000	\$135,000	\$108,000	\$116,500	\$125,000
Senior Leader	\$148,000	-	\$300,000	\$141,000	-	\$250,000	\$127,000	-	\$212,000	\$135,000	-	\$260,000	\$135,000	-	\$258,000

# SALARY GUIDE

## SELF-INSURANCE

### BASE SALARY

	NSW			QLD			SA			WA			VIC		
Job Title	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High
Case Manager	\$85,800	\$100,500	\$115,000	\$85,000	\$92,500	\$100,000	\$81,000	\$90,500	\$100,000	\$70,000	\$85,000	\$100,000	\$80,000	\$90,000	\$100,000
Senior Case Manager	\$95,000	\$107,500	\$120,000	\$92,000	\$106,000	\$120,000	\$91,000	\$103,000	\$115,000	\$85,000	\$92,500	\$100,000	\$105,000	\$112,500	\$120,000
Injury Management Specialist	\$102,000	\$116,000	\$130,000	\$105,000	\$116,500	\$128,000	\$95,000	\$107,500	\$120,000	\$100,000	\$110,000	\$120,000	\$101,000	\$115,500	\$130,000
Team Manager	\$118,000	\$128,000	\$138,000	\$125,000	\$135,000	\$145,000	\$118,000	\$126,500	\$135,000	\$110,000	\$118,000	\$126,000	\$117,000	\$126,000	\$135,000
Regional Manager	\$128,000	\$151,500	\$175,000	\$135,000	\$152,500	\$169,500	\$128,000	\$150,000	\$172,000	\$130,000	\$150,000	\$170,000	\$135,000	\$153,000	\$171,000
National Manager	\$155,000	\$182,500	\$210,000	\$145,000	\$173,500	\$201,500	-	-	-	-	-	-	\$160,000	\$182,500	\$205,000

# SALARY GUIDE

## EMPLOYER

## BASE SALARY

	NSW			QLD			SA			WA			VIC		
Job Title	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High
RTW Coordinator	\$75,000	\$92,500	\$110,000	\$73,000	\$85,500	\$98,000	\$71,000	\$83,000	\$95,000	\$70,000	\$85,000	\$100,000	\$75,000	\$90,000	\$105,000
Injury Manager	\$108,000	\$129,000	\$150,000	\$110,000	\$122,500	\$135,000	\$110,000	\$122,500	\$135,000	\$100,000	\$120,000	\$140,000	\$95,000	\$120,000	\$145,000
Workers Comp Manager	\$145,000	\$182,500	\$220,000	\$134,000	\$159,500	\$185,000	\$132,000	\$151,500	\$171,000	\$128,000	\$151,500	\$175,000	\$135,000	\$163,500	\$192,000

# WORK HEALTH & SAFETY

We connect businesses across Australia with exceptional Work Health and Safety professionals. We are committed to building safer workplaces and understand the critical role the Work Health and Safety teams play in protecting employees, reducing risks, and driving compliance.

**94%**

Retention on hires

**5/5★**

Sourcr reviews

**2025**

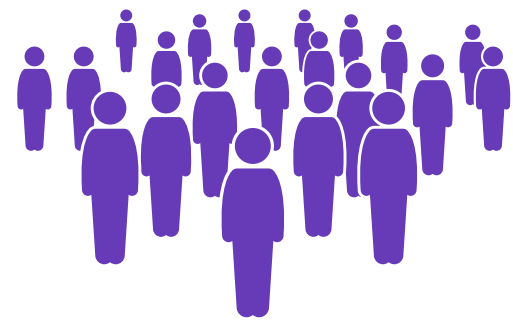
Agency of the year



# DEMOGRAPHIC INSIGHTS

## WORK HEALTH & SAFETY

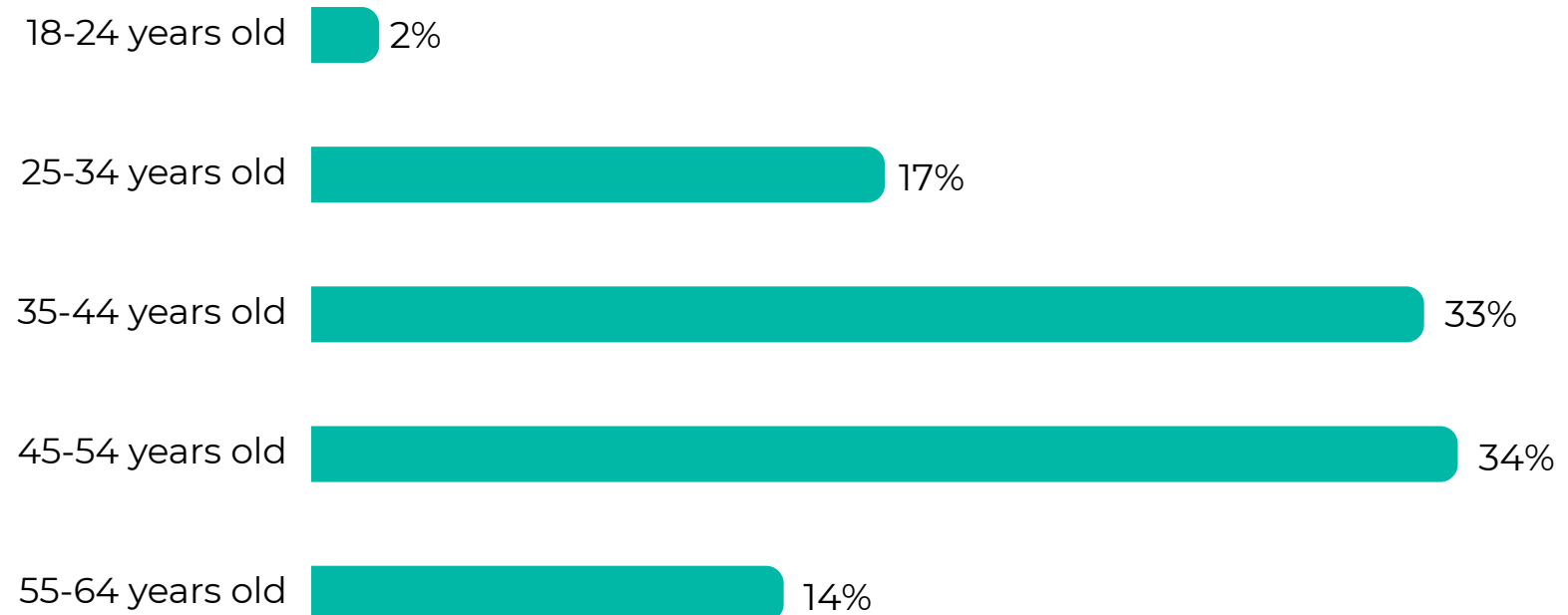
### HOW DO YOU IDENTIFY?



**66%**  
MEN

**34%**  
WOMEN

### WHAT IS YOUR AGE BRACKET?



### WHAT IS YOUR CURRENT WORKING ARRANGEMENT?

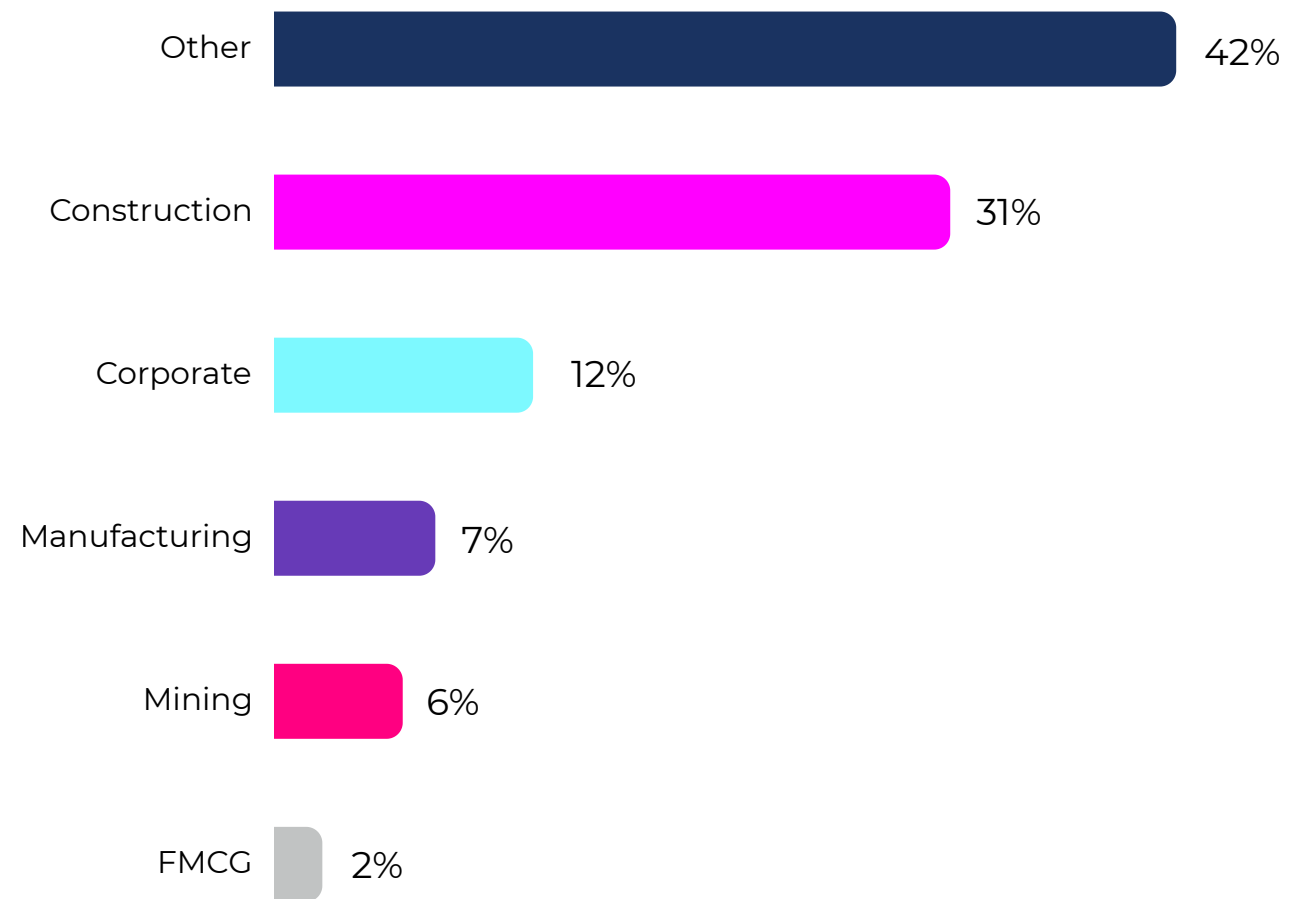


**93%** FULL-TIME | **1%** PART-TIME | **6%** CASUAL

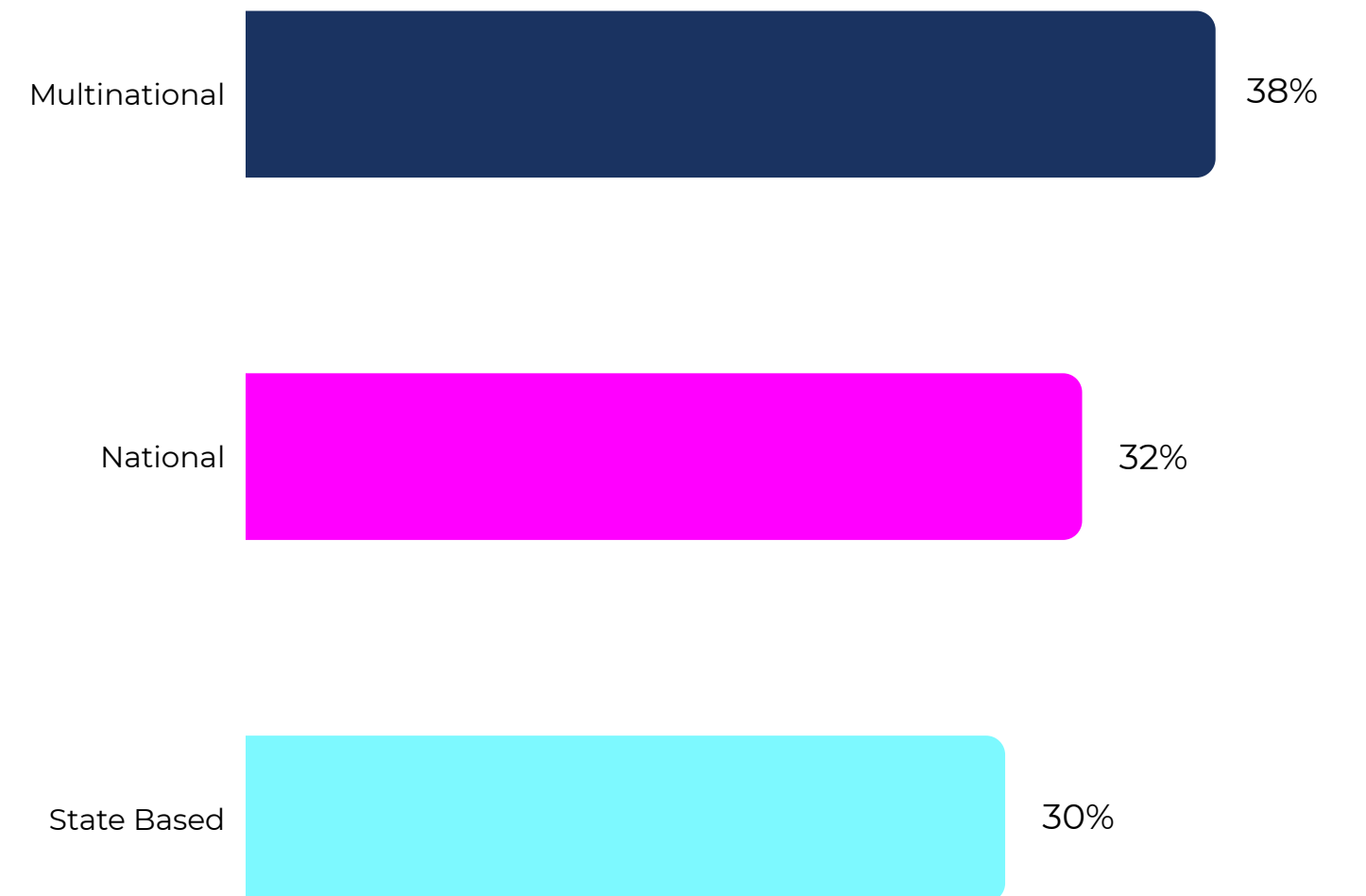
# DEMOGRAPHIC INSIGHTS

## WORK HEALTH & SAFETY

### WHICH INDUSTRY DO YOU WORK IN?



### HOW WOULD YOU BEST DESCRIBE YOUR ORGANISATION?



# SALARIES OVERVIEW

## WORK HEALTH & SAFETY

### Mind the Gap: Pay Expectations vs Reality

**43%** of respondents didn't receive a pay rise in the past 12 months.

This growing expectation is being driven by more than just inflation. Employees now view salary increases as a baseline marker of recognition, value, and growth.

**84%** expect a pay rise this year.

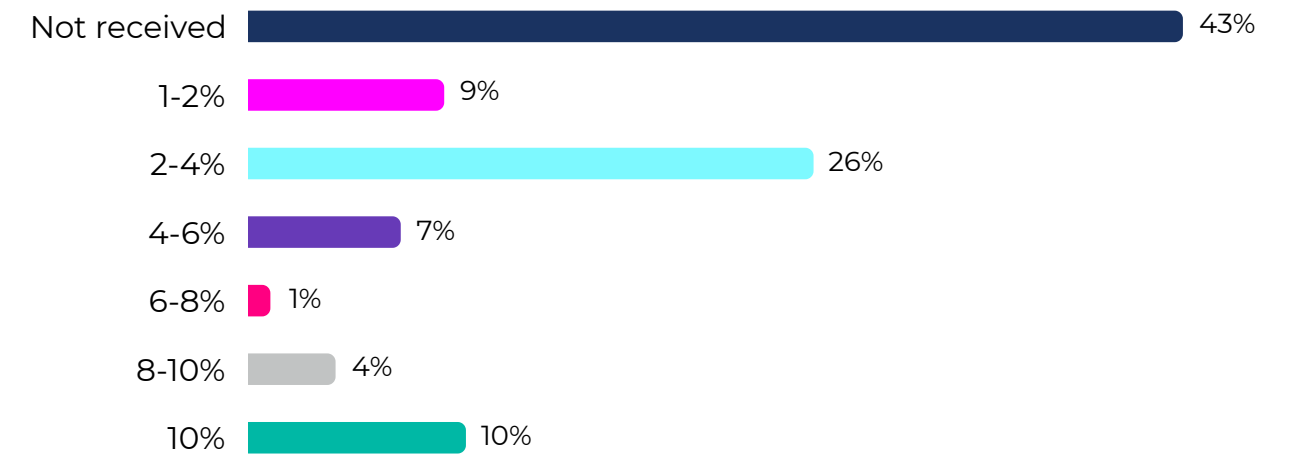
With salary transparency and cost of living pressures rising, the absence of a pay review is becoming a trigger for attrition

#### What's behind the expectation?

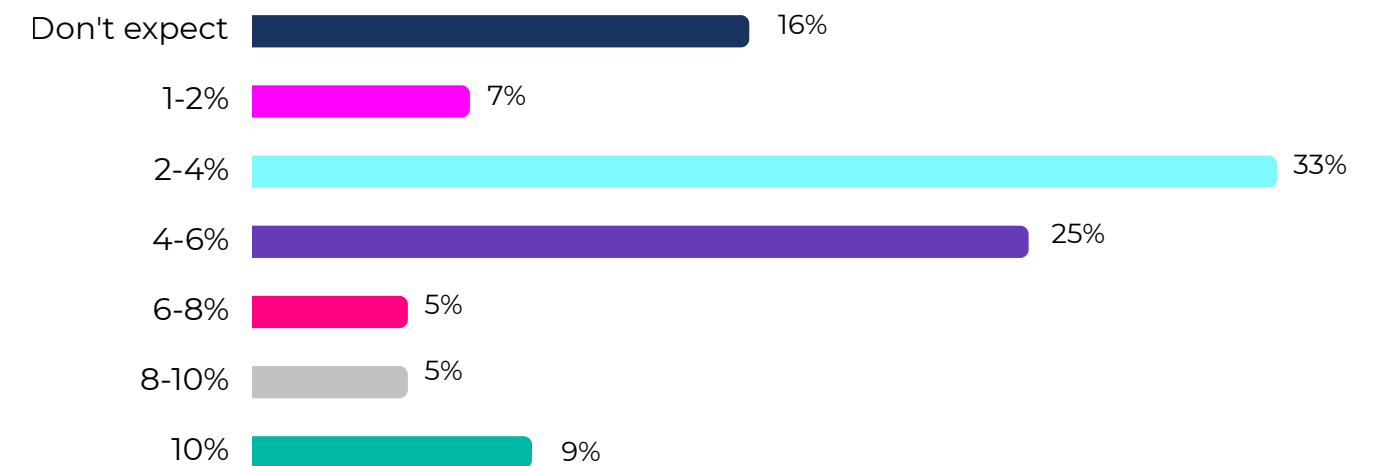
- Inflation and cost of living
- Market awareness and peer comparison
- Recognition and reward
- Career progression
- Retention strategy

When a little can go a long way. In instances where a high increase can not be met it's said that a well-communicated, modest pay rise is often more valued than no conversation at all.

#### WE ASKED RESPONDENTS IF THEY RECEIVED A PAY RISE IN THE LAST 12 MONTHS, IF YES, WHAT WAS THE % OF THE PAY RISE?



#### WE ASKED RESPONDENTS IF THEY ARE EXPECTING TO RECEIVE A PAY RISE IN THE NEXT 12 MONTHS, IF YES, WHAT ARE THEY EXPECTING?



# BONUS EXPECTATIONS

WORK HEALTH  
& SAFETY

#4 Driver for Work Health & Safety Professionals

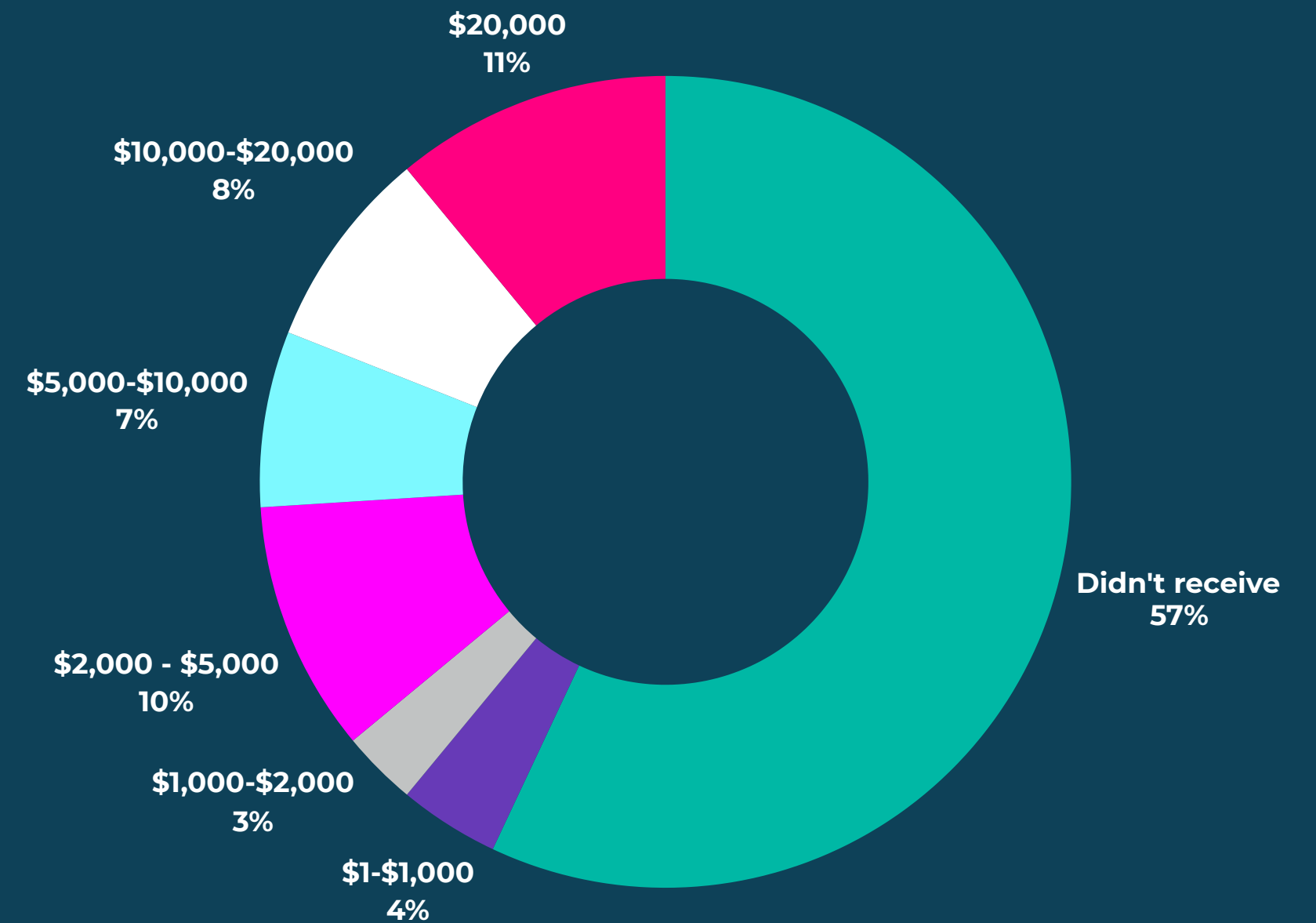
## Annual performance bonus

57%

of respondents stated that they didn't receive a bonus within the last 12 months.

This gap between expectation and reality, risks disengagement. For many, a bonus isn't just extra income, it's recognition of effort. In a competitive market, lack of financial reward may push even engaged employees to explore new opportunities.

DID YOU RECEIVE A BONUS IN THE LAST 12 MONTHS?



# TALENT DRIVERS

## WORK HEALTH & SAFETY

**Salary and flexible start and finish times** are clear top priorities. This shows that professionals in Work Health & Safety highly value both financial reward and work-life balance, especially the autonomy to manage their day.

**Career Development** ranks higher than performance bonus, indicating a long-term mindset where people want to grow their skills and advance, not just be rewarded in the short term.

Financial Incentives are still important, but secondary annual bonus, additional super and extra leave all rank high, which shows a preference for total compensation packages over just base salary. These results suggest Work Health & Safety professionals are looking at **holistic financial security** not just today, but into retirement.

### Alternative Work Models Gaining Popularity

The 9-day fortnight is mid-ranked, showing increasing interest in alternative work weeks. This might suggest a shift in how Work Health & Safety professionals define balance and productivity.

# 1.7 Years

Median job tenure in Work Health & Safety

WE ASKED PARTICIPANTS IN WORK HEALTH & SAFETY, WHAT ARE THE MOST IMPORTANT DRIVERS WHEN WORKING FOR AN EMPLOYER?



# MULTIGENERATIONAL DRIVERS

## WORK HEALTH & SAFETY

The data reveals clear generational differences in what drives employees at various life and career stages.

These patterns highlight the importance of aligning employee value propositions with life stage needs from ambition and advancement to security and sustainability.

### What Drives Different Age Groups?

#### Early Career Professionals 18-34

18-24-year-olds prioritise career development, flexible hours, and study support, reflecting a strong focus on learning and growth. In contrast, 25-34-year-olds place greater emphasis on salary, compressed working weeks, and career progression, indicating a shift toward financial stability and work-life balance.

MOST IMPORTANT

LESS IMPORTANT



#### Mid Career Professionals 34-54

The data reflects a desire to balance career momentum with increasing personal and family responsibilities. Annual performance bonuses remain a motivator, while compressed working hours and 9-day fortnights show growing appeal as individuals seek ways to manage workload and prevent burnout. This stage is often marked by experienced professionals striving for continued growth, but with a heightened sensitivity to work-life harmony and long-term stability.



#### Established Career Professionals 55-64+

Established professionals aged 55-64+ tend to prioritise short-term rewards like bonuses over long-term development, as immediate benefits become more relevant than future career growth.



# JOB SEARCH ACTIVITY

## JOB SEARCH

**81% of respondents are either actively seeking or casually exploring new job opportunities**, highlighting a significant openness to career movement within the workforce.

More notably, **46% of these individuals are uncertain about staying within their current industry**, signaling deeper concerns around job satisfaction, career progression, or alignment with industry values.

This dual trend suggests not only a competitive recruitment environment but also an urgent need for retention strategies. Do companies need to consider proactive steps to understand employee motivations, improve engagement, and strengthen career pathways if they hope to retain their talent amid this climate of growing mobility and industry ambivalence?

Respondents averaged a rating of



**7.7 / 10** For confidence when looking for a new job role



81%

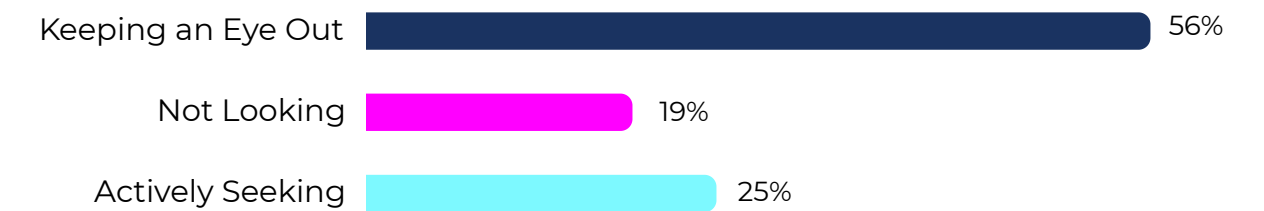
CASUALLY OR ACTIVELY LOOKING



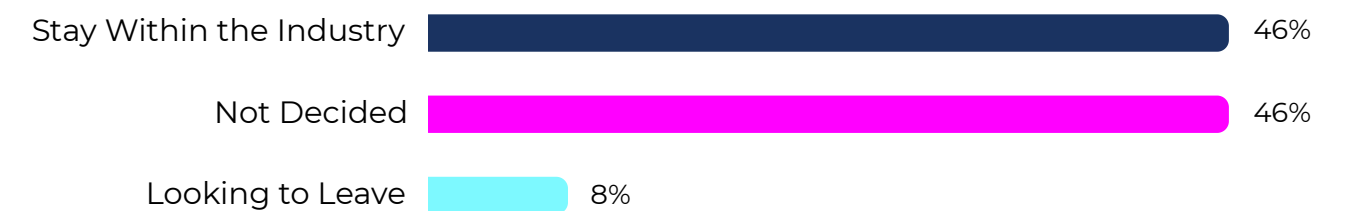
46%

REMAIN IN INDUSTRY

### HOW WOULD YOU DESCRIBE YOUR CURRENT JOB SEARCH STATUS?



### FOR YOUR NEXT ROLE WOULD YOU BE LOOKING TO REMAIN IN OR LEAVE THE INDUSTRY?



# THE PRESSURE POINTS

## WORK HEALTH & SAFETY

**We asked professionals within Work Health & Safety to share what they felt was the biggest challenge facing the industry right now.**

### Top 3 Challenges.

In 2025, new challenges such as AI adoption and Tech Readiness entered the Work Health & Safety industry, **the top 3 challenges** include:

1. Skills Shortage & Workforce Capability
2. Psychosocial Risks & Mental Health
3. AI & Technology Integration

1

### Skills Shortage & Workforce Capability

*“Not enough work-ready professionals — apprentices are ill-equipped even after certification.”*

2

### Psychosocial Risks & Mental Health

*“Increased psych risk and mental health with very little controls and influence to reduce.”*

3

### AI & Technology Integration

*“Inexperienced people using AI to write risk assessments and not really understanding the risks.”*

4

### Regulatory & Compliance Burden

*“Compliance with new legislation; surge in bullying and harassment claims; budget cuts.”*

5

### Cultural & Organisational Resistance

*“Visible leadership, competition in the market pushing prices down.”*

# SALARY GUIDE

## WORK HEALTH & SAFETY

### BASE SALARY

CLASSIFICATION	WHS														
	NSW			QLD			SA			WA			VIC		
Job Title	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High
WHS Coordinator	\$85,000	\$97,500	\$110,000	\$80,000	\$95,000	\$110,000	\$80,000	\$95,000	\$110,000	\$85,000	\$97,500	\$110,000	\$80,000	\$95,000	\$110,000
WHS Advisor	\$90,000	\$105,000	\$120,000	\$90,000	\$105,000	\$120,000	\$90,000	\$105,000	\$120,000	\$90,000	\$100,000	\$110,000	\$90,000	\$100,000	\$110,000
WHS Business Partner	\$120,000	\$130,000	\$140,000	\$115,000	\$127,500	\$140,000	\$110,000	\$122,500	\$135,000	\$110,000	\$120,000	\$130,000	\$115,000	\$127,500	\$140,000
WHS Manager	\$140,000	\$160,000	\$180,000	\$130,000	\$155,000	\$180,000	\$130,000	\$155,000	\$180,000	\$130,000	\$155,000	\$180,000	\$135,000	\$157,500	\$180,000
Head of Safety	\$180,000	\$215,000	\$250,000	\$180,000	\$205,000	\$230,000	\$170,000	\$200,000	\$230,000	\$180,000	\$210,000	\$240,000	\$170,000	\$205,000	\$240,000
WHS General Manager / Director	\$200,000	\$250,000	\$300,000	\$180,000	\$240,000	\$300,000	\$190,000	\$245,000	\$300,000	\$160,000	\$225,000	\$290,000	\$160,000	\$225,000	\$290,000
FIFO	\$150,000	\$225,000	\$300,000	\$150,000	\$225,000	\$300,000	\$140,000	\$195,000	\$250,000	\$130,000	\$190,000	\$250,000	\$130,000	\$190,000	\$250,000

# GENERAL INSURANCE

We don't just recruit in General Insurance, we're part of it. Our consultants are deeply connected to the industry, and are specialists in recruiting Claims, Broking, Underwriting, Actuarial and Data positions.

**94%**

Retention on hires

**5/5★**

Sourcer reviews

**2025**

Agency of the year



# DEMOGRAPHIC INSIGHTS

## GENERAL INSURANCE

### HOW DO YOU IDENTIFY?



**55%**  
MEN

**44%**  
WOMEN

**1%**  
OTHER

### WHAT IS YOUR CURRENT WORKING ARRANGEMENT?

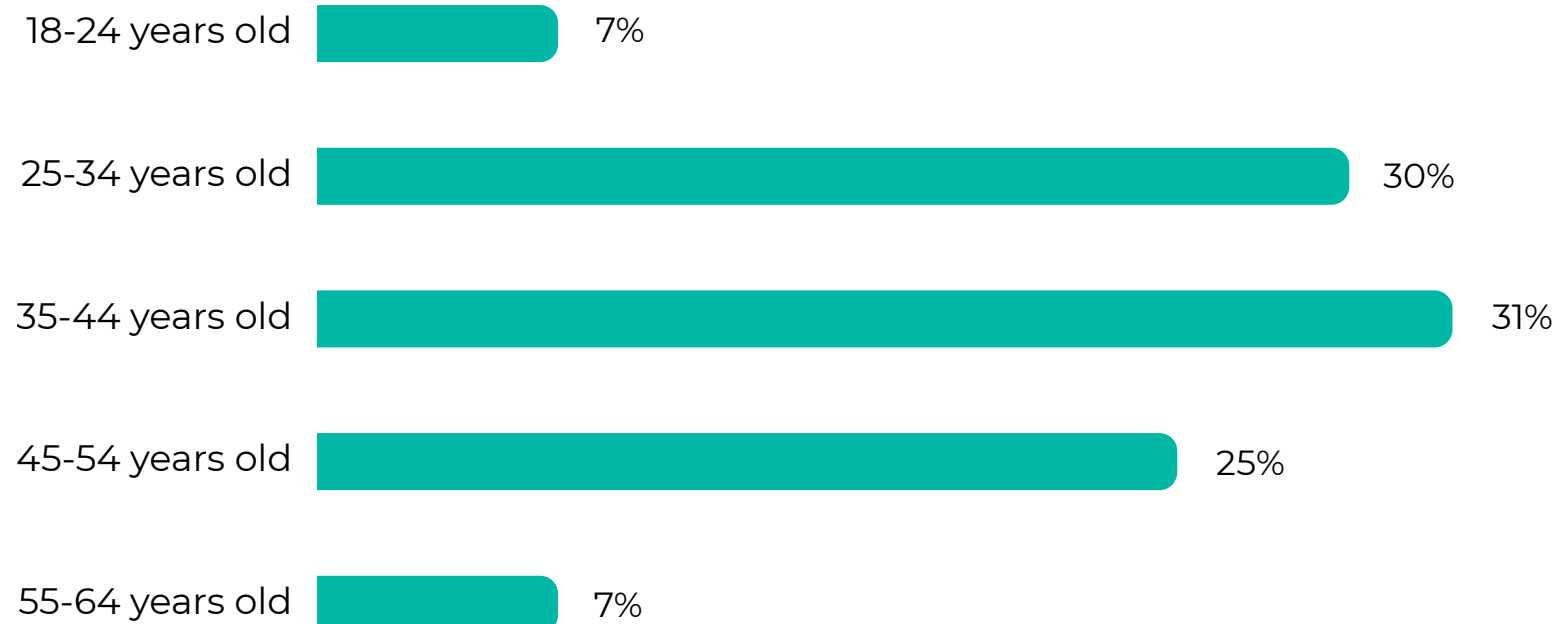


**95%**  
FULL-TIME

**4%**  
PART-TIME

**1%**  
CASUAL

### WHAT IS YOUR AGE BRACKET?



### WILLING TO RELOCATE?



# SALARIES OVERVIEW

## GENERAL INSURANCE

### With Salary Being The #1 driver

21%

of respondents stated they did not get a pay rise in the last 12 months.

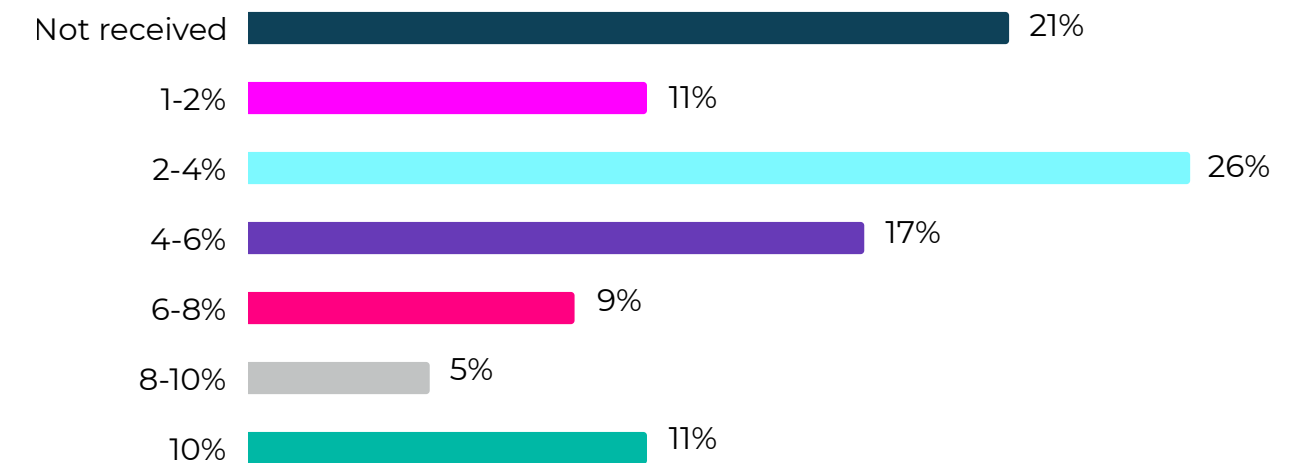
96%

of respondents are expecting to receive a pay rise this year.

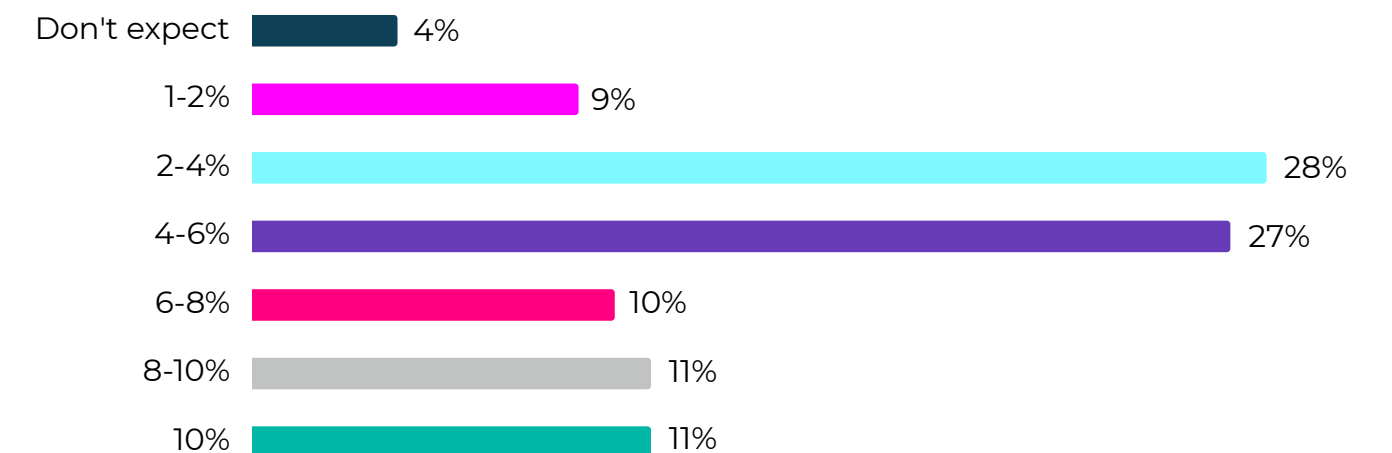
#### Payraises are now an expectation and no longer a benefit, this may be due to:

- **Inflation and cost of living:** employees need increases just to maintain their purchasing power.
- **Market awareness:** salary transparency has grown, making it easier to compare pay to peers.
- **Recognition and reward:** annual increases signal appreciation and progress.
- **Career progression:** pay rises are seen as a marker of growth and development.
- **Retention strategy:** without raises, employees are more likely to look elsewhere.

#### WE ASKED RESPONDENTS IF THEY RECEIVED A PAY RISE IN THE LAST 12 MONTHS.



#### WE ASKED RESPONDENTS IF THEY ARE EXPECTING A PAY RISE IN THE NEXT 12 MONTHS, AND THE PERCENTAGE INCREASE THEY EXPECT.



# THE SALARY SHIFT IN UNDERWRITING

## UNDERWRITING

### Salary Expectations Are Shifting

Despite salary ranking as the #1 motivator, **20%** of General Insurance Underwriting professionals said they didn't receive a pay rise in the past 12 months.

**Pay rises are no longer seen as a reward they're an expectation with 95% expecting one this year.**

#### What's behind the shift?

**Cost of living:** Increases are essential just to keep pace

**Market transparency:** Underwriting professionals know their value - and so do their peers

**Workload pressure:** Lean teams and rising caseload from CAT events mean claims and Assessing professionals expect pay that reflects their output

**Competition for talent:** Niche Liability, PI, and SME Underwriters are commanding higher salaries and flexible working as counteroffers rise

**Recognition:** Professionals believe increases signal contribution and appreciation

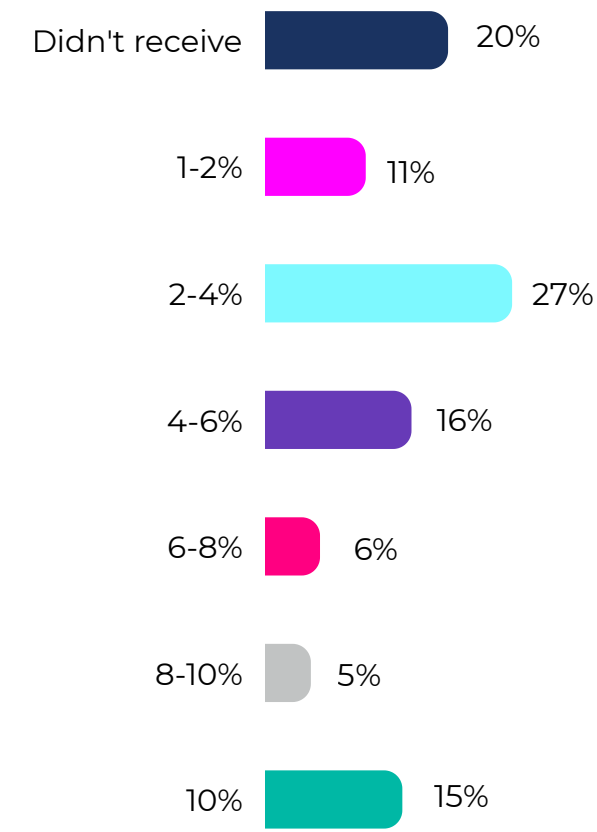
**Progression:** With a stronger focus on retention and internal development, salary increases are increasingly tied to visible career growth and upskilling.

*Although the increase is very much expected in the General Insurance industry, it's also about being recognised, valued, and supported in an evolving market.*

**20%**

**Didn't receive a pay rise in the last 12 months**

PAY RISE IN LAST 12 MONTHS

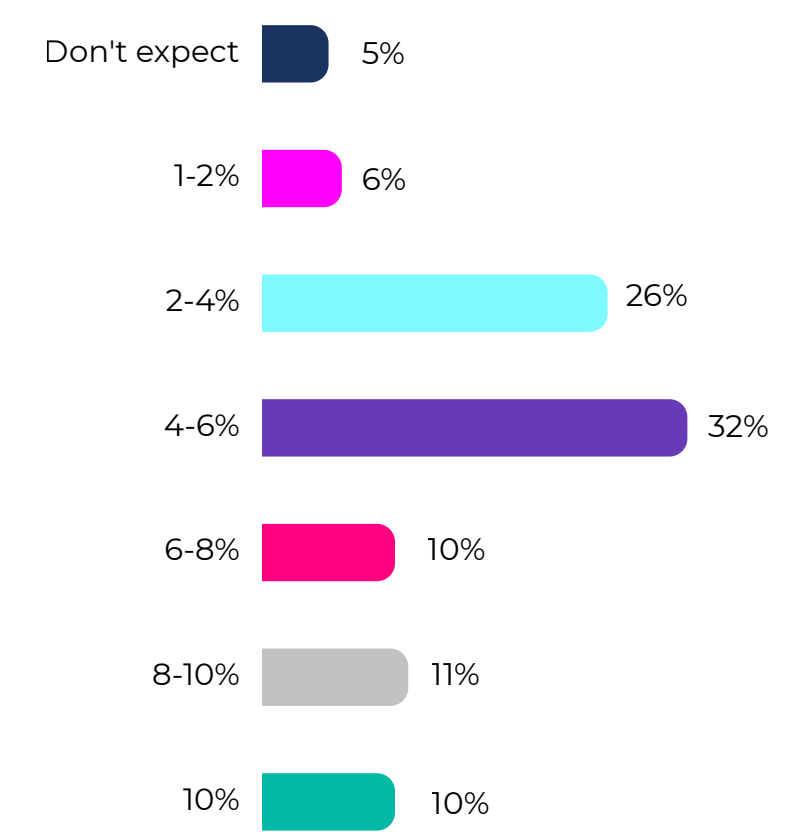


**95%**

From rewards to expectations

**Expect a pay rise this year**

PAY RISE IN NEXT 12 MONTHS



# BONUS EXPECTATIONS

## GENERAL INSURANCE

### Performance Bonuses Are Shaping Retention

27% of General Insurance professionals didn't receive a bonus last year.

#### Expectation Gap

Bonuses are seen as part of all roles, growing demands around quality, compliance, and performance have reshaped what claims employees view as a fair reward and bonuses are forefront of mind.

#### Competitive Pressure

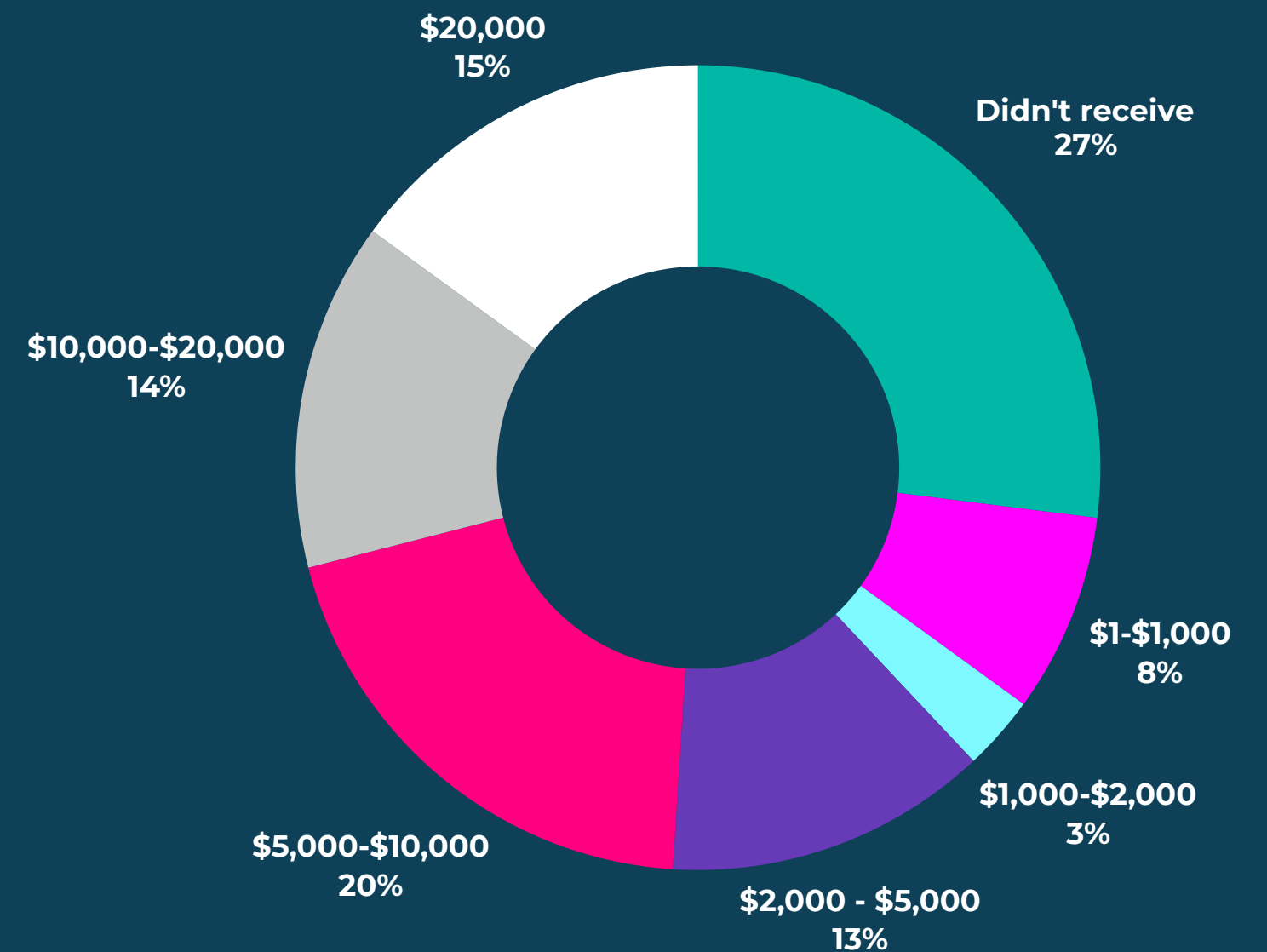
General Insurance professionals across all areas are increasingly comparing bonus structures across the market.

#### Retention

Leaders are using bonuses as a targeted tool to recognise contribution and retain key performers especially where base salary flexibility is limited. With 72% of General Insurance professionals looking to stay in the industry, could bonuses be a solution for greater retention in the years to come?

This is why it's no surprise that annual performance bonus came **3rd** with key drivers in General Insurance. Bonuses are now seen as standard across most roles. In claims, rising expectations around quality, compliance, and performance have redefined what fair reward looks like.

#### DID YOU RECEIVE A BONUS IN THE LAST 12 MONTHS?



# TALENT DRIVERS

## GENERAL INSURANCE

**Salary** remains the top priority for job seekers. While extra perks like social events and discounts are nice, competitive pay is still the biggest driver when choosing a new role.

Since the pandemic, people priorities have shifted and the traditional 9-5 in office is no longer a desirable way of working. **Flexibility around start and finish** times has become an essential benefit.

There has been an increased demand for clear **career development** pathways in the past year across the General Insurance market, with employees asking for shorter timeframes on reaching senior and leaderships roles.

# 2.3 Years

Median job tenure in General Insurance

WE ASKED PARTICIPANTS IN GENERAL INSURANCE, WHAT ARE THE MOST IMPORTANT DRIVERS WHEN WORKING FOR AN EMPLOYER?



# MULTIGENERATIONAL DRIVERS

## GENERAL INSURANCE

Understanding these generational drivers is key to shaping inclusive and effective retention strategies.

Despite the data indicating differentiators across generational priorities, the future of attraction and retention lies in how well we listen, not how we categorise age groups. It's about understanding individual drivers, what motivates someone to stay, to grow, or to leave and building workplaces that support those needs.

### What Drives Different Age Groups?

#### Early Career professionals 18-34

Early-career professionals are enthusiastic and driven by learning, social belonging, and opportunities to grow. Salary is a key motivator, but flexibility and development signal employer investment in their future. Superannuation holds less appeal due to short-term focus.

MOST IMPORTANT

LESS IMPORTANT



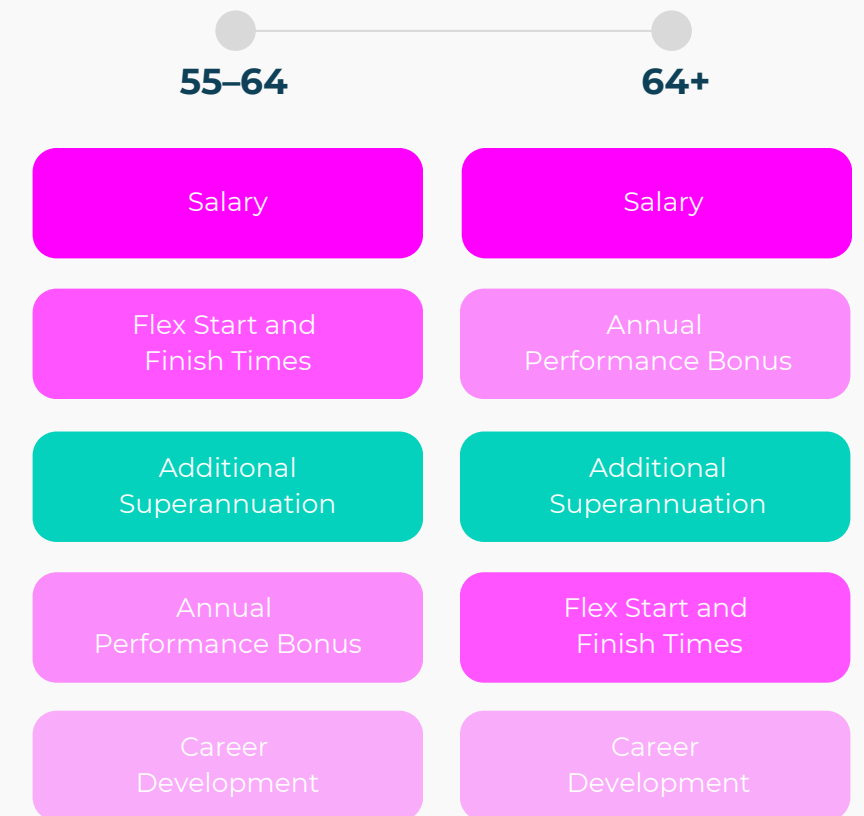
#### Mid Career Professionals 35-54

This career stage is marked by a strong emphasis on salary, flexible work arrangements, and career development. Individuals in this group are often in established roles where they value recognition for performance and opportunities to refine or advance their expertise. Interest in compressed working hours, such as a 9-day fortnight, becomes more prominent, reflecting a desire for sustainable work rhythms.



#### Established Career Professionals 55-64

Financial security remains important, but benefits like superannuation and flexible working are key to this age group. There is less interest in climbing the ladder, more in maintaining autonomy and preparing for retirement. **64+** They seek continued contribution with part-time or flexible arrangements and appreciate employers who support gradual transition rather than abrupt retirement.



# JOB SEARCH ACTIVITY

## GENERAL INSURANCE

**67%** of respondents are either actively or casually exploring new job opportunities, highlighting a fluid and mobile workforce.

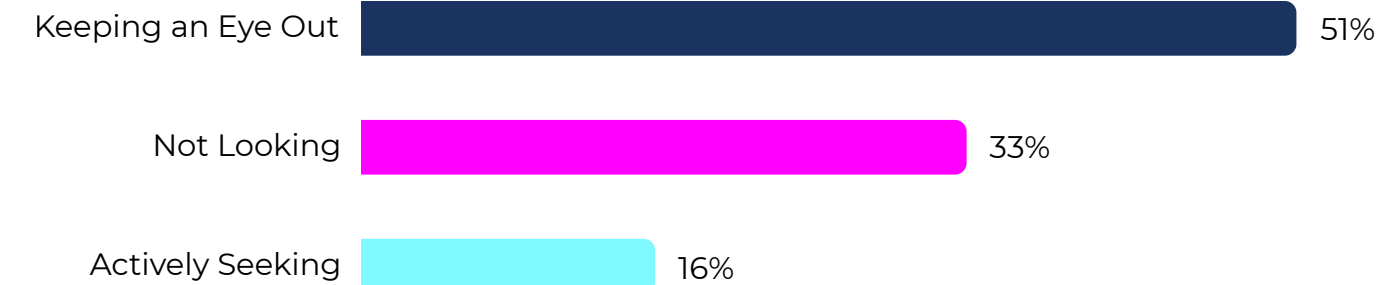
Encouragingly, **72%** wish to remain in the industry, showing strong sector commitment.

However, with a significant portion of the general insurance claims workforce approaching retirement within the next 30 years, there's an urgent need to invest in retention strategies, knowledge transfer, and succession planning.

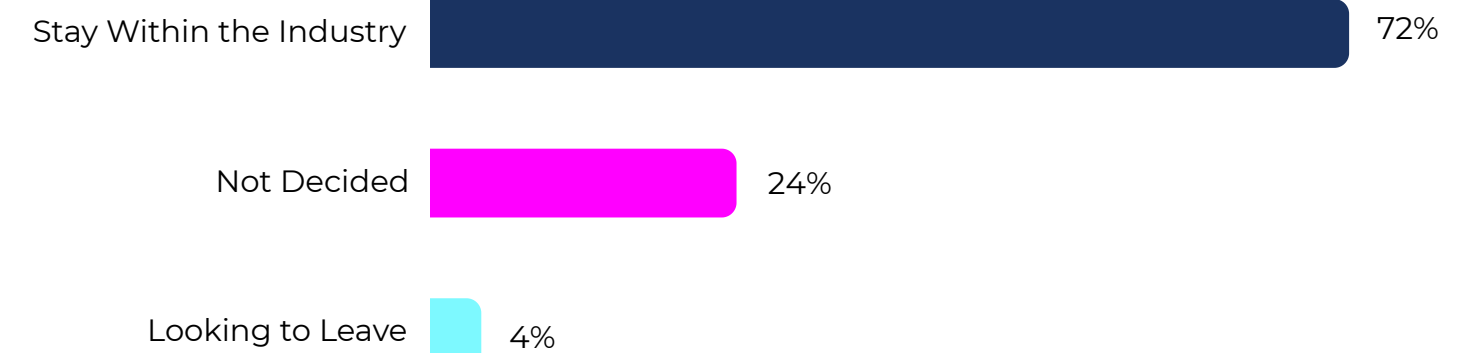
**We asked respondents to rate how confident they are in looking for a new job, they scored:**

**7/10**

### LOOKING FOR A NEW JOB?



### REMAIN IN INDUSTRY?



# HOW CAN WE RETAIN TALENT

## GENERAL INSURANCE

We've gathered insights from across the industry on what truly keeps General Insurance professionals engaged and committed and it comes down to four key pillars:



### Career Pathways

Show your people a clear path forward whether it's leadership, technical specialisation or portfolio growth. When they see a future, they stay.



### Inclusive Culture

Tailor your benefits to what actually matters to individuals. Think flexibility, wellbeing support or options for leave purchase when needed.



### Bespoke Benefits

Involve employees in social events and strategy days to ensure employees feel valued and part of the businesses vision and mission.



### Upskilling & Development

Keep your team sharp and supported with training that helps them grow in their role, grow skills and take on what's next.

# THE PRESSURE POINTS

## GENERAL INSURANCE

**We asked professionals within General Insurance to share what they felt was the biggest challenge facing the industry right now.**

### Top 3 Challenges.

In 2025, challenges such as AI adoption and Tech Readiness entered the General Insurance industry, the **top 3 challenges** include:

1. Skills Shortage & Workforce Capability
2. Affordability & Cost of Living
3. AI & Technology Integration

- 1 Skills Shortage & Workforce Capability**  
*"The industry currently faces a critical challenge due to the lack of high school and university graduates entering the workforce."*
- 2 Affordability & Cost of Living**  
*"People unable to afford insurance."*
- 3 AI & Technology Integration**  
*"AI automation will replace a lot of junior jobs but also lead to higher productivity."*
- 4 Climate Change & Catastrophes**  
*"Climate change and cyber events, uncertain political environment."*
- 5 Regulatory & Compliance Burden**  
*"Public and regulatory perception. Cost of insurance due to climate change."*
- 6 Inflation & Rising Costs**  
*"Inflationary claims costs and the time taken to train new staff with no insurance background."*
- 7 Cultural & Organisational Resistance**  
*"Providing more flexibility, insurance still has a very 'old school' mentality."*

# PORTFOLIO SIZES

GENERAL  
INSURANCE

# 54% ↑

Reported Increase in claims  
in Last 6 Months

## What We're Seeing in the Market

**Rising volumes** across property, motor, and liability lines

**Increased complexity** in claim resolution & regulatory compliance

**Time pressure** impacting quality and turnaround

Growing concerns around burnout and wellbeing

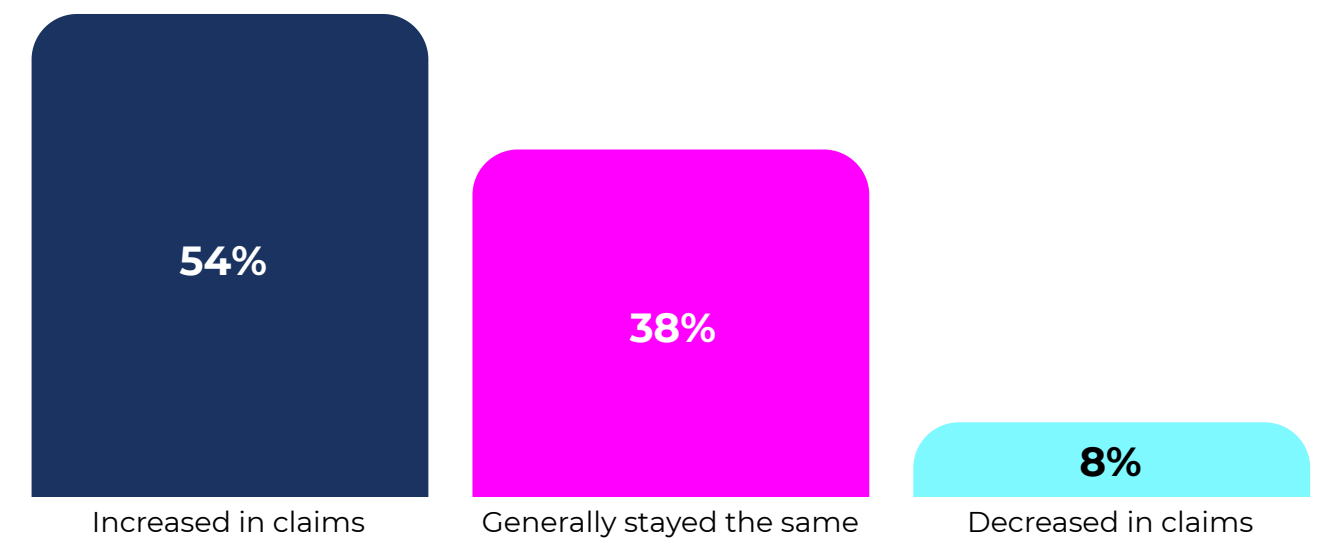
## Why it matters

High caseloads risk staff disengagement, escalating stress and burn out and ultimately leading to turnover.

# 140 CLAIMS

AVERAGE PORTFOLIO SIZE NATIONALLY

OVERALL, HOW HAS YOUR PORTFOLIO CHANGED OVER THE PAST 6 MONTHS?



# UNDERWRITING TALENT GAP

## WHY GLOBAL RECRUITMENT MATTERS

With specialist underwriting skills becoming increasingly scarce and local talent pools shrinking, the industry's growth is outpacing its hiring capacity. **By attracting globally experienced talent, supporting relocation and visa processes, and promoting Australia's lifestyle and strong EVP, we can fill critical gaps and bring global best practices into local underwriting teams.**

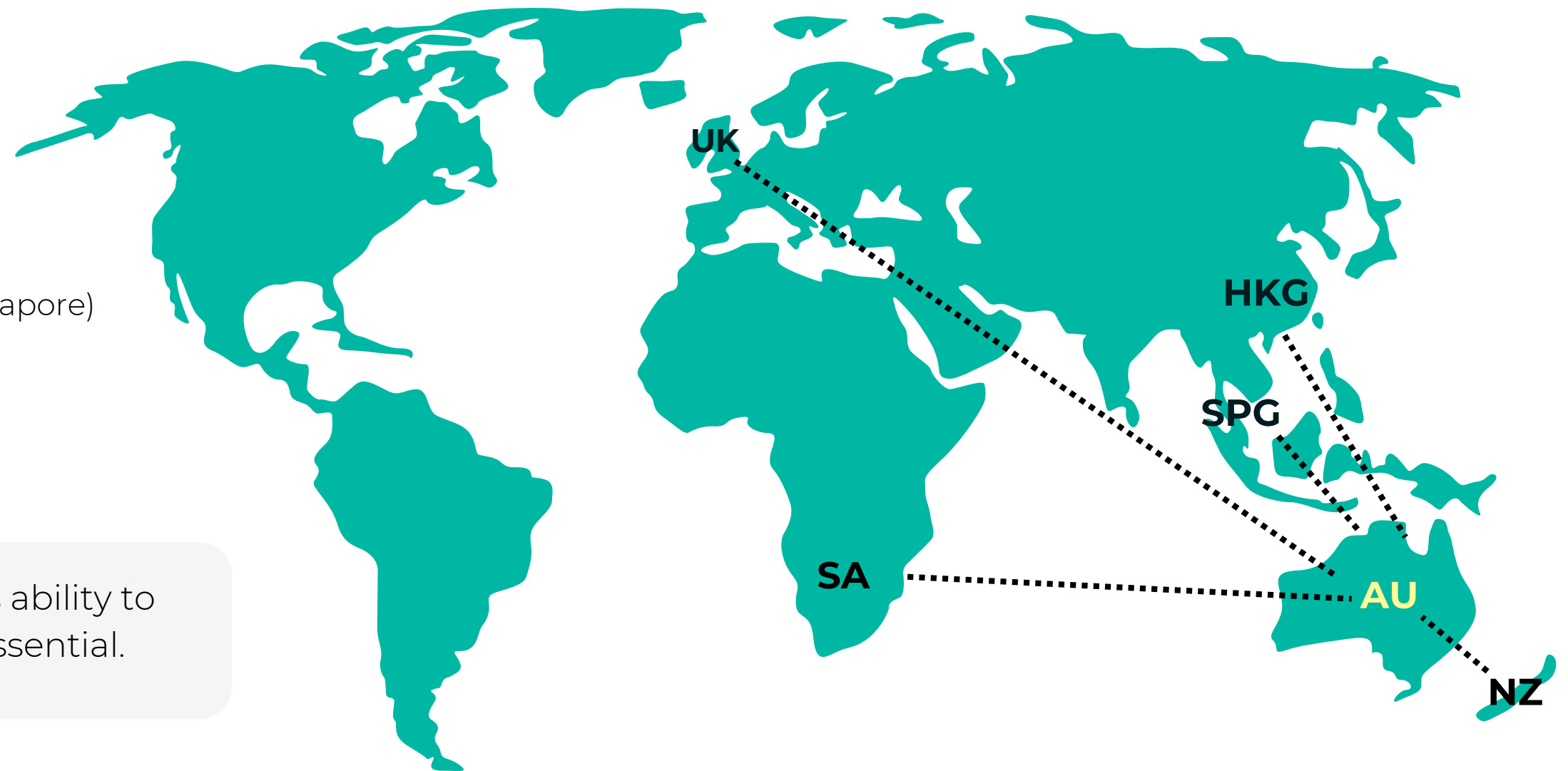
### The Challenge

- Specialist skills are in demand
- Shrinking local talent pools
- Industry growth outpacing hiring

### The Opportunity

- Tap into international markets (UK, South Africa, Singapore)
- Onboard talent with global best practices
- Offer relocation & visa support
- Sell the Australian lifestyle & EVP

Underwriting needs are outpacing the market's ability to fill roles locally. Global hiring isn't optional- it's essential.



# SALARY GUIDE

## GENERAL INSURANCE

### BASE SALARY

CLASSIFICATION	GENERAL INSURANCE														
	NSW			QLD			SA			VIC			WA		
Job Title	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High
Claims Coordinator	\$64,000	\$68,000	\$72,000	\$62,000	\$66,500	\$71,000	\$60,000	\$64,000	\$68,000	\$62,500	\$67,500	\$72,000	\$63,500	\$67,500	\$72,000
Claims Consultant	\$66,000	\$74,500	\$82,500	\$65,000	\$73,500	\$81,500	\$64,000	\$70,000	\$76,000	\$72,000	\$75,500	\$79,000	\$69,500	\$73,500	\$78,000
Senior / Technical Claims Consultant	\$89,500	\$117,500	\$145,000	\$85,000	\$113,500	\$142,000	\$83,500	\$104,500	\$125,500	\$82,000	\$113,500	\$145,000	\$87,500	\$116,500	\$145,500
Claims Team Leader	\$115,000	\$130,500	\$145,500	\$90,000	\$116,000	\$142,000	\$87,000	\$98,500	\$110,500	\$91,500	\$115,000	\$138,500	\$88,000	\$112,500	\$136,500
Head of Claims	\$155,500	\$190,500	\$225,500	\$132,000	\$172,500	\$213,500	\$126,000	\$156,000	\$186,000	\$142,000	\$178,500	\$214,500	\$132,000	\$168,000	\$204,000
Loss Adjustor	\$80,000	\$96,500	\$105,000	\$80,000	\$95,000	\$110,000	\$85,000	\$90,000	\$95,000	\$90,000	\$90,000	\$90,000	\$85,000	\$88,500	\$92,500
Restoration Technician	\$68,000	\$76,500	\$85,500	\$67,500	\$76,000	\$84,500	\$65,000	\$73,500	\$82,500	\$65,000	\$74,500	\$83,500	\$55,500	\$70,000	\$84,500
Senior Loss Adjustor	\$92,000	\$111,000	\$130,000	\$95,000	\$117,500	\$140,000	\$69,000	\$111,500	\$127,000	-	-	-	-	-	-
Senior Restoration Technician	\$75,000	\$84,500	\$94,500	\$74,000	\$84,000	\$94,000	\$72,000	\$78,500	\$85,500	\$74,000	\$83,000	\$92,000	\$72,500	\$80,000	\$87,500

# SALARY GUIDE

## UNDERWRITING

### BASE SALARY

CLASSIFICATION	UNDERWRITING											
	NSW			QLD			VIC			WA		
Job Title	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High
Assistant Underwriter	\$68,000	\$79,000	\$90,000	\$70,000	\$78,000	\$86,000	\$72,000	\$81,000	\$90,000	\$72,000	\$81,000	\$90,000
Underwriter	\$80,000	\$100,000	\$120,000	\$84,000	\$103,500	\$123,000	\$84,000	\$109,500	\$135,000	\$75,000	\$105,000	\$135,000
Senior Underwriter	\$110,000	\$155,000	\$200,000	\$100,000	\$136,000	\$172,000	\$100,000	\$162,500	\$225,000	\$100,000	\$162,500	\$225,000
Underwriting Manager	\$150,000	\$197,500	\$245,000	\$138,250	\$174,500	\$210,000	\$148,450	\$194,500	\$240,000	\$148,450	\$194,500	\$240,000
State Manager	\$185,000	\$237,500	\$290,000	\$175,000	\$230,000	\$285,000	\$190,000	\$247,500	\$305,000	\$190,000	\$241,500	\$293,000

# BROKING

Whether supporting SMEs, mid-market firms, or national and global enterprises, we provide talent solutions tailored to the unique demands, complexity, and scale of every organisation.

**94%**

Retention on hires

**5/5★**

Sourcr reviews

**2025**

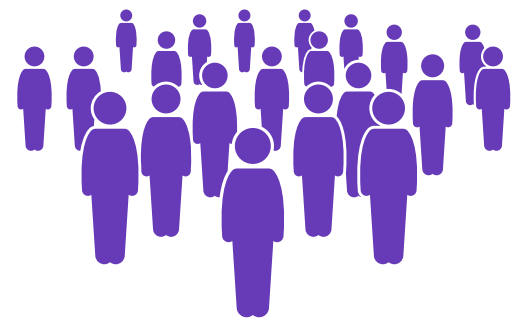
Agency of the year



# DEMOGRAPHIC INSIGHTS

## BROKING

### HOW DO YOU IDENTIFY?



**50%**  
MEN

**48%**  
WOMEN

**2%**  
OTHER

### WHAT IS YOUR AGE BRACKET?

18-24 years old 2%

25-34 years old 38%

35-44 years old 44%

45-54 years old 13%

55-64 years old 3%

### WHAT IS YOUR CURRENT WORKING ARRANGEMENT?



**88%**  
FULL-TIME

**9%**  
PART-TIME

**3%**  
CASUAL

### WILLING TO RELOCATE?

Yes 44%

No 56%

### WHAT LEVEL OF QUALIFICATION DO YOU HOLD?

Broking Tier 1 48%

Broking Diploma 40%

Other 7%

Broking Tier 2 5%

# SALARIES OVERVIEW

BROKING

## With Salary Being The #1 driver

23%

of respondents stated they did not receive a pay rise in the last 12 months.

94%

of respondents stated that they are expecting to receive a pay rise this year.

### What's driving the shift?

**Rising living costs:** Increases in salary are essential just to keep pace.

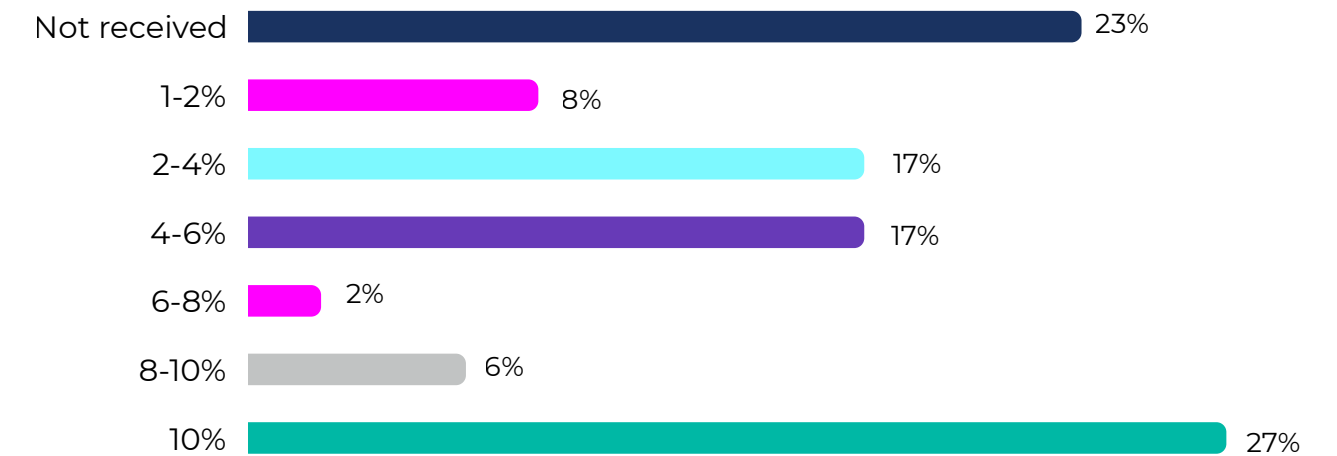
**Market transparency:** Brokers know their value, and so do their peers.

**Recognition and reward:** Annual increases reflect appreciation and contribution.

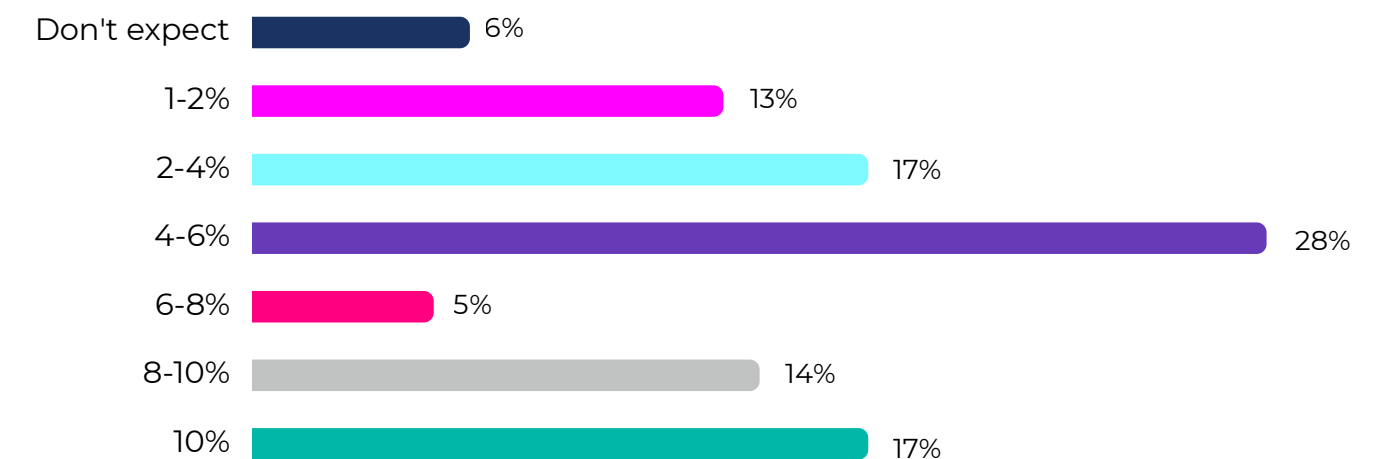
**Career progression:** Salary movement signals growth, not just reward.

Without action, employees are more likely to look elsewhere because it's not just about pay, it's about feeling valued, seen, and supported.

### WE ASKED RESPONDENTS IF THEY RECEIVED A PAY RISE IN THE LAST 12 MONTHS



### WE ASKED RESPONDENTS IF THEY ARE EXPECTING TO RECEIVE A PAY RISE IN THE NEXT 12 MONTHS



# BONUS EXPECTATIONS

BROKING

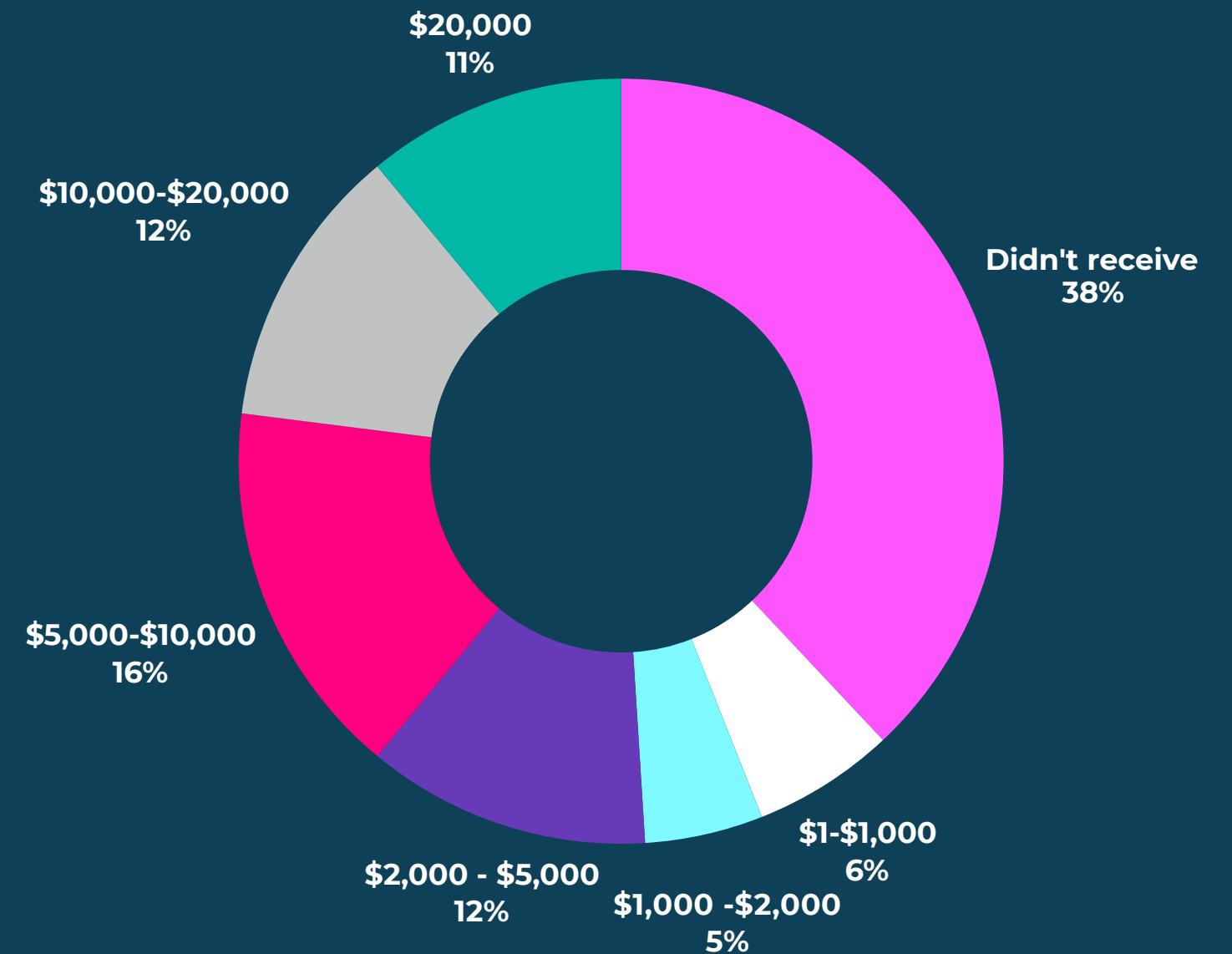
#3 Driver for Broking Professionals

## Annual performance bonus

**62%** of respondents received a bonus within the last 12 months.

This gap between expectation and reality, risks disengagement. For many, a bonus isn't just extra income, it's recognition of effort. In a competitive market, lack of financial reward may push even engaged employees to explore new opportunities.

DID YOU RECEIVE A BONUS IN THE LAST 12 MONTHS?



# TALENT DRIVERS

## BROKING

Unsurprisingly, **salary** remains as the number one factor. In a competitive and performance-driven industry like broking, remuneration remains the clearest signal of value, recognition, and financial stability. For employers, this means staying attuned to market benchmarks is not optional, it's critical to attract and retain top talent.

Coming in second, **career development** highlights a future-oriented mindset. Broking professionals aren't just chasing dollars, they're investing in long-term growth. Employers that can showcase clear progression pathways, mentoring programs, and internal mobility stand to win.

### The SME Appeal

We asked respondents which size of brokerage they'd prefer to work for: SME, mid-market, or national/multinational. **SMEs** emerged as the top choice, with broking professionals drawn to increased salary potential, greater flexibility, and the opportunity to take on diverse responsibilities designed around their strengths.

# 2.7 Years

The median tenure in Broking

### WE ASKED PARTICIPANTS IN BROKING, WHAT ARE THE MOST IMPORTANT DRIVERS WHEN WORKING FOR AN EMPLOYER?



# MULTIGENERATIONAL DRIVERS

## BROKING

The data reveals that salary is the dominant driver across all age groups in the Broking industry, consistently ranked as the top priority.

Across the board, performance bonuses maintain steady importance, while compressed working hours (such as a 9-day fortnight) gain relevance from age 25 onwards, suggesting a growing demand for work-life balance as careers mature.

### What Drives Different Age Groups?

#### Early Career Professionals 18-34

Are highly motivated by career development, reflecting a strong focus on growth and progression, while 24-34 professionals place an increasing value on flexible working hours alongside continued interest in development.

MOST  
IMPORTANT

LESS  
IMPORTANT

18-24

25-34

Salary

Salary

Career  
Development

Flex Start and  
Finish Times

Flex Start and  
Finish Times

Career  
Development

Annual  
Performance Bonus

Annual  
Performance Bonus

Purchase Additional  
Annual Leave

9 Day Fortnight /  
Compressed Working Hours

#### Mid Career Professionals 35-54

Are in a career stage where both financial security and work-life balance are paramount. Salary and annual performance bonuses reflect their need for financial stability, often tied to growing family and lifestyle commitments. Career development remains important, though its prominence shifts slightly between age groups those aged 35-44 prioritise growth and advancement, while the 45-54 group begins to focus more on flexibility and sustainable work patterns.

35-44

45-54

Salary

Salary

Flex Start and  
Finish Times

Career  
Development

Career  
Development

Flex Start and  
Finish Times

Annual  
Performance Bonus

Annual  
Performance Bonus

9 Day Fortnight /  
Compressed Working Hours

Additional  
Superannuation

#### Established Career Professionals 55-64

Financial security takes centre stage as they approach retirement, with salary and additional superannuation emerging as top priorities. This group places high value on benefits that support long-term financial planning, while still appreciating flexible work arrangements such as adjusted start and finish times and compressed working weeks to ease daily demands.

55-64

Salary

Additional  
Superannuation

Flex Start and  
Finish Times

Annual  
Performance Bonus

9 Day Fortnight /  
Compressed Working Hours

# THE PRESSURE POINTS

## BROKING

**We asked professionals within Broking to share what they felt was the biggest challenge facing the industry right now.**

### Top 3 Challenges.

In 2025, new challenges such as AI adoption and Tech Readiness entered the Broking industry, the **top 3 challenges** include:

1. Skills Shortage & Workforce Capability
2. Economic Pressure & Affordability
3. Cultural & Structural Issues

1

### Skills Shortage & Workforce Capability

*"Experienced brokers retiring, new generation of brokers wanting top tier remuneration for minimal experience."*

2

### Economic Pressure & Affordability

*"Commissions for retail clients and how open to remain competitive, fair with service and pricing."*

3

### Cultural & Structural Issues

*"Global financial uncertainty, global leader uncertainty and lack of choice for local government representation."*

4

### AI & Technology

*"Resistance to technological advancements."*

5

### Regulatory & Compliance

*"Over regulation and lack of talent available." "Changing legislation, increasing public concerns and fears around strata."*

# SALARY GUIDE

## BROKING

## BASE SALARY

CLASSIFICATION	BROKING														
	NSW			QLD			SA			VIC			WA		
Job Title	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High	Salary Low	Mid Range	Salary High
Assistant Account Executive	\$65,000	\$75,000	\$85,000	\$60,000	\$72,500	\$85,000	\$65,000	\$72,500	\$80,000	\$65,000	\$72,500	\$80,000	\$60,000	\$70,000	\$80,000
Account Executive	\$80,000	\$100,000	\$120,000	\$75,000	\$97,500	\$120,000	\$75,000	\$85,000	\$95,000	\$80,000	\$95,000	\$110,000	\$75,000	\$90,000	\$105,000
Senior Account Executive	\$100,000	\$125,000	\$150,000	\$90,000	\$110,000	\$130,000	\$90,000	\$105,000	\$120,000	\$100,000	\$115,000	\$130,000	\$95,000	\$110,000	\$125,000
Account Manager	\$110,000	\$148,000	\$187,000	\$110,000	\$135,000	\$160,000	\$95,000	\$120,000	\$145,000	\$110,000	\$137,500	\$165,000	\$110,000	\$127,500	\$145,000
Senior AM	\$140,000	\$185,000	\$230,000	\$115,000	\$152,500	\$190,000	\$135,000	\$157,500	\$180,000	\$120,000	\$160,000	\$200,000	\$130,000	\$155,000	\$180,000
Management/Direct or Level	\$140,000	\$245,000	\$350,000	\$130,000	\$215,000	\$300,000	\$115,000	\$182,500	\$250,000	\$135,000	\$227,500	\$320,000	\$120,000	\$200,000	\$280,000

# ABOUT HAYLO PEOPLE

At HAYLO People, we are the **experts in Personal Injury, General Insurance, Work Health & Safety, Actuarial & Data and Executive Recruitment** across the public and private sectors.

As an award-winning agency we're recognised as trusted advisors who put care at the heart of the recruitment process.

With deep industry knowledge and strong networks, we offer the following services:

Permanent, Contract, Temporary and Executive Search Recruitment tailored to business needs

**Access to an Australian and Global Talent** ensuring you connect with the best professionals in the market.

**Market insights and talent mapping**, helping you stay ahead in a competitive landscape.

**End-to-end recruitment support**, from sourcing and shortlisting to interviews, onboarding and aftercare.

**A people-first approach**, prioritising cultural fit, retention, and long-term success.



**We help businesses grow and people to thrive.**

Contact us:  
[hello@haylopeople.com.au](mailto:hello@haylopeople.com.au)

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