

OUR
INNOVATION
**HELPING
PEOPLE**



ANNUAL REVIEW 2016



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ON THE COVER: OUR CUSTOMERS ARE AT THE HEART OF EVERYTHING WE DO

Fostering more positive and efficient human behaviours is at the heart of Behavioural Insights – a global movement which draws on research into behavioural economics and psychology.

Since 2014 Rebecca Neilson, Claims Manager NSI NSW / QLD and an EML team of experts have been at the forefront of applying behavioural insights across the management of claims to improve recovery rates of work.

“EML’s methodology offers a positive and human-centred approach to helping people take a positive approach to recover health and regain good work,” she says.

With focus on our customer’s recovery journey and engagement dat, results to date have been positive.

Rebecca has presented her insights and results at both national and international forums, including the 2015 Actuaries Institute Summit in November 2015 and the 2016 International Disability Management Forum in Malaysia.

**AS THE ONLY WORKERS
COMPENSATION MUTUAL IN
AUSTRALIA, WE OPERATE SOLELY
FOR THE BENEFIT OF OUR EMPLOYER
MEMBERS. WE REINVEST PART OF OUR
PROFITS BACK INTO MEMBER BENEFITS,
PROVIDING OUR CUSTOMERS WITH
ACCESS TO A RANGE OF TOOLS AND
SERVICES DESIGNED TO HELP THEM
PREVENT AND REDUCE WORKPLACE
INJURIES.**

CHAIRMAN'S MESSAGE



IN THIS OUR 106TH YEAR OF OPERATIONS WE HAVE CONTINUED TO REMAIN FOCUSED ON HELPING OUR MEMBERS AND WORKERS STAY SAFE AT WORK.

Over recent years we have continued to evolve from being a workers compensation agent who facilitates claims, to one of continuous diversification and expansion of specialist services to become a leader in personal injury management.

Our unique structure as a mutual company has enabled us to embrace long-term opportunities without the demands of delivering to shareholders. This focus continues to influence the direction of our investments in core services, geographic growth and member benefits.

As we have expanded into new markets we have increased our focus on supporting scheme issues, enhanced services through mobile case management and technology, and continued investment in scientific research to deliver the best return to health and good work possible for our customers.

Building on the mutual's work to date, we remain attuned to the changing regulatory environment in the schemes we operate in, whilst remaining nimble in the services that we deliver to our customers. That's why we have, over the last four years, invested more than \$26 million to fund initiatives that support health and safety, risk management and return to work projects.

Pictured
Standing (l-r) Catherine King, Paul Baker, Robert Cleland
Seated (l-r) Andrew Grant, William O'Reilly, Flavia Gobbo

Our strong working partnerships with our Scheme stakeholders has enabled us to expand our services and member base. A highlight of the year was the announcement by WorkSafe Victoria of our appointment to become part of their agent panel, effective 1 July 2016. With this ongoing expansion, which includes new premises in the Melbourne CBD and Geelong, we now have 1,400 employees nationally across nine regional and metro locations.

EML acknowledged an important milestone with the 10th anniversary of our partnership with ReturntoWorkSA. I am delighted that our contract has been extended until 2022, which will allow us to continue to deliver to our South Australian customers a scheme centred around personalised and face-to-face support to bring about the best possible return-to-work outcomes.

This year we also launched our new brand and logo providing us with a fresh identity to bring together our people, our partnerships and mutuality, whilst also respectful of our heritage of providing personalised support to our customers.

On behalf of the board, I would like to take this opportunity to thank Mark Coyne, his executive management team and all staff for their commitment and dedication in ensuring we retain our leadership position.

To our members I thank you for continuing to support EML. Helping people recover from workplace injury is something we have been doing for over a century and I feel inspired and confident that we will continue to be leaders in this specialist industry for many years to come.

WILLIAM O'REILLY
Chairman

CHIEF EXECUTIVE'S MESSAGE

WE HELP PEOPLE GET THEIR LIVES BACK IS NOT ONLY THE PURPOSE BEHIND OUR BUSINESS, IT IS AT THE HEART OF WHAT WE DO, HOW WE ENGAGE WITH OUR CUSTOMERS AND THE BROADER PERSONAL INJURY INDUSTRY.

We remain firmly focused on helping workers get back to safe, sustainable work; continuing to work together with our Scheme partners, employers, our intermediary partners and providers to ensure that people feel empowered to safeguard their workplaces and proactively regain health and work following workplace injury.

The last 12 months has been punctuated by a number of major growth, diversification and transformation activities which have delivered on a number of EML's strategic ambitions.

The appointment of EML as a member of WorkSafe Victoria's Agent panel was welcomed by all, enabling us to provide services across NSW, SA and Victoria schemes. We look forward to forging strong relationships with our regulatory partners and customers as we establish our presence in this state.

Our national self-insurance portfolio expanded with several new companies turning to EML for claims expertise.

And our newly emerged life insurance claims company EMLife aims to meet the growing pressures of our life insurance partners by offering an innovative services which best leverage EML's 100 years' of claims expertise and tail liability management expertise.

Not only does this provide employers with expanded capability, reach and scale unmatched by other providers. But also enables us to leverage our cross-scheme insights, expertise and service innovations to even more customers.

Backed by this confidence and willingness for change at all levels of business operations, we took the opportunity to rebrand from Employers Mutual to EML. The new name and branding still reflect our proud history as one of Australia's oldest and most respected mutuals.

We believe strong investment in research and working partnerships are required in order to address the many complex issues arising from the needs of workers.



We continue to work with leading researchers to find new and better ways to support the health and wellbeing of those workers we are here to help.

Working with ReturntoWorkSA we launched our fleet 50 mobile claims specialists in South Australia which has proven to be a successful formula. Combining personal care with the specialist expertise of our case managers. Feedback from employers and workers has been positive and we're proud to be the only agent now piloting this service in New South Wales and Victoria.

Our investment in technology and online services is also empowering our customers with increased information to make better risk decisions and manage their return to work, including the launch of our first worker and broker app and online portal that gives workers and brokers and convenient access to their information.

We continue to be recognised by our industry peers for our continued investment and performance. Over the past year EML was recognised and awarded, Best WHS Training Program by NCSA Foundation National Safety Awards, Winner Swiss Re Excellence & Innovation in Return to Work Award as well as being dual finalists at the ANZIIF awards in the categories for Small-Medium General Insurance Company of the Year and Innovation of the Year.

Our national workforce remains a vital part in leading the evolution of EML into a true personal injury partner. They bring high expectations of the organisation they have chosen to be part of. Their ability to innovate, and find new ways to support and advice to our customers, continue to remain an important ingredient in our continued growth.

It's fantastic to see so many of our people recognised for their effort and dedication to the important work we do every day to help people get their lives back.

A handwritten signature in black ink that reads "Mark Coyne". The signature is written in a cursive, slightly stylized font.

MARK COYNE
Chief Executive

SUPPORTING THOSE ON THE FRONT LINE

WITH OVER 5,000 POLICE IN NSW ANNUALLY TURNING TO EML FOR HELP STRIKING A BALANCE BETWEEN DELIVERING PROACTIVE CLAIMS MANAGEMENT AND CLAIMS PERFORMANCE DOESN'T ALWAYS MEAN COMPROMISING ON SERVICE.


That's according to EML's Risk Management Specialist, Christie Solway whose claims portfolio reporting model is delivering improved outcomes for NSW Police and injured police officers.

Her secret? Completely transforming claims management as we know it, concentrating on high risk claims instead of high cost claims.

"The ability to prioritise claims not only allows for a greater level of intervention and collaboration with NSW Police, but provide heightened level of care and support where it is needed most" she says.

Christie's leadership in delivering this project has had enduring benefits for NSW Police, icare and EML, with the pilot reporting model subsequently rolled out to all NSW Police Local Area Commands with education and collaboration continuing to reap positive results for NSW Police.

DELIVERING PERSONAL SERVICE WHEREVER THAT MAY BE



AS ONE OF EML'S FIRST EVER MOBILE CLAIMS SPECIALIST, DANIEL WHITFORD HAD NO IDEA HOW BIG SOUTH AUSTRALIA REALLY WAS UNTIL HE HIT THE ROAD.

An important and positive inclusion in the legislation in South Australia has been the requirement to personalise service for injured workers and their employers. EML has responded by employing 50 Mobile Claims Specialists to provide face-to-face support to customers in metropolitan and regional South Australia.

"A big push for EML is getting support out to the regions, where before support would have been via the phone - now we truly are able to see things from everyone's perspective," says Daniel.

Along with a lot of carpool karaoke and coffees to help the kilometres go by, Daniel and his fellow mobile specialists relish being able to get face-to-face with workers and their employer, taking the time to get to know them and finding out how best to best help them.

"It's really enjoyable visiting customers, as it gives me an opportunity to develop a deeper understanding of the challenges both employers and injured workers face," he says.



MEMBERS BENEFITS



AS A MUTUAL WE HELP OUR CUSTOMERS THROUGH MEMBER BENEFITS, REINVESTING PROFITS BACK INTO PROGRAMS AND SERVICES WHICH HELP MAKE OUR MEMBERS' WORKPLACES SAFER. ACROSS THE 2015-16 FINANCIAL YEAR WE COMMITTED OVER \$9.9 MILLION TOWARDS A RANGE OF PRODUCTS AND INITIATIVES AIMED AT SUPPORTING OUR CUSTOMERS AND THE BROADER COMMUNITY TO IMPROVE WORKPLACE RISK.

At EML, we think helping people get their lives back is not simply something that stops at case management. We believe our role as a mutual is an important one, and through our investment in member benefits we can lead the future of sustainable return to work and health and wellbeing outcomes.

This year we extended our investment in world class research, partnering with our Scheme Agencies and leading academia (nationally and internationally) to drive innovation in new treatments and recovery services for workers.

Our program of work is now delivering projects that have demonstrated significant financial and return to work (RTW) outcomes.

The Expert Guidelines for Diagnosis and Treatment of Post-traumatic Stress Disorder (PTSD) in Emergency Service Workers was launched in 2015 and working with our Emergency Services partners continues to be implemented by practitioners, employers and our claims managers.

Our partnership with icare, the Ministry of Health and Sydney University continues with the WISE study, developing a triage process to identify claims with psychosocial risk factors, with the pilot delivering results showing workers were able to return to work sooner and more sustainably.

We continue a controlled trial in collaboration with Monash University and an international panel of researchers with the PACE project, developing a claim triage tool to identify high risk claims.

EML were proud to have several member benefit funded projects recognised at peak industry awards this year, including:

- The WISE Study which was awarded the 2016 Swiss Re Excellence & Innovation in Return to Work Award and Winner at the icare TMF 2016 Awards for Excellence - Outstanding Frameworks and Systems
- The Expert Guidelines for PTSD in Emergency Services was a finalist at the 2016 ANZIF Innovation of the Year and Highly Commended at the icare TMF 2016 Awards for Excellence - Innovation Process
- Behavioural Insights program awarded winner icare CASE Awards Service to icare Self Insurance

WE ARE PROUD OF THE STRIDES WE HAVE MADE IN ACTIVELY HELPING TO IMPROVE ACCESS AND ENGAGEMENT OF THOUSANDS OF EMPLOYERS AND THEIR WORKERS.

From online workplace risk products, to funding targeted initiatives and world-first research programs and partnerships, the range of tools and services that can significantly improve their physical and mental health and wellbeing continues to grow.

Major enhancements to our member benefit online products now provide our customers with new and improved health and safety tools and functionalities.

THE NEWLY LAUNCHED EMHEALTH, PROVIDES A FREE ONLINE HEALTH AND WELLNESS PROGRAM SYSTEM, HELPING EMPLOYERS DESIGN, IMPLEMENT AND ASSESS A COMPREHENSIVE HEALTH AND WELLNESS PROGRAM.

EMsafe our online work health and safety management system underwent a major upgrade with enhancements delivering new features and improved workflow for users.

EMsafe and EMhealth are now completely integrated providing users with single point online access to all their WHS and health and wellbeing data.

We also launched a 'Managing Psychological Conditions in the Workplace' online course in EMlearning, our online training and learning management system.

EML also funded two new workplace risk advisors in South Australia to provide employers with injury prevention support, identifying and assessing risk of injury in the workplace.



MANAGED FUNDS

OUR WORK MEANS WE ARE OFTEN DEALING WITH PEOPLE WHO ARE FACING DIFFICULT SITUATIONS, SO WE KNOW IT'S IMPORTANT TO HAVE THE CUSTOMER'S NEEDS FRONT OF MIND.

As an appointed agent for icare workers insurance, icare self insurance, ReturnToWorkSA and Worksafe Victoria, EML's workers compensation managed fund combines the provision of claims management services to workers, employers and government agencies across several Scheme jurisdictions.

NEW SOUTH WALES

In August 2015, icare (Insurance and Care NSW) was formed as the single customer-focused insurance and care service provider. EML's mission, purpose and values have a natural synergy with icare's mantra of 'social mind, commercial heart, person-centric services', with our NSW program of work that spans three focus areas:

- return to work and claims management initiatives
- policy management strategies
- stakeholder engagement.

Our commitment of \$4 million in member benefit funding has been dedicated to delivering a number of scheme impacting projects including:

- **Mobile Case Management** pilot that has delivered more than 500 workplace visits to support small employers and workers navigate the early stages of a claim
- **Community Transition project**, which is currently under development in consultation with icare and uFirst, will help us better transition injured workers to independent living
- **The PACE project** working with the Institute for Safety, Compensation and Recovery Research (ISCRR) and Monash University has delivered a claims triage tool and service pathways that will ensure we meet our customers' needs. Currently in pilot, this is set to launch in early 2017.



IN RESPONSE TO GROWING CONSUMER DEMAND WE DELIVERED A MAJOR ENHANCEMENT TO OUR ONLINE PORTAL EMPOWER, PROVIDING EMPLOYERS, WORKERS AND BROKERS READY ACCESS TO THEIR CLAIMS AND POLICY INFORMATION.

SOUTH AUSTRALIA

2016 marked our tenth year anniversary of partnership with ReturntoWorkSA (RTWSA) and the extension of our contract to provide services until 2022.

This partnership will enable us to firmly embed recent positive changes while investing in meaningful services to ensure the long-term durability of the South Australian scheme.

Our fleet of 50 Mobile Claims Specialists provide face-to-face support to customers in metropolitan and regional South Australia, recording over 11,000 visits in just over 12 months.

We've also enhanced our regional presence with the placement of a Regional Development Manager and dedicated Mobile Claims Specialists in the south east, Eyre Peninsular, Riverland regions.

Our partnership with Business SA grew stronger, and we brought together the nine heads of regional commerce for a round table workshop with a view to understanding key issues as they relate generally to regional South Australia and to specific towns. This translated into a series of roadshows across 2015/16.

TREASURY MANAGED FUND

EML manages 49 % of the Treasury Managed Fund (TMF) portfolio, which operates under icare Self Insurance (formerly NSW SiCorp), including Ministry of Health (NSW South), NSW Police, Fire and Rescue NSW, Premier and Cabinet and Planning.

Partnering with the Ministry of Health and icare the WISE early intervention trial - a world first innovation that involved applying psychological treatment to musculoskeletal claims with a psychosocial overlay - was scaled up across the Health portfolio in 2015/16.

The study was also recipient of the Swiss Re Excellence & Innovation In Return to Work Award in 2016.

Demonstrating best practice psychological claims management through innovation EML implemented an early intervention model for psychological injuries to enhance our support for Police and Emergency Services workers. The model involves applying our Return To Work specialists with a psychological qualifications to all new psychological injury claims to work with treating professionals to establish diagnosis and commence treatment as quickly as possible.

Following the high profile launch of the Expert Guidelines: Diagnosis and Treatment of Post-Traumatic Stress Disorder in Emergency Service Workers in 2015, EML has continued our focus on providing heightened support for workers experiencing psychological injuries.

Together with our partners at NSW Fire and Rescue and

icare, EML funded a PTSD seminar for 250 NSW Fire and Rescue workers in November 2015. The purpose of the day was to showcase the programs Fire & Rescue are implementing in collaboration with EML to combat PTSD, and to educate Fire & Rescue and EML employees about how we can work together to implement evidence based strategies to manage PTSD.

The Guidelines received further recognition as a finalist in the Innovation of the Year category of the Australian Insurance Institute Awards. They have also been instrumental in lifting the profile of PTSD and are assisting clinicians in their everyday practice to deliver evidence-based treatment that improves the lives of emergency services workers diagnosed with PTSD.

VICTORIA

EML were pleased to be announced as an appointed agent for WorkSafe Victoria, managing workers insurance and compensation claims effective 1 July 2016. Our newly formed Victorian team is based across EML's premises in the Melbourne CBD and Geelong, are now 225 staff servicing regional and metro locations.



AS A SPECIALIST PROVIDER IN WORKERS COMPENSATION, OUR TEAMS ARE LOOKING FORWARD TO WORKING WITH WORKSAFE VICTORIA TO DELIVER THE BEST OUTCOMES FOR WORKERS, EMPLOYERS AND OUR INDUSTRY PARTNERS.

SPECIALIST CLAIMS SERVICES WHICH DRIVE IMPROVED OUTCOMES



HOTEL EMPLOYERS MUTUAL

FOR OVER EIGHT YEARS, HOSPITALITY EMPLOYERS MUTUAL HAS BEEN THE INDUSTRY PREFERRED INSURER, DELIVERING LEADING RETURN TO WORK RATES AND SETTER THE BENCHMARK FOR WORK HEALTH SAFETY SUPPORT FOR ITS CUSTOMERS.

Hospitality Employers Mutual Limited (Hospitality) supports over 1,600 accommodation hotels, pubs and clubs venues in NSW, providing industry specific workers compensation insurance through two brands, Hotel Employers Mutual (HEM) and Club Employers Mutual (CEM).

With a team of 42 trained specialists - most of which have an allied health background - Hospitality underwrites over \$2.7 billion in wages.

As a fully APRA licenced specialised insurer, Hospitality maintains an effective rapport with its two main prudential regulatory institutions, APRA and WorkCover NSW (SIRA). This is underpinned by a solid risk management culture and customer service focus throughout the organisation, from the Board down.

A highlight of the year was again being nominated as a finalist as the best small-medium general insurance company at the Australian Insurance Industry Association awards. This was a gratifying acknowledgment by our industry peers of the innovative and customer centric approach taken by Hospitality since its inception.

During the year, we continued to offer a range of services, tools and resources designed specifically to help customers reduce risk and increase safety in the hospitality workplace.

OUR ONLINE LEARNING TOOLS CEMLEARNING AND HEMLEARNING, CONTINUED TO BE ENTHUSIASTICALLY UTILISED BY OUR CLIENTS WITH OVER 8,000 EMPLOYEES ENROLLED IN ALMOST 26,000 COURSES TO DATE.

Our critical incident support service provided support to over 100 employees who required immediate trauma counselling after they have been involved in a serious event whilst at work.

And online work, health and safety tools HEMSafe and ClubsWHS continues to be the trusted tool for over 800 clubs and hotels, providing free and secure access to meet compliance requirements.

NATIONAL SELF-INSURANCE

AS A NATIONAL SELF-INSURANCE SPECIALIST, EML WORKS SIDE-BY-SIDE WITH OUR PARTNERS TO DELIVER WORKERS COMPENSATION EXPERTISE THAT ALLOWS THEM TO FOCUS ON THEIR CORE BUSINESS.

With solutions and a national delivery network, EML continued this year to support our self-insured customers by easing the burden of workers compensation administration, so that together we are able provide the best service and support possible to their employees.

DURING THE YEAR UNDER REVIEW, WE CONTINUED TO DEVELOP OUR WORKING RELATIONSHIP WITH ONE OF AUSTRALIA'S LARGEST EMPLOYERS, WOOLWORTHS. THIS RELATIONSHIP HAS HELPED MORE THAN 3,735 OF THEIR TEAM MEMBERS RETURN TO WORK IN THE YEAR UNDER REVIEW.

We have received great feedback from regulators, as they can see a very real partnership in EML working together with our clients, which is reflected in the improvement of outcomes. We have also received the same message from the actuaries who are demonstrating their confidence in their improvements through release of liabilities.

We welcomed George Weston Foods to our portfolio, as well as other employers where we have been able to provide specialised support for short-term needs, including covering case manager absences, return to work coordination, team leadership and project support for legislative change.

As part of EML's national expansion strategy, we opened two new offices in Brisbane and Perth CBD.

Our self-insurance teams can now more easily integrate with our overall business, have full access to EML's technology and tools, as well as meet with customers.

EMLIFE

TAKING A FRESH APPROACH TO CLAIMS MANAGEMENT, EMLIFE'S CUSTOMER-CENTRIC MODEL DRIVES POSITIVE CLAIMS OUTCOMES WHILST ENHANCING THEIR PERFORMANCE CHALLENGES.

EMLife is EML's response to the challenges faced by the Australian life insurance industry in recent years with higher than expected volumes of claims, large claims losses, increasing customer expectations and regulatory scrutiny.



Launched in early 2016, EMLife leverages our long-established knowledge of case management and the exceptional skills and dedication of our people, to provide the solutions which help our life insurance customers deliver positive outcomes.

Offering third party claims management solutions to the Life industry EMLife is a joint venture between EML and MedHealth. As an Australian based provider of population health risk management advice, MedHealth brings over 30 years of experience in targeted health management services, strategies and solutions.

Combining our history of expertise and innovation, together we apply our proven strength and expertise to help our customer succeed in meeting their challenges.

EMLife takes a fresh approach to claims management, placing teams of experienced case managers and specialists into our client's offices under a 'white-labelled' arrangement.

WHILST IT IS EARLY DAYS, EMLIFE IS ALREADY SERVICING SEVERAL LARGE LIFE INSURERS, SUCCESSFULLY APPLIED OUR MODEL TO DELIVER CAPACITY AND CAPABILITY TO MANAGE DIFFICULT TAIL PORTFOLIOS, ENSURING OUR LIFE INDUSTRY CUSTOMERS HAVE POSITIVE SERVICE AND FINANCIAL RESULTS.

A portrait of Marilyn Jukes, a woman with short blonde hair and glasses, wearing a light blue button-down shirt. She is smiling and looking slightly to the right. The background is blurred.

ONE ACCIDENT TOO MANY

IT ONLY TOOK A MOMENT FOR ONE WORKER'S LIFE TO CHANGE FOREVER AS A RESULT OF AN INJURY. AND IT TOOK ONLY ONE YEAR TO ENSURE THAT IT NEVER HAPPENS AGAIN.

Following a severe injury to an employee at a regional pub who was blinded by chemicals used in the beer line cleaning process, the team at Hospitality worked closely with Safework NSW and Bracton Group (an Australian based specialist in design and manufacturing of equipment and chemicals) to develop a cellar safety program for pubs and clubs.

"You can't help but feel absolutely devastated when a new claim comes in where the person has experienced a life altering injury," says Marilyn Jukes Risk Manager with Hospitality Employers Mutual.

"What's so inspiring about working at Hospitality and EML is we truly believe that we can make a difference," she says.

The risk management program co-funded through member benefits has resulted in over 300 venues across NSW receiving education of the potentially dangerous process of beer line cleaning.

Bracton Group were also awarded Best Workplace Health and Safety Solution at the 2016 Safework Awards for their efforts to develop a new non-corrosive chemical to reduce risk when cleaning beer lines.

Whilst it is early days still, Marilyn is confident that the training, increased awareness and non-hazardous chemicals, will ensure that serious injuries relating to this process in the Hospitality industry become a thing of the past.



PIONEERING BETTER WAYS TO HELP PEOPLE

FORESIGHT BY DEFINITION IS CARING ABOUT FUTURE OUTCOMES, AND FOR EML'S STRATEGY AND INNOVATION MANAGER KAREN MUNK IT'S ALL ABOUT ENSURING EML CONTINUES TO LOOK FORWARD IN ITS SERVICE CAPABILITY.

"We are in a unique position as a business to have the backing of our Board and support of our members to fund world-class research that benefits EML, our customers and the schemes we operate in, plus contribute to our industry's knowledge," she says.

Over the past five years, Karen has built a network of some of Australia's leading experts who are helping EML to develop better ways to manage claims.

It's this body of work which saw several of Karen's projects nominated for awards in 2016 including the prestigious icare Case Awards and 2016 Australian Insurance Industry Awards.

Karen and her co-research partners from Sydney University and Monash University have presented their papers at the 2016 IFDM International Forum of Disability in Malaysia.

"To be able to take the work funded by our mutual and be able to share with leading experts in Australia and around the world and help promote continuous investment in evidence-based research, is really humbling and empowers us to do more to improve the care of workers," said Karen.

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