

**HELPING
AUSTRALIANS
GET THEIR
LIVES BACK**



**WE'RE
AUSTRALIAN-
OWNED AND A
MUTUAL. OUR
PROFITS ARE
REINVESTED TO
BENEFIT OUR
CUSTOMERS NOT
SHAREHOLDERS.**

**FOR OVER 100 YEARS, EML HAS BEEN HELPING AUSTRALIANS
GET THEIR LIVES BACK AFTER WORKPLACE INJURIES.**

FROM SMALL BEGINNINGS IN 1910, TODAY WE ARE A NATIONAL CLAIMS
MANAGEMENT SPECIALIST WITH OVER 1,400 PEOPLE ACROSS AUSTRALIA.

We're different from other claims managers.

Our primary focus is workers compensation and our purpose – we help people
get their lives back – drives everything we do.

Our people are specialists, dedicated to achieving industry-leading return
to work outcomes and improving work health and safety in partnership with
employers and workers.

As an Australian-owned mutual, we have members, not shareholders.

Our customers gain access to a range of member benefits to help better manage
work, health and safety risk, and help workers get back to safe, sustainable work.

We continually build on the unique value that comes with being a mutual. Over
the past 10 years we've reinvested over \$35 million in training programs, research
and practical tools to help create safer work places and improve return to work
outcomes – to benefit workers, employers and the broader community.

Mark Coyne
CEO EML

OVER 100 YEARS OF SERVICE



**WE'VE HELPED OVER
400,000 INJURED
WORKERS GET THEIR
LIVES BACK**



**100% AUSTRALIAN-
OWNED, MANAGED
AND OPERATED**



**1,400 SPECIALISTS
ACROSS AUSTRALIA**



**OVER \$5 MILLION
PROVIDED IN MEMBER
BENEFITS LAST YEAR**

INNOVATIVE SERVICES WHICH DRIVE IMPROVED OUTCOMES

From when the injury occurs, through the insurance claims process, EML are here to help you understand your obligations under workers compensation legislation along with practical advice to get the best possible outcome for your worker and you.

WE'RE HERE TO HELP.

Employers must report the injury to EML within 48 hours of being notified of injury by your worker.

You or your representative can make the initial notification to the EML electronically, in writing or by telephone.

Lodge online at eml.com.au

T: 02 8251 9000
1800 469 931 (toll free)
E: selfinsurance@eml.com.au



STEP 1: RESPONDING TO AN INCIDENT

If your worker becomes injured or ill at work, provide immediate first aid (where appropriate) and seek medical treatment (if required).

Reporting the injury

Your worker must notify you as soon as possible after an injury. A description of the injury is to be entered in your register of injuries. Report the injury to your insurer within 48 hours of being notified. Your worker, you or your representative can make the initial notification to the insurer electronically, in writing or by telephone.

If you do not report the injury within five calendar days, you may pay a 'claims excess payment' which is equivalent to one week of the worker's weekly payments.

Once reported, EML will provide you with a reference number which you should write down as you may need to track the notification in the future.

A notifiable incident

If the injury or illness was the result of a 'notifiable incident' you must notify SafeWork NSW on 13 10 50 immediately.

A notifiable incident is a:

- death
- serious injury or illness
- dangerous incident.



STEP 4: DEVELOPING YOUR WORKER'S PLAN

Tailored planning is essential to a successful work outcome for you and your worker. Commencing the recover at work process as soon as you are notified that your worker has a workplace injury or illness can assist your worker to recover sooner.

Recover at work involves adjusting your worker's duties to match their capacity for work. It can be a gradual process where your worker returns to modified duties or reduced hours to accommodate the injury. Your worker's recover at work plan should focus on what your worker can do rather than what they cannot. As the employer, your role in the support team is to identify suitable tasks and duties, while the doctor's role is to identify your worker's physical capabilities.



WORKERS COMPENSATION GUIDE FOR EMPLOYERS: WHEN A WORKER IS INJURED

A CUSTOMER-CENTRED SERVICE

STEP 2: SUPPORTING YOUR WORKER

Understanding your worker's situation and offering support at the time of injury and throughout the recovery process will have a positive impact on your worker's response to their injury and enable successful recovery at work.

Employers are required to provide suitable employment (where reasonably practicable) to support your worker's recovery at work or return to work. The greater your ability to accommodate your worker, the less likely the worker will need time away from the workplace.

You may also consider:

- providing your worker with information about workers compensation and recover at work/return to work procedures
- collaborating with your worker to identify suitable work options
- providing information to the support team about the workplace, the worker's usual job and available short term suitable work options
- developing a recover at work/return to work plan that describes how you will support your worker
- building a strong relationship with your insurer who can provide assistance throughout your worker's recovery
- showing your commitment to your worker's recovery by:
 - making regular contact with the insurer and requesting involvement in meetings about your worker's progress
- providing relevant information to help your insurer make fair and timely decisions, eg providing pre-injury average weekly earnings details.

If you have a Return to Work Coordinator, they will assist you with these responsibilities.



STEP 3: IDENTIFYING SUITABLE DUTIES

Employers are required to provide employment that is both suitable and, as far as reasonably practicable, the same as or equivalent to the employment the worker was in at the time of the injury.

If you cannot provide or identify suitable work, your EML case manager or return to work specialist can help you with other options.

'THE SECRET OF GOOD CLAIMS SERVICE IS SEEING THE SITUATION FROM ANOTHER PERSON'S VIEW POINT. IT'S ABOUT UNDERSTANDING HOW THEY ARE FEELING SO YOU CAN APPRECIATE THEIR CHALLENGES AND THEN ADDRESS THEIR ISSUES.'

Adriano Cusmano,
EML case manager



WE'RE HERE TO HELP

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.



WE'RE INJURY CLAIMS SPECIALISTS WITH A PRIMARY FOCUS ON DELIVERING OUTCOMES THAT ARE SAFE AND SUSTAINABLE



WE ARE INNOVATORS, INVESTING IN CAPABILITY SO WE'RE AT THE FOREFRONT OF THE INDUSTRY



WE OFFER A COLLABORATIVE & PERFORMANCE-BASED, APPROACH WHICH DELIVERS MEMBER VALUE



WE'RE AGILE, RESPONSIVE & FOCUSED ON DRIVING IMPROVEMENTS FOR OUR CUSTOMERS

At EML we leverage our claims experience and capability to effectively manage claims, with the focus on simplifying workers compensation, minimising risk and achieving sustainable return to work outcomes.

IMPROVED WORKER CARE

We recognise that by supporting someone's recovery from illness or injury, we're actually helping them get their life back.

Our commitment to building trust with workers ensures that their claims experience with EML has their needs at the centre of everything we do; ensuring that we deliver return to work outcomes that are safe and sustainable.

BETTER APPROACHES

We strive to understand the unique needs and challenges of our customers.

Our case management model streamlines claims to specialist case management where needed. We understand the need to **remain flexible** to meet worker and employer needs and we've embraced innovation, such as our mobile case management offering, to do so.

We are committed to delivering **superior customer service** and utilising behavioural insight principles to improve the effectiveness of our customer interactions at key stages in the life of a claim.

A COLLABORATIVE APPROACH

Whilst our claims specialists are guided by a claims management framework, we believe that consistency of services, specialist support and continuous engagement of workers, employers, brokers and medical providers throughout the duration of a claim delivers the best outcome for everyone.

OVER THE PAST
FOUR YEARS,
MEMBER BENEFITS
HAS PROVIDED
OVER \$26 MILLION
IN FUNDING FOR
PROGRAMS TO
IMPROVE WORK
HEALTH AND SAFETY
AND RETURN TO
WORK OUTCOMES

SAFER WORKPLACES



PROFESSIONAL TRAINING



CONSULTANTS



DISCOUNTS



PARTNERSHIPS



MEMBER BENEFITS PROVIDES EASY ACCESS TO A RANGE OF PRACTICAL TOOLS AND SERVICES, DESIGNED TO HELP MAKE WORKPLACES SAFER AND HELP PEOPLE GET THEIR LIVES BACK.

EMLEARNING

Online workplace risk training courses and learning management system

- ✓ makes training workers quick and easy access to 11 free courses and
- ✓ a wide range of other discounted courses

EMSAFE

Online work health and safety management system

- ✓ better manage workplace safety

EMHEALTH

Online health and wellness tool

- ✓ supporting healthy workplaces

Professional training

Over 60 specialist courses delivered via face to face training

Tailored training

Training programs for employers either in our offices or onsite

Risk Consultants

Risk management advice and support to assist in the development of workplace solutions, policies and procedures

Mobile

EML provides Mobile Case Managers to assist employers progress return to work plans

EMsquared

Online access to a range of exclusive offers and discounts on business related products and services
(NSW only)

Research

Working with leading researchers in personal injury management, we're committed to find better ways to help people get their lives back.

Funding grants

Employers can apply for funding grants for workplace risk initiatives.



THE EML DIFFERENCE

WE'RE COMMITTED TO ACHIEVING INDUSTRY-LEADING RETURN TO WORK OUTCOMES AND IMPROVING WORK HEALTH AND SAFETY FOR THE BENEFIT OF WORKERS, EMPLOYERS AND THE BROADER COMMUNITY.

We believe our difference is our primary focus on workers compensation and our commitment to superior service. Our people are specialists, with the expertise to work with you to effectively manage your premium and claims, and help people recover from injury and get their lives back.

SERVICE & SUPPORT

- Online services
- Member Benefits
- Over 1,400 employees
- Australia wide
- Mobile case management
- Return to work services
- Risk management
- Tailored reporting

EXPERTISE

- Our people are specialists in claims, return to work and premium.
- We invest up to \$5 million annually through Member Benefits to support safer workplaces and fund research into best practice claims management.
- We use behavioural insights to drive better return to work outcomes.



**A NATIONAL SERVICE
MODEL WITH PROVEN
CAPABILITY**



**COLLABORATIVE AND
PERFORMANCE BASED,
OUR APPROACH DELIVERS
SPECIALIST CLAIMS EXPERTISE
AND STREAMLINED ACCOUNT
MANAGEMENT**



**DIVERSE RANGE OF PRODUCTS,
SERVICES AND TRAINING TO
HELP EMPLOYERS ACHIEVE THE
BEST OUTCOMES**

ABOUT EML

For more than 100 years, EML has been the workers compensation partner of choice helping businesses and government agencies across Australia.

From our ten regional and metro locations across Australia, our 1,400-strong workforce supports over 60,000 businesses nationally across diverse industry sectors.

In NSW, we are an agent for icare workers insurance and icare self-insurance.

We provide case management services for departments and agencies including the NSW Police and Emergency Services, Premier and Cabinet, Planning, and Ministry of Health (South).

In Victoria, we are an appointed agent for WorkSafe Victoria the State's regulator for health and safety, and return to work..

In South Australia, EML is an appointed agent for ReturnToWorkSA, a statutory authority set up to regulate the South Australian Return to Work Act.

As an appointed self-insurance partner, we manage claims for major Australian employers including, Woolworths Ltd, George Weston Foods and BHP across Australia.

We support over 1,600 accommodation hotels, pubs and clubs through our two brands: Hotel Employers Mutual (HEM) and Club Employers Mutual (CEM).

EM Life is our specialist life insurance claims management service, working with our life insurance partners to provide an enhanced claims experience for their customers.

CONTACTS

NEW SOUTH WALES (CORPORATE OFFICE)

A: Level 3, 345 George Street, Sydney NSW 2000
T: 02 8251 9000
1800 469 931 (toll free)

VICTORIA

A: Level 6, 385 Bourke Street, Melbourne VIC 3000
T: 03 7000 0700
1800 365 842 (toll free)

SOUTH AUSTRALIA

A: Level 15, 26 Flinders Street, Adelaide SA 5000
T: 08 8127 1100
1300 365 105 (toll free)

E: selfinsurance@eml.com.au
W: eml.com.au

DISCLAIMER

The product options described in this document are subject to underwriting and pricing considerations. Please contact EML for a proposal.

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