



MUTUAL
BENEFITS
PROGRAM

MUTUAL BENEFITS ANNUAL REPORT FY22

SHARING STORIES OF SUCCESS

INNOVATE | INFORM | INSPIRE



CONTENTS

Investing to improve outcomes
for the employers, workers and
communities we support



WELCOME

At EML, we're different.

Part-owned by a mutual, Employers Mutual Limited, we have a unique opportunity to proactively invest profits into products, tools, services and projects to help our employer customers create safer workplaces and workers recover from workplace injuries sooner.

The Mutual Benefits Program (Program) enables our business to do more than just deliver excellence in claims management services. It enables us to go above and beyond for the employers and injured workers we support, contribute to long-term Scheme sustainability, and innovate through technological and operational change.

It is my privilege to share some of the key achievements of the Program from the past 12 months and announce that we have now reached the incredible milestone of **over \$100M** invested since 2012.

In the following pages of this report, you'll find that a focus for us has been expanding the scope and breadth of the initiatives we support. We are finding new opportunities to partner with other organisations to innovate and design projects, and are actively inviting new ideas and concepts for consideration. As a result, the Program has funded the development of new technological tools; collaborations with researchers and partners to conduct studies and develop new resources; and pilots of novel services and systems to tackle longstanding industry challenges.

Some of the themes that are evident from our work this year have included:

As an indirect consequence of COVID-19 restrictions, **occupational violence and aggression (OVA)** is of increasing concern for employers, particularly in aged care, health care, retail, hospitality and education industries. The Program has supported studies in prior years of the long term impacts of sustained exposure to OVA events, and this year focused on developing tools and training to address the issue directly.

Across all jurisdictions, the workers compensation industry is experiencing challenges in **attracting and retaining talent**. The Program has invested in capability uplifts for both EML's operational teams, via the recruitment of specialist skills and investment in coaching programs, and our employer customers, through the development and delivery of tailored training courses focusing on Scheme specific workers compensation topics.

Partnership and collaboration remains a key priority of the Program. We are particularly proud of the strong partnerships we have developed with our EML Offers providers, who provide exclusive discounts to EML customers on their products and services. In addition, we have focused on developing our relationships with all of our strategic partners, supporting them in the implementation of their unique programs for the benefit of industry groups, the Schemes that we operate in, and our employer customers.



I am proud to be able to share these programs with you through this report and make them available to EML's customers. The Mutual Benefits Program is a key feature of EML's offering, providing clear evidence of the EML Group's genuine commitment to its vision, to help people get their lives back after a workplace injury.

Katie Giddins
Katie Giddins

General Manager, Mutual Benefits

PROGRAM HIGHLIGHTS

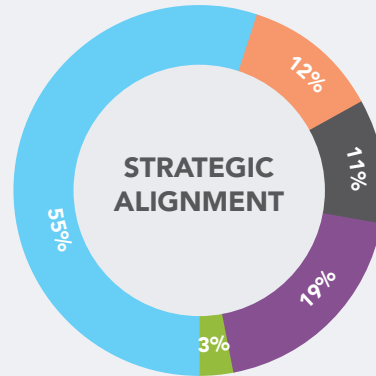


PROGRAM HIGHLIGHTS

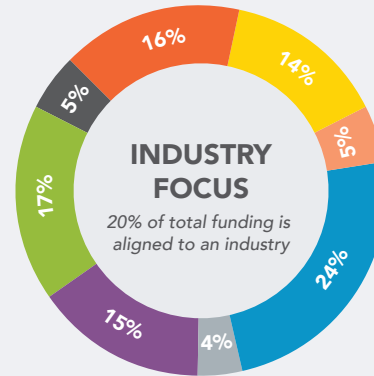
During FY22, the total investment by the Program since 2012 surpassed the significant milestone of \$100M.

The Program has invested \$17.5M this year alone, supporting over 250 unique initiatives. During this time, 55% of the Program budget was allocated directly to initiatives aligned with **injury management**, targeting improvements in operational performance, measured by return to work rates, customer NPS results, claims costs and operational efficiency. Initiatives to deliver value to customers also featured heavily in the Program, with 19% of the annual budget allocated directly to **customer value**.

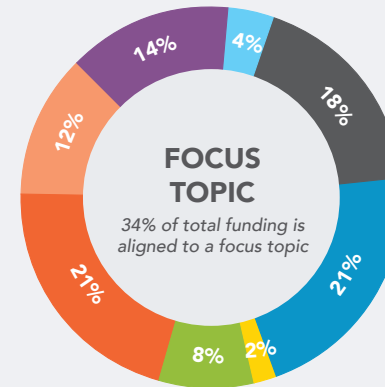
Supporting the health and aged care industry was a high priority for the Program and support was provided to help employers manage OVA, engage in early intervention programs and deliver mental health and wellbeing training to their staff. The Program allocated a high proportion of funding to the **emergency services industry**, building on EML's existing strong relationships with NSW Police and NSW Fire & Rescue.



55%	INJURY MANAGEMENT
12%	BUSINESS SUSTAINABILITY
11%	INJURY PREVENTION
19%	CUSTOMER VALUE
3%	RESEARCH & INNOVATION



14%	CONSTRUCTION
5%	MANUFACTURING
24%	HEALTH & AGED CARE
4%	RETAIL
15%	EMERGENCY SERVICES
17%	TRANSPORT
5%	HOSPITALITY
16%	OTHER



4%	MUSCULOSKELETAL
18%	MENTAL HEALTH
21%	CAREER TRANSITION
2%	HEALTH & WELLBEING
8%	INJURY MANAGEMENT
21%	WORKPLACE HEALTH & SAFETY
12%	DEMOGRAPHICS
14%	OTHER

\$17.5M
committed in FY22

\$109M
invested by Mutual Benefits since 2012

>250
initiatives supported by Mutual Benefits in FY22

PRODUCTS

Customers of EML have exclusive access to a range of resources, products and tools through the Program, most of which are offered free of charge.

These products are continuously being reviewed, improved and the range expanded, to accommodate both the evolving needs of our customers and the ever-changing workers compensation landscape.

FACILITATED TRAINING PROGRAM

Facilitated by industry experts, our range of virtual and face-to-face training events are designed to provide employers with an understanding of current trends and best practice interventions in injury management and prevention.

Courses are available to all businesses, however EML customers, can attend training either for free or at a discounted rate.

Some of the more popular topics include:

- role of the return to work co-ordinator
- psychological claims management
- injury prevention & risk management
- understanding common injuries
- complex case management – investigations
- managing non-work related injuries.

57

courses
conducted

874

people
trained



'The extensive selection of courses available through EML is amazing, I have attended a number of courses that Megan Hansson has run and have found them to be extremely informative. ... The courses have also been a wonderful opportunity for shared learning and networking.'

L. MacPherson
Group Wellbeing and Workers
Compensation Manager, Pact Group

EML OFFERS

EML customers can access exclusive deals and specials from industry-leading providers on their workplace safety and injury management solutions through EML Offers.

The network of providers on EML Offers has expanded since launching in April 2021 and now includes, among others:

JobFit System – patented system for storing, managing and organising job dictionaries, to make it easy to identify suitable duties

Longitude6 – wearable technology solutions to analyse job tasks and identify manual handling risks in the workplace

WeCare365 – webinars and programs to help employers create mentally healthy workplaces

Nth Degree – 1-1 coaching and training solutions for return to work co-ordinators

Kineo - digital learning designed to fit your organisation's needs

HSE Global - Global Safety Index, Mental Health Index, Mental Health and Safety Leadership training and consulting services.


JobFit System

 Longitude6

 nth° degree
BEYOND ALL LIMITS

WeCARE365™

 kineo
A City & Guilds Business

 HSE Global
HEALTH | SAFETY | ENVIRONMENT

PRODUCTS

EMLEARNING

EMlearning is a free online learning management system available for all of EML's employer customers to use in their workplaces, offering a full range of e-learning courses for employees and leaders in workplace risk and compliance topics.

The EMlearning catalogue includes:

- Courses for employees and leaders, such as Bullying and Harassment, Work Health and Safety Fundamentals, and Manual Tasks.
- Courses for Return to Work Co-ordinators, injury management teams and leaders, about the workers compensation Schemes in NSW, VIC and SA
- Premium courses, commissioned or licenced by the Program in response to customer feedback.

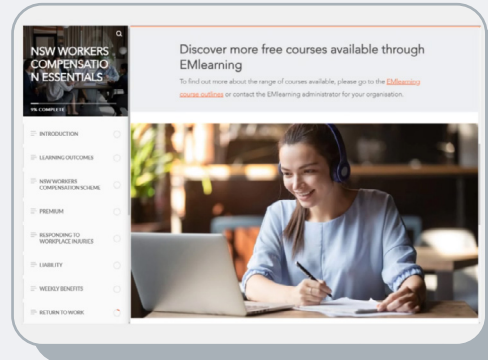
EML customers can enrol their employees directly onto the EMlearning portal and assign courses to them for completion. Customers can also access our courses through their own learning management systems.

Over the past year, the focus has been on improving the EMlearning experience. A range of new courses have been released on the platform and comprehensive user guides have been developed to help EMlearning administrators navigate the system, add users, assign training and access detailed reporting.

Over
10K
courses completed
in FY22

Over
\$400K*
value deliver to
EML customers

*course costs are
estimated at \$38.50 RRP



'Very informative and gives tangible ways to deal with aggressive and abusive behaviour.'

S. Boromisa
Luxottica



NEW RELEASES

WORKERS COMPENSATION ESSENTIALS (NSW, VIC AND SA)

This course provides a comprehensive overview of the process of lodging and managing a workers compensation claim, and clearly explains the role of the employer in the process with a range of practical tools and resources to utilise in day-to-day claims management activities. The course is perfect as an introduction or refresher of workers compensation claims for employers.

PREPARING FOR AND MANAGING OCCUPATIONAL VIOLENCE AND AGGRESSION IN THE WORKPLACE

Communicorp and The Learning Hook were engaged to design and develop an e-learning module to help workers understand, identify and manage an incident of workplace aggression. Separate versions of the course are available for employers in the health care, aged care and retail industries, as well as a generic version suitable for all other employers.

WECARE365: HOW TO HELP A TEAMMATE IN DISTRESS

WeCare 365 is an award-winning learning program to help organisations create a mentally healthy workplace. The complete program includes an e-learning course for all workers, a resource hub, leader workshops and a campaign to support embedment of learning.

The e-learning module, How to Help a Teammate in Distress was added to the EMlearning platform in 2021, so that all EML customers could access up to 500 licences for free, saving up to \$15,000.

PROJECTS

The Program supports the delivery of a large volume of projects that aim to deliver exceptional value to our customers.

Some of the projects are delivered by internal resources and are focused on improving operational processes and protocols; some are implemented within a specific customer's workplace; and some are delivered in collaboration with researchers or providers.

In all cases, the project is assessed for its viability, feasibility and alignment to the Program strategy before commencement and throughout its lifecycle.

OPERATIONAL PILOTS

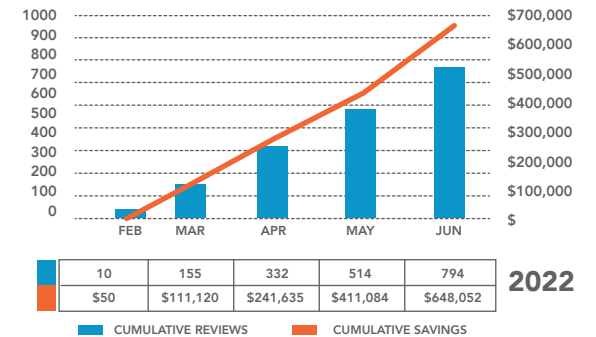
EML has a strong focus on investing to uplift capability and capacity of the operations to support the best possible claims management outcomes. Over the past year, a range of innovative approaches to claims management have been piloted with the support of the Program. The long-term objective for many of these initiatives is that they will be embedded as part of ordinary operations, having demonstrated a strong return on investment.

Some examples of the operational pilots funded by the Program include:

SURGICAL CODING TEAM

A team of four specialists have been recruited to focus on reviewing all surgical invoices to ensure their accuracy against the various fee orders. The team is responsible for reviewing complex surgery requests, liaising with providers on any discrepancies, and delivering training and coaching support to uplift the capability of claims management teams.

In the first five months of the pilot, the team have identified billing discrepancies in 26% of the expenses billed and prevented \$648K in medical leakage to the Scheme.



VALLIANT PILOT

To manage the increasing risk of psychological claims for EML's self-insured clients, the Program has enabled the recruitment of specialists with clinical qualifications in psychology and mediation to act as the primary contact on a mental injury claim for the first 12 weeks. Understanding that one of the most significant factors in a successful resolution to a psychological claim is the relationship between the worker and employer, these specialists work closely with the employer, injured worker and primary case manager to focus on early intervention strategies to reduce the impact of the injury and long-term cost of the claim. Early results are encouraging, with 35% of claims in the pilot demonstrating a positive claim outcome by week five.

PROJECTS

RTW STATUS PROJECT

This project has involved the application of two Claims Assistants to investigate and better understand the experience of workers beyond a decision to cease weekly benefit support, as required by the workers compensation legislative framework in NSW. The study is important to help understand the temporary role workers compensation support should play in a person's recovery and the long-term benefits of returning to productive work.

During the first six months of the pilot, the team reviewed 2,273 claims. They were able to confirm the work status of 2,052 of those claims (90.28%). 852 workers had achieved a positive return to work outcome following the work capacity decision on their claim.

The findings of this pilot will help inform future applications of the legislation to provide even better support to injured workers, to help them get their lives back.

"The results from the first six months of the pilot were very encouraging with 41.5% of workers we contacted having achieved a positive return to work outcome following a work capacity decision on their claim."

Shayne Forrest
Business Performance Manager, EML

NSW NOMINAL INSURER CAPABILITY INVESTMENT

A joint \$20M investment between icare and EML to support the uplift of capability and performance in the NSW Nominal Insurer portfolio concluded in December 2021, having successfully:

- established a team of Mobile Case Managers
- piloted a Complex Case Management team
- recruited additional case managers to reduce caseloads
- established a team of technical and injury management specialists to provide coaching support for frontline resources
- established dedicated teams with specialist skills to support operational requirements such as reporting and analysis.

The initiatives effectively demonstrated the value of investment in frontline operational capability and have been used to inform ongoing operational design and structure. The benefits of increasing capability of frontline teams extends far beyond operational performance metrics, with the impacts felt directly by the employers and injured workers the Scheme is designed to protect.

"What a sensational service. We are getting really great results since using the mobile case management service. It's a fabulous idea to extend the services of the regular Case Management Specialist. The system is quite often a mine field for NTD's as well so this service is going a long way to assist them understand their responsibilities and close claims or ensure claims don't stagnate in the process."

St. Vincent's Private Hospital Sydney

Average caseloads reduced by **25%**

27% of workers in the Complex Case Management pilot were successful in achieving employment

Employer NPS improved **+5.3 points to a high of +23.2**

Injured Worker NPS improved from a baseline of **+14.3 to +30**

Employee experience reached an **all-time high of +47**

PROJECTS

CUSTOMER INITIATIVES

The core purpose of the Program is to support our customers to create safer workplaces and support injured workers to return to work sooner. EML works closely with clients to identify suitable opportunities and support the implementation of new initiatives.



YOUR INJURY SUPPORT PROGRAM ALDI

This initiative provided all employees access to early intervention physiotherapy services for both work and non-work related injuries. The engagement with this program has been strong with over 2,300 calls being made to the service and ALDI has seen a reduction in their lost time injury frequency rate (LTIFR) and lost hours in comparison to the previous year.



MANAGING WORKPLACE INJURY EFFECTIVELY SERCO

Serco developed a short animated resource to communicate key injury management concepts to leaders to assist them to manage workplace injuries effectively. The animated video provides leaders with an understanding of the importance of helping someone return to work and simple strategies to improve their confidence to support an injured worker on their recovery journey.

PROJECTS

“Regardless of industry or risk profile, every organisation is impacted by Covid with considerations needed not only for employee safety and wellbeing but also for customers, contractors, visitors and others.”

Lauren Christiansen
General Manager Partnerships
and Distribution, EML



COVID-19 RESPONSE PROJECT G8 EDUCATION

G8 successfully reduced the risk of physical and psychological injury of both staff and children during a crisis, through a series of initiatives designed to improve organisational responsiveness to crisis situations and improve the overall resilience of their business. With the help of the Program, G8 focused on a review of their existing processes and identified improvements and opportunities to be more proactive in responding to a situation.

The impact of the work was significant for G8:

- faster response times and reduction of information silos through planning and collaboration
- reduced risk from medical pandemic through improved processes and training
- reduced risk of psychological injury due to uncertainty by improving communications.

PROJECTS

INNOVATION IN TECHNOLOGY

Opportunities to incorporate innovative technology solutions in injury prevention and claims management continue to arise in line with advancements in capability.

The Program continues to explore these opportunities, working with providers and in-house specialists to implement unique pilots for the benefit of our customers.



GAMIFICATION AND WEARABLES

The Program is funding the pilot of an innovative rehabilitation program with Lusio Rehab, combining emerging technology with post-injury physical therapy.

The pilot attempts to increase adherence to a home exercise program to improve recovery timeframes and outcomes following a musculoskeletal injury.

Lusio Rehab have developed a gaming platform and wearable controller that motivates the wearer (i.e. the injured person) to complete home exercise programs prescribed by allied health practitioners. The games on the platform allow for differing range of movement, cognitive levels and physical ability, and are adaptable for a wide audience.

"I enjoyed the variety of games given my competitive nature... My grandchildren were particularly interested with this new 'toy' nanny had acquired and were keen to have a go.

The Lusio sensors certainly brought lots of giggles once a 'competition' with the family was introduced. Being able to share my exercises with my family was an incentive to exercise beyond my current program.

It is a fun yet important tool to encourage exercise. I found competing against the downloaded games an incentive to exercise."

Trish
Pilot Participant

WEARABLE DEVICES

In Hotels, Pubs and Clubs, physical injuries contribute to 94.6% of claims per annum, costing employers an average of around \$5,000 per claim. Wearable devices are being used more frequently in other industries with a heavy reliance on manual tasks, such as manufacturing, to understand job tasks, identify risks, and train people on correct manual handling techniques.

The Program has funded the acquisition of wearable technology devices, software programs and training for the WHS specialists in Hotel Employers Mutual (HEM) and Club Employers Mutual (CEM), enabling them to provide the innovative technology to clients as a standard service offering. Employers can develop their own job dictionaries for use in pre-employment screening, workplace training and return to work programs, preventing workplace injuries and improving return to work outcomes.



PROJECTS

COLLABORATION WITH RESEARCH INSTITUTIONS

The Program has collaborated frequently with leading research institutions to develop a deep understanding of the pain points in injury management and to create best practice frameworks to support operational excellence.



TRANSITION SUPPORT FRAMEWORK

The transition between income support systems when an individual exits workers compensation can be difficult to navigate. As a result, individuals who depend on long-term income support may experience health and wellbeing challenges as well as financial hardship when their entitlement period ends. This challenging transition has been labelled a 'hard landing', which describes the individual's sudden adjustment to life without income support and associated services.

EML's Transition Support Program is an initiative that aims to address that gap. It is a service independent of claims management teams that uses an allied health professional to provide health, financial, family and community support to a person exiting a workers compensation scheme. The three-month program provides a holistic model of care and takes a "whole-person" perspective, assisting people to address challenges that will ultimately support them to enhance their health, participation and / or work readiness.

The program has been running in both Victoria and NSW and an average of 30% of participants have been placed into employment and nearly half the participants sought financial counselling for support.

The service has great potential to expand further, especially with the support of employers and regulators who have committed to additional pilots. As the service matures and grows, to ensure it retains its case management and clinical integrity, the Program funded the development of the Transition Support Framework by Monash University's School of Primary and Allied Health Care.

The Transition Support Framework has been completed and released to provide a consistent, best-practice approach to transition support planning within personal injury settings.

MORAL INJURY RESEARCH PROJECT

First responders are exposed to a variety of potentially traumatic events in the course of their work. Often these events or the circumstances around them may lead to traumatic transgressions of first responders' values and moral beliefs, leading to moral injury.

Moral injury has been identified as a factor which can impact on treatment and recovery trajectories among people diagnosed with post-traumatic stress disorder (PTSD), yet little is known about these clinical factors among first responders. Given that PTSD can lead to chronic functional impairment and impact on quality of life, it is vital that we understand how to best respond to the needs of first responders experiencing moral injury related impairment.

A research project was commissioned by EML, through the Program, with the University of NSW, to examine the feasibility of using a qualitative analysis methodology to develop a coding framework that can be applied to better identify individuals with a moral injury component to their psychological injury. If the moral injury can be identified early, clinical recommendations for appropriate care can be made to support recovery.

The first phase of the study has been completed and has highlighted common factors that indicate a moral injury and provided recommendations for changes in the claims management processes and treatment pathways to better identify and manage moral injury.

It is hoped that these changes can be implemented to better support frontline Police workers to return to work and life sooner after a psychological injury.

PARTNERSHIPS

Our partnerships are designed and structured to maximise the depth and breadth of benefits the Program can deliver. We have established and nurtured long-standing, productive relationships with key organisations in the workers compensation ecosystem, supporting them in the delivery of programs and initiatives that serve a purpose aligned to the strategic objectives of the Program. We are proud of our partnerships and what they provide to our customers and the benefits they bring to the communities in which we operate.



UNIONSACT
WE STAND FOR WORKING PEOPLE. ALWAYS.

Injured Workers Service
Canberra



**Young
Workers
Centre**



INJURED WORKERS SERVICE UNIONS ACT

Funded by EML and operated by the Trades and Labor Council of the ACT (Unions ACT), The Injured Workers Service (IWS) provides vital assistance and independent advice to injured workers in the ACT, to help them navigate the claims process and where possible, return to meaningful work.

Since launching in April 2021, the IWS Support Co-ordinator has assisted workers with information on the workers compensation process, guidance on what is required to complete a workers compensation claim, and provided referral pathways to relevant trade unions and support services. The service aims to reduce the negative experience of some workers in the workers compensation process to prevent unnecessary escalations.

Anecdotal feedback from workers who have accessed the service to date has been positive, with them reporting that the service has been helpful and beneficial in navigating their compensation claim. Efforts continue to promote the service and build engagement with workers.

YOUNG WORKERS CENTRE VICTORIAN TRADES HALL COUNCIL

Since 2016, EML has been in partnership with the Victorian Trades Hall Council to support the operation of the Young Workers Centre (YWC).

The Young Workers Centre supports and advocates for young workers in Victoria, providing information, education and resources to ultimately create safer workplaces for young people.

Over the past 12 months, the key highlights of the program include:

- Delivery of online or in-person training to over 4,046 students. The training covers topics such as "Apprenticeship Rights", "Your Rights at Work", "Bullying and Discrimination" and "Safety at Work".
- Developed relationships with more TAFEs, to provide information and training to students on campus, in response to specific issues apprentices and trainees may be experiencing.
- Launched an apprenticeship network leadership group and held an apprentice forum.

PARTNERSHIPS



We're taking action to protect workplace mental health



MIND YOUR HEAD CAMPAIGN AUSTRALIAN COUNCIL OF TRADE UNIONS

The Mind Your Head campaign was launched in October 2020 by the Australian Council of Trade Unions, with funding support from our Program and WorkSafe's WorkWell Mental Health Improvement Fund.

The campaign aims to help workplaces improve their mental health systems and practices to reduce the incidence of psychological injuries by providing the resources and tools they need to identify and address mental health hazards.

Thirteen employers have commenced the program in its pilot phase, with the first due to complete in August 2022. Over 230 workers, health and safety representatives and supervisors have been trained to date and over 3,277 individuals have subscribed to the Mind Your Head supporter database.

Our Program has committed to supporting the campaign through to June 2024, as it expands following the success of the pilot and seeks to engage more workplaces.

YOUNG WORKER SAFETY PROGRAM VICTORIAN CHAMBER OF COMMERCE AND INDUSTRY

EML's partnership with the Victorian Chamber of Commerce and Industry (VCCI) is focused on delivering solutions to enhance employment sustainability and the workplace health and safety of young workers, particularly in regional and rural Victoria. The partnership commenced in 2016, and since then, VCCI and EML have reached more than 25,000 employers, providing a wide range of events, forums and information to promote the interests of young workers and their unique safety needs.

The programs that have been delivered have resulted in a broadening of awareness among employers of the need to focus on and better manage young workers safety, mental health, injury management and workers compensation.

Recently, a series of e-learning modules have been developed and released to employers, focusing on specific mental health topics relevant to apprentices. These courses are available for all employers to access.

PARTNERSHIPS



COVID-19 RESOURCE HUB MERCER MARSH BENEFITS

To support all employers to understand and comply with the complex and variable COVID-19 regulations and requirements, a resource hub was developed by Mercer Marsh Benefits, sponsored by the Program.

The hub provided mutual clients with access to a toolkit, templates for workplace risk assessments and plans, customisable procedures and other resources for their workplaces.

Tailored information was developed and frequently reviewed and updated for customers, to help them keep on top of new requirements that impacted their workplaces.

Through the initiative, clients were also able to access significant discounts on 1-1 consulting services to help them create and implement their own COVID-19 management strategies.



MENTAL HEALTH FIRST AID TRAINING GALLAGHER AND AON

The increasing volume and cost of psychological claims lodged for workers compensation mean that ensuring a mentally healthy workplace continues to be a priority for employers.

We often leverage the expertise and capacity of our intermediary partners to support our clients with the delivery of workplace mental health programs, including Mental Health First Aid accreditations. Some of the many mental health training programs that have been delivered this year include:

- Supporting Gallagher to implement a holistic mental health program for Australian Vintage Limited, including policy and resource development, executive workshops, Mental Health First Aid training for 80 team members, development of a peer support program and creation of a long-term mental health strategy.
- Engaging AON to deliver multiple Mental Health First Aid courses for smaller employers in NSW. This allowed small to medium clients access to face-to-face training in regional areas. Over the course of 12 months, four sessions were held covering the regions of Newcastle, Tamworth and Wollongong, providing up to 60 small employers the opportunity to participate and take back their learnings to support both their employees and the wider communities in which they operate.

PARTNERSHIPS



NSW POLICE FORCE VIRTUAL EXHIBITIONS

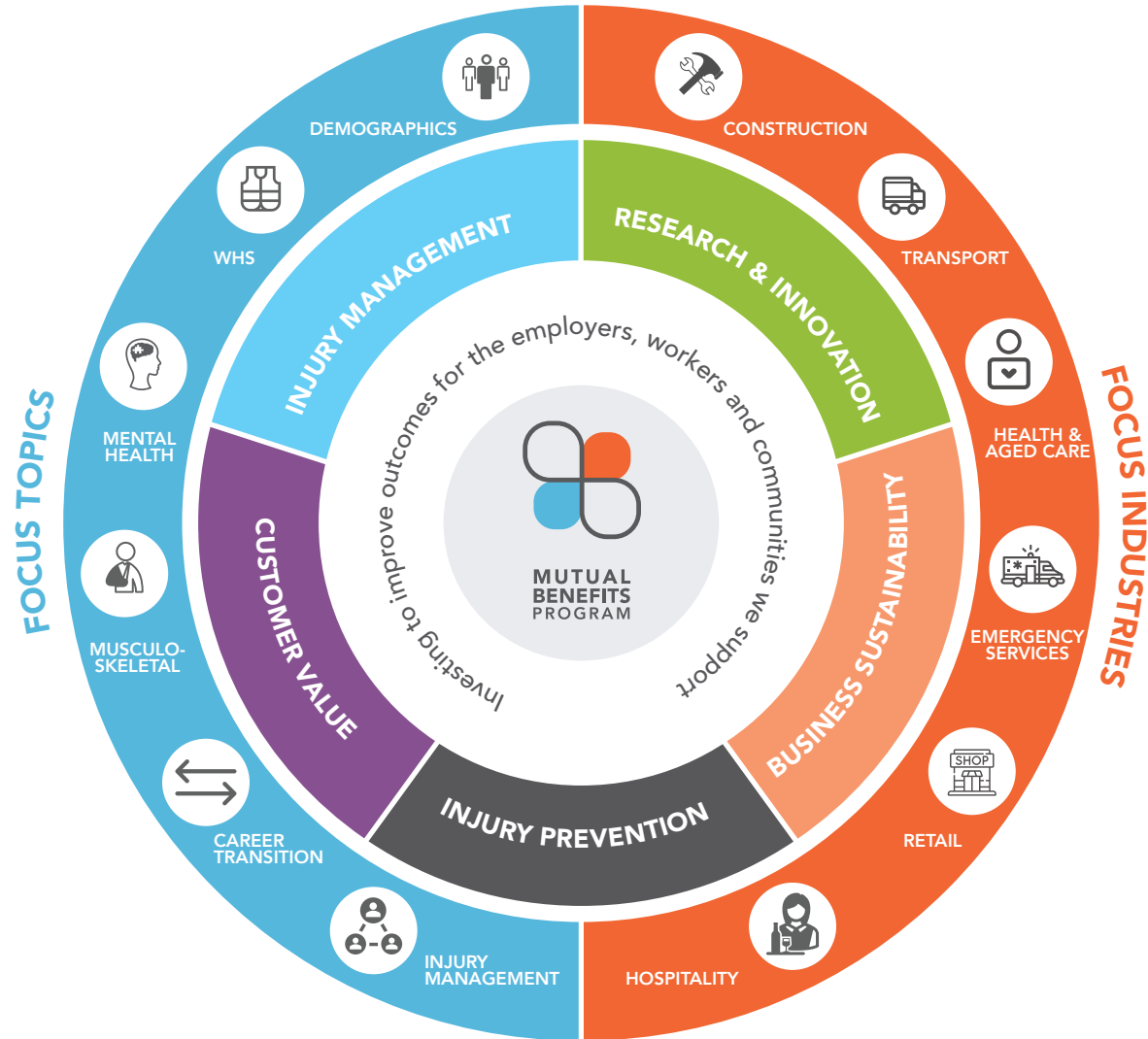
Over the past two years, the Program has supported the development of a comprehensive program to help medically retiring NSW Police Officers transition out of the police force by providing them with the information they need regarding their finances, support services and the transition process.

In 2021, a tripartite project team with representatives from NSW Police, TAL and EML collaborated to design and deliver the first virtual exhibition event for medically retiring officers, their families and other stakeholders – More than a Cop, Career Transition After Injury.

The event attracted more than 350 attendees on the day, and an average of 200 participants attended each of the presentations throughout the day. Pleasingly, 86% of participants rated the event four out of five or higher, 75% felt more informed after the event and 84% would recommend the seminar to a colleague.

Since then, the Program has continued to support NSW Police with funding for the virtual exhibition platform, and NSW Police have successfully conducted additional events, including Your Career, Your Recovery and Well Beyond Work. The virtual exhibition is an innovative approach to engaging with the workforce and is proving to be effective, with high attendance and engagement rates.

PROGRAM STRATEGY



THE TEAM

KATIE GIDDINS

General Manager, Mutual Benefits

ALICIA ROMEO

Project Manager

AMBER NOLAN

Product Manager

AVNI SHARMA

Training Program Manager

MEGAN HANSSON

Learning and Development Specialist

MERRYN COURTNEY

Partnership Manager

MICHELLE PURNELL

Program Coordinator

LARA GILMORE

Marketing and Products Coordinator

LYN HAINES

Marketing and Communications Specialist

STEPHANIE SEYMOUR

Project Manager



"EML is a unique player in a fiercely competitive marketplace. That our customers continue to be our biggest advocates is a true demonstration of the strength of our relationships, expertise of our people, integrity of our brand and the exceptional value we offer through our Mutual Benefits Program."

Geniere Aplin
Chief Executive Officer, EML Solutions



"I'm incredibly proud of the work our frontline teams do every day in supporting both employers and their injured workers. Through our Mutual Benefits Program we have the opportunity to offer additional services, training and resources - essentially delivering extra value above and beyond our core claims management services."

Don Ferguson
Chief Executive Officer, EML Management



"We are so proud that as a mutual, over the last 10 years Employers Mutual has reinvested over \$100 million of profits to help employers and workers achieve improved return to work through innovative programs. This investment is over and above the normal workers compensation services."

Cameron McCullagh
Executive Chairman, EML Group



MUTUAL
BENEFITS
PROGRAM

CONTACTS

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eml.com.au/mutualbenefits

EML Group is a partnership between Employers Mutual Limited ABN 67 000 006 486 (an Australian owned mutual) and ASWIG Management Pty Limited ABN 52 002617 012. Products and services including workers compensation, general insurance and life insurance personal injury claims management are provided by different entities in the EML Group. Since 1910 these operations have been conducted jointly through subsidiaries and related body corporates of these entities.

Data referenced is accurate at the time of publication: September 2022

EML22/005

