



MUTUAL
BENEFITS
PROGRAM

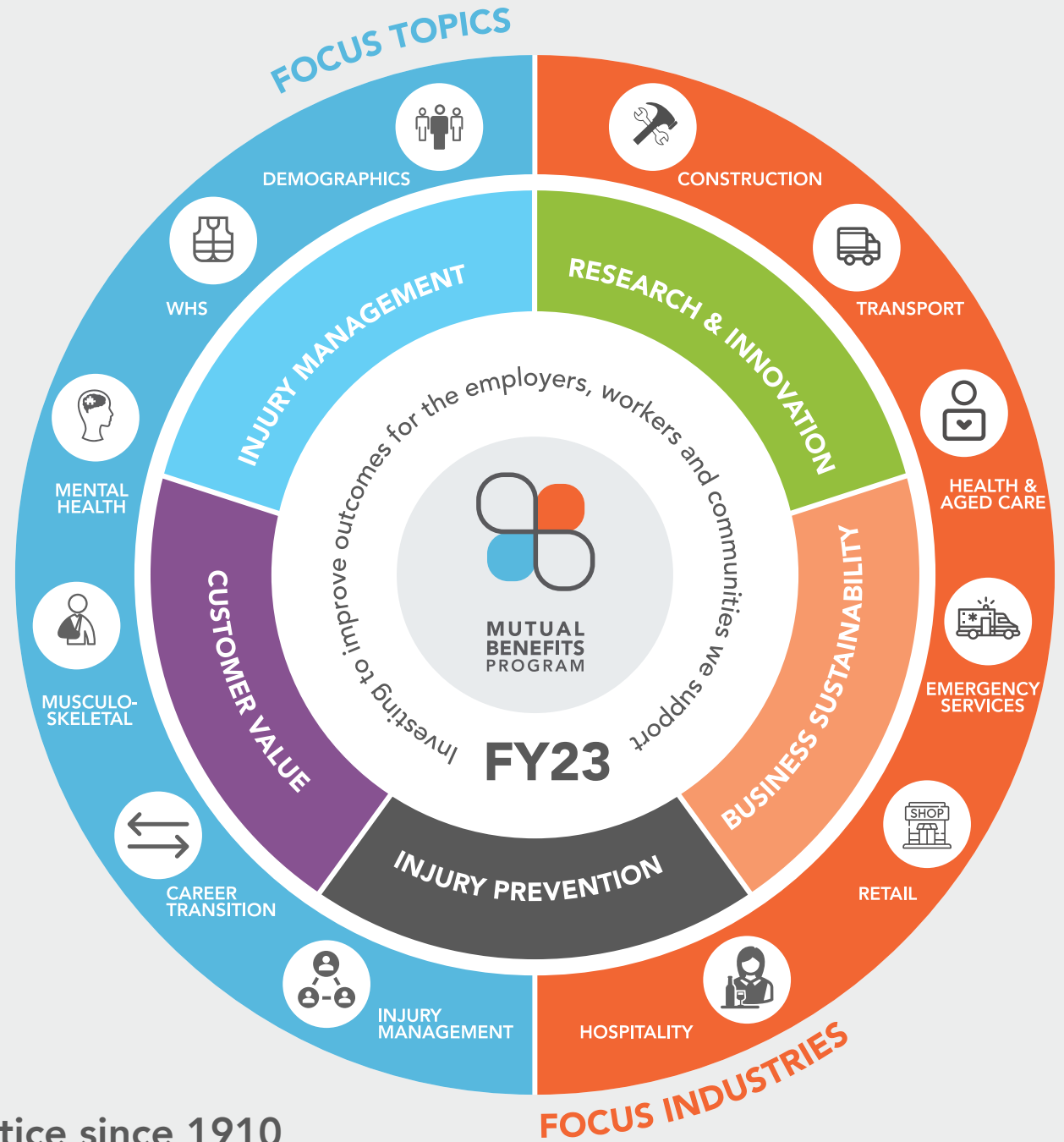
Mutual Benefits Annual Report FY23

Creating Inspiration | Delivering Innovation



EMPLOYERS MUTUAL
Mutual since 1910

CONTENTS



Pushing the boundaries of best practice since 1910

Welcome from the Employers Mutual Board

Employers Mutual Limited is proudly part of the EML Group.

Throughout our 113-year history, Employers Mutual Ltd has proudly helped people get their lives back after a workplace injury or illness.

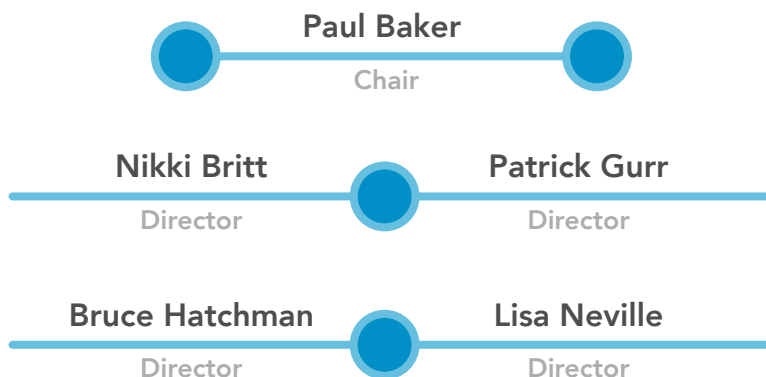
The Mutual Benefits Program (Program) is funded solely from the profits of Employers Mutual Ltd and serves the customers and stakeholders of the EML Group as part of returning value to Employers Mutual Ltd members. The Program is established and guided by the Employers Mutual Ltd Board of Directors and is accountable to the Board for the initiatives and activities funded through the Program.



The Program enables the EML Group to do more than just deliver excellence in claims management services. It means we can go above and beyond for the employers and workers we support, positively contribute to long-term scheme sustainability, and innovate through technological and operational change.

Being owned by a Mutual (Employers Mutual Ltd) means the Mutual Benefits Program has the unique and incredible opportunity to invest in initiatives that truly make a positive difference for members, customers, and the communities in which we operate.

Meet the Employers Mutual Ltd Board of Directors



Paul Baker,
Chair, Employers Mutual Ltd

"The value of the Mutual Benefits Program speaks for itself. Just look at the exceptional outcomes. We've invested over \$121M since 2012, delivering positive initiatives, programs, and innovative changes, all with a focus on giving back to the community. This is where we achieve a competitive advantage and why we're in an attractive position for schemes and industry groups."

Since 2012, Employer Mutual Ltd has invested over \$121M into the Mutual Benefits Program, to deliver innovative tools, training, projects, and research, designed to push the boundaries of best practice in injury management services and deliver injury prevention opportunities where employers need them most.

To find out more visit eml.com.au/mutualbenefits or contact mutualbenefits@eml.com.au.

Year in Review

The power of embracing innovation in a time of change.



Simone Witschge pictured with Katie Giddins who transitioned from General Manager, Mutual Benefits to General Manager EML Group Claims Operations in January 2023.

When I joined the EML Group as a trainee Case Manager in 2004, we were a boutique claims service provider in NSW specialising in workers compensation, with under 200 employees.

Since then, the industry has continued to transform, and the EML Group has adapted, evolved, and expanded along with it, now with almost 4,000 team members supporting customers across Australia.

One of the most important qualities that drew me to work here all those years ago, remains a key component to the success and culture of the EML Group, and that is our commitment to make a positive impact and genuinely fulfil our promise of **helping people get their lives back**.

During FY23, the Program has supported 233 initiatives across a broad range of topics, mediums, and industries, designed to support drive better outcomes for customers.

In an increasingly complex environment, the Program has strengthened its focus on areas that continue to challenge our industry, such as occupational violence and aggression, mental health, and musculoskeletal injuries, and across industries more in need such as health and aged care, emergency services, retail, and construction.

Our commitment has been to continue to elevate and expand the support and resources we provide to our employers and members, as we understand the importance of preventing injuries, reducing risk, and strengthening the capability of our industry.

A key component to the success and evolution of the Program has been the incredible collaborative partnerships we continue to strengthen with leading industry bodies, industry experts and professionals, providers, intermediaries, and the diverse group of customers we support across Australia.

However, all of this would not be possible without the dedication, expertise and passion displayed by our Mutual Benefits team each and every day, as well as the extraordinary support we receive from our colleagues across the EML Group.



I'm incredibly proud to have joined the Mutual Benefits Program team in March, and so pleased to be able to share some of the Program's incredible FY23 achievements with you in this report.

The outlook for FY24 is looking even more exciting, with plans to:

- work closer with our provider network to drive collaborative innovation,
- enhance the support, services and technology available for employers, workers and members,
- strengthen our partnerships to support customers and industries in need, and
- share our learnings and insights throughout the EML Group and across the industry.

A handwritten signature of Simone Witschge in black ink.

Simone Witschge
General Manager, Mutual Benefits

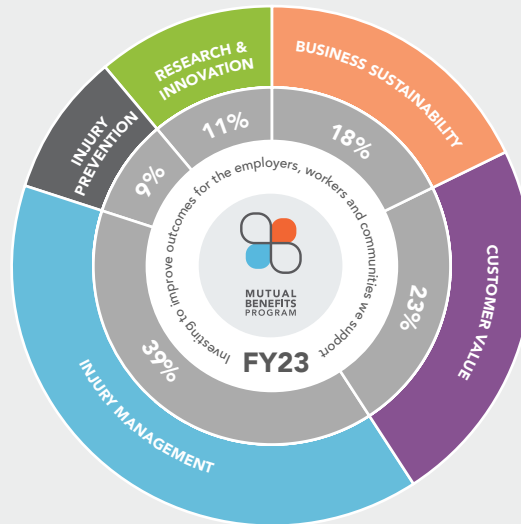
Program Highlights

During FY23 alone, the Program invested over \$16M, bringing the total investment since 2012 to an impressive \$121M.

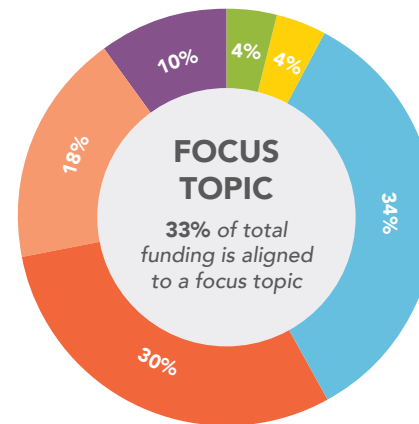
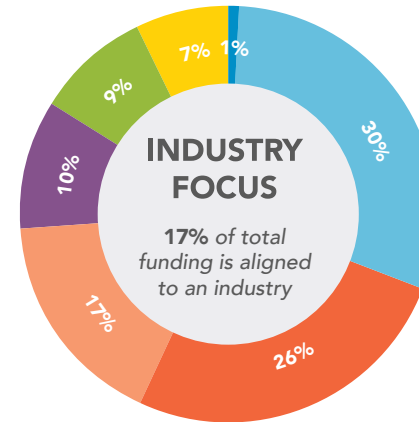
Whilst more traditional research, pilots, partnerships, and projects have continued, there has been increased emphasis on initiatives which strengthen the capability of our people and customers, as well as new innovative technology and tools.

Investment into the strategic focus area of Injury Management remained a priority (39%), dominated by projects and pilots. These enabled new approaches in claims management to be trialed, and valuable insights to be shared across our claims operations to facilitate the continued adaptation and elevation of best practice.

In FY23 there has been continued focus on supporting our risk industries such as Emergency Services (with 30% of industry focused investments) and Health & Aged Care (with 26% of industry focused investments), seeing majority of funding directed towards training and client tools.



Across the Program, the primary focus for investment was in the area of Mental Health, which remains a significant opportunity area for our industry. The Program dedicated almost \$2M to projects, tools, resources, training and partnerships designed to provide support, reduce risk, and improve outcomes in this critical area. This was followed closely by investments in Injury Management initiatives to drive improved recovery and return to work outcomes.



\$18M
committed in FY23

\$121M
invested by Mutual
Benefits since 2012

>230
initiatives supported by
Mutual Benefits in FY23

Program Highlights



Products

Training

Every employer in Australia must provide education to employees to ensure they are safe at work.

Our extensive employer training program includes a range of courses designed to increase understanding of workers compensation legislation, minimise health and safety risks, and support outstanding return to work outcomes.

Employer Training Program

Both face to face and virtual courses were available.

During FY23, to meet demand we expanded the scope of our facilitated Employer Training Program by 112% introducing new guest facilitators from industry leading organisations such as Pro-Com Consulting, FCW Lawyers, Workplace Interventions, HSE Global, IPAR, Anna Feringa Consulting, PHSA, Nth°Degree Sciences and Staunch Technology.

During FY23, our customers received free access to:



37 workplace e-learning courses



64 facilitated training events



Special events like **Here and Now**

Snapshot for FY23

42 Topics available

1,695 Tickets booked

4.4 star average

EMLEARNING

Our EMlearning platform provided customers with complimentary access to 37 engaging and topical workplace risk and compliance e-learning courses to assist identify how to reduce risks, improve workplaces, and promote compliance with workplace health and safety regulations.



Snapshot for FY23



*Star rating applies to EML designed courses only

713 Customers attended our facilitated training events in FY23, saving employers on average **\$157 per session**.

The average RRP of most online courses is \$38.50 per course – which our customers received for free through EMlearning.

Products

Our most popular training courses in FY23

Online Courses

- Bullying and Harassment Awareness for Employees with 26k courses completed*
- Manual Tasks for Workers with 18k courses completed*
- Work Health and Safety Fundamentals with 14k courses completed*

* Overall course completions since launch.

Facilitated Courses

- Dispute Management
- Workers Compensation: Updates & Insights
- Psychological Claims Management- Understanding Diagnosis



'The facilitator was knowledgeable and engaging, he encouraged group discussion and didn't hesitate to answer questions, he personalised the sessions based on the questions that came out of the discussions so that the participants got the most out of the course.'

April 2023 Course Participant

EML Offers

We continue to negotiate exceptional deals on behalf of our customers, to improve the accessibility of new innovative providers, services, and tools.

In FY23, EML Group customers accessed exclusive deals and specials from industry-leading providers on their workplace safety and injury management solutions through EML Offers, representing savings of \$114,439 for our customers.

Offers available to our customers in FY23 through EML Offers:

- **Staunch Technology** – 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^o Degree Sciences** – 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.



New for FY23:

- **Pro-Com Consulting** - award-winning training specialising in occupational violence and aggression prevention and management for frontline staff.
- **Sonder** – offers 24/7 access to mental health care, professional medical advice and personal safety support through an easy-to-use app.



Products

Tools

All organisations operating in Australia must ensure the health and safety of their workers and comply with workplace health and safety laws.

To support with this, our customers continued to receive free access to online tools EMsafe and EMhealth to help monitor and manage workplace health, safety and wellbeing.

EMsafe is an online tool designed to help simplify how workplaces monitor and manage workplace health and safety. Similar systems can cost over \$10K however our customers can utilise EMsafe for free to support manage their workplace health and safety protocols. To compliment EMsafe, customers can also access EMhealth to help design and evaluate workplace health and wellness programs.

1,100 workplaces are registered for our online tools **EMsafe** and **EMhealth**

Research

We support research and develop solutions for **complex industry topics**, and as a result, our customers benefit from these insights, as well as access to aligned funded pilot programs and projects. In FY23, \$1.9M was invested into Research & Innovation associated with research outcomes such as PTSD, Occupational Violence and Aggression and Ageing Workforce.



Graphic of the Interventions to Support the Return to Work or Recovery at Work of Older Healthcare Workers Study funding by the Mutual Benefits Program and conducted by the Healthy Working Lives Research Group at Monash University.

Resources

We provide complimentary access to over 100 freely available health and safety resources to help reduce workplace injuries, improve injury management and encourage mentally healthy workplaces.

Highlights from FY23 include:

- Additional six new posters added to the WHS Poster Library
- Downloadable occupational violence and aggression resources to help prevent and manage incidents in the workplace.
- A robust collection of Mental Health resources including PTSD related research, articles, videos and support materials.



Examples of some of the new resources and posters we have freely available for customers

Projects

Investing in operational excellence

The Program supports the delivery of a large volume of projects and pilots that aim to improve outcomes and deliver a better experience for our customers

Many of the projects are delivered by internal resources, strengthened where appropriate via collaboration with researchers and/or expert providers.

Projects can focus on:

- Enhancing internal operational processes or protocols,
- Improving outcomes for customers,
- Finding or designing solutions to key challenges, or
- Supporting improvements within a specific customer's workplace.

"Investing in pilots means investing in better outcomes for injured workers ... it's an opportunity to look systemically at how we can improve our operations, processes and systems and deliver best practice services."

Don Ferguson
Chief Executive Officer, EML Management



Improving support for mental health claims

To embed a consistent and best practice approach to mental health claims management, an internal specialist was sourced to strengthen the capability and confidence of leaders and specialists. This approach enabled leaders to better promote best practice in managing mental health claims by elevating the quality of strategic claims reviews and embedding effective return to work and intervention strategies with the primary Case Manager.

The specialist delivered six weeks of targeted coaching tailored for each claims group, from front-end to tail, working through a phased approach to uplift capability. This was complemented by L&D supported coaching workshops for leaders and the development of aligned resources for the teams.

90% of leaders agreed that the coaching added value to support in the management of mental health claims, with one Manager providing feedback that,

"Out of all the programs we have been involved in, this has by far been the most beneficial and everyone has taken so much away."

The positive reception and successful outcomes from the project resulted in the specialist joining the claims operation permanently to continue to further strengthen capability and confidence in the vital area of mental health claims management.

Projects

Valliant pilot

In response to the increasing risk of psychological claims for our self-insured clients, we ran a pilot which involved recruiting specialists with clinical qualifications in psychology and mediation to support early recovery and RTW planning and supporting workers for the first 12 weeks of a psychological claim.

These specialists worked closely with the employer, worker and primary Case Manager to focus on early intervention strategies to reduce the impact of the injury, guide early access to treatment and engage with all stakeholders to seek early return to work opportunities.

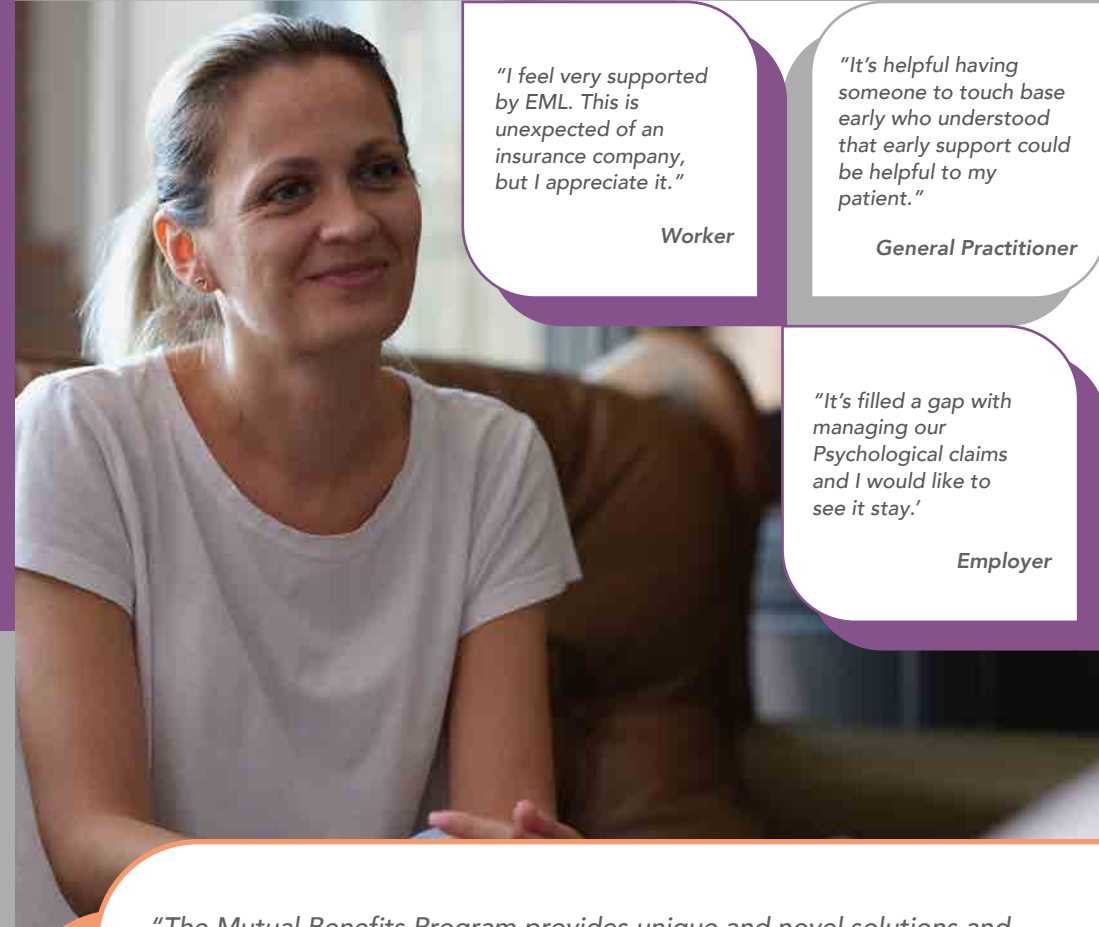
As part of the pilot, we assisted 335 people and across all psychological claims. Early outcomes include:

- An 11% increase at 26 weeks on return to work rates, compared to the prior year
- A 10% increase at 26 weeks on work capacity upgrades (from totally unfit), compared to the prior year
- Positive feedback from stakeholders, including workers, employers and medical practitioners as to the benefits of the program.

This approach has seen an average improvement of 30% in participant's biopsychosocial factors within the 12-week pilot.

Other results include:

- 93% of participants were engaged in treatment in the first 13 weeks
- Positive participant engagement
- Improved capacity for work at 8, 12 and 26 weeks
- Improved return to work outcomes



"I feel very supported by EML. This is unexpected of an insurance company, but I appreciate it."

Worker

"It's helpful having someone to touch base early who understood that early support could be helpful to my patient."

General Practitioner

"It's filled a gap with managing our Psychological claims and I would like to see it stay."

Employer

"The Mutual Benefits Program provides unique and novel solutions and innovations for our EML Group customers and the schemes we support, at an individual, workplace, and industry level. The Valliant pilot is a perfect example of how the Program invests in the continuous improvement of one of the most challenging areas our scheme faces, by piloting a new tailored and supportive approach in the management of mental health claims."

Geniere Aplin
Chief Executive Officer, EML Solutions

Projects

Supporting our customers

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



Early intervention injury management program Mercy Health

The Program funded access to Cogent Thinking's Injury Triage service to provide on demand access for Mercy Health workers to a qualified health professional with experience in First Aid, rehabilitation and return to work.

Throughout 2022, 292 team members were supported with injury triage and support to best manage their injury. Calls are made on average 2.7 hours after the injury occurs which assists with 96% of team members remaining at work. 73% of employees recover from their injury having been provided strategies to self-manage.

This program provided injured team members with best practice support, allowing them to recover quicker. Because of this model, Mercy Health has been able to improve on their claims conversions rates in addition to minimising the duration workers are off work because of a workplace injury.

Social prescribing pilot IfNSW

The purpose of this pilot is to investigate whether social prescribing will result in a reduction in the need for medical services, and improved wellbeing – resulting in injured workers being ready to re-engage with work.

This pilot program supports participants with access to a 'Link Worker' from Primary and Community Care Services Ltd (PCCS) who provides a holistic assessment with the injured worker, creates a person-centred plan, identifies suitable services, and facilitates participation in community and social based activities. This tailored program is designed to help develop key skills, increase social participation and resolve other biopsychosocial issues impacting recovery.

Initial feedback from participants has been positive, Participant A stated *'We appreciated the opportunity to interact on a human level, rather than a strictly professional or medical level. We look forward to the final results at the end of the Pilot'*.

Projects



Early medical intervention program Goodstart Early Learning

This program involved improving early access to care for workplace injuries with the aim of increasing the likelihood of a successful remain at work/return to work outcome.

Injured workers were provided with access to either a physiotherapist or psychologist (receiving treatment such as medical triage, advice, exercises, health and wellbeing content) and immediate facilitation of suitable duties, stakeholder communication, GP referral and treatment for up to three weeks (if required). In the first six months of the pilot 268 workers accessed the program after suffering a workplace injury or illness. Of these, 150 required support on suitable duties which on average lasted just over 9 days with very positive feedback being received by both patients and the centre directors.

"I have been supported from the very start of a fall I had at work. I've worked at Goodstart for over 15 years and in that time I've had a few incidents where I've been hurt. This is the first time I've had someone check in on me, giving me so much support and ideas to help me recover and resume my work duties."

Goodstart team member



GP role - Peer to Peer influence Hospitality Industry Insurance

For a variety of reasons, case managers often experience challenges in building strong and collaborative relationships with treating general practitioners (GP) on a claim, even though they have the aligned goal of supporting a worker in their recovery and return to work.

This pilot involved engaging a GP on a part-time basis, to support case managers in their interactions with treating practitioners. The role of the GP in the pilot involved:

- Review of medically complex claims to provide advice and recommendations to case managers for future management
- Review of specific and unique treatment requests such as medicinal cannabis and weight loss pharmaceuticals

- Direct discussion with treating doctors and involvement in case conferences to heighten discussions on treatment, capacity, and return to work goals. One case conference on a long-term complex claim resulted in a successful upgrade in capacity
- Two educational presentations to the claim's teams, covering the complex topics of opioid medications and back pain
- Providing recommendations for internal strategies to better manage claims with a focus on early intervention.

This pilot will complete in February 2024, at which point the outcomes will be assessed to determine next steps.

Projects



Occupational Violence and Aggression (OVA)

OVA continues to be a significant risk faced by many Australian workplaces, particularly in the retail, aged care and health sectors and we have been developing training, tools and resources to help customers address this complex issue.

All customers and their workers can access online courses and resources to help prevent and manage OVA for free through EMlearning.

The Program has funded a series of OVA forums for our retail customers. These forums allow clients to participate in collaborative discussions to help them share ideas and experiences with their peers.

WHS posters, research, articles and videos regarding this complex topic are available through our website.

Front Line Adaptive Communication (FLAC) Grampians Health

Effectively preventing and managing incidents of occupational violence and aggression in the workplace was a key driver behind upskilling over 60 security officers utilising Pro-Com Consulting's innovative FLAC program.

Learning how to prevent, respond, resolve and recover from confronting behaviour were core components of the training. The benefits included consistency of approach across the organisation, enhanced confidence amongst team members and greater prospect of resolution of conflicts through effective communication and risk mitigation.

It is expected that as a result of this training we will see a reduction of the severity and total volume of physical and psychological claims.



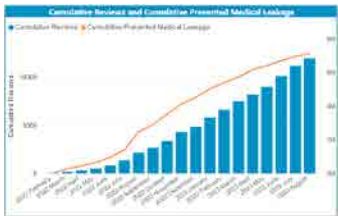
Technology Projects

Our innovative approach provides customers with improved claims operations, case managers with more time to deliver value added services and a more sustainable workers compensation scheme.

We pilot innovative technology solutions to ensure we provide our customers with the latest in workplace injury prevention, recovery and return to work options.

Enhancing Provider Adherence To Regulatory Fee Schedules

Medical Coding Team



Funding a team of specialist medical coders to review complex surgery requests and prioritise high-cost procedures to support accurate surgical payments, has ensured that the service providers are billing appropriately. Should any billing discrepancies be discovered, the team engage with the service providers directly to address the billing issue, agree on the appropriate billing, request submission of revised invoices and support improvements in the service providers billing practices.

In 2022, 77% of complex surgery invoices reviewed by the Medical Coding team were billed accurately the first time by the Provider. In 2023, this has improved to 81% accuracy.

Surgery Sleuth Calculator



The Surgery Sleuth is a web-based application that supports frontline teams to easily, efficiently and accurately review surgery related expenses via automated cross referencing of relevant fees orders and identification of billing discrepancies.

The Surgery Sleuth pilot demonstrated that Surgery Sleuth use significantly reduced the time taken to scrutinise surgery related medical costs. The automated cross referencing of relevant fees also delivered greater accuracy in identifying errors. Following the successful pilot, the tool is being implemented more broadly across the EML Group to support all case managers and improve billing accuracy.

3M Codefinder Software



Historically, it has been technically challenging and time consuming to review public hospital costs for acute hospital admissions (billing code PUH001) due to the SIRA fees and rates order for Public Hospitals which require the use of Diagnosis Related Group (DRG) codes.

By funding the licence to install and use 3M CodeFinder software, we have enabled the Medical Coding team to review public hospital acute admission invoices greater than \$7K. We have successfully reduced medical leakage related to public hospital invoices by \$423K during the 3 month pilot and the 3 months of licencing the 3M CodeFinder.

Technology Projects

Integrated weekly earnings calculator

Addressing a major pain point in claims management, this project aims to reduce errors in weekly payment calculations, improve efficiency and improve the customer experience.

Expected to be available to integrate with external payroll and claims management systems in 2024, this calculator aims to provide a range of benefits for customers including reducing errors in weekly payment calculations, automating data entry tasks and reporting. So far over 408 calculations have been completed and from 11 September 2023 all NSW and SA self-insurance and specialised insurance business units are using the calculator.

"A huge amount of the innovation we do in Mutual Benefits is also around particular products or services that wouldn't necessarily be funded off the bat by schemes, or from enterprises looking at it from a purely commercial lens."

Angus McCullagh,
Chief Executive Officer,
Specialised Insurance

Digital certificate of capacity NSW

NSW is the largest workers compensation scheme in Australia and the only one without an accessible digital option which can be integrated with GP practice management systems.

The certificate of capacity is a vital document in a workers compensation claim, connected with weekly compensation payments, treatment determination, recovery support and guiding an injured worker's return to work.

There is a significant amount of administrative effort for GPs to complete these certificates, as they need to replicate data from their patient database. In addition, submitting certificates to insurers is a manual process which can often result in a delay in the certificate being received.

In developing this tool, we partnered with Healthlink, a platform integrated with 86% of NSW GP practice management systems. What this means is that this tool has the potential and the capacity to support the majority of NSW Scheme participants through:

- more efficient functionality which will reduce administration and give valuable time back to GPs and their patients, and
- an improved submission process which will enable faster claim decisions.

Early results from the pilot have been positive, with 252 digital medical certificates being successfully submitted through the tool so far.

Coming soon!

RecoveryMate

Designed and developed by our in-house technology experts and mapped to our claims management system, RecoveryMate will provide device-based access to claims information to injured workers. This will provide greater agency to injured workers and help free case managers time so they can focus less on administration and more supporting injured workers get their lives back.

Injured workers will be able to easily make appointments, upload forms, access case manager details, notifications, payments, certificate of capacity, medical requests all easily accessible in one place.

Launching in October 2023.

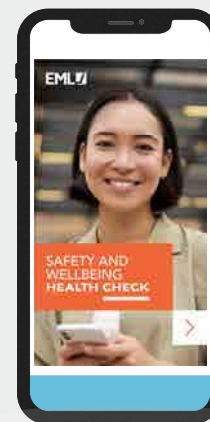


Employer Health Check tool

The Workplace Safety Health Check is a targeted and easy pulse point assessment of how a business approaches safety management.

Using either the mobile App or the desktop interface, a representative of the business runs through a selection of questions and then is provided with a detailed report with links to helpful resources. The report identifies potential improvement opportunities and direction on how to improve safety in the workplace.

Development of the tool is almost complete and will be tested in September 2023 with pilot participants before going live for all customers to use.



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.



Aged care industry forum AON

Established in 2018, the network comprises of a range of aged care and social assistance employers from across Australia and the forum focuses on health, safety, insurance and injury management topics.

As a committed partner to the aged care industry, we are proud to support networking opportunities for safety and workers compensation leaders, regulators and relevant professionals so they can connect and collaborate on issues and challenges facing this critically important sector.

Since 2022 we have increased to quarterly forums with ad-hoc forums to address legislative updates and changing risk profiles. Pleasingly, the network has grown with representatives now ranging from larger ASX listed entities through to smaller organisations.

Tactical athlete resilience program (TARP) Fire and Rescue NSW

Protecting the firefighters from injury was the key driver behind the Fire and Rescue NSW's successful TARP program.

The TARP program is a holistic training intervention that supports the physical and psychological resilience of firefighters and minimises injury risk and improves rehabilitation outcomes.

Firefighters receive similar strength and conditioning support as elite sport people from Sporting Organisations including the South Sydney Football Club, Canterbury-Bankstown Bulldogs, St George-Illawarra Dragons, NSW Netball, Cronulla-Sutherland Sharks and the Western Sydney Wanderers.

Representatives of the Elite Sporting Organisation engaged in firefighting activities and gained insight into the experience of being a firefighter during the 'Firefighter for a day' activity at the Emergency Services Academy.

Uptake of the program has been excellent and to date over 100 NSW firefighters have taken part and benefited from increased fitness, improved wellbeing and an increased awareness of how to minimise the risk of musculoskeletal injury.

Steering healthy minds Workcover QLD

A finalist in the 2023 Excellence in Personal Injury and Disability Collaboration in Injury & Disability Management Award, Steering Healthy Minds (SHM) is a not-for-profit collaboration between key organisations with interests in the transport industry.

According to Australian workers compensation data 2019-20, transport, postal and warehouse workers are the fourth highest group for serious workers compensation claims and 8% of serious claims are related to mental stress.

SMH's aim is to work with organisations and associations to create meaningful mental health solutions for transport industry workers.

We have supported SHM since June 2022 by providing funding to expand the program, and in February 2023 committing a Program Coordinator to lead the SHM steering group.

Partnerships

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.

Victoria Chamber of Commerce and Industry Young Worker Safety Program



Delivering solutions to enhance employment sustainability and the workplace health and safety of young workers, particularly in regional and rural Victoria.

Over 300 people participated in the Mental Health Comply webinar held in October 2022. As the event was sold out, businesses who expressed an interest in the program have been registered for the FY24 intake. Many businesses, once armed with the results of each component, have committed to implementing actions and now better understand where to focus their attention.

ACTU | Worksafe Workwell Mental Health Improvement Fund Mind your head campaign



Educating and empowering employers and workers to prevent workplace mental health injuries.

In FY23 a great deal was accomplished with multiple educational materials developed (including new national guidance, risk management information and psychosocial hazard fact sheets), the Comprehensive Workplace program pilot was completed in Victoria, a community of practice was established for affiliate unions.

During this period over 4,000 employees directly benefited from the campaign and notably the feedback received regarding the difference in change in psychosocial safety for workers exposed the program (compared to those who were not) highlighted that psychological safety can worsen without intervention.

Victorian Trades Hall Council Young Workers Centre



Supporting and advocating for young workers in Victoria, providing information, education and resources to ultimately create safer workplaces for young people since 2016.

An incredible amount has been achieved in the last year with an online portal being launched to enable apprentices and trainees to report issues at work, 1,875 training modules being delivered reaching 50,700 Victorian students and an estimated \$2M in lost wages recovered for young workers.

'Every young worker deserves a safe workplace, and dignity in their work, respect for their humanity and a fair wage. We're grateful for EML's support over the past seven years, which has allowed us to educate young Victorians about their rights at work and support young workers to ensure they have a good start to their working life.'

*Felicity Sowerbutts,
Director of Young Workers Centre*

Proudly continuing to support in FY23:

Supporting injured workers Unions Act



Providing 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.

Improving health and safety The Australian's Workers' Union



Multiple training sessions for WHS Officers nationally, development of new educational materials on a regular basis, psychological health and workplace bullying and a targeted campaign on the risk of silica dust exposure.

Program Strategy FY24

FOCUS TOPICS



Technology & tools



Physical & Psychological WHS



Mental Health



Musculoskeletal



Capability & Confidence



Recovery & RTW



FOCUS INDUSTRIES

Construction



Manufacturing



Health & Aged care



Emergency Services



Retail



Education



Hospitality



The Mutual Benefits Team

Program management

The **program stream** provides the governance and strategic direction to ensure funding is judiciously invested in the very best products, services, research, and workplace initiatives to provide value to our relationships and deliver on our promise of helping people to get their lives back after a workplace injury or illness.

Simone Witschge

General Manager,
Mutual Benefits

Brooke Wilson

Program Co-Ordinator

Projects & products

The **projects and products** area delivers market leading initiatives, products and services designed to both support employers to create safer workplaces and to deliver injury management initiatives to help injured workers get their lives back sooner.

Amber Procter

Head of Projects

Alicia Romeo

Project Manager

Stephanie Powell

Project Manager

Amber Nolan

Mutual Benefits
Product Owner

Avni Sharma

Training Program
Manager

Stakeholder engagement

The **engagement team** works closely with internal and external stakeholders to ensure the desired uptake, advocacy and appreciation of the program, products and projects is achieved.

Lyn Haines

Head of Stakeholder
Engagement

Merryn Courtney

Partnership Manager

Lara Gilmore

Marketing and Products
Coordinator

Cheilo Leonardo

Senior Graphic Designer

CONTACTS

mutualbenefits@eml.com.au
eml.com.au/mutualbenefits

The EML Group is made up of a group of companies **owned and operated by the Partners** providing personal injury claims management and administrative services to government and non-government entities. The EML Group provides these services across the workers compensation, life insurance and sickness and accident industries. **The Partners are Employers Mutual Limited and ASWIG Management Pty Limited. Employers Mutual Limited is the APRA regulated general insurer and mutual insurance company in the EML Group providing the Mutual Benefits Program.** It is owned by members. EML Solutions Pty Limited and any subsidiaries under that company are a part of the EML Group that provides claims management and administrative services across the following personal injury claims areas including: Federal and state based workers compensation self-insurance, life insurance, General insurance – CTP and sickness & accident. EML Management Pty Limited and any subsidiaries under that company are a part of the EML Group that provides claims management and administrative services under government workers compensation schemes. The EML Group consists of other companies such as Hospitality Industry Insurance Limited, a specialised workers compensation insurer for the hospitality industry.

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Data referenced is accurate at the time of publication: August 2023