



EMPLOYERS MUTUAL
Mutual since 1910

Creating inspiration
Delivering innovation

Annual Report

2025



About the Mutual Benefits Program

The Mutual Benefits Program (the Program) is funded by Employers Mutual Limited to deliver long-term value to members, customers and stakeholders of the EML Group.

From injury prevention to recovery, the Program invests in services, solutions and partnerships that aim to drive innovation and positive change in creating safer workplaces and to support recovery from injury or illness.

Being a mutual, the Program is uniquely positioned to invest in initiatives that make a meaningful impact and return value to the communities we serve.

All EML Group customers, regardless of claims history, can access the Program's wide-ranging support to drive injury prevention and help improve outcomes across the recovery journey.



Scan QR code to
visit Mutual Benefits





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Welcome from the Employers Mutual Board

As a partner of the EML Group, for over 115 years, Employers Mutual Limited has aimed to uphold a legacy of helping people get their lives back after a workplace injury or illness. Through the Mutual Benefits Program, funded by Employers Mutual Ltd, we continue to invest in meaningful initiatives that strengthen the EML Group's commitment to helping people get their lives back.

The Program is overseen by the Employers Mutual Ltd Board of Directors, providing strong governance and ensuring accountability for every funded initiative. The Program supports innovation, improves recovery outcomes, and contributes to long-term sustainability for employers and schemes alike.

As a mutual organisation, we are driven by profit for purpose. This allows us to reinvest in services, tools, training, projects, and research that deliver genuine value to our members, customers and the communities we serve. Over the past ten years, Employers Mutual Ltd has invested more than **\$144 million** into the Program, helping set new benchmarks in injury prevention, claims excellence and recovery support.

The Board is proud of the difference the Program continues to make, and remain committed to its growth and impact in the years ahead.



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Paul R. Baker LLB GAICD
Chairman, Employers Mutual Ltd

"I am immensely proud of our Board's commitment and support to the Mutual Benefits Program. By driving meaningful impact for workers, employers, members, and communities, we are not only fostering innovation and stronger partnerships but also enabling sustainable growth and positive change across the industry. The Mutual Benefits Program exemplifies our dedication to creating real value and lasting impact for all those we serve."

Mr Baker was appointed as a director in September 2014 and became Chair in May 2021. Paul has experience in the areas of insurance, reinsurance, commercial and administrative law, risk management, strategy and business management and corporate governance. He is a practising lawyer of more than 35 years and has been Managing Director of Meridian Lawyers since 2004.



Nicole Britt, B.App.Sc(O.T), MBA, GAICD

Ms Britt was appointed as a director in June 2021 and is a well-respected and passionate health professional who has spent more than three decades assisting people with an injury, illness or disease to recover by returning them to work. A recognised industry thought leader, she leads Navigate Work providing premium services to employers and industry associations to assist them to attract and retain high quality employees through the design and execution of strong employee value propositions.



The Hon Lisa M Neville BA LLB

The Honourable Ms Neville was appointed as a director in July 2023. Lisa has had a long and distinguished career in public policy and public administration. She has served as a Member of the Victorian Parliament for 20 years and during that time spent 12 years as a Minister in a range of complex and demanding roles. This spanned the key social policy areas of mental health, community services and aged care through to the front-line issues of environment, water, police and emergency services.



Patrick J. Gurr GAICD

Mr Gurr was appointed as a director in May 2019 and is a career publican, with over 40 years' experience in the hospitality industry. As an active member of the Australian Hotels Association (AHA), Patrick brings a wealth of knowledge, extensive experience in dealing with government and has immersed himself in numerous communities throughout New South Wales and Queensland developing industry education and promoting regional tourism through innovation and awareness.



Scott M. Whiddett B. Com, FCA

Mr Whiddett was appointed as a director in January 2024 and is a Chartered Accountant with over 30 years of experience, practicing principally in the areas of due diligence advisory, independent accountant reporting on public company transactions for takeovers, initial public offerings and audit.

Year in review

As we reflect on FY25, I am incredibly proud of the role we've played in supporting our members and customers. At the heart of our work is a deep commitment to helping people and organisations thrive, especially when they need us most. Our focus this year has remained clear - to deliver real impact and build resilience across the industry we serve.

Our FY25 Annual Report highlights a range of initiatives, products and partnerships funded and supported by the Mutual Benefits Program. We are extremely proud of these investments and invite you to enjoy reading about the positive impact they are creating.

Across Australia, mental health and musculoskeletal injuries continue to be the leading causes of workers compensation claims. According to Safe Work Australia's most recent data, mental health claims now account for approximately 9% of serious claims, yet they result in the **longest time off work**. Meanwhile, **musculoskeletal disorders still represent the majority of serious claims**, underscoring the need for early intervention and sustained support across both prevention and recovery. (Source: Safe Work Australia, "Key Work Health and Safety Statistics, Australia 2024")

This is why prevention, recovery, mental health and musculoskeletal injuries have remained a core focus of our Program and our investments. We are proud to have led and supported a range of innovative initiatives this year, including:

- **Publishing *Inside the minds of Australia's workplaces*:** A groundbreaking mental health white paper, offering fresh insights and contributing meaningfully to the ongoing conversation in this complex area.
- **Piloting new approaches** to managing claims, including the use of specialist medical support within the claims process, and engaging unique skills such as mediation to support the management of psychological claims.
- **Investing in injury prevention** through onsite WHS assessments utilising **wearable technology** for customers, **funding pilots for pre-claim workplace facilitated discussions** promoting early conversations and intervention, and **investing in technology** to address high risk areas such as musculoskeletal injuries.
- **Strong investment in AI and automation for claims management**, aiming to reduce administrative burden, enhance decision-making, and deliver more human-focused customer outcomes.

We've also continued to evolve how we educate and connect with the industry. Through enhanced videos, new podcasts, and additions to our **EMlearning program**, we are supporting to build a stronger, more informed workforce. The education and training component of our Program remains committed to helping improve confidence and capability across the industry.

We are especially **proud of the new partnerships** formed this year, such as SA Unions, Business NSW, and Cancer Council. These relationships are already contributing to shared innovation and new ways of working. We've also continued to **deepen our valued existing partnerships** with partners such as MATES in Construction, Steering Healthy Minds, ACTU and AWU, and have strengthened collaboration through the continuation of our Provider Innovation Network, reinforcing the power of aligned, collective action.

None of this progress would be possible without the **support and dedication of many**. I want to extend my heartfelt thanks to our internal teams, external partners, and all stakeholders who have contributed to our success this year.

To the Mutual Benefits team - thank you for your passion, hard work, and achievements. You continue to inspire with your commitment to our purpose. And to our **Board of Directors**, thank you for your ongoing support and guidance.

Together, we've made strong progress in FY25, and together, we will continue to build a safer, healthier, and more resilient future for all.



Simone Witschge

With gratitude,

Simone Witschge
General Manager,
Mutual Benefits



Scan the QR code
to view our
Introduction video.

Program highlights

In FY25, the Mutual Benefits Program committed **\$24.6 million** into initiatives that are designed to make a positive impact for members, customers and communities.

Through our Strategic Objectives, FY25 marked a year of significant investment to drive meaningful outcomes. Our strongest investment areas were in Customer Value, with **\$8.1 million**, and Injury Management with **\$5.8 million**.

By industry, 28% of our industry focused investment was directed to support Emergency Services, and 26% on Health & Aged Care, sectors where resilience and care are paramount. These investments supported initiatives such as tailored manual handling videos, an international PTSD Forum, training and education programs/events, wellbeing initiatives, and facilitated workplace discussions.

Aligned with our purpose to help people get their lives back, our highest investment by focus area was in Recovery and Return to Work (RTW), where we dedicated almost **\$5.5 million** in initiatives such as pilots on specialised claims management approaches and expertise, education and training programs, early intervention programs, and new research. We also invested **\$2.7 million** in Mental Health initiatives, and **\$2.4 million** to build capability and confidence across the industry, supporting partnerships focused on education in mental health, psychosocial hazards and supporting young workers, as well as our EMlearning learning management system and award nominated Employer Training Program.

Our investments this year reflect our strong commitment to supporting at-risk industries, workplaces, and workers, while strengthening capability and building long-term resilience across the personal injury industry.

\$24.6M

committed to initiatives in FY25

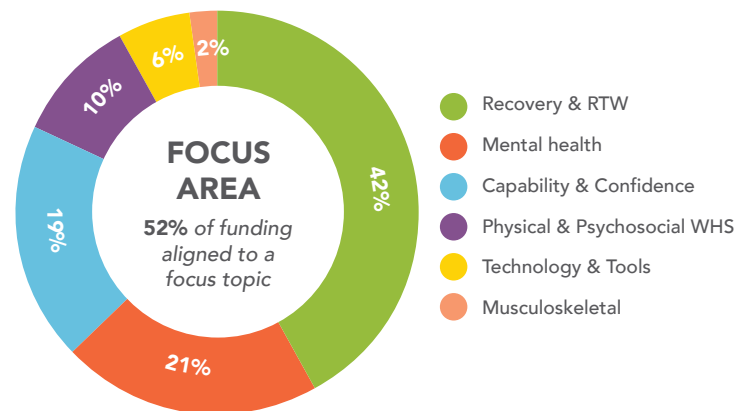
\$144M

invested over the last 10 years

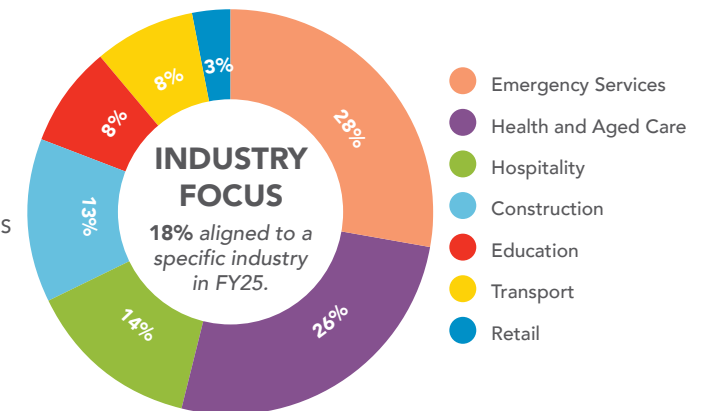
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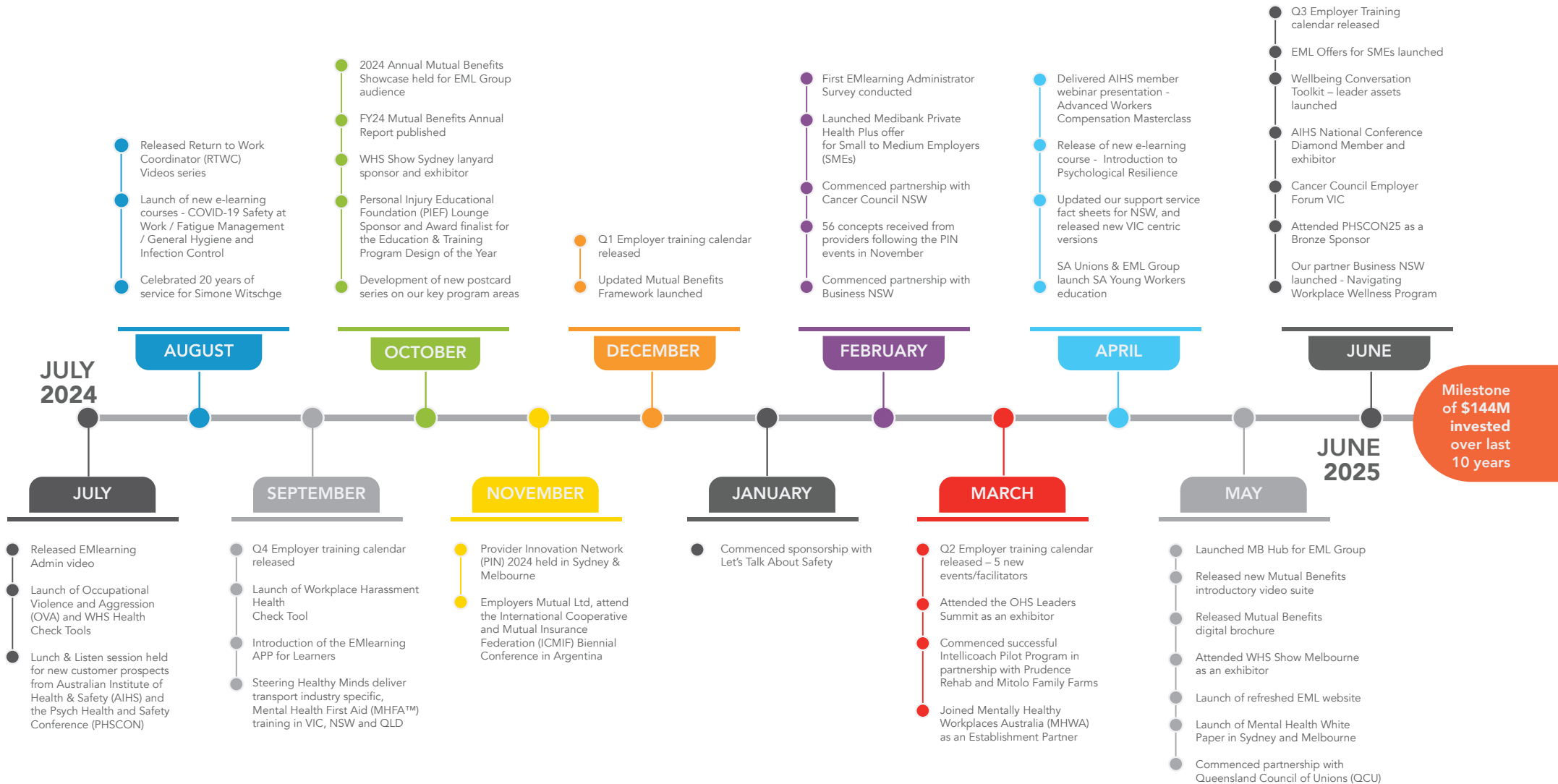
initiatives supported by Mutual Benefits in FY25

FY25 Investment by Focus Area



FY25 Investment by Industry







“EMlearning centralises and enhances workplace safety education, offering EML Group customers a central learning hub for free e-learning courses, downloadable resources, webinars, and in-person training opportunities.”

Carmen Fay, Head of Projects and Products



Scan the QR code to learn more about EMlearning.

Training & Support

Through the Mutual Benefits Program, EML Group customers have complimentary access to EMlearning, a central learning hub for expert-led training and education.

From face-to-face and virtual sessions to self-paced e-learning, EMlearning supports safer workplaces, regulatory compliance and ongoing professional development.

A strong safety culture helps reduce risks, decrease workplace injuries and incidents, and support better return to work outcomes. Education plays a vital role in building this culture, and our EMlearning Learning Management System (LMS) makes it easy for employers to upskill their teams and drive continuous improvement across the organisation.

During FY25, our customers will have received free access to:

45

workplace e-learning courses

80

facilitated training events

38

industry specialists from 19 organisations facilitating Employer Training



Exclusive & free to EML Group customers



National Training



Industry Specialists



Interactive Sessions



Quarterly event releases



Resource Library

• We proudly partner with in-house and industry experts to deliver valuable and relevant training to our customers. •

AccessPsych

AP PSYCHOLOGY & CONSULTING SERVICES

AUSTRALIAN PAYROLL ADVISORY

Black Dog Institute

Cancer Council

FlourishDx

HSE Global
HEALTH | SAFETY | ENVIRONMENT
Make a difference.

ipar

It Pays to Care
An imperative for change and call to action

LET'S TALK ABOUT SAFETY
STOP. SPEAK UP. SAVE LIVES.
SCHWENKES LAW

LYSANDER

Need A Psych?
Helping answer those difficult questions

pr Pinnacle Rehab

phsa Prestige Health Services Australia

Procare
injury management

pa Psychological Safety Australia

Recovre

WPI
WORKPLACE INTERVENTIONS
empowering people with knowledge

Work Rehab
WORKING WITH YOU

In 2025, our free training and education helped customers save nearly \$1.4 million

Employer Training Program

★★★★★ 4.6

Our Employer Training Program offers an **extensive calendar of national events**, providing complimentary access to expert-led sessions covering injury prevention, injury management, and workers compensation. Designed to support professional development and build safer workplaces, the program continues to grow and evolve.

In FY25 we delivered **80 events** with the support of **38 expert facilitators**, providing specialised training to **1,511 participants**, who rated the program an average of 4.6 / 5 stars. This represented a **savings of \$601,000*** in course costs for employers.

Customers prioritised training on **managing workplace risks**, which accounted for over 60% of all course offerings. **Mental health** sessions also had strong engagement, making up 40% of total event attendance, reflecting the continued interest in enhancing psychological safety and wellbeing at work.

We were proud to feature 'special events' from our community strategic partners, Let's Talk About Safety, which explored the risks of worker complacency, and the Cancer Council, which focused on worker sun safety.

We thank all our in-house experts and external specialists for their valuable contributions and continued partnerships.

Topics	Sessions	Attendees
Health, safety & wellbeing	18	248
Mental health	27	590
Return to work	18	340
Workers compensation	16	333

*Total employer training **savings \$601,000**
(with an average \$398 RRP per session)

Self paced e-learning

★★★★★ 4.7

Customers accessed our suite of **45 engaging and topical e-learning courses** focused on workplace risk and compliance, supporting safer work practices and helping meet health and safety obligations. During the year, we partnered with subject matter experts to develop four new courses and four training videos in workplace health and safety and mental health, further expanding the EMlearning course library. Health and safety remained a clear focus, with 65% of course completions in this area. In FY25, customers completed over **20,000 training courses**, representing an estimated saving of **over \$770,000**** in course costs for employers.

To improve accessibility, we launched the EMlearning App for Learners, enabling users to complete training on their mobile devices anytime, anywhere - even offline.

We also continued to offer course integration with our customers' own learning management systems, allowing for flexible course delivery, seamless updates and performance reporting. These advancements ensure EMlearning continues to support safer workplaces and ongoing professional development across a wide range of industries and roles.

Our most popular courses and training in FY25

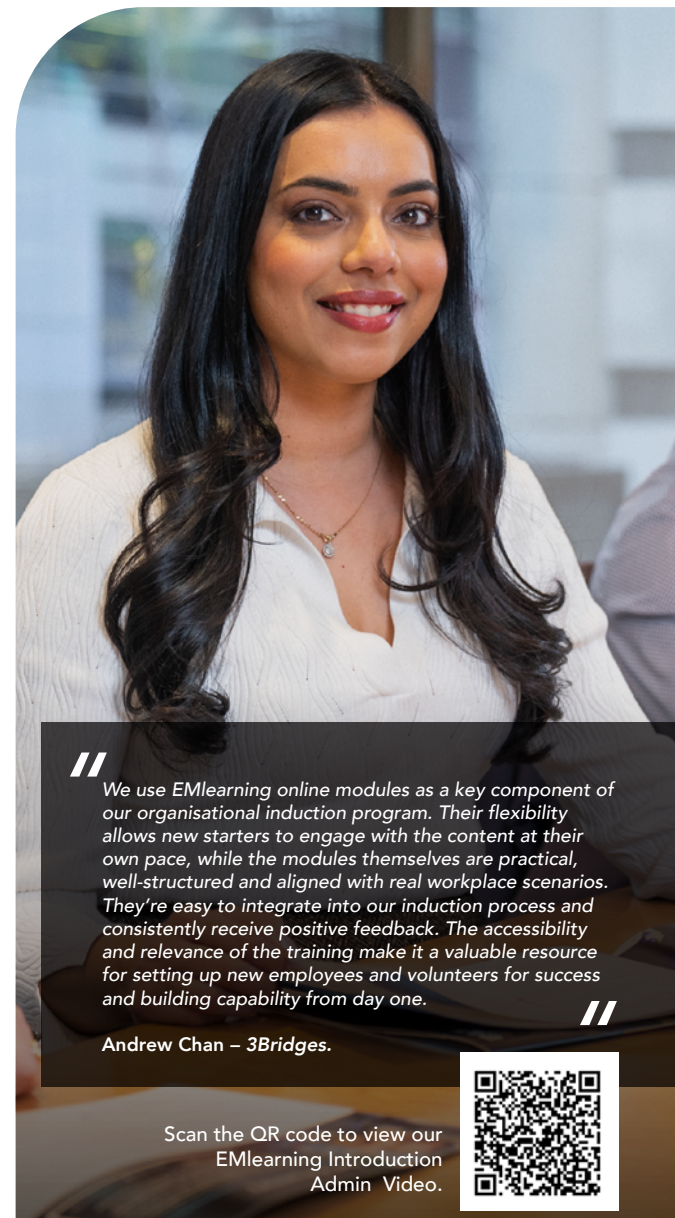
Online Courses

- Bullying and Harassment in the Workplace
- Managing Manual Tasks
- Duty of Care for Workers

Facilitated Training

- Advanced workers compensation masterclass – key barriers and motivators for success during eligibility
- Managing for team wellbeing
- Meeting your workers compensation payment obligations - following legislative changes

**Based on an average cost of \$38.50 RRP per online course.



“ We use EMlearning online modules as a key component of our organisational induction program. Their flexibility allows new starters to engage with the content at their own pace, while the modules themselves are practical, well-structured and aligned with real workplace scenarios. They're easy to integrate into our induction process and consistently receive positive feedback. The accessibility and relevance of the training make it a valuable resource for setting up new employees and volunteers for success and building capability from day one. **”**

Andrew Chan – 3Bridges.

Scan the QR code to view our
EMlearning Introduction
Admin Video.



EML Offers

Through EML Offers, we've secured exclusive deals to help customers save on essential workplace risk-related training, technology, and consulting services. These offers span key areas including psychosocial risk and mental health, manual handling, health, safety and wellbeing, injury management and return to work.

In FY25, EML Group customers accessed tailored services and deals from our industry-leading partner providers, including offers designed specifically to support small to medium enterprises. These partnerships delivered valuable **savings of \$370,000*** across a range of workplace safety and injury management solutions.

Our provider network also contributed their time and expertise by facilitating Employer Training Program events and participating in key industry forums, including the Workplace Health & Safety Show in Melbourne and Sydney.

46

Referrals made

\$370,000*

Total savings for employers

**Difference between standard service fees and the discounted rates accessed by customers through EML Offers.*

Customers saved between
10-25%
on standard pricing



Scan the QR code to learn more about our EML Offers.



Benefit from exclusive discounts

Committed to fostering a psychologically safe workplace, EML Group customer Melbourne Polytechnic achieved significant savings with EML Offers provider Anna Feringa Consulting.

During Safety Month in October 2024, Anna Feringa delivered her impactful "Respect at Work" session offered at a special discounted rate through EML Offers, sparking meaningful conversations across the organisation. Her relatable and practical style resonated with staff, prompting further specialised training for executives and senior leaders on managing psychosocial risks.

This targeted training encouraged the Chief Executive to reflect deeply on their leadership role in promoting psychological safety, an important step towards embedding it within the organisation's culture. By leveraging the combined value of Mutual Benefits and EML Offers, Melbourne Polytechnic strengthened their leadership capability, enhanced workplace wellbeing, and progressed its long-term commitment to a safe, respectful and supportive work environment.

How our providers can support you

Providers				
Longitude6		✓	✓	
Staunch Technology		✓	✓	✓
Sonder	✓		✓	
FlourishDx	✓		✓	
Anna Feringa Consulting	✓		✓	
Pro-Com Consulting			✓	
HSE Global	✓		✓	✓
nth degree				✓
Kineo	✓	✓	✓	✓
	Psychosocial Risk & Mental Health	Manual Handling	Health, Safety & Wellbeing	Injury Management & RTW

Research and Innovation

Investing in operational excellence

The Mutual Benefits Program supports a wide range of projects and pilots designed to improve workplace safety as well as outcomes for injured workers.

Our commitment to creating safer, more supportive workplaces drives ongoing investment in research, innovation and practical solutions to complex challenges in workplace safety and injury management.

By collaborating with leading experts, we deliver initiatives that refine internal processes, address emerging risks, deliver measurable improvements for our customers, and strive for continuous improvement across the personal injury industry.

EML Group customers benefit from the insights, tools and lessons gained through our pilot programs and research-driven projects, helping them to stay informed, supported and ahead of the curve.



Inside the minds of Australia's workplaces: A groundbreaking mental health white paper

Mental health conditions are now one of the fastest-growing areas of workers compensation and personal injury claims. With awareness of psychological risks increasing, there is a critical need for action across workplaces, communities, and systems.

Funded by the Mutual Benefits Program, EML commissioned research from Monash University's Healthy Working Lives Research Group. Drawing on four major national datasets, the research explores the experiences of Australian workers, including those with compensation and mental health-related claims.

More than insight, the findings offer a clear call to action. The report highlights urgent trends, emerging risk factors, and opportunities to reshape how we respond to psychological injury in the workplace and help people get their lives back.

EML proudly hosted launch events in Sydney and Melbourne to unveil the white paper, reinforcing our leadership and commitment to mental health innovation, prevention and recovery. Attendees left with practical strategies and renewed motivation to support mentally healthy and resilient workplaces.

"Mental health is no longer just a wellbeing conversation, it's a business imperative. We are at a critical turning point, and the data shows that with the right approach, we can build safer, more resilient workplaces that benefit individuals, organisations, and the broader community."

Don Ferguson, CEO of EML Management

Key findings



4 million Australian workers (≈30%) reported a mental health condition lasting more than six months in 2022. Only 0.33% of these workers had an accepted mental injury claim – highlighting just the tip of the iceberg.



The median time lost for mental health claims is 34+ weeks – over four times longer than for physical injuries.



Women have an 88% higher rate of mental health claims per 10,000 FTE males.



Younger workers (15–24) are most affected: more than 40% report mental health conditions; 20% report high/very high distress.



Workers aged under 25 are nearly 2.5 times more likely to report a mental health condition than those over 65.



Healthcare, education, and public safety sectors account for 62% of all mental health claims.



1 in 10 workers with a physical injury claim also report severe psychological distress, often delaying recovery and increasing compensation costs.

Scan the QR code to view the White Paper



Provider Innovation Network (PIN)

Launched in July 2023, the PIN initiative provides a valuable platform to collaborate with EML's extensive provider network. The initiative fosters shared insights, expertise and innovation to address scheme-wide challenges, identify opportunities across the EML Group portfolio, to help build a pipeline of impactful research, projects, and solutions.

Now in its second year, the Mutual Benefits team hosted two PIN sessions in Sydney and Melbourne in 2024, welcoming **91 providers** from across allied health, medical, technology, research, return to work and training sectors. These sessions resulted in 56 concept submissions for consideration.

We are pleased to share that to date, eight initiatives have been approved and are now underway, with a combined value of over **\$790,000**. In addition, three further projects are currently in final scoping.

The PIN Program continues to drive collaboration, strengthen partnerships, and support innovation that benefits injured workers, employers, and the broader industry.

91

Providers who attended PIN sessions

56

Applications received

10

Specific to mental health

35

Specific to injury prevention

17

Across all Jurisdictions

PIN project topic areas for 2025

- Tailored training and resources for Construction and Education industries
- Motion sensing technology for forklift safety
- Sleep health and impact on recovery from orthopaedic injury
- Guided peer conversations in mitigating impact of staff exposure to traumatic events
- Musculoskeletal risk reduction in ageing workforce



Intellicoach pilot demonstrates the power of combining behavioural coaching with wearable technology

We are thrilled to share the success of the Intellicoach Pilot Program, delivered in partnership with Prudence Rehab and Mitolo Family Farms. With funding and project management support from Mutual Benefits and powered by Modjou's wearable belt technology, this pilot significantly reduced high-risk bending and twisting, helping prevent workplace injuries through real-time behavioural coaching.

This tech-enabled initiative was piloted with Mitolo Family Farms (SA), an EML Group customer, aiming to improve WHS outcomes and reduce claims. Results reported by Mitolo were impressive: body stressing claims dropped by **50%**, income support needs reduced, and overall claim costs fell by over **50%**, saving an estimated **\$300,000*** in premium impact compared to the previous year. These outcomes halted a multi-year rise in premiums for Mitolo despite operational growth.

The pilot demonstrated a proactive shift in safety management, embedding behavioural coaching into daily practice and showcasing the scalable value of wearable technology.

Encouraged by success, Mitolo are now exploring broader technology adoption, (including for vehicle and machinery safety,

//

The wearable technology and haptic coaching were game changers. Staff engagement was fantastic, and feedback overwhelmingly positive. It changed the way we work.

//

Mitolo's Group WHS Manager

and driver behaviour analytics to enhance fleet performance).

The pilot also gained international attention, featuring in a Safetytech Accelerator Insight Series – [Reshaping Risk: An Insurer's Path to Injury Prevention](#).

By supporting smart safety innovations, the Mutual Benefits Program continues to drive meaningful improvements in workplace safety, recovery, and operational efficiency for our customers.

*Source: Premium savings reported by Mitolo Family Farms.

Scan the QR code to view the interview with Mitolo Family Farms.



Equipping leaders to support wellbeing at work

Healthy workplaces start with healthy people. Thriving teams are built through prevention, early support, and recovery strategies that create safe, supportive environments where individuals can do their best work.

As part of our Employer Training Program, Work Rehab, has been delivering the Wellbeing Conversation Toolkit workshop. This session equips leaders with the knowledge, confidence and practical tools to identify psychological risks and hold meaningful wellbeing conversations with their teams.

To further support leaders, we also launched Wellbeing Literacy Bites, a series of short, practical guides designed to help foster mentally healthy and engaged workplaces.

To build on the program, we're extending the project in FY26 to include employer-specific pilots, where two EML Group customers will trial the tailored application of the toolkit within their own workplace settings.



Innovative injury management: inside the PHIO-Adecco pilot success

The Recovre PHIO pilot aligned closely with the Mutual Benefits Program's commitment to injury prevention, particularly in managing musculoskeletal injuries where early intervention can significantly reduce impact. The pilot tested whether PHIO's UK success could be replicated in the Australian workers compensation setting by improving access to early care and preventing injury escalation.

EML partnered with Adecco, chosen for their mature injury management systems and strong safety culture. PHIO was integrated into Adecco's triage service, Priority Health Care Solutions, over a 12-month period.

From October 2024 to June 2025, 58 workers accessed PHIO (10.5% utilisation), with 36 continuing into PHIO Engage - a self-managed physio function accessible via an App. Notably 18 cases that would have likely progressed to be workers compensation claims, resolved with no need to make a claim, suggesting a **savings of over \$360,000***.

Adecco will retain access for the remainder of the license period, and Mutual Benefits is exploring further partnership opportunities.

**Source: Internal monitoring by Adecco*

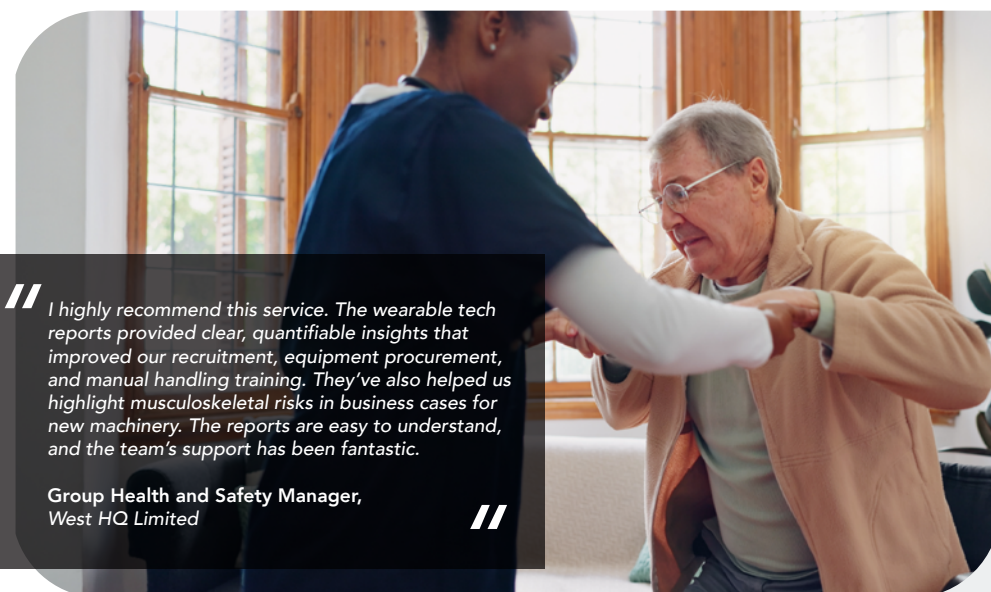
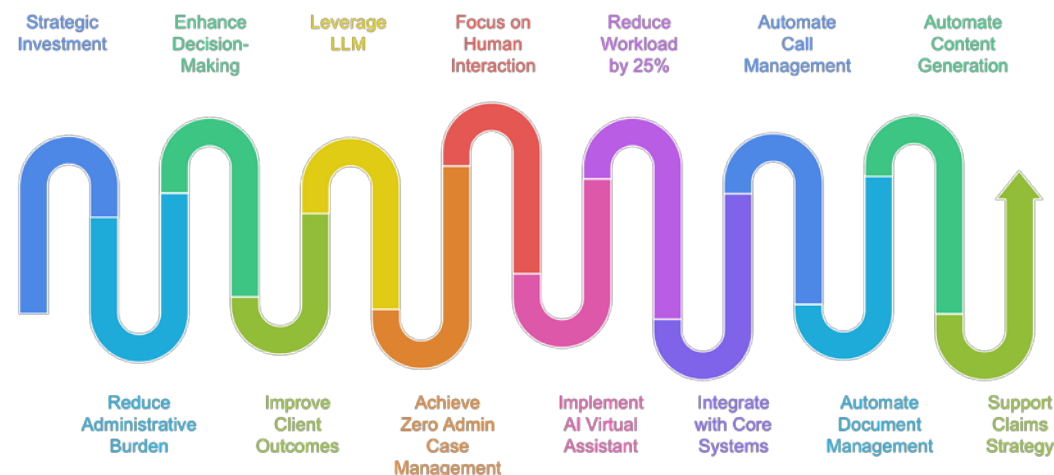
Transforming claims management with AI

The Mutual Benefits Program is supporting a strategic investment in Artificial Intelligence (AI) and automation to transform claims management. This initiative aims to reduce administrative burden, improve decision-making and enhance customer outcomes by enabling more human-focused interactions. Central to the program is a secure, in-house hosted Large Language Model (LLM) that can analyse claims data, policies, and documentation.

The long-term goal is to achieve 'Zero Admin Case Management' within three years, where administrative tasks are handled entirely by AI virtual assistants. This includes automated documentation, decision support, and strategic guidance, allowing case managers to focus on meaningful engagement with injured workers, employers and stakeholders. The program targets a 25% reduction in administrative workload.

Early outcomes include AI-driven call transcription, document summarisation, content generation, and claims strategy support. These tools are already improving efficiency and consistency across the business and will continue to evolve as part of EML's commitment to innovation and operational excellence.

AI Program Implementation in Claims Management



" I highly recommend this service. The wearable tech reports provided clear, quantifiable insights that improved our recruitment, equipment procurement, and manual handling training. They've also helped us highlight musculoskeletal risks in business cases for new machinery. The reports are easy to understand, and the team's support has been fantastic.

Group Health and Safety Manager,
West HQ Limited

"

Smarter manual handling risk assessments

Manual handling remains the leading cause of workplace injuries in Australia, accounting for 24% of reported incidents. Despite growing awareness, injury rates have not improved since 2017–18, and chronic joint and muscle conditions have increased by 4%.*

To help address this, the Mutual Benefits Program has invested in Wearable Technology Workplace Risk Assessments, designed to support smarter, data-driven risk management. Traditional assessments often rely on observation alone, which can overlook critical biomechanical hazards.

Trained internal WHS consultants provide free onsite assessments for eligible NSW EML Group, HII and Trinity customers. Using Bluetooth-enabled wearable sensors, they capture detailed movement data, providing objective risk scores and tailored mitigation strategies. This service has proven particularly valuable in high-risk industries like hospitality, aged care, manufacturing, and education.

The insights obtained help employers to identify high-risk tasks, enhance training, refine job descriptions, and inform return to work planning. The result: fewer injuries, faster recoveries, and safer, healthier workplaces – ultimately preventing injuries and improving recovery outcomes.

*Australian Work Health and Safety (WHS) Strategy 2023–2033 Safe Work Australia



Workplace facilitated discussions: a proactive approach to conflict resolution

IfNSW partnered with NSW Health to co-design and implement a proactive program aimed at preventing psychological injury claims arising from workplace conflict. The **Workplace Facilitated Discussion** is a research-based, best practice intervention designed to resolve interpersonal issues early, before a workers compensation claim is lodged. The initiative was piloted across several Local Health Districts and delivered strong outcomes.

Through the use of Pre-claim Facilitated Discussions, the program successfully supported early resolution, with more than **98%** of participants remaining at work and not needing to lodge a workers compensation claim. As all involved cases were potential psychological claims in nature, NSW Health achieved a predictive **savings of \$10.9 million*** across the pilot and phase two rollout.

The program also revealed key opportunities for improvement, including the need to enhance people leader capability through soft skills and performance management training. It further highlighted that avoiding difficult conversations can escalate issues, reinforcing the importance of leadership coaching and early intervention.

**Source: Internal monitoring by NSW Health*

Early intervention driving faster recovery and stronger employer partnerships

A pilot team of Early Intervention Managers (EIMs) was funded to trial the delivery of specialised, person-centred support for workers with psychological injuries across the NSW Specialised Insurance Group portfolio, focusing on early engagement to enable sustainable return to work or return-to-community outcomes.

By maintaining low caseloads and meeting with workers and employers within 10 days of claim lodgement, EIMs can build trust, clarify processes, and set collaborative recovery goals. This proactive, face-to-face model addresses the increasing volume and complexity of psychological claims, which place significant pressure on employers and the workers compensation system.

Within 14 days, EIMs coordinate case conferences with treating doctors to align diagnosis, treatment, and return to work plans, ensuring barriers are addressed early.

Initial results of the pilot are promising, with **60%** of workers achieving a positive work status change within five weeks (benchmark: **44%**), and average return to work time halved to **50 days**. Employers are benefiting from shorter claim durations, stronger partnerships, and more opportunities for earlier return to work.



Advancing a biopsychosocial approach to claims management

EML is a leading provider of workers compensation and personal injury solutions, dedicated to helping injured workers recover and return to work or community. Leveraging our scale, expertise, and deep claims knowledge, EML developed the Biopsychosocial (BPS) Claim Profiling Tool to identify risks that may delay recovery. Mutual Benefits funded the independent validation of the tool by the Institute of Safety, Compensation and Recovery Research (ISCRR). Aligning with best practice BPS research, the tool is now embedded into the Federal Self Insurance claims model with automated workflows, strengthening early intervention and recovery outcomes.

The tool produces a profiling score that informs case managers of the level of support required and triggers targeted activities addressing biological, psychological, social, and occupational factors. It profiles claims throughout their lifecycle, ensuring timely, tailored interventions are identified. This proactive, holistic approach benefits workers, employers, and schemes, while supporting case managers with clear guidance, ultimately driving better recovery and in return to work outcomes, and most importantly, helping workers get their lives back.



Judgemental podcast: helping workplaces manage psychosocial risk

Mutual Benefits were proud to support EML's sponsorship of Judgemental: A psychologist and a lawyer walk into a bar, a podcast exploring psychosocial risks in workplaces. Hosted by psychologist Kate Connors and lawyer Greg Smith, the series blends legal expertise with psychological insight to help organisations manage psychosocial hazards effectively.

Series 1 launched with five episodes, achieving more than **2,800 downloads**. Each episode explored real-world challenges such as stress, bullying, and psychological injury, unpacking how well-intentioned but standard approaches can sometimes cause more harm than good. Kate and Greg discuss legal frameworks, case law, and academic research, alongside practical strategies to reduce psychological harm and foster safer, healthier work environments.

Designed for WHS professionals, business leaders, HR teams, and anyone committed to psychological safety, Judgemental offers clear, practical advice and thought-provoking discussion. By combining their unique perspectives, Kate and Greg empower leaders to navigate regulation, avoid common pitfalls, and create workplaces where people can truly thrive.

A second series launched in March - June 2025, featuring 10 new episodes that continue to unpack workplace challenges and share strategies for building mentally healthy, supportive environments.

In fact, we're seeing more and more cases being decided where allegations of bullying (in particular), are simply not being substantiated because the courts are saying: a robust conversation is not bullying, an aggressive personality is not bullying.

Greg Smith, Partner, Workplace Relations & Safety, Jackson McDonald

We felt this was a great opportunity to provide employers with an accessible and entertaining way to engage with best practice psychosocial risk management principles.

Kate Connors, Executive Coach, Psychologist, Chief Mental Health Advisor, Elemental Coaching and Psychology

Scan the QR code to listen to the Podcast series



Driving faster return to work through multidisciplinary clinical support

The pilot of the Medical team within the Specialised Insurance Group (SIG), is an in-house multidisciplinary clinical unit consisting of two general practitioners, a physiotherapist, a clinical psychologist, and an occupational physician. Embedded within the business, the team supports case managers by reviewing claims, providing clinical advice, participating in case conferences, and conducting peer discussions with medical and treatment providers.

Established to address rising 'no capacity' on medical certificates, as well as delayed capacity upgrades and return to work, the Medical team offers timely, evidence-based guidance that reduces reliance on external investigations. This approach supports quicker recovery and better claim outcomes amid rapid business growth and an expanding case management workforce.

The Medical team reviews 15% of active claims monthly within the Specialised Insurance Group. Over **50%** of these claims show measurable improvements in recovery progress, capacity upgrades, or cost efficiency. They achieve around **30 capacity** upgrades per month and have contributed to a greater than **10% reduction** in medical spend*. The pilot is supporting to achieve earlier return to work, fewer weekly payments made, shorter claim durations for customers, and quicker recovery for workers.

**Source: Internal performance monitoring from SIG*

Redefining recovery through career counselling

EML Victoria piloted a Career Counsellor to deliver an innovative, human-centred program that supported injured workers exiting the Victorian workers compensation scheme. Prompted by 2024 legislative changes, the program provided structured support to workers exiting the scheme, combining one-on-one coaching with a curated library of self-guided learning modules. This flexible model empowered workers at different stages of readiness to plan their next career steps with confidence.

During the one year funded pilot, eight participants secured new employment, while 14 remained actively engaged in coaching, reporting greater confidence, clearer goals, and emotional resilience. The program also strengthened collaboration between rehabilitation providers, employers, and specialists, creating wrap-around support for the worker in terms of immediate job-seeking and long-term employability.

Following the success of the pilot, the role has transitioned into normal claims operations. Career Counselling has set a new benchmark in injury recovery and vocational transition in Victoria, delivering measurable results while restoring hope, identity, and independence to some of the most vulnerable members of the community.





Early intervention, better recovery: the Recovery Pathways approach

In July 2024, our NSW Nominal Insurer (NI) business launched the Recovery Pathways Program pilot – an innovative solution designed to address the rising incidence and expense of challenging psychological injury claims.

The pilot recruited a team of specialists trained in mediation and conflict resolution to provide additional support in the first crucial weeks of the claim being lodged. Today, our team of Recovery Pathways Specialists are making a positive difference in workplaces across NSW by helping workers access treatment and supporting conflict resolution with all stakeholders.

By focusing on understanding and resolving the interpersonal conflicts that impede a successful return to work outcome, the team are delivering some outstanding results. Workers are accessing treatment, upgrading in capacity, and returning to work significantly earlier.

Employers are seeing the value of the service and are now proactively requesting the support of Recovery Pathways on their claims.

The pilot's success underscores the importance of conflict resolution in overcoming return to work barriers for psychological injury claims.

PTSD at Work: Global Perspectives Forum

In June 2025, EML and Phoenix Australia co-hosted the PTSD at Work: Global Perspectives international symposium in Sydney, bringing together over 170 professionals from emergency services, healthcare, government, and mental health sectors to advance the conversation on psychological injury in frontline work.

The program featured three leading international experts – Professor Nick Carleton (Canada), Dr Patricia Watson (USA), and Professor Neil Greenberg (UK) – who shared cutting-edge research, clinical innovations, and organisational strategies for preventing and responding to Post-Traumatic Stress Disorder (PTSD). Australian presenters added local depth with sessions on resilience, moral injury, vicarious trauma, suicide prevention, and evidence-based care. A powerful lived-experience panel gave voice to the personal realities of trauma.

Designed to foster collaboration across systems and borders, the symposium reinforced that psychological safety is a shared responsibility. By connecting global insights with local practice, it set a strong platform for advancing early intervention, effective treatment, and supportive workplace cultures.



// The Recovery Pathways Program demonstrates the outstanding results we can achieve when we work in genuine collaboration with the worker, employer, and treatment providers. Our team of experts in the Recovery Pathways Program are successfully navigating the complexity of resolving interpersonal conflict to help workers to return to work and get their lives back. This is a unique approach to claims management in the NSW Scheme. The early results, along with the positive feedback we've received indicates that we're on the right track. //

Katie Giddins, General Manager, NI Corporate

217

facilitated
workplace
discussions
(FWD)

770

medical case
conferences

Workers access
treatment 31 days
earlier when
supported by a
**Recovery Pathways
Specialist**

At 13 weeks,
>30% more
workers are back at
work when a
facilitated workplace
discussion has
occurred

Scan the QR code to
view an introduction
to this pilot



Supporting safe and happy workplaces for PALM workers

EML supported PeopleIN in delivering two initiatives to strengthen outcomes for workers employed under the Pacific Australia Labour Mobility (PALM) scheme. Each year, PeopleIN brings thousands of workers into Australia, making culturally and linguistically appropriate induction and training critical to their health, safety, and long-term success.

The first initiative funded the development of tailored e-learning courses covering WHS and mental health topics, including conflict resolution, wellbeing, leadership awareness, and bullying and harassment. Content can be delivered in multiple languages, ensuring accessibility and supporting both PALM workers and their host employers.

**Source: Internal monitoring by PeopleIN*

The second initiative supported the creation of a Job Dictionary resource, outlining the physical, cognitive, and psychosocial demands of key roles. This tool enhances role matching, reduces injury risk, and improves communication between employers, recruiters, and insurers, supporting safer workplaces and more effective return to work planning.

Early outcomes show **1,902 users completing 2,883 learning hours**, with strong engagement and satisfaction. An improved reporting culture saw a **12% rise** in early reporting of injuries, with education, inductions, and alternate duties delivering a projected **savings of \$1 million*** in claims costs, with return to work rates exceeding benchmarks at **86% across all states**.



Embedding psychosocial risk management across the business

Bolton Clarke engaged AP Consulting & Psychology to conduct a comprehensive workplace psychosocial risk review to assist with understanding the business' level of maturity in relation to psychological health and safety. This involved a comprehensive document review, gap analysis, and focus groups.

Concurrently, AP Consulting & Psychology held workshops focused on leading a psychologically safe and healthy workplace, to ensure key people leaders were equipped with the skills and strategies to support their teams and drive positive culture, leadership, and psychological safety.

Bolton Clarke received a draft model for managing Psychosocial Risks which was internally adapted to the Bolton Clarke branding.

This has been well accepted by frontline workers and managers who like the simplicity, proactivity and the ability to apply this model to all psychosocial hazards.

RecoveryMate: supporting injured workers

In October 2023, EML Group launched RecoveryMate, a secure mobile app designed to empower Injured Workers by providing easy access to their recovery information. The app integrates with claims systems, allowing users to view payments, appointments, and submit forms directly, reducing reliance on case managers for updates.

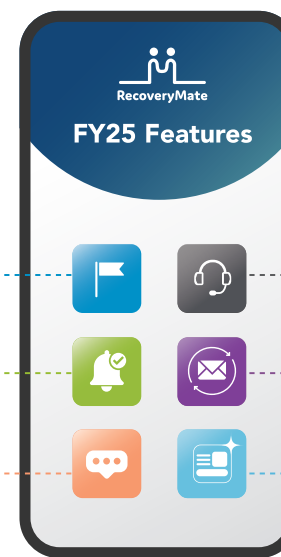
During FY25, 4,338 workers registered, and **5,909 forms** were submitted. Over **80,000 documents** have been uploaded since launch.

Throughout FY25, RecoveryMate introduced features enhancing user experience and operational efficiency. These include integrated user flags visible to case managers for faster action, in-app technical support for quicker issue resolution, proactive release notifications, and automated forwarding of medical certificates to employers. Enhanced feedback prompts and user interface improvements have further streamlined app usability. RecoveryMate continues to improve the recovery experience and deliver strong results for Injured Workers.

Integrated flags for
Case Managers

Notifications of
upcoming releases

Prompts to
enhance feedback



In-app technical
support

Medical certificates
forwarded to employers

Interface improvements
for better usability

Animating safety: preventing injuries through awareness

Funding was provided to assist Serco in engaging a third-party animator to produce an online and mobile ready training and awareness package aimed at reducing the risks associated with manual handling, slip, trips and falls. Musculoskeletal injuries from manual handling, and slip, trips and falls account for some of the most prevalent injuries in the Victorian Scheme.

The awareness animations focused on:

- Improving hazard awareness and risk assessment
- Increasing situational awareness
- Reducing manual handling, slip, trip and fall injuries, and
- Breaking down barriers for those whom English is not their first language

Seven succinct and engaging 60-second awareness animations were created and launched, accessible across the Serco intranet, on-site digital display screens, and employee mobile devices. These were also promoted across the business during SafeWork month in October 2024.





Scan the QR code
to view our Tools
Intro video



Tools

The EML Group is dedicated to providing our customers with essential tools to effectively manage and monitor workplace health and safety. Our Mutual Benefits Program offers EML Group customers complimentary access to innovative online platforms such as EMlearning, EMsafe, EMhealth, and a range of Health Check Tools. These resources focus on high-priority or at-risk areas to support safer work environments.

Workplace risk and wellbeing tools

Creating safer, healthier workplaces begins with identifying key risks and understanding how to address them through education, tools, and guidance. To support this, we offer a range of self-assessment tools developed by industry experts, helping health and safety leaders tackle critical areas such as **Occupational Violence and Aggression (OVA)** and **Workplace Health and Safety (WHS)**.

This year, we expanded our health check offerings to include a **Workplace Harassment** tool, designed to help leaders evaluate risks related to bullying and sexual harassment.

Available at no cost to EML Group customers, these assessments generate detailed reports identifying potential gaps and opportunity areas. The reports also provide direct links to our free resources and tools, empowering workplaces to take proactive steps towards reducing risks and fostering safer, more supportive environments for all employees.



Harassment
Health Check

Employer videos

Managing workers' insurance and personal injury claims can be complex, so we have developed educational videos to clarify the Return to Work Coordinator's role in implementing Return to Work Plans and supporting recovery. These accessible, bite-sized animated videos are available free online via EMlearning, covering key topics like suitable duties and overcoming return to work barriers.

EMsafe/EMhealth

Available free to EML Group customers, EMsafe simplifies workplace health and safety management, while EMhealth provides tools and templates to support wellbeing programs. Launching in Q3 2025, a new platform RiskMaster, will replace EMsafe and EMhealth, delivering a refreshed, modern dashboard with improved usability, stronger functionality, and capacity for ongoing enhancements.

A Healthier Edge for SMEs

In partnership with Medibank, EML secured SME customers (with fewer than 1,000 employees) access to a 7% discount on private health cover for their employees through Medibank Corporate Health Cover. This exclusive benefit supports our customers in enhancing their employee value proposition, strengthen organisational appeal, and bolstering their reputations as employers of choice. The core discount was complemented by seasonal promotions throughout the year, delivering ongoing value and engagement.

Partnerships

From policy to practice: tools helping unions influence safer workplaces

EML has partnered with It Pays to Care (IPTC) to co-design a suite of evidence-based materials with unions to help officials influence employer practices that improve workplace safety and return to work (RTW) outcomes. Grounded in the IPTC policy and evidence base, these resources equip union representatives with practical tools, language, and confidence to address psychosocial risks, advocate for injured workers, and engage constructively with employers.

Unions are uniquely placed to influence employer actions, both before and after injury, through direct RTW interventions and enterprise negotiations. The tailored materials ensure messages resonate with real-world experiences, targeting audiences such as senior managers, RTW coordinators, and WHS representatives.

Initially focusing on key unions in education, retail, and transport, the initiative strengthens union capacity to foster earlier, more sustainable RTW outcomes and safer workplaces. A podcast series, launching September 2025, will further build awareness, reinforcing IPTC's evidence-based approach and its value to EML customers.



Supporting SMEs to navigate workplace wellness

At EML, we're proud to partner with organisations that share our commitment to improving workplace safety and injury prevention. We understand that navigating mental health and safety legislation can be challenging, especially for small and medium employers (SMEs).

Through the Mutual Benefits Program, EML is funding a three-year initiative with Business NSW to deliver the [Navigating Workplace Wellness Program](#). This program provides clear guidance, practical tools, and expert insights to help SMEs manage WHS and psychosocial hazards, as well as workplace bullying and mental health conditions such as anxiety, and depression.

In its first year, the focus is on preventing bullying by offering a resource-rich public website, six WHS fundamentals guides, three in-depth guides on workplace bullying, and webinars with industry experts. Whether employers are new to these responsibilities or refining existing practices, the program offers ongoing support to help build safer, stronger, and more resilient workplaces.

Scan the QR code to view our Partnerships video





Building stronger foundations for mental health: EML & MATES in Construction

EML's partnership with MATES in Construction continues to create real impact across the NSW construction sector, with a shared focus on mental health and suicide prevention.

In the first half of 2025, our two funded Field Officers delivered 75 training sessions to 1,475 workers, building on 2024's strong results, when over 6,300 workers were trained.

EML has also helped raise MATES' visibility through industry events, including hosting them at the Workplace Health & Safety Show (where MATES presented to more than 5,100 attendees) and as a Gold Sponsor at their 2025 Annual Charity Lunch.

With coordinated marketing campaigns, newsletters, and cross-promotion across digital and industry channels, nearly half of MATES-trained organisations are EML customers in NSW. Together, EML and MATES are strengthening awareness, training, and support for better mental health outcomes in construction.

Strengthening workplace rights for young Victorians

In partnership with the Victorian Trades Hall Council, EML has proudly supported the Young Workers Centre (YWC) since 2016. YWC plays a vital role in protecting and empowering Victorians under 30 by providing free legal advice, representation, and education on workplace rights.

In 2025, YWC delivered 211 training sessions to secondary school students, 113 sessions to apprentices, and hosted 37 school tours of Trades Hall, helping young people build knowledge and confidence to navigate their working lives. YWC also assists young workers with personalised support through work issues involving unfair dismissal, bullying and harassment, and wage entitlements.

By supporting YWC, EML continues its commitment to empowering the next generation of workers and fostering positive workplace experiences across Victoria.

//

The Young Workers Centre supported me through my wage theft claim, from negotiations to court. Their help made me feel heard and empowered, and I'm grateful for everything I've learned about my rights through the process.

//



Steering Healthy Minds: building resilience on the road

Steering Healthy Minds (SHM) is a collaborative initiative aimed at improving mental health outcomes in the transport industry. Through Mental Health First Aid (MHFA) training and the development of a peer support network, SHM empowers workplaces to support frontline workers. EML's transport customers benefit directly from free MHFA training, with 868 Australian Transport workers trained to date and an average satisfaction rating of 4.8/5. SHM has continued to strengthen its partnership with EML by supporting at major industry conferences and expos. These activities have helped raise awareness of SHM's mental health training and resources, ensuring greater visibility and uptake across the transport sector. Upcoming work includes finalising consultancy outputs and expanding the peer network following an employer deep dive in August 2025.



SA Young Workers: protecting the next generation

Workplace injuries among young South Australians are rising at an alarming rate with claims for those under 18 nearly doubling in five years. In partnership with EML, SA Unions launched SA Young Workers, a free support service dedicated to helping young workers across South Australia, empowering them with the knowledge and support they need to stay safe at work.

To tackle this crisis, SA Young Workers has been created to deliver education workshops, partners with schools, TAFEs and youth organisations, and provide resources to ensure no young worker feels they must accept unsafe conditions.

Together, SA Unions and EML are committed to helping protect the next generation while reducing preventable injuries, raising awareness, and ensuring every young worker goes home safe and healthy.



Mind Your Head: driving change together

EML is proud to partner with the Australian Council of Trade Unions (ACTU) to support the Mind Your Head program, a vital initiative focused on improving mental health in workplaces across Australia. Mind Your Head addresses the growing need for proactive mental health support by providing workers, employers, and unions with the tools and resources to identify and manage psychosocial hazards in the workplace and prevent mental health injuries before they occur. With EML's support, Mind Your Head continues to expand its reach, offering education and training to empower workplaces with proactive strategies to reduce psychological risks. This collaboration represents an important step towards creating mentally healthier, more resilient workplaces across Australia.



"This initiative empowers the next generation to speak up about safety. By partnering with SA Unions, we're helping young workers build confidence to create safer, healthier workplaces."

Jarrad Wegener,
EML SA General Manager

SA UNIONS

Let's Talk About Safety: a mother's mission to end complacency in the workplace

Supporting industry initiatives is central to our commitment to workplace safety, and we were proud to support Let's Talk About Safety in 2025.

Following the tragic loss of their son Christopher in a 2018 workplace accident, Patrizia Cassaniti and her husband Rob founded their advocacy. Patrizia now delivers impactful presentations aimed at driving legislative reform and transforming workplace culture and mindsets.

She also leads the Touched by Christopher Foundation, supporting families who have lost a loved one in a workplace accident.

In 2025, EML customers engaged with Patrizia through special events, contributing to our quarterly employer training, where she delivered her powerful message to end workplace complacency and ensure every worker returns home safely.



Partnering with the Tweed Seagulls to grow women's Rugby League

EML is proud to support the Tweed Seagulls Rugby League Football Club and its dedicated female development program, The Nest. This initiative provides pathways for young women across the Northern Rivers and Gold Coast to pursue their Rugby League aspirations while planning for careers beyond the sport.

With the Seagulls' proud history and EML's Tweed Heads office opening in 2023, the partnership reflects a shared commitment to building strong, resilient communities. Beyond The Nest, EML has supported events and initiatives including the Seagulls' season launch, the Seagulls' Tom Searle Scholarship (for education and training for women) and local fundraising initiatives.

Together, we are strengthening opportunities for women in sport while promoting wellbeing across the region.



Outdoor worker sun safety with Cancer Council NSW

EML is proud to collaborate with Cancer Council in 2025. As Australia's leading cancer charity, Cancer Council is the only organisation working across every aspect of every cancer, from research to prevention and support, nationwide. Through this partnership, EML customers and their employees will have the opportunity to participate in joint projects and events, and access valuable information, training, and resources.

Australia records the highest skin cancer rates globally, with over 95% caused by UV exposure, and our outdoor workers face up to 10 times more risk than indoor workers. The focus of the partnership this year has been on researching outdoor worker sun protection strategies in consultation with EML customers in VIC and NSW, to support the development of a practical resource toolkit (due for release early in 2026) to help employers prevent injury and improve workplace safety.





Australian Council of Trade Unions (ACTU)

Supporting to educate and empower employers and workers to prevent workplace mental health injuries, since 2021.



The Australian Workers Union (AWU)

The EML and AWU partnership delivers monthly Health and Safety Representative training and refreshers. Alongside training, the program provides factsheets, toolkits, and videos to members, strengthening safety awareness and prevention. This collaboration demonstrates shared commitment to safer workplaces and industry-wide wellbeing.



South Australian Business Chambers

The South Australian Business Chamber's Regional Voice initiative is a program designed to understand and address the challenges faced by businesses in regional South Australia. Through comprehensive surveys and reports, the initiative is gathering insights into the economic conditions, opportunities, and obstacles that regional businesses encounter to support identify and drive improvements.



Master Builders SA

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



Mentally Healthy Workplaces Australia (MHWA)

MHWA is a world-first national centre dedicated to transforming workplace mental health and wellbeing. MHWA brings together diverse stakeholders to co-design practical, evidence-based tools and initiatives that foster mentally healthy, safe, and thriving workplaces across Australia.



Queensland Council of Unions (QCU)

QCU have been engaged to support develop a range of Guidelines, Information and Training in the areas of Inclusion, Diversity, and Employment Rights Awareness. These will be freely available for QCU members and EML customers in FY26.



Unions ACT

Through the Injured Worker Service Canberra, EML provided assistance and independent advice to workers, assisting them to navigate the claims process. Supported since 2022.



Victorian Chamber of Commerce and Industry (VCCI)

Delivering solutions to enhance employment sustainability and the workplace health and safety of young workers particularly in regional and rural Victoria. Supported since 2020.



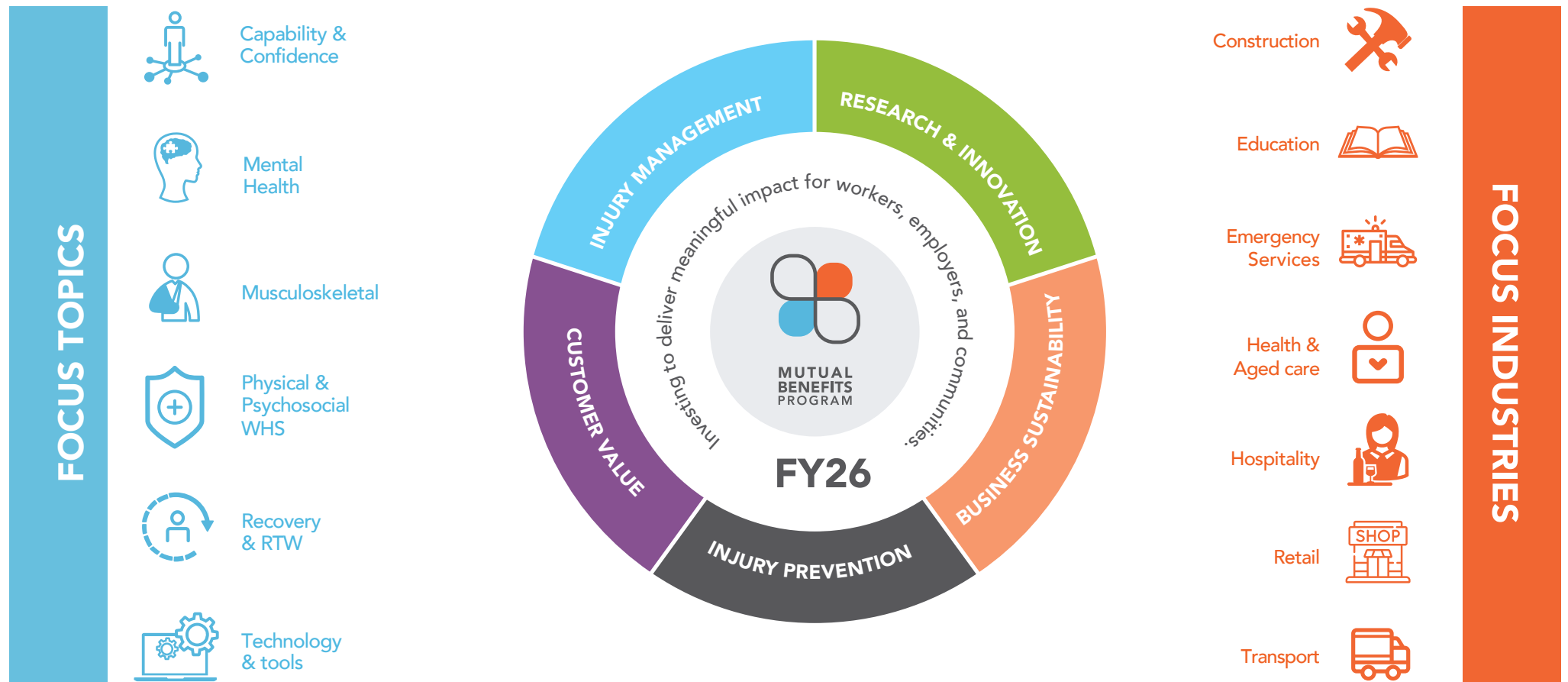
Partnerships

We truly value the strong relationships we've built with industry leaders, community organisations, and subject matter experts. These partnerships have played a vital role in helping us support meaningful programs and projects, and in creating opportunities and solutions for our customers and the communities we serve. Together, we're able to achieve so much more than we could alone, and we appreciate everyone who is part of this journey.



Program strategy FY26

In FY26, our focus will remain on supporting initiatives aligned to our Strategic Objectives of Injury Prevention, Injury Management, Customer Value, Business Sustainability, and Research & Innovation. Through operational, customer and industry insights, we have also identified the priority topics and industries that will be in focus for the Program in FY26.



The Mutual Benefits team



Simone Witschge
Mutual Benefits, General Manager

Program Management

The **Program stream** provides robust governance and strategic oversight, guiding initiatives to ensure investments are aligned with our Program objectives. By working across the business, we focus funding on high-impact products, services, research, and initiatives that deliver meaningful value to our customers and support our commitment to helping people recover and thrive after workplace injury or illness.

Simone Witschge

General Manager, Mutual Benefits

Naomi Worrall

Program Co-Ordinator

Ela Gillot

Team Administrative Assistant

Projects and Products

The **Projects and Products** team leads the development, implementation, and management of central initiatives that drive injury prevention and improve claim outcomes. They oversee market-leading tools, services, projects, and innovations that empower employers to build safer workplaces and support injured workers in their recovery journey.

Carmen Fay

Head of Projects & Products

Stephanie Powell

Project Manager

Avni Sharma

Project Manager

Amber Nolan

Mutual Benefits Product Owner

Libby Macintosh

Project Manager

Brooke Wilson

Project Manager

Kim Spicer

Training Program Manager

Tajinder Singh

Project Manager

Rebekah Di Rico

Product support specialist

Stakeholder Engagement

The **Engagement** team plays a critical role in driving awareness, advocacy, and uptake of our programs, products, and projects. By working closely with internal teams and external stakeholders, they ensure initiatives are valued, understood, and aligned to strategic goals.

Sue Brown

Head of Stakeholder Engagement

Merryn Courtney

Partnership Manager

Willem de Gouw

Marketing and Products Coordinator

Cheilo Leonardo

Design Team Lead

In August 2024, we proudly celebrated Simone Witschge, our incredible Mutual Benefits General Manager, who achieved the inspiring milestone of 20 years of dedicated service with EML.

Since joining as a trainee Case Manager in 2004, Simone has built an inspiring career, working across multiple areas of the business. From leading the HII team through the challenges of COVID-19, to playing a pivotal role in the success of EML's 2022 NI tender, and more recently continuing to shape and evolve Mutual Benefits as General Manager, Simone has been instrumental in EML's growth and success.

Admired for her encyclopaedic knowledge, Simone is known for her professionalism, positivity, and kind, supportive leadership. She empowers her teams to innovate and deliver meaningful outcomes for our customers and communities.

From EML's early days of two offices and fewer than 200 staff, Simone has been a constant, driving change, embracing opportunity, and inspiring those around her. We are privileged to celebrate her remarkable 20-year contribution and extend our gratitude for her support and service.

A year in pictures



Provider Innovation Network - Melbourne, 2024



Workplace health & Safety (WHS) Show, Melbourne 2025



Personal Injury Educational Foundation (PIEF), Perth WA, 2024



WHS Show, Sydney, 2024



Attending PHSCON25



AIHS National Conference 2025



MATES in Construction at WHS Show Sydney 2024



Cancer Council NSW



Pain to Progress Workshop 2025



AIHS National Conference 2025



MB Showcase 2024



Provider Innovation Network - Sydney, 2024



WHS Show Melbourne 2025



OHS Leaders Summit 2025



WHS Show Melbourne 2025

Contacts

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eml.com.au/mutualbenefits

The EML Group is made up of a group of companies owned and operated by a partnership between Employers Mutual Limited ABN 67 000 006 486 and ASWIG Management Pty Limited ABN 52 002 617 012, providing personal injury claims management and administrative services to government and non-government entities across the workers compensation, life insurance and accident industries.

Employers Mutual Limited (ABN 67 000 006 486) is a mutual company owned by its members. The Mutual Benefits Program is governed by our Board of Directors and is accountable to them for all initiatives and activities funded through the program.

This Annual Report presents information about the [Mutual Benefits] Program. All metrics included in this document have undergone rigorous internal verification procedures. Footnotes provide additional context and disclosures as needed.

*While we strive for accuracy, please note that this report is a snapshot of a specific point in time. Information may change, and the report may not reflect the full scope of our operations. For more information, please contact us at **mutualbenefits@eml.com.au**.*

