



## ■ EML NSW in Focus

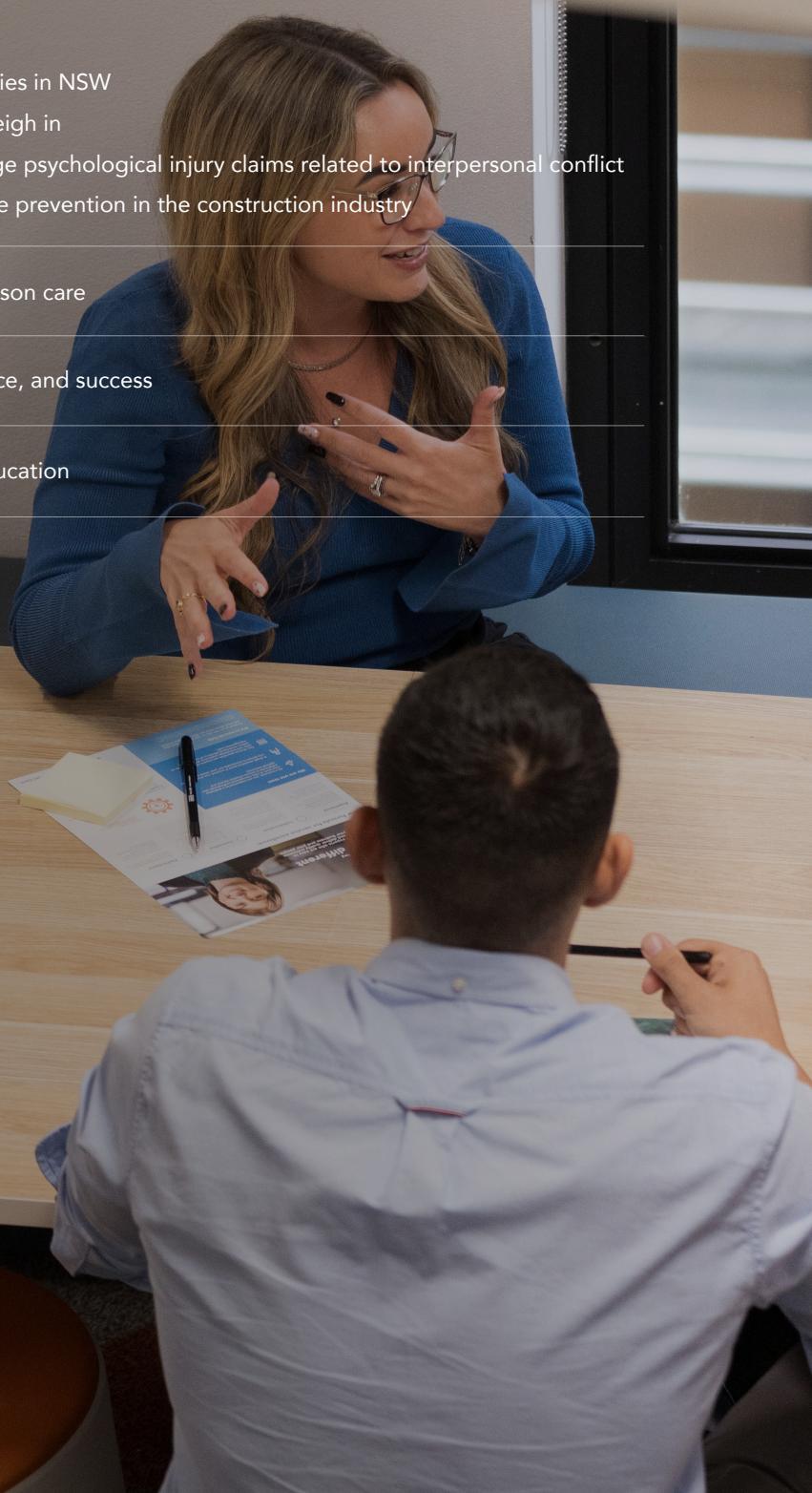
A showcase of the deep **expertise** and commitment to **innovation** that drives our **industry leading performance** in the NSW Nominal Insurer Workers Compensation Scheme.

March 2025

we help people get their lives back

# Table of contents

- 03 ● A message from our General Managers Katie Giddins and Matthew Vickers
- 04 ● Our performance in 2024: the EML difference
- 05 ● Then and now: the evolving NSW market
- 07 ● Innovation in action: making a difference for our customers
- 08 ● Harnessing wearable technology to prevent injuries and accelerate recovery
- 09 ● Mental injuries in focus:
  - \* Preventing and managing psychological injuries in NSW
  - \* Judgemental: a psychologist and a lawyer weigh in
  - \* Recovery Pathways: changing how we manage psychological injury claims related to interpersonal conflict
  - \* The importance of MATES: prioritising suicide prevention in the construction industry
- 13 ● Mobile case management: the power of in-person care
- 15 ● Leadership at EML: fostering growth, excellence, and success
- 16 ● Raising the bar: delivering industry leading education
- 17 ● Helping people get their lives back



# EML Group at a glance



The workers compensation partner of choice for Australian businesses and government agencies **since 1910**.



One of NSW's **longest serving providers** of workers compensation services, consistently leading the market in performance.



**Specialist** in personal injury claims management, nationwide.



**3,500+** experts across Australia.



**\$142M+** invested since 2012 through the Mutual Benefits Program to improve outcomes for employers, injured workers and the communities we support.



**100%** Australian owned and managed.

## EML NSW 2024 highlights



We helped **71,000+** people return to work.



We handled **2,500,000+** phone calls with customers.



**1,400+** dedicated and experienced NSW team members.



**120,000+** employers empowered to build and maintain safer workplaces.



Our Mobile Case Managers achieved **4,600+ capacity upgrades** across **7,000+ visits**.



Workers compensation isn't one of the things we do. It's the **only** thing we do.

# Welcome

**A message from our General Managers  
Katie Giddins and Matthew Vickers**

**Reflecting on 2024, we are proud of what our NSW teams have achieved. In a competitive market, EML NSW Limited (EML) stood out as the only Claims Service Provider (CSP) to meet or exceed every performance target prescribed by the Nominal Insurer, icare\*. This achievement reflects the deep expertise, commitment, and customer-first mindset that defines the EML Group.**

With over 110 years of experience, the EML Group has built a legacy of trust, results, and excellence. Every day, our 1,400 NSW team members help employers navigate the complexities of workers compensation while ensuring injured workers receive the support they need to recover and return to work – faster and safer.

Our success isn't by chance – it's the result of deliberate investment in our people, technology, and tailored services. We maintain low caseloads, provide specialist support, and develop our teams through mentoring, coaching, and career growth opportunities. This means our customers benefit from highly skilled professionals who are focused on delivering best in class outcomes.

Years of experience with icare's claims management system have allowed us to develop bespoke tools, resources, and reports that enhance compliance and operational effectiveness, enabling our Case Managers to focus on proactive claim strategies that drive real results.

## **Tailored support for every employer**

We do more than manage claims – we take the time to truly understand the employers we support. Through claims reviews, site visits, and strategic planning meetings, we tailor our approach to meet each employer's unique needs.

Our customers also gain access to fully funded training programs and workplace health and safety (WHS) resources through the Mutual Benefits Program (which is 100% funded by Employers Mutual Limited), helping them prevent injuries before they happen.

## **We help people get their lives back**

Workers compensation should be a path to recovery, not a barrier. A safe, sustainable return to work benefits both workers and employers, and we're committed to making that happen faster, smarter, and with compassion and care.

In 2025, as more NSW employers can choose their preferred provider, we stand ready to welcome employers to EML. Our teams have the capacity, skill and expertise to deliver industry-leading service on your workers compensation portfolio from day one.

We look forward to delivering even greater results for you and your people in 2025. Thank you for your trust and partnership.

  
Katie Giddins

  
Matthew Vickers

# Our performance in 2024: the EML difference

Over the past two years, the NSW workers compensation market has become more competitive, with six Claims Service Providers (CSPs) now managing claims on behalf of icare. But competition only matters if it drives better results – and that's where EML stands apart.



## A compelling story

With the introduction of new CSPs, the scheme's return to work rates have declined. For example, the 13 week return to work rate declined from 82.34% in September 2023 to 79.84% in September 2024. However, over the same period EML's individual result improved from 82% to 83.2%.

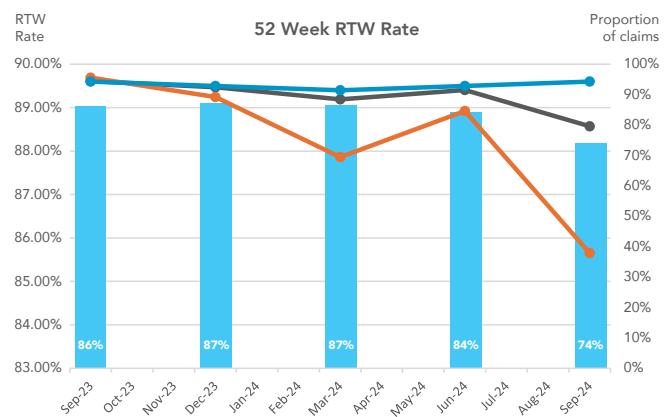
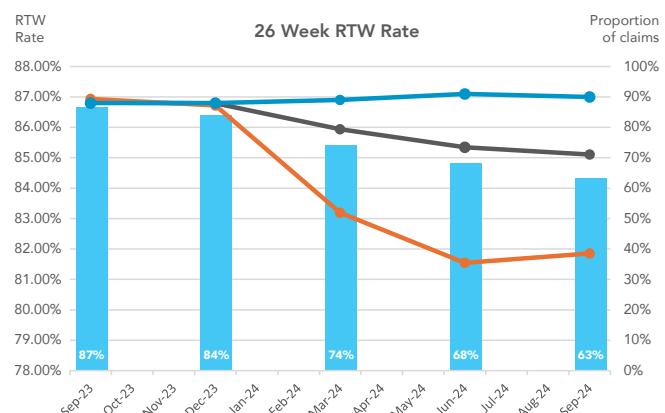
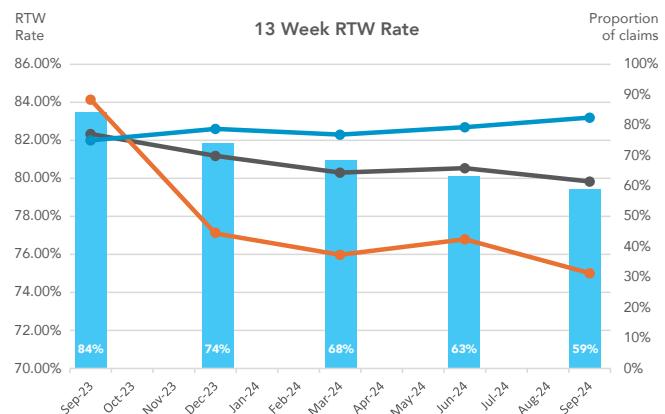
As EML's share of claims at the 13-week gateway has decreased, the scheme results have declined. This trend is also evident at the 26-week and 52-week milestones, reinforcing the extent to which EML is outperforming other CSPs on these critical metrics.



## Why this matters to employers

Return to work rates aren't just about compliance; they directly impact your bottom line. The best way to reduce premiums – beyond preventing injuries – is to minimise claim duration and cost, through durable return to work.

The choice is clear: when EML manages claims, everyone benefits. That's why in 2025, we're raising the bar even higher – driving faster recovery, reducing claim costs, and delivering the best possible outcomes for NSW employers.



■ Proportion of Scheme Claims Managed by EML (%) ■ RTW Scheme Avg (incl EML)  
■ RTW Scheme Avg (Excl EML) ■ EML RTW Rate

**Please note:** these graphs are prepared on return-to-work information published on the icare website for the period to September 2024 and represent absolute performance. The performance is not adjusted for the portfolio business mix such as the size of the employer. EML's portfolio has a mix of small and large employers. Return to work rates are generally better with larger employers than smaller employers. For more information on comparative performance between CSPs, please see the icare website: [icare.nsw.gov.au/about-us/statistics/claims-service-provider-performance](http://icare.nsw.gov.au/about-us/statistics/claims-service-provider-performance)



Back row: Lauren Watson, Senior Manager Customer Relations; Shasta Selden, Senior HR Business Partner; Fletch Celand, Senior Manager Claims Operations; Matthew Vickers, General Manager; Katie Giddins, General Manager; Andy Dorey, Head of Program and Change; Annabel Evans, Senior HR Business Partner; Amanda Warnke, Executive Assistant; James Sneddon, Senior Manager Claims Operations; Taya Leggett, Executive Assistant.  
Front row: Mick Ingram, Senior Manager Claims Operations; Nicole Medway, Senior Manager Claims Operations; Joanne Zarb, Head of Support Services; Chrissie Thompson, Senior Manager Claims Operations; Salvatore Failla, Head of Support Services; Renee Hudson, Senior Manager Claims Operations.

# Then and now: the evolving NSW market



**Keith Govias**  
WHS Manager  
EML Group

**With over 20 years' experience in safety, workers compensation, and public liability – spanning roles at Myer, The Reject Shop and Kraft Foods – our WHS Manager, Keith Govias, unpacks the key legislative changes from 2024 and what NSW employers should prepare for in the year ahead.**

## **2024 in review: a year of change**

Last year saw significant shifts in workplace health and safety (WHS), with evolving industry risks and tougher penalties for non-compliance:

- **Industrial manslaughter laws introduced<sup>1</sup>:** employers now face fines of up to \$20 million and 25 years in prison for gross negligence resulting in a worker's death.
- **88 new penalty notices and increased fines<sup>2</sup>:** SafeWork NSW inspectors now have stronger enforcement powers, with fines rising by 24%.
- **Mandatory hearing tests:** employers must now conduct regular hearing checks for workers exposed to hazardous noise.
- **Engineered stone ban (from 1 July 2024):** prohibition on importation and installation to protect workers from silicosis, with stricter dust and fume management standards.
- **The Industrial Court of New South Wales reestablished<sup>3</sup>:** a dedicated body to fast-track WHS prosecutions.
- **Psychosocial risk management<sup>4</sup>:** greater focus on mental health hazards like stress, bullying, and workplace harassment.
- **SafeWork NSW Strategic Plan 2024–29 launched<sup>5</sup>:** a renewed focus on emerging risks like new technology, mental health, and evolving work environments.
- **The right to disconnect Fair Work Amendment Bill 2024:** workers now have the right to disengage from work-related communications after hours.

**"With tougher penalties, enhanced enforcement, and stronger emphasis on mental and physical health, the 2024 WHS changes in NSW are designed to create safer workplaces. Employers need to understand these updates to stay compliant and safeguard their workforce." Keith Govias, WHS Manager, EML Group**



## Looking ahead: the next wave of workplace risks

The pace of change in technology, work environments, and climate conditions present new challenges for businesses.

Workplace risks are changing faster than ever. Two major factors continue to reshape workplace safety moving into 2025:

- **Remote and hybrid work:** employers must adapt risk management strategies for employees working outside traditional office settings.
- **Advanced wearable technology and access to smart devices:** while real-time monitoring enhances safety, it also raises privacy and ethical concerns.

### Where to now?

For NSW employers, compliance means staying informed, adapting to change, and proactively managing emerging risks.

### Building healthier workplaces together

At EML, we do more than manage claims – we help businesses build safer, more resilient workplaces. Since 2012, the Mutual Benefits Program has invested over \$142 million into a range of innovative pilot programs, additional services and WHS initiatives, giving our customers access to:

- pilot programs and risk tools
- training opportunities
- new safety technologies
- discounted access to industry-leading services.

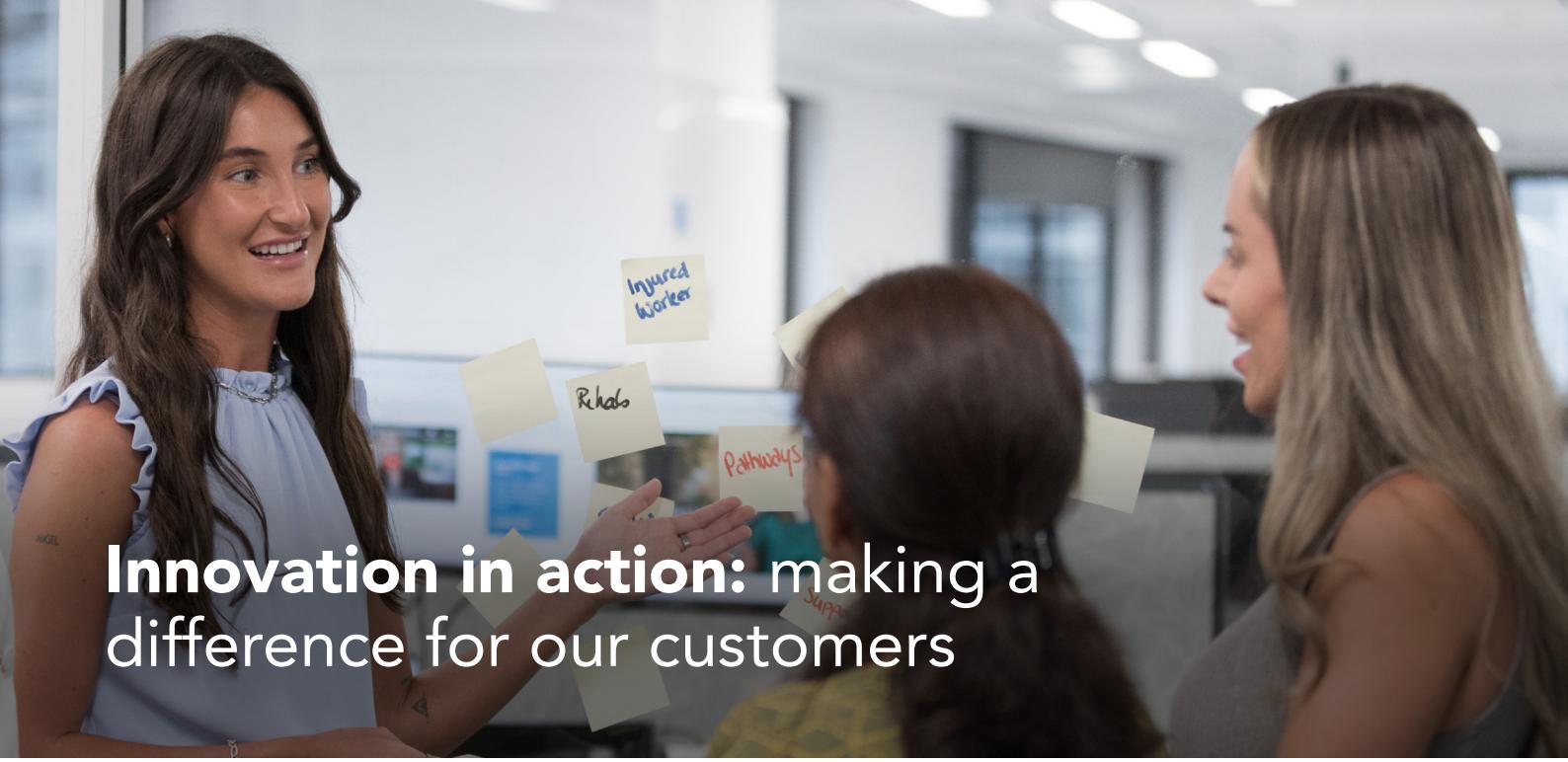
Explore the following pages to see how we're helping NSW employers navigate WHS challenges.



Visit [eml.com.au](http://eml.com.au) for resources and services to help you to successfully comply with your duties and create a better, safer and mentally well workplace.

#### References:

1. Work Health and Safety Amendment (Industrial Manslaughter) Bill 2024
2. Work Health and Safety Amendment (Penalty Notices) Regulation 2024
3. New era of industrial relations in NSW as Industrial Court begins work today | NSW Government
4. Code of Practice: Managing psychosocial hazards at work | SafeWork NSW
5. SafeWork NSW Strategic Plan 2024-2029



## Innovation in action: making a difference for our customers

**At EML, we go beyond claims management. We partner with employers to understand the unique challenges they face and provide tailored solutions that deliver real impact.**

- ✓ We're the experts when it comes to personal injury insurance matters and we are here to help employers to keep their people safe at work, comply with their obligations and help injured workers throughout their recovery journey.
- ✓ Our proactive service delivery model has been designed to facilitate quality service to customers and deliver excellent claim outcomes.
- ✓ Our customers are supported by a dedicated core team of case management professionals, who are in turn supported by a diverse range of specialists who offer expert advice and guidance on the claims we manage.
- ✓ Collaborative claims reviews and site visits are just some of the ways we seek to understand the needs of our customers and tailor our approach to deliver meaningful results.

**"We work closely with our customers and broker partners to explore innovative ways in which we can assist beyond our usual day to day case management. We have a highly skilled and dedicated team aligned to the needs of employers, which has allowed really strong partnerships to form and continue to grow." Tina Garde, Manager**

“

**The Webuild AU group values its ongoing partnership with EML, recognising EML's passion of investing back into their clients by offering extensive training and specialised programs tailored to our evolving needs.**

**EML's dedicated claims team exemplifies traditional customer service and demonstrates a sincere dedication of supporting our employees with return to work.**

Insurance & Injury Management, Webuild AU

# Harnessing **wearable technology** to prevent injuries and accelerate recovery



Musculoskeletal disorders are a leading cause of workplace injuries, responsible for the majority of workers compensation claims in Australia\*. Wearable devices provide a powerful solution for employers with physically demanding roles. By tracking job tasks in real time, they identify risks, improve manual handling techniques, and reduce injury rates.



As part of our commitment to safer workplaces, EML offers the **Wearable Technology Workplace Risk Assessment**. Funded by the Mutual Benefits Program, this is a free service for our customers. Using Bluetooth sensors, our trained consultants analyse movement patterns, highlight high-risk activities, and provide data-driven strategies to prevent injuries and support faster recovery.



The insights gained help businesses enhance workplace training, refine job descriptions, and develop smarter return to work plans – ultimately preventing injuries and improving recovery outcomes.



**We help employers keep their people safe, so they can stay healthy and continue enjoying the things they love.**

Ellie Hargraves  
Work Health & Safety Specialist



Visit our **Wearable Technology Workplace Risk Assessment** page.

# Preventing and managing psychological injuries in NSW

During 2024, the number of mental health injury claims in the NSW Workers Compensation Scheme increased by 36%\*.

This increase has a material impact on scheme liabilities and will increase pressure on premium rates in future years. In response, it is important that all employers:



identify and monitor psychosocial hazards in the workplace



implement solutions to mitigate risks and protect their people



proactively support workers to recover and return to work.

EML is acknowledged by icare as being a provider with specialist capability, which recognises our tailored approach to successfully managing psychological injury claims; supporting the best possible outcomes for employers and their injured workers.

**"We understand the complexities of managing psychological injuries and have made significant investments to provide best practice services and solutions - helping employers to improve outcomes and prevent injuries in the workplace."**  
Katie Giddins, General Manager NI Corporate

We have a range of industry-leading initiatives dedicated to preventing and managing psychological injury claims, including:

- **In-house Mental Health Specialist:** delivering expert assistance to our front-line teams managing mental health related claims.
- **Strong provider partnerships:** ensuring injured workers receive timely access to psychological treatment and care.
- **Recovery Pathways:** a specialist team of mediators who support the timely resolution of interpersonal conflict that may otherwise delay recovery.
- **In-person support:** our team of 28 Mobile Case Managers operating across NSW.

- **Extensive facilitated training events:** free access for employers to sessions run by industry experts regarding psychosocial risk management and topical mental health related issues.
- **EMlearning platform:** free online courses for employers to use in their workplaces, covering bullying and harassment, managing psychosocial hazards and preparing for and managing violent incidents.
- **EML Offers:** exceptional customer discounts on leading mental health services, including access to Flourish DX, HSE Global, Pro-Com consulting, and Kineo for technology, consulting and training.



Access training, resources and tools.



## Judgemental: a **psychologist** and a **lawyer** weigh in

**After 30 years in the industry, Kate Connors and Greg Smith have many experiences to share and a wealth of knowledge when it comes to workplace psychological risks.**

Their new podcast, Judgemental, unpacks legal frameworks, academic research, and practical strategies to help employers navigate the complexities of psychological risk management.

**"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

Workplace mental health is an evolving landscape – one that comes with increased regulation, new codes of practice, and growing mental health literacy expectations. Employers are navigating a fine line between supporting their people and managing risks, while misconceptions about terms like 'bullying and harassment' or the fear of litigation can make leaders hesitant to take action.

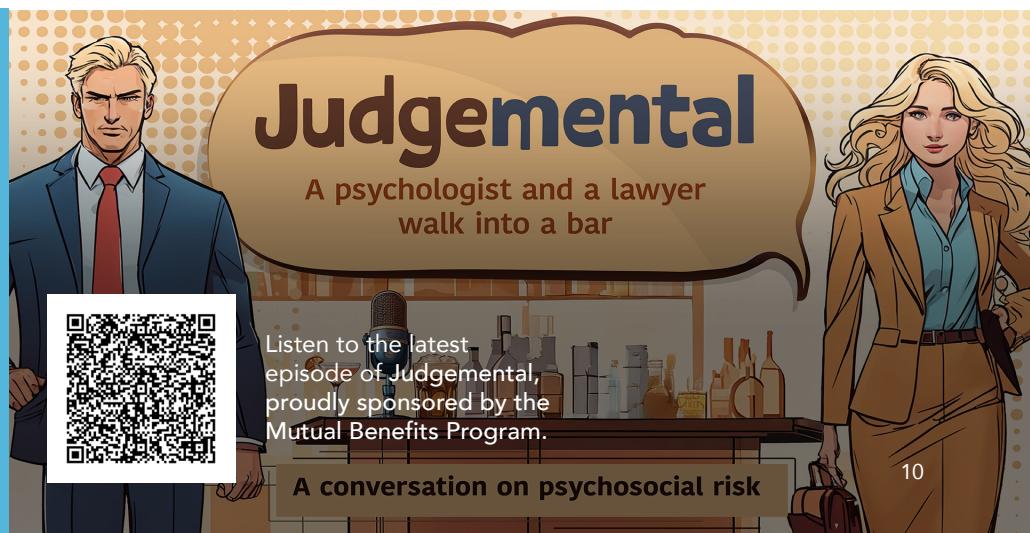
**"In fact, we're seeing more and more cases being decided where allegations of bullying (in particular), are simply not being substantiated because the courts are saying: a robust conversation is not bullying, an aggressive personality is not bullying."** Greg Smith, Partner, Workplace Relations & Safety, Jackson McDonald

With their diverse backgrounds – Greg as a legal expert and Kate as a psychologist – they bring different perspectives. While Greg focuses on risk and compliance, Kate's expertise lies in how to ensure people are properly equipped to engage and make the process a success. Together, they discuss and debate the issues, and provide practical, real-world solutions to help employers confidently manage psychosocial risks.

“

There is of course no 'silver bullet' as it's a complicated area, which is why it's so incredibly important for employers to educate themselves and get the proper support and advice.

Kate Connors



# Recovery Pathways: changing how we manage psychological injury claims related to interpersonal conflict



**Tracy Muscat**  
Recovery Pathways Specialist



**At least 35-40% of all mental health claims we see involve interpersonal conflict\*, which typically manifest as claims caused by perceived bullying and harassment or workplace stress.**

These claims are among the most complex, with longer durations, higher costs, and lower return to work rates.

With funding from the Mutual Benefits Program, on 1 July 2024, the Recovery Pathways pilot was launched by EML to improve outcomes on these claims by providing specialist support for the first 14 weeks of the claim journey.



**A tailored approach acknowledging that every injury, every worker, and every employer is different**

Our team of Recovery Pathways Specialists help workers to access treatment (if they need it) and as qualified mediators, they support conflict resolution by engaging with all stakeholders in **facilitated workplace discussions**.

## Breaking the cycle

When workplace conflict goes unresolved, it creates a cycle that delays recovery. A common challenge for some employers is that they have an employee who is unfit for work and yet they feel they can't reach out to talk to the worker; for fear of causing them distress or adding to the perception of further bullying or harassment.

The longer an employee is off work, the more disconnected they can feel and the harder it becomes for them to return to work. The treating doctor's priority is to consider the mental health and wellbeing of their patient, and when interpersonal conflict has not been resolved, they are often reluctant to support return to work.

It's a loop that can result in claims dragging out for extended periods to the detriment of the injured worker and resulting in operational challenges for the manager and high claims cost for the employer, which can impact premiums.

**"What we are able to do is create a psychologically safe space where the employer and the worker can connect and exchange information in a constructive way to break the cycle, allowing all parties to move forward."**

Tracy Muscat, Recovery Pathways Specialist

## Real results, real impact

Our customers can now access this service on any newly lodged, eligible claims. Since the program began **over 200 employers and their workers** have benefited from this service. The early results are incredibly promising with improved return to work outcomes, earlier access to treatment, and higher rates of upgrades in capacity.

## Our goal for 2025

We're committed to ensuring every mental injury claim involving interpersonal conflict is supported by the Recovery Pathways team – delivering faster resolutions and better outcomes for employers, workers, and workplaces.

\*EML's Nominal Insurer portfolio data from 2019-2023.



Visit our  
Recovery  
Pathways page.



## The importance of MATES: prioritising suicide prevention in the construction industry

According to MATES in Construction, the leading suicide prevention charity for construction workers in Australia, people working in construction are roughly eight times more likely to die from suicide than in a workplace accident. This stark reality underlines the urgent need for mental health support in the building and construction industry.

In 2024 the Mutual Benefits Program funded two Field Officers in NSW to provide customised training and on-site sessions, with a strong emphasis on mental health and suicide prevention strategies. Since the partnership began 12 months ago, over 6,800 construction workers have received training from the two new officers; equipping them with the tools and knowledge to better manage their mental health and support their peers, when in need.

Construction industry employers can take action to improve mental health and increase help-seeking behaviours in their workplace by registering to attend MATES training or inviting a MATE to run on-site mental health general awareness training.



“

From the start, Mates in Construction has been nothing short of outstanding. They offer a tailored approach that really speaks to the needs of our people.

The training sessions they provide are not only educational but also empowering, giving our staff the tools to support each other both on-site and off. We've seen a noticeable improvement in team morale and openness about mental health, which has made a huge difference in the overall culture at Advanced Precast.

Harrison Deal, WHS Team Leader, Advanced Precast (AUST)



# Mobile case management: the power of in-person care

**Alissa Buda**  
Mobile Case Manager



**Our team of Mobile Case Managers (MCMs) is now in its fifth year of operation, and there is no doubt that the service our 28 MCMs deliver is invaluable.**

When it comes to recovery, face to face support can make all the difference. That's why EML's team of NSW-based MCMs work directly with injured workers, employers, and treating doctors to speed up recovery, reduce stress, and improve return to work outcomes.



## Delivering compassionate care

After more than a decade in allied health, Alissa Buda joined our NSW team with a passion for helping injured workers navigate their recovery journey.

**"I really value being able to support people through what can be a very difficult process. A large part of what we do is facilitating and improving communication between workers, employers and treatment providers.**

**We help speed up recovery by completing treatment approvals on the spot, making sure workers can access the care they need as soon as possible.**

**We join workers on their medical appointments too, which not only provides them with support but also means we can offer employers increased clarity regarding treatment protocols. We take away a lot of the stress associated with the recovery journey and it's wonderful to receive feedback from employers that their people return to work faster when an MCM is engaged."** Alissa Buda, Mobile Case Manager

In 2024 alone, our MCM team conducted well over 7,000 face to face visits and teleconferences, helping injured workers and employers navigate the complexities of workers compensation with compassion and expertise.

“

**Thank you so much for a great job guiding and assisting with medical case conferences. Your input in bringing about positive results and your excellent communication is truly outstanding.**

Employer representative, Harris Farm



Find out more about our MCMs today.



## Industry recognition: award winning care

EML's commitment to exceptional service was recognised in 2024 when Mark Bagnall won the Excellence in Customer Service Award at the Excellence in Personal Injury and Disability Management Awards.

**"I am humbled to win the PIEF Award and I feel I represent all of the hard-working staff at EML in making a positive impact on our injured workers and their employers."**

Mark Bagnall, Mobile Case Manager

Mark was one of our first MCMs in NSW, being only one of four in 2021. Since then, Mark has helped countless people recover from a workplace injury and return to work.



## A proven difference: supporting workers and employers

For over five years of partnership, Newcastle Anglican has seen first-hand the life-changing impact of in-person care.

In 2024, they participated in recording a video series with EML, sharing the stories of two of their workers, Peter and Julie, who were supported in their recovery by an MCM.

**"Seeing Peter and Julie's stories really highlights the profoundly positive impact that in-person care can have on someone's recovery journey."**

Fletch Celand, Senior Manager  
Claims Operations

We extend our thanks to Julie, Justin, Peter and Michaela from Newcastle Anglican for sharing their stories with us for this series.

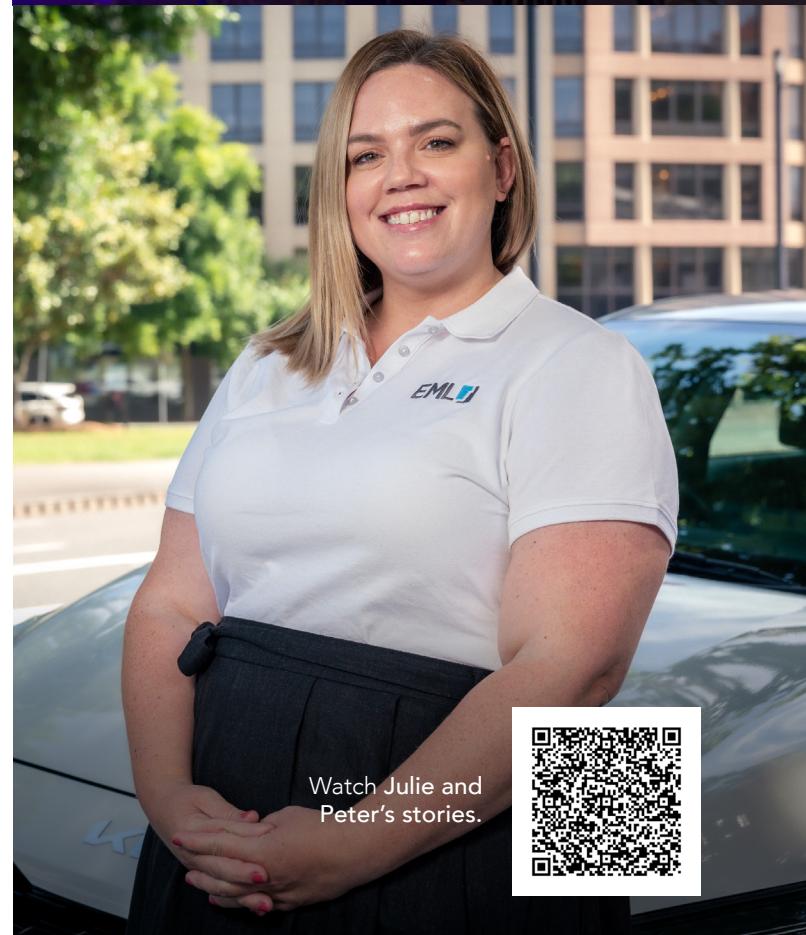
The Excellence in Personal Injury and Disability Management Awards 2024

**unidex**  
HEALTHCARE

PIEF  
PERSONAL INJURY & DISABILITY  
EXCELLENCE AWARDS  
2024



Pictured at the PIEF Awards: Don Ferguson, Chief Executive Officer EML Management; Mark Bagnall, Mobile Case Manager; Katie Giddins, General Manager NI Corporate and the previous General Manager NI Corporate, Adam Keogh.



Watch Julie and Peter's stories.



## Mobile services in NSW in 2024



**28** dedicated MCMs supporting NSW workplaces.



**2,896** workers have been assisted through personalised case management.



Total of **7,028** visits and 907 teleconferences with workers, employers and treating health practitioners.



Over **4,600** capacity upgrades achieved following MCM intervention.



Over **6,200** value add services provided, including on-the-spot diagnostic and treatment approvals.



877 surveys completed by workers, employers and treating health practitioners rating an average satisfaction score of **4.9/5**.

# Leadership at EML: fostering growth, excellence, and success

**At EML, strong leadership isn't just about managing teams – it's about empowering them. By investing in our people, we create better outcomes for our customers and ensure injured workers get their lives back.**

## Building leaders from within

Promoting from within isn't just a goal – it's a core part of our culture. We recognise the expertise our people bring and are committed to developing their careers within the workers' compensation industry. By fostering internal growth, we ensure our leaders deeply understand our customers, our industry, and what it takes to drive results.

Our frontline leaders play a critical role in shaping team performance, mentoring case managers, and delivering outstanding service. In NSW alone, over 150 experienced leaders support and guide our frontline teams every day.

## Investing in leadership excellence

To strengthen leadership capability, we proactively invest in development, ensuring our leaders have the skills they need to inspire and support their teams:

- **Level Up Leadership Program** – focused on building high-performing teams, fostering trust, and enhancing coaching skills.
- **EML Grow** – a structured capability framework that guides leadership development and continuous improvement.
- **Client Connect** – a comprehensive program focused on developing commercial capability, estimating premiums and fostering strong relationships with employer customers.

## Spotlight on Brandon Xuereb

One standout leader in our team is Brandon Xuereb.

Recognised in our 2024 National Excellence Awards, Brandon is known for his dedication, problem-solving, and ability to build strong relationships with colleagues, employers, and brokers.

**"Whether it is a complex project, urgent deadline or a colleague seeking assistance, Brandon is always ready to step in. The positive feedback from employers and brokers also speaks to his professional approach and ability to understand and quickly respond to their needs."**

Mick Ingram, Senior Manager Claims Operations



Brandon pictured with his mother Sandra who accompanied him to the awards gala dinner.



## MARKET LEADING BENEFITS

# Raising the bar: delivering industry leading education

Since 2012, Employers Mutual Limited has invested over **\$142 million** through the Mutual Benefits Program to foster innovation and support employers and workers across Australia.

## Delivering best practice training in 2024

With expert-led content and real-world application, our training is designed to make a difference.

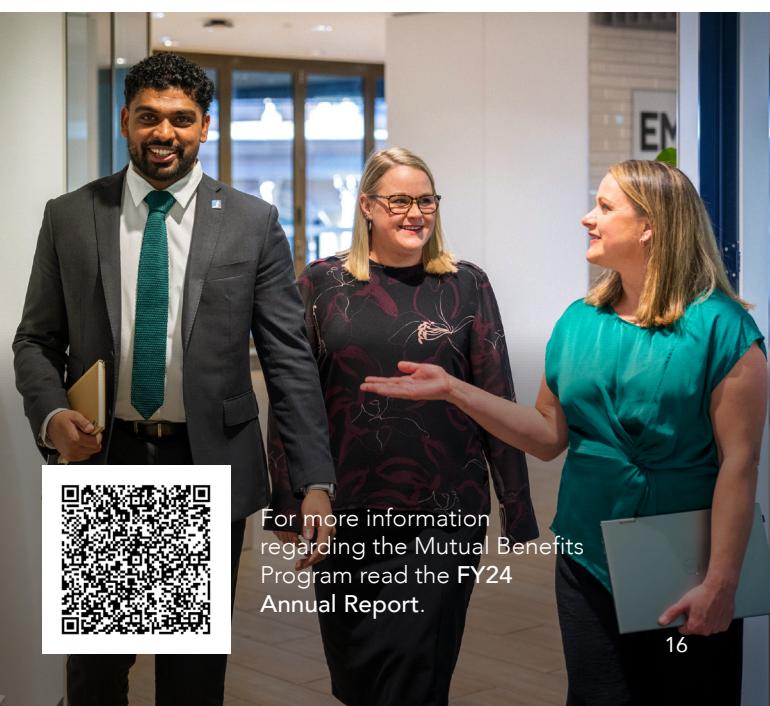
-  Our free e-learning courses help employers meet WHS obligations and navigate workers compensation with confidence.
-  Since the launch of the new EMlearning platform on 1 January 2024, over 19,000 e-learning courses have been completed, helping Australian employers to increase their understanding of workers compensation legislation, minimise workplace health and safety risks, and support outstanding return to work outcomes.
-  Last year employers and their people benefited from free access to over 40 topical e-learning workplace risk and compliance courses and 80 facilitated virtual and face-to-face training events.
-  The EMlearning platform received industry recognition as a finalist for 'Education & Training Program Design of the Year' at the 2024 PIEF Awards.
-  No fees, just high-quality training to support our customers to meet their workplace health and safety obligations.

**"Our extensive training program has been designed with the aim of increasing understanding of workers compensation legislation, minimising workplace health and safety risks, and supporting outstanding return to work outcomes."** Simone Witschge, General Manager Mutual Benefits

“

**The session was really informative and well structured. The content provided in the presentation is useful and helpful, and the presenter was mindful of how people might be feeling or impacted by the content.**

Supporting Workers Subjected to Vicarious Trauma course participant



For more information regarding the Mutual Benefits Program read the FY24 Annual Report.

# Helping people get their lives back

Greg Whitehead, Technical Specialist and finalist in the Excellence in Injury & Disability Management (Return to Work/Community) Award in the **2024 PIEF Awards**.



**When Rob fell ill whilst travelling for work, neither he nor his young family knew the breathtaking extent that his own physical and psychological limits were about to be tested.**

What started as worrying symptoms quickly turned into a devastating diagnosis – irreparable heart damage. A heart transplant was his only chance of survival, and he joined around 1,800 Australians on an organ transplant waitlist.

**"As Rob contracted the illness whilst travelling for his work his care was covered by workers compensation insurance. This was a very complex case and I'm proud of the support that we were able to provide to Rob."**

Renee Hudson, Senior Manager - Claims Operations

## A journey of resilience and recovery

Supporting Rob and his wife Amanda was their Case Manager, Greg Whitehead, who made it his priority to ensure they had everything they needed during this challenging time. Keeping Rob as healthy as possible while he awaited a donor was critical.

Rob's surgery was a success, and with unwavering support from his family, employer and EML – along with his own determination – he reclaimed his life.

Not only did Rob return to work and the activities he loved, but he also competed in the 2024 Australian Transplant Games in Canberra, bringing home two gold, one silver, and one bronze medal.

**"I am reminded every day of the resilience of injured individuals I have the privilege to support, and it has truly been a source of inspiration and motivation throughout my time at EML."**

Greg Whitehead, Technical Specialist

Rob's story is a testament to the power of expert care, strong support systems, and sheer perseverance. We are grateful to Rob, Amanda, and his employer, Össur, for sharing their journey with us.

“

**My goal was to get back to work and get back to life.**

Rob Hodgson



## We helped 71,000 people in NSW get back to work in 2024.

Behind every workers' compensation claim is a person, an employer, a family, and a community. We don't just process claims – we help people get their lives back.



“

**From the moment I lodged the claim with Laura the staff have been super helpful... The mobile case manager Ash has been fantastic in assisting our employee get back to some work and Kamalpreet, who has assisted me with the payment side of things, has not let me down once. Great job guys!**

Employer, July 2024

“

**Excellent timely communications and support to the employer. Works well with the employee also, and at the centre of things, we want to ensure that the employee is well supported to ensure we can return them to work.**

Employer, December 2024



“

**It was like talking to an old friend, she made me feel like a person to care about, not just a number. She saved my life.**

Worker, March 2024

# Experience you can count on. Support you can trust.

**With one of Australia's largest and most experienced teams of personal injury professionals, EML offers unmatched expertise in the workers compensation industry.**

We're here to help businesses navigate the complexities of:

- workers compensation claims management
- policy and premium support
- workplace safety and injury prevention tools and resources
- positive return to work outcomes for injured workers.

**Beyond claims management. We're here to help you succeed.**

As an EML customer, you gain access to free training, workplace safety resources, and expert support to protect your people and your business.

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