

Mutual Benefits Program



Scope

Submit concepts for products, tools, new and innovative solutions, projects and research. Be specific with how your concept is going to address the challenge or opportunity identified.



Investment

Ensure the investment requested is relative to the effort and expected benefit of the concept. Consider any contingency costs and all related expenses.



Benefits

Clearly articulate the expected outcomes, including who will benefit, from the concept.



Research

Evaluate how your concept aligns or contrasts with existing Mutual Benefits offerings. Additionally, examine similar products available in the broader market and highlight the comparative advantages of your concept.



Schedule

Consider a realistic timeline for the delivery implementation of your concept, including any key milestones and pilot activities. For major projects, consider a staged /phased approach.



Strategic Objective

Clear alignment with the core objectives of the Mutual Benefits Program — Injury Prevention, Risk Management and Workplace injury management

WHAT TO INCLUDE

WHAT TO AVOID



Scope

Avoid submitting concepts that are out of scope such as projects that would be covered under traditional claims costs (e.g., AMA), AI/Technology that EML could self-produce or initiatives that are not new or novel.



Investment

Avoid submitting concepts without considering the resources, effort and scope required to deliver the project. Data and pilots will need to be self sourced / self managed.



Benefits

Avoid submitting a concept where the expected benefits are not clearly defined, or do not align with the strategic objectives of the Mutual Benefits Program



Research

Concepts that lack adequate research or background are unlikely to be successful. Avoid submitting a concept without researching Mutual Benefits, other market solutions/products, the broader market/industry, and potential risks.



Schedule

Avoid including a timeline that rushes the delivery of your initiative. Projects/Initiatives often experience issues or run into blockers. Appropriate planning of milestones and key deliverables is recommended.



Strategic Objective

Avoid concepts that lack a clear primary objective, making the solution unclear or difficult to deliver.