EML
MUTUAL SINCE 1910

Mutual Benefits Program
Annual Report FY26

A safer future, starts here.

Turning investment into impact for people, workplaces and communities across Australia.



Funded partnership with MATES in Construction, delivering onsite mental health awareness training, Sydney 2026

About
Mutual Benefits Program

The **Mutual Benefits Program**, funded by Employers Mutual Limited (EML), reflects EML's commitment to reinvesting in the people, businesses and communities we serve. The Program delivers long-term value through investments in injury prevention, recovery, innovation, research, capability building and strategic partnerships that help create safer workplaces and better outcomes for workers and employers. Driven by EML's mutual heritage of over 115 years, the Program reflects the same founding principle established in 1910: supporting people when they need it most. Today, the Mutual Benefits Program remains a powerful expression of EML's purpose, helping people get their lives back, while delivering value beyond claims management.



Table of Contents

01 Foreword from the Chair

02 Welcome from the General Manager

03 Program highlights at a glance

04 Industries in focus

- 04 Emergency Services
- 08 Healthcare & Social Assistance

12 Our investments

- 12 Research
- 16 Training
- 19 EML Offers
- 20 Innovation
- 24 Tools
- 28 Partnerships

Foreword from the Chair

Recovery works when we do it together.

As Chair of Employers Mutual Limited, I am proud to reflect on the enduring legacy that continues to shape the Mutual Benefits Program. For more than 115 years, EML has been guided by a simple but powerful purpose: helping people get their lives back. That commitment remains at the heart of everything we do and is reflected in the way we reinvest in initiatives that create safer workplaces, improve recovery outcomes and strengthen the communities we serve.

The Mutual Benefits Program is one of the clearest expressions of our mutual heritage. As a mutual organisation, we are uniquely positioned to deliver value beyond claims management through investments in innovation, research, education, capability building and strategic partnerships.

Over the past decade, Employers Mutual Limited has invested more than $160 million through the Mutual Benefits Program, supporting initiatives that deliver meaningful and measurable outcomes for members, employers, workers and industry. The Board's role is to provide oversight and accountability, ensuring these investments align with our purpose and deliver long-term value and impact.

Through strong governance and a clear strategic focus, we help ensure the Program remains relevant, responsive and positioned to address emerging challenges and opportunities. As we celebrate our 115-year legacy, I am proud of the difference the Program continues to make and excited about the opportunities ahead to create lasting impact for future generations.

Paul Baker
Chair - Employers Mutual Limited



"The Mutual Benefits Program represents the very best of our mutual heritage. It reflects a long-standing commitment to reinvesting in people, workplaces and communities to create lasting value beyond claims management. As we celebrate over 115 years of helping people get their lives back, I am proud of the impact we continue to make today and the opportunities we have to shape an even stronger future."

Employers Mutual Limited

Board of Directors



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



The Hon Lisa M Neville
BA LLB



Patrick J. Gurr
GAICD



Scott M. Whiddett
B. Com, FCA

Welcome from the General Manager

Building stronger futures together.

This year reminded us that while the world of work continues to change, the needs of people remain constant. Workers want to feel safe, supported and valued, while employers are seeking practical ways to navigate increasingly complex workplace challenges. Our role is to help bridge that gap by **investing in solutions that make a meaningful difference.**

Throughout FY26, we focused on turning insight into action through investments in research, innovation, education, and partnerships. From mental health and psychosocial risk management to injury prevention, recovery and return-to-work, our program is designed to help employers better understand emerging risks and implement practical, evidence-based solutions.

One of the most rewarding aspects of this work is seeing research translated into real-world impact. This year, we expanded our understanding of issues affecting Australian workplaces, including young worker wellbeing, culturally and linguistically diverse workers, workplace relationships and recovery outcomes. These insights are **helping shape our future investments** and the resources, programs and initiatives that workplaces need most.

Education and capability building remained a cornerstone of our approach. Through EMlearning, the Employer Training Program and a growing range of workplace tools and resources, **we continued to support leaders, workers and workplace professionals** with accessible learning and guidance that strengthens capability and lifts confidence.

None of this is achieved alone. The impact of the Mutual Benefits Program is made possible through the collaboration of our customers, partners, researchers, industry bodies and stakeholders who generously share their expertise, insights and commitment to better outcomes.

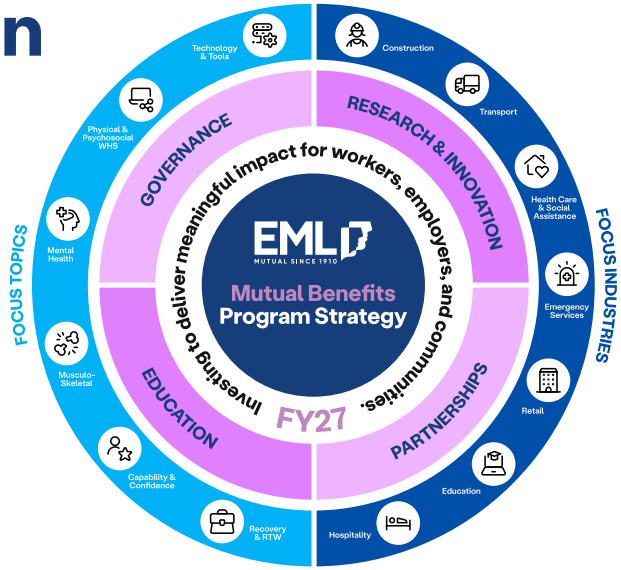
I would also like to thank the many teams across EML who help bring these investments to life, and particularly the Mutual Benefits team, whose passion and dedication **continue to transform ideas into practical solutions that support workplaces, workers and communities across Australia.**

As we look ahead, we remain focused on identifying emerging challenges, sharing evidence-based insights and investing in initiatives that help people thrive at work and recover well when injury occurs.

Simone Witschge
General Manager, Mutual Benefits Program

Our future direction

Looking ahead, the **Mutual Benefits Program** will focus future investment on strengthening workplace connection and resilience, while increasing the reach and measurable impact of the Program. We will expand support for vulnerable workers in high-risk workplaces, continue the evolution of EMlearning and invest in practical, evidence-based solutions that respond to emerging needs. By building on the strength of our partnerships, we will achieve more together, drive better outcomes and ultimately help more people get their lives back.



Our team



Program Oversight
Provides strategic governance and oversight to ensure investments align with priorities, deliver meaningful outcomes and create lasting value.

Simone Witschge
General Manager



Projects & Products
Leads the development and delivery of initiatives that improve workplaces and support better outcomes.

Carmen Fay
Head of Projects & Products



Engagement
Builds awareness, advocacy and stakeholder engagement to ensure initiatives are relevant, understood and aligned to strategic goals.

Sue Brown
Head of Stakeholder Engagement



Ela Gillot
Team Administrative Assistant



Naomi Worrall
Program Coordinator



Amber Nolan
Product Owner



Tajinder Singh
Project Manager



Libby Macintosh
Project Manager



Dominic Martine
Training Program Manager



Avni Sharma
Project Manager



Justin Wong
Project Manager



Rebekah Di Rico
Product Support Specialist



Willem De Gouw
Marketing & Communicaitons Coordinator



Vanessa Leon
Partnership & Client Engagement Manager

Program highlights

Investing where it matters most.

During FY26, the Mutual Benefits Program committed more than $31 million to initiatives supporting members, workers, employers and communities. With 288 new initiatives funded and 464 active initiatives spanning employer projects, education and training, partnerships, research, technology and innovation, the Program continued to invest in practical, evidence-based solutions that address immediate workplace challenges while building long-term capability, knowledge and resilience. Investment remained focused on areas of greatest need, including recovery and return-to-work, workplace health and safety, mental health, and industry-specific challenges, enabling support for organisations across a diverse range of industries and workplace settings.

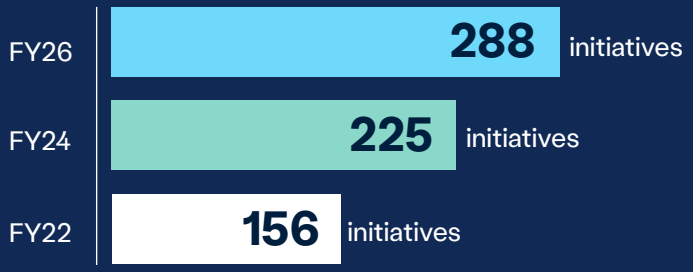
FY26 Program Growth

$31M+ committed in FY26

288 new initiatives funded in FY26

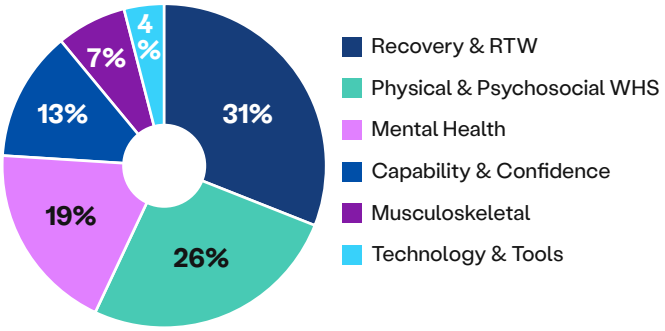
464 active initiatives in the portfolio

85% growth
in annual initiatives since FY22



Investment priorities

Investment focused on prevention, early intervention, recovery and workplace resilience.



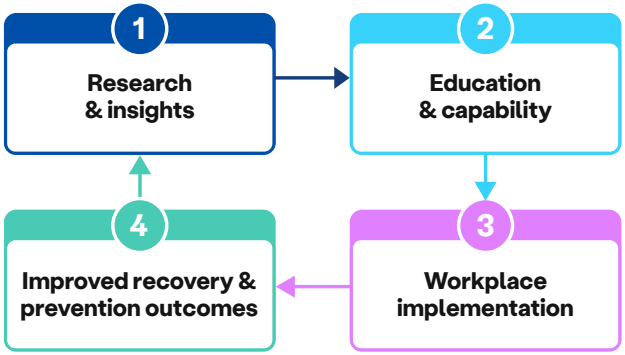
Responding to industry needs

Targeted investment in sectors facing complex workplace risks, injury challenges and workforce demands.

- **42%** Healthcare & Social Assistance
- **20%** Emergency Services
- **10%** Retail
- **10%** Construction
- **8%** Transport
- **4%** Education
- **4%** Hospitality

Turning investment into outcomes

Investing across the entire workplace improvement journey, from evidence generation through to practical application.





Emergency Services

How we support the *frontline.*

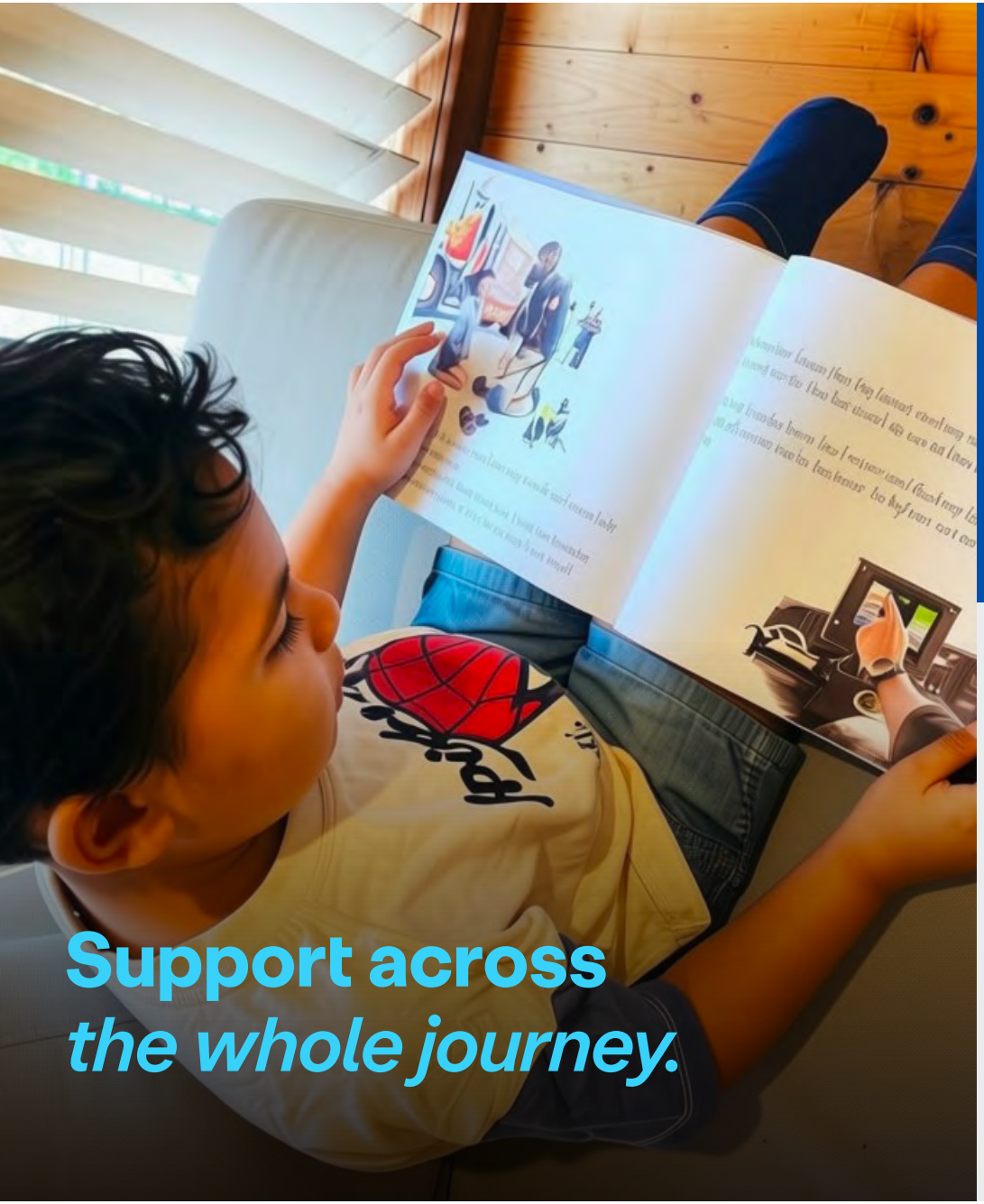
Emergency services personnel face unique and sustained pressures throughout their careers, shaped not only by critical incidents, but also the day-to-day demands of protecting and serving their communities.

In FY26, the Mutual Benefits Program directly invested almost **$1.2 million and supported 47 initiatives advancing education, innovation and other priorities across emergency services,** reflecting our ongoing commitment to the people who protect our communities.

From early intervention and psychological support to recovery services, family wellbeing resources, career transition programs and innovative mental health solutions, our focus is on helping people access the right support at the right time.

By working alongside emergency service organisations and specialist partners, we deliver practical programs that strengthen resilience, improve recovery outcomes and support the long-term wellbeing of those who dedicate their lives to protecting our communities.

We help people get their lives back.



Immersive training for safer responses

Partner: ACT Ambulance Service (ACT Government) **Context:** OVA / Injury prevention **Jurisdiction:** ACT

Rising rates of occupational violence and aggression (OVA) have increased the risks faced by frontline paramedics, highlighting the need for more effective ways to prepare workers for challenging and potentially dangerous situations. Without realistic training, exposure to occupational violence can increase the risk of physical and psychological injury while impacting workforce capability and retention. Evidence-based immersive simulation training helps build the awareness, confidence and resilience needed to respond safely in complex and unpredictable environments.

Funding supported the ACT Ambulance Service to implement an **Immersive Simulation-Based Training Suite (ISBTS)**, providing a highly realistic learning environment where paramedics can safely develop critical skills, decision-making capability, situational awareness and communication techniques. The technology allowed participants to experience challenging operational scenarios in a controlled environment while building confidence and resilience.

The initiative has created a sustainable training capability that will support future workforce development and injury prevention efforts. By using immersive technology to prepare workers for real-world challenges, the project is helping strengthen workforce safety, improve preparedness and support better health and wellbeing outcomes for frontline personnel.

Support that reaches home

Partner: Fire and Rescue NSW / Specialist publisher **Context:** Family wellbeing Jurisdiction: NSW

The impact of emergency service work often extends beyond the workplace to the families who support first responders every day. Fire and Rescue NSW identified a gap in age-appropriate resources to help children better understand the realities of emergency service work, particularly when a parent is exposed to trauma, psychological injury, or the emotional demands that come with protecting the community.

Through Mutual Benefits funding, **EML partnered with Fire and Rescue NSW and a specialist publisher to develop a children's book designed specifically for first responder families.**

The resource promotes positive mental health and emotional wellbeing in a way that is engaging, accessible and appropriate for young readers.

By helping families start important conversations, the book provides practical tools for children to better understand their parent's experiences and navigate emotions that can be difficult to express or explain. Extending support beyond the workplace and into the home, this initiative strengthens family wellbeing, builds understanding of mental health, and fosters supportive environments where children and parents can navigate challenges together.

From insight to early intervention

Partner: Fire and Rescue NSW / Wellbeing provider **Context:** Psychological health **Jurisdiction:** NSW

Fire and Rescue NSW personnel are routinely exposed to critical incidents and traumatic events, yet the impact of these experiences is not always immediately visible. Without a consistent way to monitor exposure and identify emerging risks, opportunities for early intervention can be missed, increasing the likelihood of longer-term psychological harm.

Through Mutual Benefits funding, **EML partnered with Fire and Rescue NSW to implement the Firefighter Incident Response and Systematic Triage (FIRST) system.** The online platform records critical incidents, tracks worker exposure, and supports the timely triage of personnel following potentially traumatic events.

By providing a structured and centralised approach, FIRST improves visibility of psychosocial risk and strengthens coordination between leaders, wellbeing teams, and operational staff.

The initiative has resulted in a more than **50% increase in the number of workers** triaged following critical incidents, enabling earlier identification of support needs and a more proactive approach to workforce wellbeing. By embedding early intervention into routine operations, Fire and Rescue NSW are able to identify and respond to exposure risks earlier, supporting the mental health of its people.

Understanding work, supporting recovery

Partner: NSW Ambulance / Occupational specialist **Context:** Recovery at work **Jurisdiction:** NSW

As frontline roles evolve, the demands placed on workers can change significantly over time. NSW Ambulance identified the need for a contemporary, evidence-based understanding of the physical, cognitive, and psychosocial requirements of key operational roles, recognising that accurate role information is critical to supporting safe work, effective injury management and sustainable return-to-work outcomes.

Through Mutual Benefits funding, **EML supported a comprehensive job task analysis across key NSW Ambulance roles.** Working alongside employees, subject matter experts and workplace stakeholders, the project examined how work is performed in practice, including physical activities, decision-making requirements, psychosocial pressures, and environmental factors that influence performance and safety.

The initiative delivered a robust evidence base that provides greater clarity around role requirements and supports informed decision-making across workforce planning, role design, and recovery management. By improving understanding of the realities of frontline work, NSW Ambulance is better equipped to assess capacity, implement workplace adjustments and support positive recovery and return-to-work outcomes for its people.



Support across *the whole journey.*

Building capability for those *who serve the community*



Case study

Emergency services personnel face unique workplace challenges. Exposure to traumatic events, complex operational demands, physically demanding work and increasing psychosocial risks can significantly impact workforce wellbeing, recovery and long-term capability. Supporting these workforces requires ongoing access to specialist expertise, practical education and evidence-based approaches that strengthen prevention, recovery and return-to-work outcomes.

In FY26, the Mutual Benefits Program invested almost **$400,000 in capability development** across emergency services organisations and jurisdictions, through a variety of education, training and professional development initiatives.

Key initiatives included:

Leadership development and work design

- Workshops focused on leadership, work design and reducing psychosocial risk.
- Leadership training and coaching, delivered face-to-face and virtually, to strengthen leadership and management capability, support sustainable workforces and improve team effectiveness.
- Broader leadership development through EMlearning, including the seven-part Leading Well at Work series, supporting leaders to create safer, more inclusive and psychologically healthy workplaces.

Psychological health and trauma-informed practice

- Specialist training covering psychological health, PTSD, trauma, moral injury, psychosocial risk management and psychologically safe leadership.
- Practical guidance to help supervisors and managers recognise, respond to and support workers experiencing mental health challenges.

Workplace health, recovery and return-to-work capability

- Education on injury prevention, workplace health and safety, recovery and return-to-work practices, vocational rehabilitation, workforce resilience and motivational interactions.
- Flexible delivery through face-to-face and onsite training, virtual sessions and webinars, self-paced learning, or a combination of formats, enabling organisations to access learning in ways that suit their workforce and operational needs.

Access to leading research and emerging practice

- Supporting attendance at conferences, forums and webinars connecting participants with national and international experts in emergency management, frontline mental health, disaster response and moral injury.

Advancing the global conversation on PTSD at work

- PTSD at Work: Global Perspective – our international forum in July 2025, delivered in partnership with Phoenix Australia, which brought together three international keynote speakers and nine Australian experts to share evidence-based approaches to prevention, early intervention and treatment.

These investments have strengthened capability in areas critical to workforce health, wellbeing and recovery. Participants gained access to practical tools, specialist knowledge and emerging research that can be applied directly within operational environments, while also building stronger professional networks and opportunities for knowledge sharing across the sector.

By investing in the people, and expertise that support emergency services organisations, the Mutual Benefits Program is helping strengthen the capability of those who support our communities every day.

> *I just wanted to thank you for arranging the seminar yesterday and today. The quality of these speakers was amazing, and obviously their ability to articulate and communicate their knowledge is without peer. I know how much time and effort goes into these events and this one was very well constructed and delivered, and it was greatly appreciated.*
>
> **Fire and Rescue NSW, July 2025**

Healthcare & Social Assistance

Supporting the *people who care for us all.*

In FY26, the Mutual Benefits Program directly invested almost **$1.7 million and supported 85 healthcare and social assistance-focused initiatives,** reflecting our commitment to strengthening the health, safety and wellbeing of this critical workforce.

Through the Mutual Benefits Program, EML invests in practical solutions that help create safer workplaces, strengthen workforce capability and improve recovery outcomes across the sector.

Our investments have focused on injury prevention, mental health, education, innovation, better claim outcomes and workplace wellbeing, ensuring organisations across the industry have access to evidence-based tools and resources that address real-world challenges.

By working with healthcare providers, industry experts and researchers, we help deliver scalable initiatives that support healthier workers, stronger workplaces and better outcomes for the people who rely on healthcare and social assistance services every day.



Scan the QR code to visit our healthcare resource hub

Reducing injury risk for nurses

Partner: La Trobe University **Context:** Injury prevention **Jurisdiction:** National

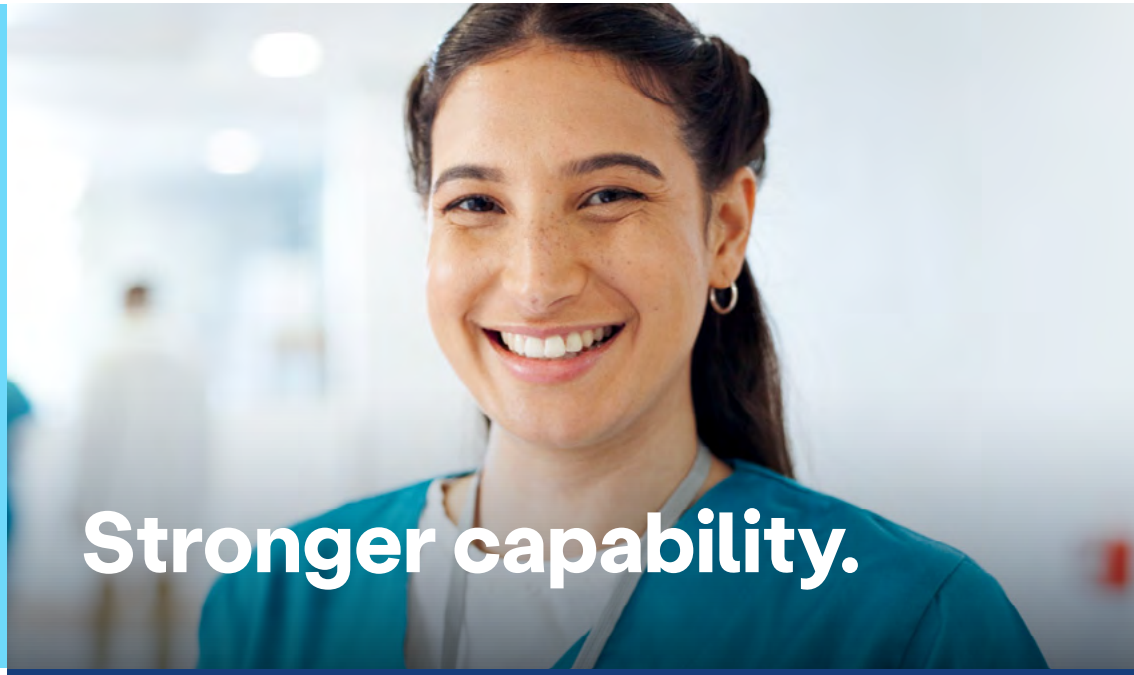
Musculoskeletal injuries are the most common work-related injuries in Australia and a significant challenge for the healthcare sector. Among Australia's nursing, care and support workforce, the frequency rate of serious musculoskeletal injury claims was 2.3 times the national average in 2022–23.*

Researchers at La Trobe University are combining an Australian Research Council Linkage Grant with contributions from industry partners, including EML, to better understand and reduce these risks.

Now in year one of the three-year study, the project is progressing through its Foundation phase, establishing the research protocol, ethics approvals, research working group and training required to support the study.
The project will apply the APHIRM (A Participative Hazard Identification and Risk Management) Toolkit to examine how physical and psychosocial hazards interact to influence injury risk, including physical demands, workplace systems, workload pressures and workplace design.

By translating research into practical action, the initiative aims to strengthen injury prevention, workforce wellbeing and create safer, more sustainable workplaces across the healthcare sector.

**Source: Safe Work Australia, WHS Profile: Nursing, Care and Support Workforce, May 2025.*



Early physiotherapy intervention for a healthier healthcare workforce

Partner: Healthcare organisation **Context:** Injury Prevention **Jurisdiction:** Victoria

A large healthcare EML customer recognised an opportunity to support employees experiencing early injury symptoms before these developed into more serious injuries or workers compensation claims. The onsite physiotherapy pilot provided employees with early access to assessment and treatment for both work-related and non-work-related symptoms, with the aim of preventing injuries, reducing absence and supporting employees to remain in full duties.

The pilot supported 103 employees, including 29 with work-related concerns and 74 with non-work-related concerns, demonstrating strong demand for accessible early intervention. Importantly, **none of the employees using the service progressed to a workers compensation claim during the pilot,** against a target of fewer than five. The findings have informed consideration of a broader onsite service with improved access across multiple sites and stronger engagement of clinical employees.

Building confidence and reducing incidents in disability support

Partner: Disability support organisation / Training specialist **Context:** OVA / Injury Prevention **Jurisdiction:** Victoria

An EML customer in the disability support sector identified an urgent need to strengthen employee safety when supporting a NDIS participant with challenging behaviours. Repeated incidents and staff injuries showed that staff needed clearer guidance, practical skills and more confidence to manage complex situations safely, both for themselves and the people they support.

Funding supported the delivery of targeted **Ethical Response Training** to build employees' practical understanding and confidence. Following the training, the organsation **reported a significant reduction in incidents, from more than 15 per day to under two, with no employee injuries recorded at the time of project assessment.** The organisation will continue reviewing incidents and strengthening risk controls to sustain these improvements, helping keep employees safe while ensuring those in need continue to receive appropriate care and support.



Protecting our healthcare workforce.

A conversation that changed everything

Partner: NSW Health **Context:** Psychological prevention **Jurisdiction:** NSW

Psychological injury claims are among the most complex workplace injuries, often leading to longer recovery times, lower return-to-work outcomes and significant impacts on workers, teams and organisations. In high-pressure frontline environments, unresolved workplace conflict can quickly escalate, affecting wellbeing, workplace relationships, and organisational culture.

To address this challenge, funding support enabled the introduction of a pre-claim facilitated discussion program delivered by independent workplace specialists.

Employees, leaders, and people teams can access structured support when concerns first arise, creating a safe environment to improve understanding, restore communication and resolve issues before they escalate. The results highlight the value of acting early.

Since 2022, **102 facilitated discussions** have been completed, with only **3.9% progressing to a workers compensation claim**. The initiative has helped workers remain connected to their workplace and support networks while generating an estimated **$15 million in avoided claim** and associated costs*, demonstrating how the right conversation at the right time can positively influence recovery, wellbeing, and workplace outcomes.

**Potential avoided claim costs are estimated using an average claim cost of $160,700 for workplace conflict-related claims, applied to 98 referrals that did not progress to a workers compensation claim.*

Transforming manual handling across healthcare

Partner: NSW Health **Context:** Injury Prevention **Jurisdiction:** NSW

Musculoskeletal injuries remain one of the most significant workplace health and safety challenges facing the healthcare sector, contributing to high injury rates, workforce disruption, and increased compensation costs. Insights from EML and NSW Health identified an opportunity to improve consistency across existing manual handling education and provide workers with easier access to contemporary, evidence-based resources that reflect the realities of clinical practice.

EML worked alongside NSW Health to drive the development of a **statewide suite of contemporary manual handling resources.** The initiative delivered ten instructional videos, e-learning modules and practical reference materials designed to create a more standardised, scalable, and accessible approach to training across healthcare settings.

By combining expert knowledge with real workplace scenarios, the resources help embed safer movement practices into everyday work, strengthen workforce capability, and support a more consistent approach to injury prevention. The initiative represents an important step towards modernising manual handling education, creating a shared foundation that can be adopted across healthcare organisations to improve safety outcomes, reduce injury risks, and support a healthier, more sustainable workforce.

Moving from reactive reporting to proactive OHS management

Partner: Austin Health **Context:** Injury Prevention **Jurisdiction:** Victoria

EML customer Austin Health identified an opportunity to enhance how emerging workplace health and safety risks were identified and managed before they resulted in injury. Strengthening access to lead-indicator data would enable the organisation to more effectively identify patterns, prioritise support and embed proactive auditing across its operations.

Funding enabled Austin Health to strengthen its proactive OHS approach through the pilot of a new Occupational Health and Safety Management System, initially focused on audit and inspection modules. The new platform has since been implemented across Austin Health and embedded into business-as-usual operations, with 18 inspections established in the system at the time of project closure. Managers and health and safety representatives provided positive early feedback, and as more audits and inspections are completed, Austin Health expects the system to provide stronger data on emerging risks and help identify where preventive support is most needed.



Designing safer work in healthcare.

Case study

Funding supported Bupa to reduce key injury risks across its aged care and healthcare workforce.

Client: Bupa **Context:** Injury prevention / Workplace design **Jurisdiction:** Victoria

Across aged care and dental settings, workers face distinct injury risks, from body-stressing tasks to sharps and needlestick injuries. In aged care, body-stressing injuries among Assistant in Nursing employees represented a substantial workforce and financial challenge, with hundreds of claims recorded over the past decade and contributing significantly to Bupa's overall claims costs in Victoria. In dental settings, sharps and needlestick injuries were identified as a key risk for dental assistants and clinical staff, with both physical and psychological impacts.

Through a series of funded work design projects delivered with ViVA Health Group, EML customer Bupa undertook detailed reviews of frontline work practices, workplace design, psychosocial factors and injury risks across both aged care and dental settings. The projects included holistic job analyses, work design reviews and evidence-based assessments to identify practical opportunities for safer ways of working. Recommendations ranged from improvements to manual handling programs, occupational violence controls and psychosocial risk management in aged care, through to safer sterilisation practices, enhanced training, technology improvements and clinical design considerations to reduce sharps injuries in dental practices.

The outcomes are now informing organisation-wide reviews of safety practices, procedures and workplace design across multiple Bupa businesses. By extending the focus beyond individual incidents and addressing the way work is designed, the initiatives have established a strong foundation for long-term injury prevention, improved employee wellbeing and safer care delivery. Bupa is currently progressing implementation of the recommendations, with future evaluations expected to measure reductions in both body-stressing and sharps-related injuries.

Key lessons

Safer work starts with how work is designed.

Use workplace insights to target practical change.

Turn local insights into broader change.

Investing in Research

Research that *drives action.*

Through the Mutual Benefits Program, we continue to invest in research that helps uncover emerging risks, deepen our understanding of worker experiences and identify opportunities to improve prevention, recovery and return-to-work outcomes.

By partnering with leading researchers, industry experts and thought leaders, we are building the evidence needed to inform future solutions and guide our investments for greatest impact.

Importantly, research is only the beginning. The insights gained are translated into practical tools, targeted training, innovative programs and partnerships that help employers create safer workplaces and support better outcomes for workers, their families and the communities we serve.



> *At EML, we believe meaningful change starts with understanding the challenges people and workplaces face.*

Scan the QR code to learn more

The state of workplace mental health

Partner: Monash University - Healthy Working Lives Group
Context: Workplace mental health
Jurisdiction: National

In 2025, EML set out to better understand what Australians are really experiencing at work. The result was Inside the Minds of Australia's Workplaces, a national research series funded through the Mutual Benefits Program and delivered in partnership with Monash University's Healthy Working Lives Group.

The first report, **The State of Workplace Mental Health**, uncovered the everyday workplace factors contributing to poor mental health and highlighted the important role employers play in creating psychologically healthy workplaces. Building on these findings, the 2026 report, **Making Work, Work Better,** explored the relationship between job design and worker wellbeing.

This latest research found that workplace distress is not simply a result of being busy. One of the strongest predictors of stress, anxiety and burnout was the combination of high job demands and low levels of control over how work is performed. The risks were particularly pronounced among young workers, women and employees in customer-facing industries such as retail, healthcare and education, where workers often have limited autonomy despite increasing demands. The findings reinforce an important message: improving workplace mental health requires more than awareness programs. It requires organisations to examine how work is designed and create jobs that enable people to thrive.

Scan the QR code to view the report

MONASH University

> *A year on from our first report, we now have an even greater picture of what's driving poor mental health at work – and it's clear that many of the factors contributing to it can be influenced and changed. The opportunity for employers now is to better understand where risks exist in their workplaces and take practical steps to give workers earlier support, greater clarity and greater control over how they do their work.*



Dan Walton,
Group Executive, Strategy & Growth

Navigating the next wave of claims

Partner: University of Melbourne / Monash University
Context: Superannuation / Mental health / Claims and cross-scheme pressure
Jurisdiction: National

Mental health is reshaping insurance in superannuation, creating new challenges for funds, insurers and members. As claim complexity increases across superannuation workers compensation and social security systems, industry leaders need a deeper understanding of how these interconnected systems influence recovery, outcomes and long-term sustainability.

As part of EML's Insights Series, in 2026 EML released **The Complexity Premium**, which examined rising mental health claim complexity, emerging cross-scheme pressures and the impact of "handover gaps" that can occur as individuals move between support systems. The research highlighted the implications for recovery, return-to-work outcomes and long-term financial wellbeing, while reinforcing the importance of earlier intervention, stronger claims capability and better coordination across systems.

To promote further industry discussion following the report release, EML partnered with Monash University's Healthy Working Lives Research Group to deliver the Association of Superannuation Funds Australia (ASFA) Mental Health masterclass series, Mental Health, Superannuation and System Sustainability: Navigating the Next Wave of Claims. EML also participated in industry panels with ASFA and the University of Melbourne, extending discussion of the report's findings across the superannuation and research sectors.

Delivered across NSW and Victoria, Mutual Benefits funded masterclasses and industry panels brought together insights from the report, contemporary research, system modelling, case studies and expert discussion to explore emerging mental health challenges and opportunities. Participants reported greater understanding of mental health claim complexity, increased awareness of system interdependencies and stronger confidence in identifying opportunities to improve member outcomes and support the long-term sustainability of insurance in superannuation.

MONASH University

THE UNIVERSITY OF MELBOURNE

> *Superannuation is fast becoming the safety net of last resort, and income protection claims are rising in both volume and complexity. When workers compensation settings shift, behaviour across the entire system changes. If you operate in super, this isn't a future risk—it's a current one. The Complexity Premium Insights Report helps funds, trustees and insurers understand what's coming, what it means for sustainability, and how to act, before pressure turns into impact.*



Cass Wild,
General Manager, Insurance Solutions



Scan the QR code to view the report

In language, in reach: *Improving safety for CALD workers*

Partner: ISCRR **Context:** Inclusion / Injury prevention / Improved recovery outcomes **Jurisdiction:** National

EML's 2025 Mental Health Insights Report highlighted a need to better understand the experiences of culturally and linguistically diverse (CALD) workers and the factors that influence workplace safety, injury reporting and recovery outcomes. While CALD workers make a significant contribution to Australia's workforce, there is limited evidence on how workplace health and safety information, compensation processes and support services can be made more accessible and effective for people from diverse cultural and language backgrounds.

Building on these insights, EML has partnered with the Institute for Safety, Compensation and Recovery Research (ISCRR) to undertake a major research project focused on **improving workplace safety communication for CALD workers in the healthcare and social assistance** sector. Using a co-design approach, the project is engaging directly with workers, employers and community stakeholders to identify barriers and develop culturally appropriate communication tools and resources.

The research recognises that workplace information and support systems do not always accommodate workers' diverse language needs or familiarity with Australian processes. Alongside insecure employment and concerns about raising issues at work, these factors can create barriers to reporting injuries and accessing timely support. Expected in 2027, the findings will help shape practical solutions that improve workplace safety and recovery outcomes for CALD workers.

Young workers: *Building strong foundations from the start*

Partner: SuperFriend **Context:** Workplace mental health **Jurisdiction:** National

EML's 2025 Mental Health Insights Report identified young workers as an emerging priority, highlighting the need to better understand the factors shaping mental health, wellbeing and workplace experiences for Australia's next generation of workers. In response, EML partnered with SuperFriend to undertake a dedicated survey involving workers aged 15-24, providing valuable insights into both the risks and opportunities facing this next generation of our workforce.

The survey explored workplace experiences, psychological distress, help-seeking behaviours, leadership, psychological safety and workplace expectations. It revealed a generation entering the workforce with elevated mental health vulnerability, while also bringing clear expectations around supportive leadership, meaningful work and psychologically safe workplaces.

The survey insights highlighted the important role employers play in shaping positive experiences early in a worker's career. **Strong leadership, trusted peer relationships and manageable workloads emerged as critical drivers of young workers wellbeing,** while the survey identified opportunities to strengthen connection, psychological safety, peer support and early intervention strategies. These insights are now guiding future Mutual Benefits investments and initiatives aimed at helping young workers build resilience, thrive at work and enjoy healthier, more sustainable careers.

Perceived injustice: *Understanding a hidden barrier to recovery*

Partner: Griffith University RISE Research Unit / Actevate **Context:** Workplace mental health **Jurisdiction:** National

Perceived injustice is increasingly recognised as an important factor influencing recovery outcomes, return-to-work and psychological wellbeing following injury. However, there remains limited understanding of how experiences of unfair treatment, blame, invalidation and insufficient support affect injured workers and their recovery journey. To address this evidence gap, EML partnered with Griffith University's RISE Research Unit and Actevate to undertake a comprehensive review of perceived injustice and its impact within workers compensation systems.

Drawing on evidence from 344 peer-reviewed studies, the review examined the prevalence, causes and impacts of perceived injustice, as well as potential interventions to improve outcomes for injured workers.

The findings, presented at the Australia and New Zealand Moral Injury Conference (ANZMIC), revealed that **perceived injustice is a significant barrier to recovery**, associated with poorer mental health outcomes, increased pain severity, delayed return-to-work and greater conflict within compensation systems. While no single intervention emerged as a solution, the review highlighted the importance of person-centred practices, transparent communication, supportive relationships and early intervention. The literature review will help inform further research into perceived injustice and how claims management approaches can be enhanced to strengthen communication, build trust, and support fair and transparent decision-making.

Intended impact

- Improving access to information.
- Greater understanding of compensation & recovery systems.
- Evidence-based insights to drive future action.

Key insights

- 73% reported moderate or severe psychological distress.*
- Trust, teamwork and supportive leaders matter most.
- 74% take primary responsibility for their mental health.*

*Source: SuperFriend survey 2026, participants aged 15–24.

Key recommendations

- Improve fairness and communication throughout claims.
- Train employers and case managers to recognise risk.
- Implement early identification and support strategies.



Researching Risk. *Preventing Harm.*

Protecting outdoor workers *from harmful UV exposure*

Partner: Cancer Council NSW **Context:** Workplace safety **Jurisdiction:** National

Outdoor workers can receive up to ten times more UV exposure than indoor workers, placing them at significantly higher risk of skin cancer, eye damage and heat-related illness.* Despite Australia having the highest rates of skin cancer in the world*, UV exposure is often underestimated and workplace sun protection remains inconsistent across many industries.

To better understand how workplaces can reduce this risk, EML **partnered with Cancer Council NSW** to undertake a comprehensive literature review examining the effectiveness of workplace sun safety interventions. The review analysed Australian and international evidence to identify the most effective approaches for improving sun protection behaviours among outdoor workers and reducing long-term health risks.

The research found that the most successful programs combined leadership commitment, worker education, practical controls and sustained workplace engagement. These insights directly informed the development of the **SunSmart Workplaces Toolkit**, helping employers translate evidence into practical action. Since its launch, the toolkit has been **downloaded more than 11,500 times**, demonstrating strong industry demand for accessible, evidence-based guidance. By moving beyond awareness alone, the toolkit is helping organisations better protect outdoor workers from UV exposure and reduce the risk of preventable harm.

**Source: NSW Government and Cancer Institute NSW*

Key findings

- Workplace leadership drives behaviour change.
- Policy alone is not enough.
- Education remains a critical prevention tool.

Getting the small things right: *Understanding workplace microaggressions*

Partner: Griffith University's RISE Research Unit **Context:** Mental health **Jurisdiction:** National

Microaggressions are often subtle, everyday behaviours that can leave workers feeling dismissed, disrespected or excluded. While a single incident may seem insignificant, repeated exposure can contribute to psychological distress, burnout, workplace conflict and poorer recovery outcomes. Despite growing recognition of workplace microaggressions as a workplace health and wellbeing issue, limited evidence existed on the relationship between workplace microaggressions and workers compensation outcomes, particularly within high-risk industries.

To better understand the problem, EML partnered with Griffith University's RISE Research Unit to **investigate the prevalence, causes and impacts of workplace microaggressions.** The research involved a global literature review to idenify workplace risk factors, to identify workplace risk factors, impacts on wellbeing and opportunities for prevention. Findings from the research informed EML's Mental Health Insights Report 2025 and were subsequently presented at major industry forums, including the International Mental Health Conference, Australiasian Fire Authorities Council (AFAC) Conference and Emergency Services Foundation Forum.

The research reinforced that **workplace incivility is often under-reported,** frequently normalised and can have significant consequences for both workers and organisations. The findings are now helping shape future educational resources, workplace interventions and industry discussions focused on creating safer, more respectful and psychologically healthy workplaces.

Key lessons

- Build respectful workplace cultures.
- Strengthen reporting and response systems.
- Equip leaders to address incivility.



Investing in Training

Training that *moves people forward.*

EML provides our customers with exclusive and complimentary access to expert-led training, events, self-paced education, and learning resources designed to build knowledge, confidence and capability across a wide range of workplace relevant topics.

A strong safety culture supports earlier risk identification, improved compliance, better decision-making and more positive return-to-work outcomes. Through our complimentary Learning Management System (LMS) **EMlearning**, customers can access a central hub of learning opportunities, including facilitated training, virtual workshops, resources and self-paced e-learning developed with industry experts.

In FY26, EML customers benefited from **94 national training events** covering current issues in injury prevention, injury management and workers compensation, alongside access to **63 online self-paced courses** supporting workplace health, safety and professional development.

By making education accessible, practical and relevant, EML is helping our customers build safer workplaces, stronger leaders and more capable workforces.

> ***Education is one of the most effective ways to prevent injuries, strengthen workplace safety and support better recovery outcomes.***

Scan the QR code to visit our training page and learn more on mastering EMlearning

EMlearning

Learning for safer workplaces

94
national facilitated sessions in FY26

63
self-paced e-learning modules

EMlearning is available on mobile app - *Absorb Learn.*
With access to course content available anywhere, including offline.

3 ways to learn

Face to face
Expert-led sessions designed around the realities of work.

Virtual
Live learning that brings teams together wherever they are.

Self-paced
Flexible learning that meets the needs of the workplace.

Learning built around the work.

Self-paced e-learning

Our 63 courses offered through EMlearning are developed in consultation with recognised subject matter experts and designed to support our customers maximise employee engagement, reduce risk, meet compliance requirements, build capability, and establish a safe work culture. With nearly **18,000 courses completed in FY26** and a 4.7 average star course rating, our courses are designed to make a real impact in the workplace.

19,500+ active users

20 new courses added in FY26

17.9k courses completed in FY26

4.7/5 avg course rating

Seamless integration

We continue to support course integration with our customers' own learning management systems, allowing for flexible course delivery, seamless updates and performance reporting.

$691K Savings in self-paced course costs for employers

(based on average market price $38.50 RRP per course)

Scan the QR code to learn more about self-paced e-learning

Employer Training Program

Practical learning for the people who make workplaces stronger.

Our training program offers dynamic training events covering key topic areas such as workers compensation, health, safety & wellbeing and mental health, with each session designed to tackle real workplace challenges and emerging trends.

3,219 total attendance in FY26

94 sessions delivered, **34 new**

34 average attendees per session

4.6/5 avg session rating

30 In-house and industry experts

$1.2M Savings in facilitated training costs for employers

(based on average market price $398 RRP per participant)

Scan the QR code to view our Employer Training Program

Case study

For more than seven years, EML customer **Stepping Stone SA Childcare and Early Development Centres** has used EMlearning's complimentary training resources to help staff build confidence, strengthen workplace safety knowledge and support ongoing professional development.

By making training easy to access and complete in the workplace, the organisation has created a consistent approach to learning across its workforce.

The result is a team that is more aware of workplace risks, more confident in reporting hazards and better equipped to support a safe and healthy workplace for colleagues and the children in their care.

> *EMlearning has helped create a more proactive safety culture, giving our employees the knowledge and confidence to identify risks and take action when it matters most.*
>
> **Helen,**
> *General Manager, Stepping Stone SA*

Helping customers navigate legislative change.



Case study

Significant legislative reform can create uncertainty for employers, leaders and workers.

Client: NSW Customers **Context:** Training / Education **Jurisdiction:** NSW

On 1 July 2026, major reforms to the NSW workers compensation scheme commenced. Recognising the need for immediate practical and trusted guidance, **EML embarked on a comprehensive education program to build employer capability and confidence.** This included expert-led webinars, partner briefings, regional information sessions, thought leadership events and the development of a range of digital resources, all designed to translate complex legislative requirements into practical workplace actions.

The response from both employers and industry stakeholders has been strong. **More than 1,100 workplace leaders attended** reform-focused training sessions, **130 employers participated in broker briefings**, and the NSW legislative reform resources hub available through eml.com.au **attracted more than 5,000 views**. The supporting resources (including readiness checklists and reform guides), have also been widely accessed, helping employers identify risks, strengthen compliance and prepare their organisations for change.

By providing timely insights, training and practical tools, this initiative helped customers understand, adapt to and confidently navigate the NSW workers compensation reforms.

Scan the QR code to visit the NSW legislative reform resource hub

Exclusive savings. Practical solutions.

EML Offers

Creating safer and healthier workplaces often requires investment in specialist training, technology and expert support. Through EML Offers, customers gain access to exclusive discounts and savings* on a curated range of workplace health, safety and wellbeing solutions from trusted industry partners. Covering areas such as psychosocial risk and mental health, manual handling, workplace safety, and injury management and return-to-work, these offers help organisations access specialist expertise, tailored products and practical support at a discounted rate.

By reducing the cost of accessing these impactful solutions, EML Offers helps businesses strengthen capability, address workplace risks and invest in prevention, making it easier to create safer workplaces and better outcomes for workers and employers alike.

*Third-party products and services are independently provided. EML does not endorse or accept responsibility for these services.

36 referrals

85% conversions

$56k in savings

10-25% off standard pricing

Case study

Staunch Technology

With an ageing workforce and the physical demands of healthcare work, a regional healthcare EML customer recognised the need for a proactive approach to musculoskeletal injury prevention, supporting both workforce wellbeing and long-term workforce capability.

EML Offers partner, Staunch Technology, provided support for their 12-week PEFA-Informed Prehab Program. Using the JobFit System software, the physical demands of three jobs were measured, a job-specific functional test was designed, and 34 job task ergonomic reports were delivered. Workers also received 1:1 telehealth physiotherapy, 24/7 tailored exercise programs and ongoing weekly support to help sustain recovery and build healthy movement habits.

All participants reported a reduction in fatigue, as well as:*

60% overall increase in energy levels

33% gain in personal capability

18% improvement in reported discomfort

100% Reported improved perceptions of leadership and colleague support

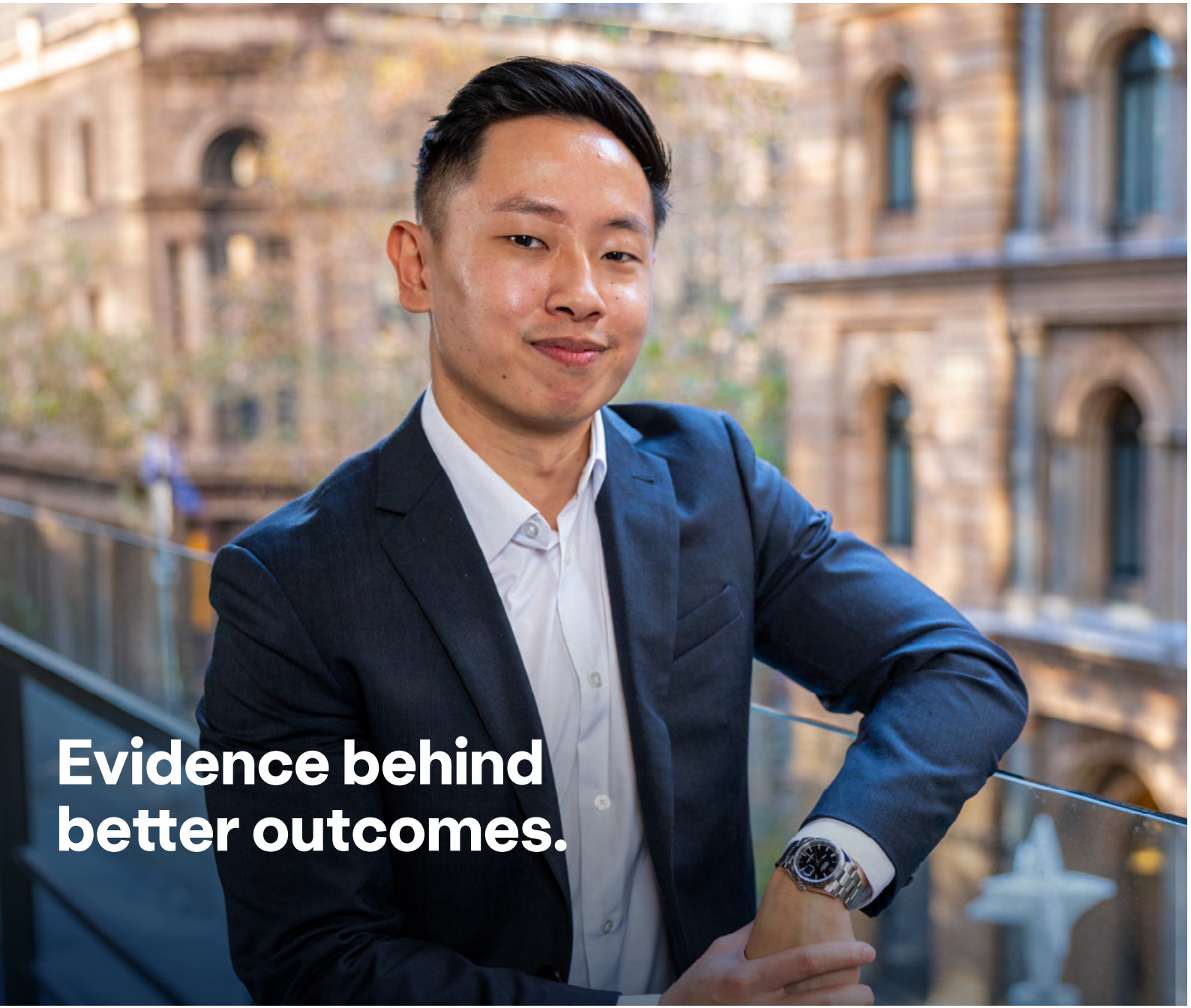
Source: Staunch Technology Project Evaluation Report

How our EML Offer partners can support you

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

> *The EML Offers Program is a genuine support for providing exposure to emerging and innovative partner businesses, whilst reducing injuries at the workplaces who benefit from the Offers.*
>
> **Dr Jenny Legge,**
> *CEO , Staunch Technology*

Scan the QR code to learn more about EML Offers



Evidence behind better outcomes.

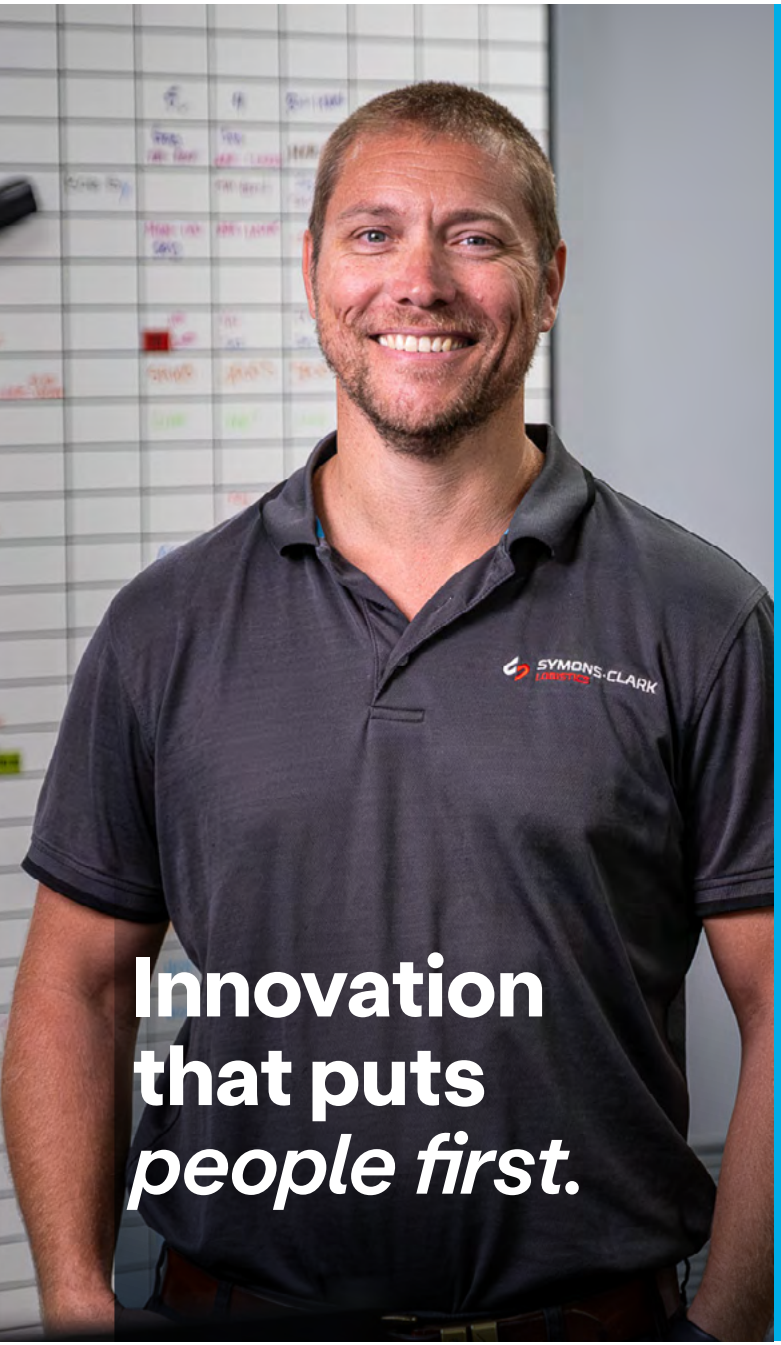
From insight to innovation.

Our investment in research, pilots, emerging technologies and new approaches helps address workplace challenges, anticipate emerging risks and improve outcomes for workers and employers.

Research, data and customer insight guide where efforts and investments are focused, ensuring initiatives respond to real workplace needs and opportunities.

From prevention and workplace safety through to recovery and return-to-work, this commitment to innovation enables new ideas to be tested, services to be enhanced and practical solutions to be scaled where they can deliver the greatest benefit.

Guided by evidence, and focused on impact.



Innovation that puts *people first.*

Making the invisible visible

Partner: Symons Clark Logistics / SEEN Safety
Context: Safety technology
Jurisdiction: SA

Interactions between forklifts and pedestrians remain one of the most significant safety risks in warehouse and logistics environments. However, organisations often lack the visibility and data needed to understand where these risks exist, how frequently they occur, and how workplace behaviours may contribute to potential incidents, resulting in critical incidents remaining hidden until an event or injury occurs.

EML partnered with Symons Clark Logistics and SEEN Safety to pilot an **innovative technology solution that monitored forklift and pedestrian interactions** across multiple sites. Using video analytics and detection technology, the pilot identified high-risk areas, tracked interaction patterns and provided actionable insights to help inform safety improvements and workplace controls.

The pilot successfully uncovered previously unseen risks and enabled targeted interventions to improve workplace safety. By the end of the monitoring period, pedestrian interactions within two metres of forklifts had **reduced by more than 55%**, demonstrating meaningful behavioural change. The results provided clear evidence to support future investment decisions and reinforced the value of data-driven safety initiatives in preventing injuries before they occur.

Right care, right time

Partner: BHP / Axis
Context: Early intervention
Jurisdiction: NSW

Recovery from injury is not always driven by physical factors alone. Psychosocial barriers, emotional distress and personal circumstances can significantly influence recovery outcomes, increasing the risk of prolonged absences, claim complexity and secondary psychological injuries. Recognising this challenge, BHP identified an opportunity to take a more proactive and worker-centred approach to recovery.

Through a partnership between BHP, EML and Axis, the Matched Care Program was introduced to **combine early psychosocial risk screening with targeted psychological support.** The program helped identify workers at risk of delayed recovery and connect them with the right support at the right time, seamlessly integrating psychological care into existing injury management processes.

Early results have been highly encouraging. Since implementation, **23 workers have accessed the service, with approximately 95% remaining at or are returning to work.** The program has **helped participants overcome recovery barriers,** maintain connection with work and reduce the risk of secondary psychological injuries, demonstrating the value of early intervention and personalised support.

A program evaluation will be completed in 2027 to assess outcomes and impact, and inform future priorities and next steps.

Exoskeletons: Reducing strain through innovation

Partner: Team Global Express / Biosymm **Context:** Wearable technology **Jurisdiction:** NSW and Victoria

Musculoskeletal injuries and fatigue remain significant challenges in transport and logistics environments. To explore new approaches to injury prevention and recovery, EML partnered with Team Global Express (TGE) and wearable technology specialist Biosymm to trial shoulder and back exoskeletons at two TGE sites between September 2025 and March 2026.

Four exoskeletons were deployed to **support workers undertaking physically demanding tasks**, including repetitive lifting, overhead work, and heavy maintenance. Initially focused on return-to-work, limited referrals prompted the pilot to expand into broader injury prevention.

Worker feedback highlighted the technology's **potential to reduce fatigue and provide valuable support** during repetitive tasks.

Although the pilot did not generate sufficient data to quantify recovery outcomes, it did identify opportunities to **strengthen injury prevention and informed future application**. TGE will continue trialling two exoskeletons within its Victorian operations, extending the opportunity to assess their practical benefits.

AI in action

Partner: EML Technology (internal) **Context:** AI Technology **Jurisdiction:** National

As claims volumes and complexity continue to grow, EML identified an opportunity to use Artificial Intelligence (AI) to reduce claims administration burden, improve efficiency and allow our people to spend more time supporting customers. Significant Mutual Benefits investment has enabled the **development of in-house AI capabilities and technology infrastructure** designed specifically for the personal injury environment here at EML.

The result is a growing portfolio of AI-enabled tools supporting document management, call summarisation, wage calculations, digital self-service and claims decision support. Solutions such as VoiceCore, RecoveryMate and WageCore are already helping automate routine tasks, streamline workflows and improve access to information for both EML employees and customers. Early results demonstrate significant impact. More than 1.3 million calls have been summarised, saving 3.2 million minutes of case manager time,* while 8,900+ injured workers have registered for RecoveryMate and uploaded more than 138,000 documents directly through the platform. By combining technology with human expertise, EML is creating a smarter, faster and more customer-focused claims experience.

1.3M
calls have been summarised*

Saving
3.2M
minutes of case manager time

**Calls are summarised using AI in line with EML's privacy and regulatory obligations.*

Case study

Where great ideas take flight

Great ideas have the power to transform workplace health and safety, but many innovators do not have access to the funding, visibility and industry support needed to trial or bring their solutions to life. EML saw an opportunity to do something different by creating a platform that could **showcase emerging innovations** and connect industry leaders with solutions designed to improve workplace outcomes.

In October 2025, EML partnered with the Workplace Health & Safety Show to launch the inaugural Pitch Off, a live event showcasing emerging workplace safety innovation. Three finalists were selected from 36 submissions: Stephanie Cassidy from Productivity Matters (Handled), Adam Toole from Safety Compass and Peter Whalley from Vision AI. Each pitched their solution live, with the winner determined by audience and judge voting.

The event demonstrated the value of bringing industry, innovators and decision-makers together to accelerate ideas with real-world potential. **Safety Compass was awarded a $50,000 accelerator** package through the Mutual Benefits Program, to further develop and pilot its solution, while all finalists gained valuable exposure, industry connections and opportunities for future collaboration. Together, they showcased the power of innovation to help create safer workplaces and better outcomes for workers and employers.



Key findings

Innovation can thrive when given a platform.

Collaboration unlocks better solutions.

Great ideas grow with opportunity.

Pathways: *Resolving barriers to recovery*

Partner: EML Pathways (Internal)
Context: Advancements in claims management for mental health injuries
Jurisdiction: NSW

Interpersonal conflict accounts for a significant proportion of psychological claims and when left unresolved, workplace issues can prolong recovery, increase claim complexity and impact both workers and employers.

As part of the claims management process in NSW (Nominal Insurer), the Pathways program works to resolve these complex workplace issues through specialists trained in mediation who **facilitate constructive workplace discussions and recovery planning**. In the event that a worker is unable to sustainably return to their pre-injury employer, vocational specialists are enlisted to help them transition to suitable alternative employment and remain connected to the workforce.

Historically, approximately **five out of ten workers** with these claims returned to work within six months, highlighting the challenges associated with recovery. Since July 2024, **more than 1,280 claims have entered the program.** Workers who participated in a facilitated discussion **returned to work** in approximately two-thirds of the time, **around 14 weeks.** The program has also increased access to treatment within the first four weeks of a claim, **rising from 38.4% to 61.7%**, helping workers access support earlier and improve recovery outcomes.

Pathways showcases how innovation in claims management, combined with specialist recovery and vocational expertise, can remove barriers to recovery, improve return-to-work outcomes and create lasting impact. With NSW reforms limiting access to claim-based support, early intervention is increasingly important. Pathways also featured in EML's 2025 Inside the Minds of Australia's Workplaces white paper, alongside independent Finity Consulting analysis, and received a Judge's Commendation for Innovation at the 2025 Personal Injury Education Foundation (PIEF) Awards.

Source: Internal actuarial evaluation comparing baseline (Jul 2022–May 2024) and program (Jul 2024–Jun 2026) periods.

Insight Circles: *Creating space for connection*

Partner: The Happychondriac Society
Context: Mental Health
Jurisdiction: Victoria

Frontline workers across industries such as healthcare, social assistance, education, and emergency service can be exposed to emotionally demanding situations that increase the risk of stress, burnout and psychological injury. Traditional wellbeing programs do not always provide opportunities for workers to reflect, connect and learn from shared experiences.

To address this challenge, EML partnered with The Happychondriac Society to pilot Insight Circles, a **facilitated peer-conversation model** inspired by Schwartz Rounds. Guided by trained facilitators, the sessions create a psychologically safe environment for participants to share experiences, reflect on challenges and build resilience through connection, empathy and learning.

The initiative is currently being piloted within community services, with participants taking part in a series of facilitated sessions and evaluation activities. By providing a structured approach to reflection and peer support, Insight Circles aims to **strengthen psychological safety, identify emerging wellbeing risks earlier** and foster healthier, more connected workplace cultures.

The success of the pilot has also enabled EML to utilise the expertise of the Happychondriac Society to facilitate Mental Health First Aid training and collaborate on RU OK? Day activities, that **attracted over 455 attendees to the online event.**

Specialist pain care: *Improving recovery through expertise*

Partner: Australian Physiotherapy Association (APA)
Context: Treatment / Injury management
Jurisdiction: National

Persistent pain is one of the biggest barriers to recovery and return-to-work, yet access to specialist pain physiotherapists remains limited, particularly in regional areas and for culturally and linguistically diverse (CALD) communities. **Pain physiotherapists play a critical role in supporting workers with complex pain** presentations, providing individualised pain education, improving pain literacy and helping overcome barriers that can delay recovery and return-to-work outcomes. They also support and mentor other clinicians, strengthening capability across the broader physiotherapy profession.

Through a partnership with the Australian Physiotherapy Association (APA) and the Australian College of Physiotherapists, **EML launched an 18 month Pain Titling Scholarship Program** to help grow specialist capability.

The program is **funding 10 physiotherapists across NSW, Victoria and South Australia** to undertake Pain Titling, increasing access to this specialised expertise for injured workers at risk of delayed recovery. Interest in the scholarship exceeded expectations, with **33 applications received, including 76% from rural or CALD backgrounds.**

Due for completion in December 2027, evidence to date shows that over **80% of injured workers reported that their situation was better after the program.*** By increasing access to advanced pain management expertise, the initiative is helping reduce barriers to return-to-work and strengthen pain literacy across the broader healthcare system.

**Source: Independent evaluation by the Institute for Safety, Compensation and Recovery Research (ISCRR), involving WorkSafe Victoria, presented at World Physiotherapy Congress 2025.*



Practical tools for safer workplaces

Building on findings from EML's Mental Health Insight Report, this year saw the development and enhancement of a range of practical tools and resources to support safer, healthier and more resilient workplaces. Combined with customer insights, this research helped shape practical resources addressing emerging needs across prevention, wellbeing and recovery.

Through the Mutual Benefits Program, EML customers have complimentary access to a growing suite of practical tools available through platforms such as EMlearning, a range of workplace health check and assessment tools and even podcasts.

Designed to be easy to implement and grounded in evidence, these resources help organisations monitor risks, build capability, strengthen safety culture and take proactive steps to support positive workplace outcomes.

Helping your workplace be at its best

Scan the QR code to learn more

Turning insight into action.

Developed in partnership with Lysander, specialists in mental health and organisational change, a range of practical toolkit suites and resources were created in response to the findings from EML's ***Inside the Minds of Australia's Workplaces*** research. Available through EMlearning, these resources combine evidence-based guides, learning modules and workplace activities, to help leaders and teams address psychosocial risks, strengthen psychological safety and build healthier, more resilient workplaces.

Scan the QR code to view the Lysander leader series

in collaboration with LYSANDER







Healthy Minds, Thriving Educators

To support education customers strengthen workforce wellbeing, *Healthy Minds, Thriving Educators* was created, providing practical guidance and resources that address real-world challenges faced by educators, from burnout and bullying, to vicarious trauma and psychosocial risk.

The initiative combines Empowered Educators, a **five-part self-paced learning series,** and the Resilient Schools Library, providing practical tools to support wellbeing, resilience and psychologically safe school environments.

Designed for education settings from early childhood through to tertiary learning, the resources provide practical, evidence-based guidance that educators can apply immediately. Since launch, the initiative has **reached more than 1,700 education customers,** helping schools strengthen educator wellbeing and build healthier, more sustainable workplace cultures.

Resilient Sites Toolbox Talks

Supporting mental health in construction requires practical, relevant resources that can be easily integrated into everyday safety conversations. Informed through collaboration with MATES in Construction, the *Resilient Sites Toolbox Talks* were designed to address the real and evolving psychosocial challenges facing the construction industry.

The toolkit features **eight ready-to-use toolbox talks** covering key wellbeing and psychosocial risk topics, helping leaders and teams have meaningful conversations that support psychological safety and workplace wellbeing.

Suitable for a wide range of construction settings, the suite provides a simple and practical way to embed mental health discussions into existing safety practices. Since launch, the toolkit has been **downloaded more than 2,280 times**, helping construction businesses build safer, healthier and more resilient worksites.

Leading Well at Work

Creating safe, supportive and high-performing workplaces starts with capable leaders. Developed to strengthen everyday leadership practices, *Leading Well at Work* is a practical **seven-part series** that helps leaders build psychologically safe, inclusive and resilient teams.

Combining learning modules, practical resources and workplace tools, the series explores **inclusive leadership, neurodiversity, disability inclusion, multicultural workplaces, gender equity and multi-generational teams.**

Designed to support practical application in the workplace, the series helps leaders build the confidence and capability to navigate complex workplace challenges, lead difficult conversations and respond effectively to the needs of today's diverse workforce. The result is stronger leadership, healthier workplace cultures, more engaged teams and better outcomes for employees and organisations.

Practical tools for workplace risks.





ShiftReady video series

Shift workers play a critical role in industries such as healthcare, emergency services, transport, manufacturing and mining, yet fatigue remains a significant workplace safety risk. To help address this challenge, EML partnered with the *Sleep Health* Foundation to develop ShiftReady, a practical **eight-part video series focused on sleep health and fatigue management.**

The series provides short, evidence-based videos covering topics such as **sleep optimisation, alertness during shifts, sleep disorders and fatigue-aware workplace practices.** Designed for shift workers, leaders and safety professionals, the resources can be used in toolbox talks, inductions and workplace learning programs.

By improving awareness of fatigue risks and providing practical strategies that can be applied immediately, ShiftReady helps organisations strengthen safety, wellbeing and performance across shift-based workforces.

Workplace risk and wellbeing tools

Identifying workplace risks before they escalate is critical to creating and sustaining safer, healthier and more respectful workplaces. EML's *Workplace Risk and Wellbeing Tools* provide organisations with **practical self-assessment resources** to evaluate their approach to key risks, including occupational violence and aggression, workplace harassment, and overall workplace health and safety.

Designed for leaders and safety professionals, the tools help organisations benchmark current practices, identify gaps and prioritise actions to **strengthen prevention and risk management.** By translating complex workplace challenges into clear, actionable insights, the tools support informed decision-making and continuous improvement.

Demand for these resources continued to grow throughout FY26, with **completion rates tripling** compared to the previous year. The strong uptake demonstrates the value of simple, evidence-based tools that help organisations proactively address workplace risks, strengthen compliance and create safer, more resilient workplaces.



Case study

Real conversations about psychosocial risk.

> *In series 3 we showcase practical strategies and highlight what is possible. This shows we can make a difference to the lives of working Australians if we collaborate together and take meaningful action.*

Kate Connors,
Judgemental Host

Scan the QR code to listen to Season 3

Australian employers are facing increasing psychosocial risk obligations while navigating a marketplace full of "quick fix" solutions to complex workplace challenges. Many understand what they are expected to do but struggle to find practical guidance on how to do it.

As the need for greater awareness, education and support continues, our ongoing investment in Judgemental has helped extend the reach of practical, evidence-informed conversations on workplace mental health. Hosted by Clinical Psychologist Kate Connors and WHS Lawyer Greg Smith, the *Judgemental podcast* explores the challenges and opportunities shaping healthier workplaces.

Now in its third season, the series provides **honest, practical conversations about psychosocial risk,** workplace culture and prevention, free from sales pitches or theoretical discussion. Season 3 focused on designing effective psychosocial risk controls, featuring real employer case studies and expert interviews. Topics included NSW legislative reform and award-winning workplace approaches to managing psychosocial risk.

The series continues to build a strong following, reaching **more than 11,600 downloads.** It has also expanded beyond the podcast platform, with dedicated presentations at the Australian HR Institute (AHRI) National Convention 2026, helping people leaders better understand and respond to emerging workplace mental health challenges.

By sharing practical examples and real-world experiences, Judgemental is helping organisations move from awareness to meaningful action.

Key findings

- Psychosocial risk is an ongoing journey.
- Turning insight into real action.
- Learning from what works.

Lasting impact is created through partnership.

Through the Mutual Benefits Program, investment in partnerships, sponsorships and customer offers bring together leading expertise, evidence and innovation to address the evolving needs of workers, employers and industries.

Across areas including mental health, young worker education, industry research and injury prevention, these collaborations deliver practical solutions that help organisations build capability, manage risk and improve outcomes.

By working alongside industry leaders, community organisations and specialist providers, EML extends its reach and impact, helping create meaningful change for workplaces across Australia.



Working together for greater impact

Scan the QR code to learn more about our partnerships

Creating safer, healthier and more resilient workplaces is not something that can be achieved alone.

Building safer workplaces through capability.

Capability drives confidence and compliance.

Practical tools make change achievable.

Partnerships strengthen workplace outcomes.

Helping SME's navigate change

Small and medium-sized businesses face increasing complexity when managing psychosocial risks, workplace mental health obligations and evolving workers compensation reforms. Through EML's partnership with Business NSW, the **Navigating Workplace Wellness** initiative was established to help NSW employers better understand not only what they need to do, but how they can create mentally healthy workplaces.

Year one combined **research, education and direct engagement with employers across NSW.** The findings revealed that many SMEs were not resistant to change, but were often overwhelmed by complexity, limited resources and uncertainty about practical implementation. Employers consistently called for simpler, industry-specific guidance and more hands-on support.

In year two the project is now helping shape practical solutions that combine psychosocial risk management, workplace wellbeing and effective people management, giving businesses greater confidence to meet their obligations and create healthier workplaces.

BUSINESS NSW

Connecting expertise, improving outcomes

Improving recovery and return-to-work outcomes requires collaboration across the entire personal injury system. To support industry-wide improvement, EML became a Bronze Strategic Partner of It Pays to Care, a respected, evidence-informed initiative focused on advancing work injury schemes and improving outcomes for injured workers.

The partnership provides access to **emerging research, industry roundtables, practical tools and cross-sector insights** that can be translated into better support for employers, workers and claims professionals. Through active participation and knowledge sharing, EML is helping contribute to solutions for complex challenges such as psychological injury, recovery and employer capability.

As the partnership develops, it is expected to strengthen industry capability, improve practice standards and support better-informed conversations, improved injury management practice and stronger recovery and return-to-work outcomes for injured workers and employers across the schemes we serve.

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

Victorian Chamber psychosocial hub

The introduction of Victoria's Psychological Health Regulations created new obligations for employers, many of whom lacked practical tools to identify and manage psychosocial risks. Through a partnership with the Victorian Chamber of Commerce and Industry (VCCI), EML funded the **establishment of the Psychosocial Hub** to provide employers with accessible guidance, resources and self-assessment tools.

The Hub offers practical support to help businesses understand their obligations, assess workplace risks and build psychologically safe workplaces. Since its launch in November 2025, **more than 1,000 psychosocial self-assessments** have been completed and **more than 2,500 resources downloaded.**

The initiative has also received industry recognition through a nomination for the Australian Work Health and Safety Awards, demonstrating its contribution to improving workplace psychological health and safety across Victoria.

Victorian Chamber of Commerce and Industry

Strengthening capability across Australia.

Driving better mental health

Partner: Steering Healthy Minds
Context: Industry collaboration / Mental health / Transport industry
Jurisdiction: National

The transport industry faces significant mental health challenges, with workers often exposed to long hours, fatigue, isolation and high job demands. To help build mental health literacy and strengthen support networks, EML partners with Steering Healthy Minds to deliver **transport industry-specific mental health education and awareness programs.**

Since 2023, the program has **trained more than 1,160 workers, supervisors and leaders** through **115 sessions delivered nationally** across approximately **50 organisations. Independent evaluation demonstrated improvements** in mental health awareness, confidence and willingness to support colleagues experiencing mental health challenges.

By reducing stigma and encouraging early support, the partnership is helping create mentally healthier, safer and more resilient transport workplaces.

Supporting the next generation of women in sport

Partner: Tweed Seagulls Rugby League Football Club
Context: Community wellbeing
Jurisdiction: NSW

Since establishing its Tweed Heads office in 2023, EML has invested in partnerships that strengthen local communities and create opportunities for young people. Through its partnership with the Tweed Seagulls Rugby League Football Club, EML is helping support the growth of female rugby league and the development of future athletes and leaders.

As the major sponsor of the club's female pathways program, EML is supporting junior teams and The Nest, a development program designed to nurture female players and coaches. The program provides **mentoring, leadership development and opportunities for young women** to pursue their sporting ambitions while building confidence, resilience and life skills.

Built on shared values, the partnership extends beyond sport to support wellbeing, inclusion and community connection. By investing in opportunities for young women both on and off the field, EML is helping create positive outcomes that will benefit the Tweed region for years to come.



Case study

Looking out for your mates.

The construction industry faces one of Australia's most significant mental health challenges. While physical safety has improved over time, suicide remains a leading cause of death* among construction workers, with factors such as job insecurity, project pressures, long hours, transient workforces and stigma around help-seeking contributing to increased risk.

Recognising that meaningful change requires industry-wide collaboration, EML partners with MATES in Construction to deliver practical, **workplace-based mental health and suicide prevention support.** Through this funding, the partnership has expanded access to awareness training, Connector programs, suicide intervention training, peer support networks and critical referral pathways tailored specifically to the construction industry. The partnership has also enabled greater reach into regional communities, where access to mental health services is often limited.

Over the past three years, the partnership has **delivered 393 training sessions, reached more than 11,400 workers** and **engaged 126 organisations across NSW**. Beyond the numbers, the MATES program is helping create lasting cultural change. Workers report greater confidence in recognising when a mate is struggling, starting difficult conversations and connecting colleagues with support. By embedding mental health awareness and peer support into everyday work environments, MATES is helping **create safer, more connected workplaces** where looking after your mates is part of the job.

**Source: MATES in Construction, Suicide in the Construction Industry: 2001–2021, September 2025.*

delivered **393** training sessions

reached **11,400+** workers

engaged **126** organisations

> *EML's purpose is to help people get their lives back. Our partnership with MATES helps to extend services and support even further, providing construction workers with additional access to critical suicide prevention services.*

Daniel Walton
EML Group Executive, Strategy and Growth



Scan the QR code to learn more about MATES

Early intervention can save lives.

Peer support creates safer workplaces.

Mental health is everyone's responsibility.

Strengthening capability across Australia.

Taking action on psychosocial risk

Partner: Australian Council of Trade Unions (ACTU)
Context: Mental health
Jurisdiction: National

Psychological injuries continue to be a growing workplace challenge, with many organisations seeking practical ways to better manage psychosocial risks. Through a partnership with the Australian Council of Trade Unions (ACTU), EML **supports the Mind Your Head program** to improve access to evidence-based mental health resources, workplace tools and education.

During FY26, the program has **expanded its reach across multiple industries,** delivered national masterclasses and strengthened its online community of practice. **More than 70% of workers in participating workplaces** reported finding the program beneficial, while **workplaces achieved a 4.5% improvement in Psychosocial Safety Climate scores*.**

By helping employers and workers identify and address psychosocial hazards earlier, Mind Your Head is supporting healthier, safer and more psychologically resilient workplaces

**Source: Mind Your Head, Program Evaluation Reporting FY26.*

Supporting young workers to thrive

Partner: Victorian Trades Hall Council (VTHC)
Context: Young worker education
Jurisdiction: Victoria

Young workers are among the most vulnerable groups in the workforce, often entering employment with limited knowledge of their rights, workplace safety obligations and where to seek help when problems arise. Through a partnership with the **Victorian Trades Hall Council (VTHC) Young Workers Centre**, EML is helping equip young workers with the knowledge and confidence needed to navigate the world of work.

The partnership supports workplace rights education and support, as well as outreach training for apprentices, trainees and young workers. Over the past year, the program delivered 300 training sessions, **reached almost 5,900 young workers and apprentices**, and **supported 331 young workers** with their workplace rights.

By improving awareness of workplace rights, safety and support services, the initiative is helping young workers build confidence, speak up early and create safer, fairer and more positive workplace experiences.

Building safer futures for young workers

Partner: SA Unions
Context: Young worker education
Jurisdiction: SA

Through EML's partnership with SA Unions, **South Australian Young Workers (SAYW)** continues to equip young people with the knowledge, confidence and support needed to navigate the workforce safely and successfully.

SAYW provides workplace rights education, workplace health and safety awareness, advocacy services and practical support, helping young workers build safer, healthier and more sustainable careers.

Since launching in term 2, 2025, **SAYW has engaged with 31 schools, 62 class-groups and over 1, 500 young people, extending its reach across South Australia** and strengthening workplace safety awareness among the next generation of workers.

Strengthening capability across Australia.

Injured workers service

Partner: Unions ACT
Context: Worker advocacy
Jurisdiction: ACT

Navigating a workers compensation claim can be complex and overwhelming, particularly for workers who are unfamiliar with the system or unsure of their rights. Through EML's partnership with UnionsACT, **the Injured Workers Service provides free support, independent of the claims decision-making process,** to help injured workers understand the claims process and access appropriate advice and assistance.

The service offers practical guidance, plain-language resources, legal referral pathways and outreach programs designed to support workers at vulnerable points in their recovery journey. Since January 2025, the service has **supported 142 injured workers, assisted 53 ACT Government workers, and engaged hundreds of workers through online resources and community outreach.**

By improving access to information and support, the partnership **helps injured workers navigate the system** with greater confidence, reduce uncertainty and access the assistance they need to support their recovery and return-to-work.

Strengthening workplace safety through education

Partner: Australian Workers' Union (AWU)
Context: Safety education
Jurisdiction: National

Workers in high-risk industries need practical workplace health and safety knowledge to help prevent injuries and support safer working environments. Through our partnership with the Australian Workers' Union (AWU), EML helps strengthen workplace capability through **accredited Health and Safety Representative (HSR) training, refresher courses and targeted safety education.**

During FY26, **188 workers completed accredited HSR training and a further 188 workers completed refresher programs,** supporting a growing network of workplace safety leaders across Australia. The partnership also extended support to vulnerable worker groups, **delivering translated workplace health and safety resources and education** to more than **100 Pacific Australia Labour Mobility (PALM) Scheme workers** in regional communities.

By improving safety knowledge, strengthening worker representation and increasing access to practical workplace education, the partnership is helping create safer, healthier and more informed workplaces

Better recovery through GP education

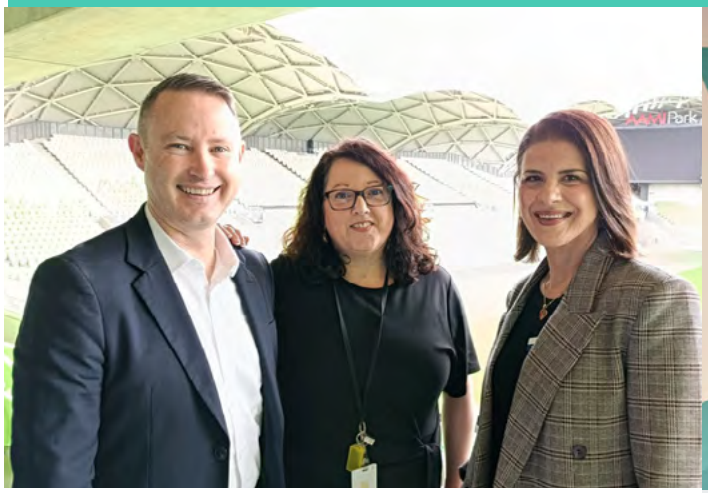
Partner: Monash University / PIEF
Context: Recovery support
Jurisdiction: Victoria, NSW

General Practitioners (GPs) play a critical role in supporting people recovering from workplace and personal injury, helping them access timely care, navigate recovery and achieve the best possible health and return-to-work outcomes. To strengthen this capability, EML partnered with Monash University and the Personal Injury Education Foundation (PIEF) to **provide scholarships for 10 GPs to complete the Compensable Health and Medicine program.**

Along with an intensive in person two-day training session, the self-paced online course helps healthcare practitioners better understand how personal injury compensation systems are structured, regulated and funded, and how these systems influence treatment, recovery and return-to-work outcomes. Participants gain practical knowledge and tools to navigate the unique clinical and administrative challenges associated with compensable injuries.

The initiative is already generating broader sector impact, with GP networks actively promoting participating practices and seeking opportunities to extend awareness of the course to additional clinics. By building capability within primary care, the program supports better recovery experiences and improved outcomes for injured people.

Investing in communities and inspiring change.



As a Diamond Member of the Australian Institute of Health & Safety (AIHS), EML helps strengthen workplace health and safety capability across Australia. Through webinars, industry events and conference participation, EML shares practical insights on workplace mental health, recovery and return-to-work. The partnership has helped elevate recovery as a critical WHS issue, culminating in the introduction of a dedicated Best Recovery & Return to Work Award, proudly sponsored by EML at the Australian Workplace Health & Safety Awards in 2026.

AIHS
Australian Institute of Health & Safety



Through EML's strategic partnership with the Victorian Healthcare Association (VHA), we are helping to strengthen capability, share knowledge and support better health, safety and wellbeing outcomes across Victoria's healthcare sector. Through conferences, events and thought leadership initiatives, the partnership creates opportunities for healthcare leaders to connect, learn and benefit from practical solutions, shared innovation and industry best practice.

Victorian Healthcare Association



As an Establishment Partner of **Mentally Healthy Workplaces Australia (MHWA)**, EML is contributing to a pioneering national centre dedicated to advancing workplace mental health, safety and wellbeing through research, innovation and practical implementation support. During FY26, MHWA progressed from establishment into delivery, with three flagship projects commencing to develop evidence-based solutions that address key workplace mental health challenges and support healthier, safer and more resilient workplaces across Australia.

Mentally Healthy Workplaces Australia

Our valued partners

We greatly value the relationships we have built with industry leaders, community organisations, researchers and subject matter experts across Australia. Their expertise, insight and collaboration play a critical role in shaping initiatives, offerings and education designed to address emerging workplace challenges and create meaningful change for the workers, employers and communities we serve.

By combining diverse perspectives, industry knowledge and a shared commitment to making a difference, we are able to extend the reach and impact of the Mutual Benefits Program. We thank our partners for their ongoing collaboration and support in helping create safer, healthier and more resilient workplaces.



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The EML Group is made up of a group of companies owned and operated by a partnership between Employers Mutual Limited and The Trustee for ASWIG Management Trust (ABN 23 923 166 503). The Group provides personal injury claims management and administrative services across the workers compensation, life insurance and accident industries.

Employers Mutual Limited (ABN 67 000 006 486) is the APRA-regulated general insurer and mutual insurance company in the EML Group. It is owned by its members and funds the Mutual Benefits Program. The EML Group also includes two NSW specialised workers compensation insurers: Hospitality Industry Insurance and Trinity Insurance. EML Solutions Pty Limited and its subsidiaries provide claims management and administrative services for self-insurers, life insurance, CTP and sickness and accident. EML Management Pty Limited and its subsidiaries provide claims management services under government workers compensation schemes and where this report describes work under these schemes, that work was done in that capacity as a scheme agent for Insurance and Care NSW (icare), an authorised agent of WorkSafe Victoria and a claims agent for ReturnToWorkSA.

Data referenced is accurate at the time of publication: November 2026

Employers Mutual Limited ABN 67 000 006 486
EML26/434/Nov26

We help people get their lives back.