

OUR PEOPLE HELPING PEOPLE

ANNUAL REVIEW 2015



Employers Mutual
Since 1910

KEY
ACHIEVEMENTS

02

SELF-
INSURANCE

10

CHAIRMAN'S
MESSAGE

04

HOSPITALITY
EMPLOYERS
MUTUAL

12

CEO'S
MESSAGE

05

MEMBER
BENEFITS

14

OUR
STORIES

06

OUR
STORIES

16

MANAGED
FUND

08

CONTACTS

BC

ON THE COVER: THE SECRET OF DAVID'S SUCCESS

David Gatt is an Employers Mutual case manager, and a good one. Having joined us in 2014, Newcastle-based David has already won the Outstanding New Starter prize at the 2015 icare Workers Insurance Care and Service Excellence Awards.

What's his secret? The essential attribute, he believes, is to be a good communicator. In fact it's what his role is all about.

"Every day we're educating people about rights and responsibilities around workers compensation and communicating closely with injured workers, treatment providers, employers and colleagues," he says.

You can't be a good communicator without being a good listener, he adds. What he learned from his previous job working in juvenile justice is negotiation and listening skills. "It's essential to hear all parties' concerns and questions, even if what they're saying doesn't relate exactly to the topic you're dealing with."

Being enthusiastic, working hard and loving the job are also important. "It's rewarding to get workers the right treatment and help them back to work," he says.

**AS THE ONLY WORKERS
COMPENSATION MUTUAL IN
AUSTRALIA, WE OPERATE SOLELY
FOR THE BENEFIT OF OUR
EMPLOYER MEMBERS. WE REINVEST
PART OF OUR PROFITS BACK INTO
MEMBER BENEFITS, PROVIDING OUR
MEMBERS WITH ACCESS TO A RANGE
OF TOOLS AND SERVICES DESIGNED
TO HELP THEM PREVENT AND
REDUCE WORKPLACE INJURIES.**

KEY ACHIEVEMENTS

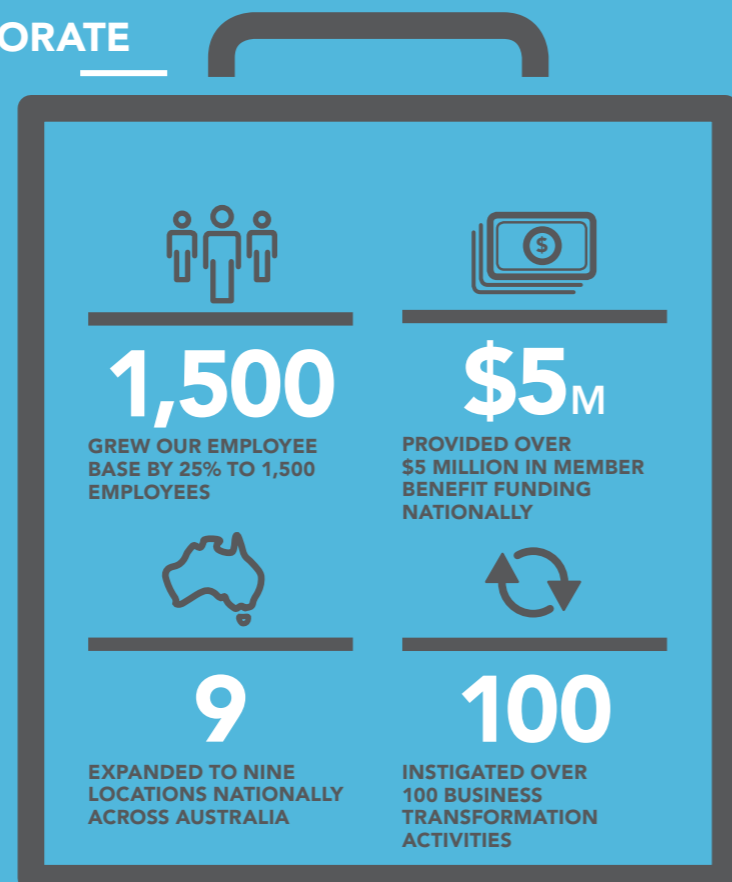
HOSPITALITY



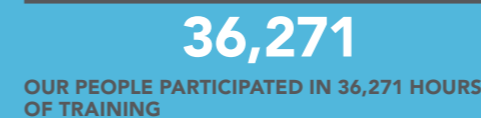
MANAGED FUND NEW SOUTH WALES



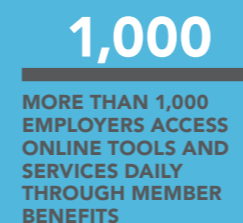
CORPORATE



PEOPLE



MEMBER BENEFITS



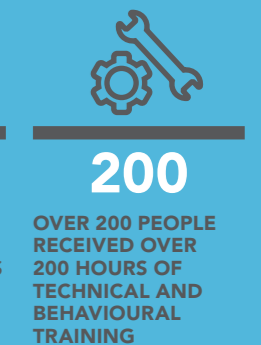
SELF-INSURANCE



TREASURY MANAGED FUND



MANAGED FUND SOUTH AUSTRALIA



CHAIRMAN'S MESSAGE



LIKE MANY BUSINESS SECTORS IN 14/15, WE FACED A NUMBER OF SIGNIFICANT CHALLENGES, THE MAIN ONE BEING THE CONSISTENTLY CHANGING REGULATORY ENVIRONMENT. OUR RESPONSE TO THE REFORMS ACROSS A NUMBER OF SCHEMES – WHICH SEEK TO BOOST RETURN-TO-WORK RATES AND PREMIUM SAVINGS FOR BUSINESSES – IS TO REMAIN NIMBLE IN EVERYTHING WE DO AND IN THE SERVICES WE DELIVER.



Overall, the year under review has been an excellent one for Employers Mutual. With a greater government focus on ensuring there are fewer providers providing better services in workers compensation, and the expanded contract renewal with icare Workers Insurance (formerly WorkCover NSW), our share of the market increased to 14.5%.



That we were awarded this contract again is testament to our sole focus on workers compensation and the investment we have made in services which actively help people back to work.



Following one of the largest reforms in more than 25 years in South Australia, we are proud to be a key partner with ReturnToWorkSA (formerly WorkCover SA), delivering a scheme centred around personalised face-to-face support to achieve the best possible recovery and return to work outcomes.

Over the past 10 years we have invested \$35 million in member benefits to improve programs that enable injured workers to get back to work quicker in a sustainable way.



We also continue to consolidate the excellent work we are doing in self-insurance and ensure that we are at the vanguard of our sector.

We as a mutual must diversify our sources of income. Unlike other insurers, we do not use workers compensation to cross-sell other product lines, and we are actively examining options available to us to provide our expertise and specialist services to the broader personal injury market.



PICTURED (TOP TO BOTTOM)
William O'Reilly, Paul Baker, Robert Cleland,
Catherine King, Andrew Grant, David Iliffe

Apart from being a key market differentiator, our mutuality allows us to return part of our profits to members, not shareholders. Over the past 10 years we have invested \$35 million in member benefits to improve programs that enable injured workers to get back to work quicker and in a sustainable way. These programs are varied but, importantly, highly applicable to individual members and suitable for the type of employment their workers do.

To that end, we are investing heavily in our people, as well as rolling out the national case management model which was well embedded this year. The model delivers a streamlined structure that empowers our people to make decisions that allow injured workers to get back to work sooner.

On behalf of the board, I would like to take this opportunity to thank Mark Coyne, his management team and all staff at Employers Mutual for their commitment and dedication in ensuring we retain our leadership position. Helping people recover from workplace injury is something we have been doing for over a century and I feel inspired and confident that we will continue to be leaders in this specialist industry for many years to come.

I also wish to thank all members of the Board for their industry and resourcefulness this past year. I would especially like to acknowledge David Iliffe who has decided to retire from the Employers Mutual Board at the 2015 Annual General Meeting. David has been associated with Employers Mutual since 1995 and has been on the Board since 2002. His wise counsel and dedication will be sorely missed and we wish him all the best for the future.

WILLIAM O'REILLY
CHAIRMAN



CHIEF EXECUTIVE'S MESSAGE

IT IS PLEASING TO REPORT THAT ALL FIVE AREAS IN WHICH WE OPERATE HAVE CONTRIBUTED TO THE OVERALL PROFITABILITY AND SUCCESS OF THE BUSINESS THIS YEAR. FROM A FINANCIAL PERSPECTIVE WE AGAIN INCREASED OUR REVENUE, WHICH GIVES US MORE CAPITAL TO WORK WITH AND, MORE IMPORTANTLY, ALLOWS US TO FUND PROGRAMS FOR OUR MEMBERS.

Standout performers include our South Australian business, which has worked in partnership with the regulator to reduce scheme liabilities.

Our self-insurance business also performed well. We have now been partnering with Woolworths for two years and in the past 12 months we have bedded down that relationship and integrated their team into the Employers Mutual business.

We have implemented a number of exciting initiatives this year. Our business transformation program encompasses a significant number of individual business improvement projects. We are also refreshing our IT platform for our claims management operations which will drive better efficiency and outcomes, not just for our people but for our customers. A national program of works will see the modernising of our workspace and the way our people work. Incorporating the latest in technology and flexible work areas will enable them to work more collaboratively, which is vital in our field.

Another factor contributing to our success has been our singular focus on what we are here to do: to help people recover and get their lives back. Our company's vision continues to resonate with me both at an operational and personal

level. In a previous career, I suffered injuries that resulted in a series of nine operations over a 12 year period, and I recognise the importance of early active injury management and continued engagement in the workplace in making a difference to a person's lifestyle. We work hard at getting our claims staff to recognise that when they're dealing with someone's injury they're actually helping them recover their lives, and that if we do the right job managing that claim, it can make a world of difference.

Another factor contributing to our success has been our singular focus on what we are here to do: to help people recover and get their lives back.

Without doubt one of the underlying factors driving our performance this year has been our people. We have outstanding people working for us at all levels of the organisation, people who are dedicated in their careers to make a difference. Like Kimberly Lynch, the winner of our inaugural Leader of the Year Award, who started as a junior in our support services and is now a group manager looking after three large claims teams in our Treasury Managed Fund business. Or Peter George in South Australia, who despite having been diagnosed with motor neurone disease, still managed to win the Australian Institute of Management Award for his work. Or one of our new staff members, David Gatt, whose work in personal injury management saw him taking out the prestigious Best New Starter Award at the icare Workers Insurance awards.

Along with major investment in our leadership development programs, I am particularly proud of what we're doing to support our women leaders.

As part of our women in leadership efforts, we are joining forces with surfing champion Layne Beachley, and look forward to her support in mentoring a new generation of leaders for our business, and our industry.

The next couple of years hold exciting opportunities for Employers Mutual. The hard work that has been done over the past three years is starting to pay off from a business and reputation point of view, and we look forward to this translating into further business growth.

Together with my executive team, we thank our valued customers – our regulators, policy holders and brokers for entrusting us with not only their workers compensation, but also the lives of the people we are here to serve and help.

MARK COYNE
CHIEF EXECUTIVE



EMPATHISING WITH OTHERS

CUSTOMER SERVICE IS "EVERYTHING" IN ANY BUSINESS, AND WORKERS COMPENSATION IS NO DIFFERENT, SAYS CLAIMS MANAGER ADRIANO CUSMANO.

"In an industry like ours where you're dealing with many difficult situations it's more important than ever to have the customer front of mind," says Adriano.

In Employers Mutual's case, what makes the work especially challenging is there are many customer categories: injured workers, employers, treating doctors and physiotherapists. A good claims manager sees things from everyone's perspective.

"You have to put yourself in all their shoes," Adriano explains. "That's the secret of good customer service: the ability to see something from someone else's point of view, to understand how they feel so you can appreciate their frustrations or pain and validate and address their issues."

Adriano, who joined us in 2013 and is also helping roll out a new claims system, previously worked in event management and hospitality. He won an Excellence in Customer Service prize at our inaugural National Excellence Awards in 2015.

"In this industry when you get positive results and see how thankful people can be, it is truly rewarding," he says.



MANAGING HIGHLY SENSITIVE CLAIMS

SOON AFTER JOINING EMPLOYERS MUTUAL AS A SENIOR CASE MANAGER IN JUNE 2014, CHANDA CHIBUYE WAS ASKED TO DEVELOP A FRAMEWORK AND PROCESS TO CENTRALISE AND BETTER MANAGE FATALITY CLAIMS.

She recognised that this assignment would be a big challenge, requiring much hard work. "As you can imagine, these are particularly sensitive claims that must be appropriately managed," she says.

However, Chanda, a lawyer by training, embraced the opportunity with the strong support of colleagues. "In addition to the framework, I developed tools and communication material to help claims managers deal with the families of deceased workers. In the Treasury Managed Fund we look after police, fire and rescue and health workers and often the circumstances are quite traumatic."

Because the families involved are going through such a difficult time, Chanda gives them as much support as she can – and partners with other experts when she and her team mates do not have the required specialised skills.

Chanda recently won a National Excellence Award for innovation, and her fatalities claims framework is being rolled out nationally. She is now keen to take on a mentoring role so she can share her experience and expertise with others.

MANAGED FUND



EMPLOYERS MUTUAL WELCOMED WORKERS COMPENSATION REFORMS IN NEW SOUTH WALES AND SOUTH AUSTRALIA AND IS WORKING CLOSELY WITH BOTH GOVERNMENTS TO IMPROVE OUTCOMES FOR WORKERS AND EMPLOYERS.

NEW SOUTH WALES

In November 2014, icare Workers Insurance (formerly WorkCover NSW) announced the outcome of the scheme tender, and that Employers Mutual had been successful in attaining contracts for the generalist and long tail portfolios.

The announcement concluded an 11-month, two-stage selection process in which scheme agents were assessed on the quality of their service delivery, capacity to meet clients' individual needs and expertise and performance in claims management.

THE CHANGES NOT ONLY PROVIDE BETTER HEALTH AND RETURN-TO-WORK OUTCOMES, BUT WILL LEAD TO A MORE AFFORDABLE SCHEME FOR EMPLOYERS

Winning the generalist portfolio increased our premium market share by 35% to 15.4%, while our successful bid for an additional allocation of long tail claims resulted in 11,900 policies transitioning to Employers Mutual. These included 1,690 open claims and 105,000 closed claims.

Employers Mutual welcomed the New South Wales Government's announcement in September this year of a \$1 billion workers compensation reform package to drive safer workplaces and better support injured workers.

The package delivers enhanced benefits for injured workers, premium reductions for business (with 5-20% discounts for maintaining safe work places and helping injured employees return to work) and a simplified system and customer experience through three new agencies to regulate and operate the state's insurance schemes and work, health and safety.

The new agencies are:

- **SafeWork NSW**, a risk-based regulator for work health and safety
- **Insurance & Care NSW (icare)**, which will deliver insurance and care services
- **State Insurance Regulatory Authority (SIRA)**, an independent regulator overseeing all state insurance schemes.

SOUTH AUSTRALIA

In 2014 we saw the first major workers compensation reform in over 25 years, with the passage of the *Return to Work Act 2014*. The regulator in South Australia also changed its name from WorkCover SA to ReturnToWorkSA to better reflect the scheme's new direction.

The new scheme, which came into effect in July this year, provides a service tailored to individual needs and focused on early intervention and face-to-face support so workers can recover from a work-related injury more quickly. The changes not only provide better health and return-to-work outcomes, but will lead to a more affordable scheme for employers, with savings estimated to be around \$180 million dollars a year.

Employers Mutual worked closely with ReturnToWorkSA to deliver a new operating model for our claims operations and support areas, amendments to our policies and procedures and a redesign of the way we report on our performance and operations. Over 200 people received more than 200 hours of technical and behavioural training across a six-week period in the lead up to legislative reform.

NSW

11,900

POLICIES TRANSITIONED TO EMPLOYERS MUTUAL IN NSW

15.4%

WE INCREASED OUR PREMIUM MARKET SHARE BY 35% TO 15.4% IN NSW

SA

35

WE HAVE 35 NEW MOBILE CLAIMS SPECIALISTS ACROSS THE STATE

49.9%

OUR DEDICATED TEAMS MANAGE CLAIMS FOR 49.9% OF THE MARKET IN SA

TMF

1ST

WITH EMPLOYERS MUTUAL SUPPORT, A WORLD-FIRST SET OF GUIDELINES WERE WRITTEN SPECIFICALLY FOR THE DIAGNOSIS AND TREATMENT OF PTSD IN EMERGENCY SERVICES WORKERS

47%

OUR TEAMS SUPPORT 47% OF THE NSW TREASURY MANAGED FUND PORTFOLIO

The new mobile case management model, which has seen the deployment of 35 new mobile claims specialists across the state, has delivered successful outcomes in metro and regional areas. We are looking to deploy more mobile resources in the future both in SA and our other managed funds business units across the country.

The recent scheme valuation results released by ReturnToWorkSA show a significant improvement in the scheme's financial position. The funding ratio now sits at 114.3%, with \$370 million in net assets, meaning the scheme is fully funded with no unfunded liability. Return-to-work rates have also improved across the board.

TREASURY MANAGED FUND

Employers Mutual manages 47% of the Treasury Managed Fund (TMF) portfolio which operates under icare Self Insurance (formerly NSW SiCorp), including Ministry of Health (NSW South), Police and Emergency Services, Premier and Cabinet, and Planning.

In the year under review our dedicated teams were present at over 1,000 treating doctor rooms in face-to-face case conferences, and our 140 case managers processed over 8,000 claims.

In addition we invested in four major initiatives – the production of expert guidelines for the treatment of post-traumatic stress disorder, a reconditioning program for police officers, a work injury screening and early intervention study and a suite of training programs to improve case managers' capabilities in dealing with the various challenges that come with particular types of claims. See page 14.

We are particularly proud of the launch of the Post Traumatic Stress Disorder guidelines, funded by Employers Mutual and launched by Black Dog Institute. These represent a world-first set of guidelines written specifically for the diagnosis and treatment of PTSD in emergency services workers. The evidence-based guidelines were drafted by Australia's leading experts in PTSD, led by Dr Samuel Harvey and Prof Richard Bryant, and provide a set of robust best practise methods for effectively treating this psychological illness that affects up to 10% of current emergency service workers.



WE ARE PARTICULARLY PROUD OF THE LAUNCH OF THE POST TRAUMATIC STRESS DISORDER GUIDELINES, FUNDED BY EMPLOYERS MUTUAL AND LAUNCHED BY BLACK DOG INSTITUTE

SELF-INSURANCE



SELF-INSURANCE PROVIDES EMPLOYERS WITH DIRECT OWNERSHIP AND CONTROL OF THEIR WORKERS COMPENSATION LIABILITY. LAUNCHED IN MAY 2013, THIS SPECIALIST DIVISION GIVES ORGANISATIONS THE OPPORTUNITY TO INCORPORATE A NATIONAL NETWORK OF EMPLOYERS MUTUAL WORKERS COMPENSATION SPECIALISTS INTO THEIR BUSINESSES.

Importantly, too, it gives clients' employees the peace of mind that comes from knowing that if they are injured, a dedicated team will be on hand to support their recovery and return to work.

In October 2013, Employers Mutual successfully tendered for, and won, the self-insurance contract for the Woolworths group, Australia's largest employer. Under our agreement we cover over 200,000 Woolworths employees across the organisation's portfolio of brands, including Supermarkets, Big W, Liquor (BWS, Dan Murphy's, Cellarmasters and Langtons), Petrol, Logistics – Distribution Centres, and the Queensland businesses of Masters and the ALH Group. We manage Woolworths' workers compensation claims in all states except ACT.

During the year under review, we continued to strengthen and deepen our relationship with Woolworths, helping 2,931 of their employees to return to work.

The key to the success of this relationship has been the close collaboration with which we have worked with Woolworths, integrating our workers compensation expertise into the company's business and building its employees' knowledge about the topic.

Another highlight of the year was the implementation and launch of our Pivotal claims management system. Pivotal has been built and designed specifically for our self-insurance business, to manage workers compensation claims across all Australian jurisdictions. It integrates with clients' systems and reporting tools and facilitates workflow for our claims team.

IMPORTANTLY, IT GIVES CLIENTS' EMPLOYEES THE PEACE OF MIND THAT COMES FROM KNOWING THAT IF THEY ARE INJURED, A DEDICATED TEAM WILL BE ON HAND TO SUPPORT THEIR RECOVERY AND RETURN TO WORK

After extensive testing, Woolworths' claims data was successfully converted and migrated to Pivotal and launched to users in New South Wales, South Australia and the business administration team in July 2015. Queensland, Victoria, Tasmania, Northern Territory and Western Australia offices followed in August.

Other organisations are now showing interest in this highly successful partnership model. We are confident that the division's growth will enable us to help more and more organisations' people get their lives back after a work injury.

2

WE HAVE BEEN **MANAGING CLAIMS** FOR WOOLWORTHS LIMITED FOR **2 YEARS**



100

OVER **100 STAFF** NATIONALLY



200_k

WE SUPPORTED OVER 200,000 **EMPLOYEES**



2,931

WE HELPED 2,931 PEOPLE **RETURN TO WORK**



6

WE OPERATE FROM **6 DEDICATED OFFICE LOCATIONS** IN AUSTRALIA



OTHER ORGANISATIONS ARE NOW SHOWING INTEREST IN THIS HIGHLY SUCCESSFUL PARTNERSHIP MODEL

HOSPITALITY EMPLOYERS MUTUAL



HOSPITALITY EMPLOYERS MUTUAL LIMITED (HOSPITALITY) SUPPORTS OVER 1,600 ACCOMMODATION HOTELS, PUBS AND CLUBS IN NSW, PROVIDING INDUSTRY SPECIFIC WORKERS COMPENSATION INSURANCE THROUGH TWO BRANDS, HOTEL EMPLOYERS MUTUAL (HEM) AND CLUB EMPLOYERS MUTUAL (CEM).

The entity is owned by Employers Mutual Limited (50%), AHA NSW (25%) and ClubsNSW (25%). As a fully APRA licenced specialised insurer, Hospitality maintains an effective rapport with its two main prudential regulatory institutions, APRA and the State Insurance Regulatory Authority. This is underpinned by a solid risk management culture throughout the organisation, from the Board down.

With a team of 42 trained specialists – most of whom have an allied health background – Hospitality underwrites over \$2.5 billion in wages. Over the past seven years Hospitality has been the industry preferred insurer with leading return work rates and setting the benchmark in WHS support and activities for its clients.

A highlight of the year was Hospitality being awarded the best small-medium general insurance company at the 2015 Australian Insurance Industry awards – a gratifying acknowledgment of our innovative and customer centric approach by our insurance peers.

WITH A TEAM OF 42 TRAINED SPECIALISTS – MOST OF WHOM HAVE AN ALLIED HEALTH BACKGROUND – HOSPITALITY UNDERWRITES OVER \$2.5 BILLION IN WAGES

GIVING BACK TO OUR MEMBERS AND THE COMMUNITY

During the year we continued to offer a range of services, tools and resources designed specifically to help members reduce risk and increase safety in the hospitality workplace. These included:

- Free online learning tools, CEMLearning and HEMLearning, launched in October 2014. This dedicated e-learning resource provides professional training courses, a learning management system and access to 11 industry specific courses. To date, 2,561 people have enrolled in 4,999 HEMLearning courses, while 2,223 people have enrolled in 8,537 CEMLearning courses.
- A Critical Incident Support service which offers employees trauma counselling after they have been involved in a serious event at work. During the year the service was used by 70 policy holders, with well over 100 employees receiving counselling.
- Work health and safety initiatives such as HEMSafe, which has 560 members and a 33% active usage, and ClubsWHS, which has 227 members and a 26% active usage.

1

VOTED **BEST SMALL-MEDIUM GENERAL INSURANCE COMPANY** AT THE 2015 ANZIIF AWARDS

\$2.5_B

HOSPITALITY UNDERWRITES \$2.5 BILLION IN WAGES

42

TRAINED SPECIALISTS, MOST OF WHOM HAVE AN ALLIED HEALTH BACKGROUND

3,605

ONLINE TRAINING COURSES COMPLETED THROUGH HEMLEARNING AND CEMLEARNING

34

OUR **NET PROMOTER SCORE** WAS 34, WITH OVER HALF OF THE RESPONSES RATING US 9 OR 10 OUT OF 10



DRIVING CUSTOMER SATISFACTION

Net Promoter Score (NPS) continued to play a significant role in our customer service model. NPS is a customer service benchmark tool used by organisations globally. It provides our management with automated customer feedback and benchmark metrics for customer service results.

As an indication of the positive customer satisfaction feedback we received (for the period 1 July 2014 – 30 June 2015), a Net Promoter Score of 34, with over half of the responses rating us 9 or 10 out of 10.

NET PROMOTER SCORE (NPS) CONTINUED TO PLAY A SIGNIFICANT ROLE IN OUR CUSTOMER SERVICE MODEL. IT PROVIDES OUR MANAGEMENT WITH AUTOMATED CUSTOMER FEEDBACK AND BENCHMARK METRICS FOR CUSTOMER SERVICE RESULTS

MEMBER BENEFITS



AS A MUTUAL WE REWARD OUR CUSTOMERS THROUGH MEMBER BENEFITS, REINVESTING PROFITS BACK INTO PROGRAMS AND SERVICES WHICH HELP MAKE OUR MEMBERS' WORKPLACES SAFER. OVER THE PAST YEAR WE INVESTED MORE THAN \$5 MILLION INTO THESE BENEFITS AND FUNDED MORE THAN 150 INDIVIDUAL WORK HEALTH AND SAFETY INITIATIVES.

Some examples:

- As mentioned, we provided funding and resources to The Black Dog Institute and University of New South Wales to help develop the world's first expert guidelines for the treatment of post-traumatic stress disorder (PTSD), suffered by emergency service workers.
- We partnered with icare Self Insurance and the Ministry of Health to undertake a work injury screening and early intervention study in our Treasury Managed Fund Health portfolio. The study's aim is to determine whether early intervention delivers better outcomes when compared to traditional care approaches.
- We provided funding support to the NSW Police Recon Program, which treats and reconditions police officers with muscular-skeletal injuries in a way that is similar to the treatment of athletes. The program was trialled throughout 2014/15 and then launched as a fulltime clinic at the Sydney Police Centre in August. Results showed that, before starting

the program, the average time officers spent recovering from the injury was 75 weeks, while on the program the average recovery time was reduced to 13 weeks. Additionally, the morale of injured workers improved immensely, which has a number of positive flow-on effects. The Recon program will continue to be rolled out, with a part-time clinic at the Maitland Police Station opening soon and a third clinic in Liverpool opening next year. Discussions are under way to attach a psychologist to the program to proactively target psychological claims. This treatment model is expected to dramatically improve the return-to-work outcomes for a large cohort of claims.

- Together with the Institute of Safety, Compensation and Recovery Research and the Department of Physiotherapy at Monash University we are supporting an 18-month research project on early intervention support for injured workers. The project includes the development and pilot of an early screening tool.
- A suite of training was provided to the Treasury Managed Fund's Recovering Independence Services teams over the past six months. Its aim was to improve case managers' capabilities in dealing with difficult claims. Topics included PTSD, depression and substance abuse and their most commonly associated injuries. Critical analysis sessions provided case managers with an understanding of how to make effective s40 decisions and earning capacity assessments. Motivational interviewing training provided practical skills to handle difficult conversations which occur frequently when dealing with discharged police officers. A select group attended advanced workshops and became trainers. This means we now have internal members of the team who can provide this training in our claims teams. Internal training has commenced.

CORPORATE SOCIAL RESPONSIBILITY

Contributing our expertise, experience and financial resources, we partner with leading thinkers and researchers in personal injury management and work, health and safety to

\$5_M

PROVIDED IN MEMBER BENEFIT FUNDING NATIONALLY



150

FUNDED MORE THAN 150 INDIVIDUAL WORK HEALTH AND SAFETY INITIATIVES



1,341

BUSINESSES ARE REGISTERED WITH ONLINE WHS MANAGEMENT SYSTEM EMSAFE



23,097

INDIVIDUALS REGISTERED FOR ONLINE TRAINING WITH OUR FREE ONLINE TRAINING TOOL EMLEARNING



1000+

MORE THAN 1,000 EMPLOYERS ACCESS ONLINE TOOLS AND SERVICES DAILY THROUGH MEMBER BENEFITS



invest in initiatives that encourage innovation and deliver real social and economic value to our customers, industry and the community.

- Since 2015, we have partnered with *beyondblue*, to raise awareness of mental health issues in the workplace and providing access to support.
- The nature of support we provide and the challenging interactions our staff often face can expose them to psychological stress. In late 2014, we launched the Employee Care Program to enable leaders and frontline staff to better respond to psychological risks. Designed by industry experts, the program won best work, health safety initiative at the National Safety Council of Australia Awards in October this year. In addition to our Employee Care Program, we have over 50 mental health first aid officers nationally.
- *mycontribution* is our international workplace giving program, giving all our employees across our Australian and international operations a chance to get involved in a diverse range of activities in partnership with community organisations, such as Habitat for Humanity and the Red Cross.



LITTLE STEPS TO TACKLE BIG CHALLENGES

PETER GEORGE WON THE AUSTRALIAN INSTITUTE OF MANAGEMENT'S MANAGER OF THE YEAR AWARD LAST YEAR. HE BELIEVES IT WAS PARTLY IN RECOGNITION OF THE UNDERSTANDING EMPLOYERS MUTUAL MANAGERS MUST DISPLAY WHEN DEALING WITH STAFF AND THEIR MORALE – AND TACKLING THE MENTAL ISSUES THEY SOMETIMES FACE WHEN DEALING WITH LONG-TERM CLAIMS.

"It's also about understanding our strategy and breaking down the steps staff must take each day to achieve the performance measures we set," says Peter, Group Manager of ReturnToWorkSA, whose team is responsible for the eligibility of new claims.

Peter joined Employers Mutual in 2007 as a case manager when he left university. He counts himself fortunate to work with "incredible people" in the organisation and enjoys the variety of his work, which is mentally testing and requires creative problem-solving.

Peter's achievements are all the more remarkable given that he has been diagnosed with motor neurone disease. "I don't 'suffer' from it; that's someone else's interpretation. If you watched me in my everyday life, I don't think that's the impression you'd walk away with. I live with it and that's about as much time as I give it."



SETTING AN EXAMPLE FOR COLLEAGUES

KIMBERLEY LYNCH MANAGES 27 PEOPLE IN THREE CLAIMS TEAMS, AND RECENTLY TOOK OVER SEVEN NEW CLIENTS. BUT THE GROUP MANAGER FOR TREASURY MANAGED FUND WELCOMES THE RESPONSIBILITY AND ENJOYS SETTING AN EXAMPLE FOR COLLEAGUES.

"I set high standards and I'm very performance focused," explains Kimberley, who's been with Employers Mutual for 11 years. "I try to provide clarity so my teams know what's expected of them and everyone's working to the same standard. They have KPIs and quarterly goals and there are stretch targets so they can strive to perform."

Client management is all about establishing rapport so government agency clients get the services they need, she adds. "It's important to be present, consultative and involve clients in decision making. That's how you build strong foundations so they're clear about the decisions you make and the reasons why."

Kimberley, who started her career with us as a business administration officer, recently won an Outstanding Leadership prize in the inaugural National Excellence Awards.

"I've built great working relationships and friendships working here, and really do feel part of a family," she says.

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Employers Mutual
Since 1910

we help people get their lives back