



CONTENTS



we help people get their lives back

WELCOME

As a mutual, Employers Mutual Limited has a longstanding focus on reinvesting profits back into products, services and initiatives to provide better outcomes for our customers. This is managed for the EML Group (EML) through the Mutual Benefits Program (the Program).

Personally, it has been a privilege to take on the role of Head of Mutual Benefits this year. The Mutual Benefits Program really is an exciting area to work in - here we see the very best ideas and novel approaches in workers compensation and workplace health and safety come to life, and have a unique opportunity to engage with customers and solve problems. All in the pursuit of EML's purpose, to support people to get their lives back.

In the 2021 Financial Year, there was a "reset" of the Program, building upon its solid foundations to improve project governance, portfolio transparency and accountability for investment returns. The key objective is to ensure that the Program continues to deliver tangible and lasting benefits for the employers and injured workers serviced by EML.

The impact of COVID-19 on all workplaces and individuals over the past year has been incredibly difficult. Yet I'm proud of the work my team has delivered this year thanks to their boundless energy, camaraderie and passion.



KATIE GIDDINS

HEAD OF MUTUAL BENEFITS

ACHIEVEMENTS

Many of the team's achievements are showcased throughout this report, but there are a couple of aspects I'd like to highlight:

- We have re-established strong and positive relationships with key internal stakeholders, to actively share information and build internal advocacy of the Program.
- New systems, processes and tools have been implemented to enable greater visibility and traceability of initiatives funded by the Program.
- In April, the EML Offers product was launched, providing a platform for our customers to access exclusive deals on products and services that will directly impact their workplace and injury management strategy.

The year has seen us invest \$16.3M in initiatives to benefit our customers. As a result, the **total investment since 2012 now tallies \$87M.**

This investment includes support for a \$20M jointly funded program of work between icare and EML to uplift capability, improve performance and improve customer outcomes in the Return to Work Support Services (RTWSS) area. The Program committed \$5M in FY21, with another \$5M allocated in FY22.

Looking ahead to FY22, the Program will continue to build momentum and identify emerging themes and market priorities for investment. In particular, we anticipate that the impacts of COVID-19 on workplaces and workers compensation schemes and the increasing role of technology will be of particular importance.

Having reflected on how far the Program has evolved over this past year, I am optimistic that FY22 will see us deliver even more meaningful outcomes for our customers. I hope you feel the same.


Katie Giddins
Head of Mutual Benefits

WELCOME

PROGRAM HIGHLIGHTS



STRATEGY



OUR WINNING ASPIRATION

We leverage our partnerships and mutual benefits funding to invest in research, innovation, products and services to improve personal injury performance and outcomes for our customers, supporting EML to be the #1 provider of personal injury claim management services in Australia.



FOCUS AREAS



FOCUS TOPICS

- Pain
- Mental health
- Career transition
- Trauma
- Claims ecosystem
- Ageing/young workers
- Workplace risk



INDUSTRY FOCUS

- Aged care
- Health care
- Construction
- Emergency services



PARTNERSHIP FOCUS

- Unions
- Industry Associations
- Intermediaries



PROGRAM DELIVERY & IMPLEMENTATION

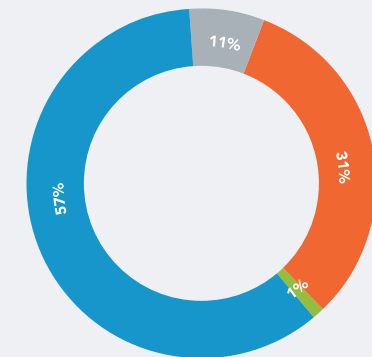
- | | | |
|----------------------------|-------------------------|----------------------|
| Project/program management | Customer-centric design | Benefits realisation |
| Co-design & delivery | Effective governance | Partnership approach |



INVESTMENT BY STRATEGIC PILLAR

Largely due to the RTWSS capability investment approved mid-year, there was a heavy investment in performance in FY21.

Overall, new investment in research and innovation was low, due to a number of research projects being carried over from the prior financial year, as their completion was delayed.



57%

PERFORMANCE

11%

RISK MANAGEMENT

31%

GROWTH / RETENTION

1%

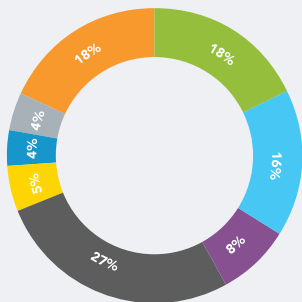
RESEARCH & INNOVATION

STRATEGY

DIRECT INDUSTRY INVESTMENT

The majority of initiatives funded by Mutual Benefits are not aligned exclusively to an industry.

Where there is direct investment in an industry, health & aged care and emergency services are highly represented by targeted research, sponsorship and performance initiatives. The construction industry has been supported primarily by investment in industry associations.

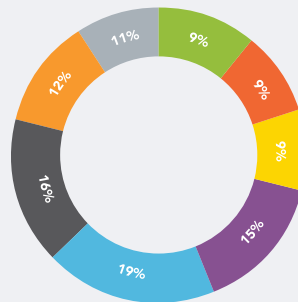


27%	RETAIL	18%	HEALTH / AGED CARE
5%	EDUCATION	18%	OTHER
4%	CONSTRUCTION	16%	EMERGENCY SERVICES
4%	PUBLIC SERVICE	8%	MANUFACTURING

INVESTMENT BY FOCUS TOPIC

Understanding and supporting the ageing workforce and young workers, particularly apprentices, was a priority in FY21.

The Program invested in strategic partnerships with industry bodies and research institutions to develop new resources and tools to help workers and employers understand the unique risk profile of these demographic groups and identify suitable mitigation strategies.



19%	INJURY MANAGEMENT	9%	CLAIMS ECOSYSTEM
16%	CAREER TRANSITION	9%	MENTAL HEALTH
12%	HEALTH, WELLBEING & SAFETY	9%	OTHER
11%	AGEING / YOUNG WORKERS	15%	INJURY PREVENTION



LOOKING AHEAD 2021/2022

The strategic objectives for the Program are updated annually to ensure they remain aligned to EML's overall strategic plan, and the priorities of each business unit.

The following five objectives will guide the work of the Program and the prioritisation of investments.

- RESEARCH & INNOVATION
- INJURY MANAGEMENT
- CUSTOMER VALUE
- INJURY PREVENTION
- BUSINESS SUSTAINABILITY

FOCUS INDUSTRIES

We will expand our focus industries to include:



FOCUS TOPICS

Our topics of interest will remain aligned to key issues faced by schemes EML operates in:



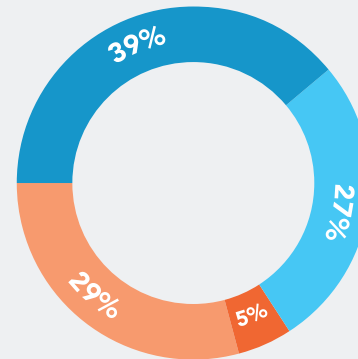
Although the Program will be guided by the FY22 strategy, it will remain agile and responsive to emerging issues and opportunities to deliver value, particularly as the impacts of COVID continue to be felt by organisations across Australia.

FINANCIALS

In FY21, Employers Mutual Limited invested \$16.3M in initiatives to support customers create safer workplaces and help injured workers get their lives back.

The total amount invested through the Program since 2012 is now \$87M, and the spend in FY21 is the largest annual commitment on record.

The FY21 budget includes \$5M of funding committed to support capability and performance improvements in RTWSS. The Program is jointly funded by icare and EML, to a total of \$20M over the 2021 calendar year. The funding has been allocated to initiatives to reduce caseloads, improve retention, increase case manager capability and deliver operational innovations such as the Mobile Case Manager team.



The RTWSS capability investment has resulted in the mutual capability category being the largest spend category in FY21. Administration expenses remain well below the 10% tolerance threshold.

39%	MUTUAL CAPABILITY	5%	ADMINISTRATION
27%	MUTUAL SERVICES	29%	COMMERCIAL

FUNDING CATEGORIES	OPENING BALANCE (FY20 CARRIED FORWARD)	FY21 BUDGET	FY21 SPENT	REMAINING COMMITMENTS	AVAILABLE FUNDS	BUDGET UTILISED (%)
Mutual Services	1,679,143	4,390,000	(2,868,393)	(1,466,953)	1,733,797	71.4%
Mutual Capability	129,293	6,655,000	(5,644,065)	(766,300)	373,928	79.04%
Commercial	898,107	9,117,592	(3,311,120)	(1,481,065)	5,223,513	47.8%
Administration		985,000	(678,606)	(87,274)	219,120	77.8%
TOTAL FUNDING	2,706,543	21,147,592	(12,502,185)	(3,801,591)	7,550,359	68.3%

CAPABILITY

EMPLOYER TRAINING PROGRAM FACILITATED COURSES

The Employer Training Program remains a key offering of the Program for EML's customers, delivering a wide range of courses from Mental Health First Aid to Workers Compensation Essentials.

The courses are all designed to address specific challenges EML customers face in workplace health and safety and managing workers compensation claims.



The past year has undoubtedly been one of the most challenging, with the COVID pandemic causing significant disruptions and constraints on the planned training program. In total, 64 planned training courses were cancelled.

The team has been agile and flexible, converting face-to-face training sessions to webinars and embarking on a project to convert training content to e-learning modules.

Webinar and online-based training courses presented new challenges, with attendance rates considerably lower than previously experienced with face-to-face courses. Again, the team responded, increasing course capacity and implementing automatic email reminders to registered attendees. As a result, attendance did improve over most recent months.

Overall, the training program continues to receive strong positive feedback from participants, which is encouraging given the challenges of the year.

EMPLOYER TRAINING COURSES	WEBINARS	FACE TO FACE	TOTAL
NO. OF EVENTS	19	3	22
TICKETS SOLD	270	40	310
AVG. ATTENDANCE (JAN-JUN)	58%	72%	60%



TESTIMONIALS

Customer Feedback:



*Average customer rating across all courses

"The training was awesome – super friendly ... and very informative. [She] thoroughly covered all areas and definitely exceeded my expectations."

"I found it really engaging... I loved the ability to be able to break off into smaller groups for collaborating."

"Very easy to understand and very informative."

"The facilitator was engaging, informative and very knowledgeable."



CAPABILITY

EMPLOYER TRAINING PROGRAM EMLEARNING

EMlearning, our online courses and learning management system, has continued to be a valuable feature for customers, with the course catalogue increasing over the year with the addition of six new courses.

Work continues to convert face-to-face training content to e-learning modules, to either complement or replace facilitated training sessions.

Throughout the year, a significant number of inactive user accounts were archived to free-up licences ahead of a campaign to drive EMlearning usage in the coming year. The objectives are to ensure that all licences are actively utilised, and all clients have an opportunity to benefit.

One of the great features of EMlearning is the ability for our customers to use their own learning management system to host our course content, allowing our courses to be seamlessly integrated with their existing systems. Almost half of the active users are accessing EMlearning courses via their company's own learning management system.

MOST POPULAR COURSE TITLES:	COMPLETIONS:
Bullying and Harassment for Employees	9,020
Manual Tasks for Workers	6,708
Work Health and Safety Fundamentals	4,707
COVID-19 Coronavirus Prevention	4,093
Duty of Care for Workers	2,661
Work Health and Safety Harmonisation	2,378
Office Ergonomics	1,686



EMLEARNING

ACTIVE USERS 44,216

COURSES COMPLETED
FY20-21 42,758

CUSTOMER VALUE FY20-21 \$1,646,183
(BASED ON \$38.50 RRP PER
COURSE PER USER)

**Average customer rating across all courses*



PARTNERSHIPS



UNIONS ACT INJURED WORKERS SERVICE

Funded by EML and operated by the Trades and Labor Council of the ACT (Unions ACT), The Injured Workers Service (IWS) provides vital assistance to injured workers in the ACT, to help them navigate the claims process and where possible, return to meaningful work.

Beginning in November 2020, the partnership quickly developed operating procedures, resources and a website with the service officially launching in April 2021.

The IWS continues to gain momentum with the service being embraced by affiliate unions, their members and the Canberra community.

Looking to the future, the IWS will seek to further its presence in the ACT community and unions as a trusted and reputable source of support for injured workers.



AUSTRALIAN COUNCIL OF TRADE UNIONS MIND YOUR HEAD

The Mind Your Head campaign is a joint initiative of the Australian Council of Trade Unions, EML, the Centre for Workplace Excellence and Worksafe's WorkWell Mental Health Improvement Fund.

The campaign aims to help workplaces improve their mental health systems and practices to reduce the incidence of psychological injuries by providing the resources and tools they need to identify and address mental health hazards.

Launched in October 2020, the campaign continues to build momentum with 3,000 workers subscribed to date.

Mutual Benefits continues to provide funding for key resources required to develop, embed and rollout the initiative, with a view of it becoming the dominant workplace mental health campaign in Australia.



PARTNERSHIPS



MASTER BUILDERS SA APPRENTICE SAFETY PROGRAM

Master Builders SA and EML partnered on an innovative and important program to improve apprentice safety in the building and construction industry.

The program aimed to prevent injuries by increasing hazard and risk awareness of apprentices; ensuring they were using correct manual handling techniques and promoting workplace safety by the presentation of monthly and annual awards to employers.

Key to the success of the program, was incorporating high risk plant and equipment Verification of Competency (VOC) assessments into the standard apprentice induction process with over 320 VOCs already completed.

The program also included 706 onsite walkthroughs and manual handling assessments with apprentices and 10 educational presentations at trade schools and pre-vocational programs.

A number of VOCs have been converted to online versions and will be made available to apprentices via an App, which will improve accessibility and enable the program to continue at scale.



AUSTRALIAN HOTELS ASSOCIATION SA MENTAL HEALTH SUPPORT PROGRAM

At a time when the hospitality industry was being impacted by the COVID-19 pandemic, EML partnered with the Australian Hotels Association SA (AHA SA) to provide mental health and wellbeing support for businesses in the South Australian hotel industry.

The focus of the program was to help employers to build and maintain mentally resilient workforces and to support AHA SA's return to work programs.

Following industry consultation via surveys and focus groups, a series of podcasts, workshops and support materials were produced to specifically cater to the concerns of industry members.

Topics covered included: change, dealing with customers, building individual resilience and managing stress.



PARTNERSHIPS



AUSTRALIAN WORKERS' UNION WORKPLACE HEALTH & SAFETY AWARENESS

The Australian Workers' Union (AWU) represents over 70,000 workers and is committed to improving and promoting workplace health and safety; a key driver of our Program.

This partnership has delivered:

- multiple training sessions for Workplace Health and Safety Officers and Health and Safety Representatives nationally
- new educational materials on a regular basis, including information on COVID-19, psychological health and workplace bullying
- a health and safety handbook for workplaces
- a targeted campaign on the risk of silica dust exposure.

A number of training sessions were cancelled as a result of COVID-19 restrictions, so online training refresher courses took their place, and the trainers redirected their time into developing new courses.



VICTORIAN TRADES HALL COUNCIL YOUNG WORKERS CENTRE

EML has supported the Victorian Trades Hall Council to operate the Young Workers Centre (YWC) since its launch in 2016.

In that time hundreds of advocate lawyers and activists have received training; campaigns such as making wage theft a crime have been successfully conducted and vulnerable groups, like apprentices and gig workers, have been supported through research, training and advocacy.

Highlights:

- The legal centre has successfully recovered over \$1.2 million in stolen wages and compensation for young workers since the YWC was established in 2016.
- In 2021, over 5,000 Victorian students received training regarding their rights and responsibilities in relation to workplace safety. The training aims to equip students with the information they need when they enter the workforce to help create safe workplaces and prevent workplace injuries.



PROJECTS

INNOVATION



"This is something we have found that is valuable in helping us really understand the risk that our people are working with each day"

– Lara Macpherson,
S&S Manager at DuluxGroup.

WEARABLE TECHNOLOGY

In partnership with AON, Mutual Benefits has funded initiatives to use wearable sensors and body scanning technology to reduce the frequency of manual handling injuries.

There have been two clients to date that have participated in the projects with Longitude6, they are: Estia Health and DuluxGroup.

The motion capture technology was used to assess the individual bio-mechanics of workers, including their stability and movement quality for each specific task. Receiving information in real time supports leaders in making informed workplace decisions and the results from the assessment can be converted to a Job Dictionary, which helps not only with early intervention strategies but also return to work planning.

DuluxGroup has already received incredibly powerful information that they are now using to develop tailored strategies for manual handling for each of their sites, as they now realise that each site has different requirements.



MOBILE CASE MANAGEMENT

In 2020, EML and icare committed to a joint investment of \$20M in 2021 to uplift capability and performance in the RTWSS operations.

As part of that, \$3M of Mutual Benefits funding was allocated to the establishment of a Mobile Case Management team to service Greater Sydney, the Central Coast, Newcastle and the Hunter regions of NSW.

Following the success of the Mobile Case Management models in the Victorian and South Australian operations, the RTWSS team was confident that positive outcomes would be achieved with the adoption of a similar service in NSW.

Mobile Case Managers support claims by providing high quality intervention to injured workers and employers through personalised face-to-face assistance. Mobile Case Managers facilitate effective workplace-based coordination of a timely and safe return to work, that benefits an injured worker's recovery and helps employers manage their workers compensation obligations.

From March 2021 to June 2021, the team of 14 Mobile Case Managers supported 529 claims. The service has succeeded in achieving an upgrade in working capacity on 57% of those claims, with 39% upgrading following the first face-to-face interaction.



PROJECTS

TOOLS EML OFFERS

The Mutual Benefits products and services offering expanded in April 2021 with the launch of EML Offers.





Through EML Offers, EML customers can access special deals with targeted providers. These providers deliver products or services directly related to workplace health and safety or injury recovery, complementing EML's strategic purpose.

The initiative enables customers to uplift their capability and access valuable services at a considerable discount to standard pricing. To date, customers have saved an average of \$2,000 for each EML Offer they've accessed.

EML Offers is an example of a simple, but effective tool implemented to maximise the value an employer can expect to receive as an EML customer.



EML CUSTOMERS CAN ACCESS EXCEPTIONAL DEALS ON TRAINING, CONSULTING AND TECHNOLOGY PRODUCTS AND SERVICES RELATED TO:

 RETURN TO WORK	 WORKERS COMPENSATION	 MENTAL HEALTH	 HEALTH, SAFETY AND WELLBEING
---	---	--	---



EMSAFE

EMsafe is an online health and safety management system that organisations can use to establish and maintain their WHS programs, improve workplace safety and meet legislative requirements.

The system has been developed by EML and is offered exclusively and freely to all EML customers. EMSafe is especially valuable to small and medium sized employers who do not typically have the resources to deploy a WHS system with the step-by-step support provided by EMSafe.

Currently, over 1,100 employers are actively using EMSafe, particularly in the hospitality industry.

Key features of the system include:

- customisable tools, templates and forms (such as policies and procedures, audits, workplace inspections, hazard and incident reports)
- customisable actions plans, with to-do lists, calendars and email reminders
- easy reporting and data exports
- configurable user management function
- secure online storage of documents
- user-friendly interface with optional EMhealth integration.

PROJECTS

TRAINING

BOLTON CLARKE MENTAL HEALTH IN THE WORKPLACE

In line with the increasing trend of psychological injuries across Australia, Bolton Clarke recognised that the mental health of their employees was one of their key workplace health and safety risks.

Having identified a lower level of confidence in supporting their employees in regards to mental health concerns, compared to other key risk areas, they requested funding from Mutual Benefits to support the rollout of a training program for their leaders and operational managers, complemented by the introduction of the award-winning WeCARE e-learning module for all employees.

The training aimed to equip leaders with the skills and confidence to recognise signs of mental stress and provide support through constructive conversations and facilitating access to professional services; to understand their legal requirements and obligations as a people leader and to increase uptake and engagement with the existing tools and resources offered by Bolton Clarke to support mental wellbeing.



Over the course of the program, six separate training sessions were conducted for over 110 leaders and over 200 employees completed the WeCARE training module. Participants felt that the sessions provided excellent information, guidance and advice, and they especially valued the opportunity to share and learn from each others' personal experiences. Following the course, there has been a 20% uplift in engagement with the wellbeing app provided by Bolton Clarke.

Further work is planned to build upon the foundations established by this training, to help ensure Bolton Clarke is a mentally healthy workplace.



COACHING SPECIALISTS

As part of the joint program of work between icare and EML to uplift capability and improve outcomes in the RTWSS business unit, the Program committed \$1M to recruit 22 specialists as coaches.

The specialists were able to provide immediate and targeted coaching and support to case managers on specific topics or processes, such as work capacity decisions, whole person impairment, subsequent liability and pre-injury average weekly earnings.

From January to June 2021, the team reviewed 6,347 claims and completed 3,042 coaching sessions. As a result, performance and quality in focus areas has improved, demonstrated by a significant reduction in the number of data errors each month, and a dramatic improvement in the rate of claims scoring over a three in a quality review.



PROJECTS

RESEARCH

AGEING WORKFORCE



There is a growing need to address the unique risk profile of the ageing workforce, particularly in the healthcare industry.

Considerable evidence exists that older workers take longer to recover from a physical injury and return to the workplace, and there is some evidence to imply that older workers are more susceptible to sustaining a work-related injury.

Monash University were engaged to undertake research to identify opportunities to prevent injuries and improve return to work practices for workers over the age of 50 in the healthcare industry.

The three-phased project included a literature review, data analysis and workshops with participants from NSW Health and ACT Health. The project identified five valuable interventions for older workers: exercise, lifting equipment and/or training, education, return to work management and workplace environmental changes. Implementation of any one intervention is expected to be beneficial, but the best result would be achieved from a focus on all five interventions.



FAMILY SUPPORT



EML commissioned the Social Policy Research Centre (SPRC) at UNSW to examine the needs of the families of injured workers EML's service provision, and their role in supporting an injured family member.

The study included 58 participants from Fire & Rescue NSW and NSW Health.

The study highlighted that family members have a desire to be involved in the service provider's interactions with their injured family member to offer information and learn how to support their loved one's recovery.

Key recommendations from the project include developing a standardised approach to assessing an injured worker's family support needs; finding ways to offer services to family members directly and developing targeted resources for families to help them understand how they can best offer support to their loved one.



OCCUPATIONAL VIOLENCE AND AGGRESSION



In recent years, there has been an increase in workers compensation claims lodged as a result of an incident of occupational violence or aggression (OVA), particularly in the aged care sector.

The Centre for Posttraumatic Mental Health (Phoenix Australia) were engaged to scope the education and training needs for aged care workers to mitigate the risks of injury resulting from an OVA event. Their approach was to treat an OVA incident as a traumatic event and apply their expertise in trauma to identify opportunities for bespoke training and resources.

Five EML customers were invited to participate – Australian Unity, BaptistCare, Bolton Clarke, Bupa and Estia Health. Phoenix surveyed 110 participants and conducted six focus groups to understand how organisations manage OVA in the workplace.

The research found that while most organisations offered training in managing OVA events, the content was embedded in more general training, and it would be more effective to deliver a bespoke training program that treats an OVA incident as a traumatic event, leveraging proven techniques in trauma informed care.



THE TEAM

"We have an incredible opportunity to work with leading researchers, industry experts and advocacy groups to develop exciting programs which make a tangible difference to businesses and workers, right across Australia."

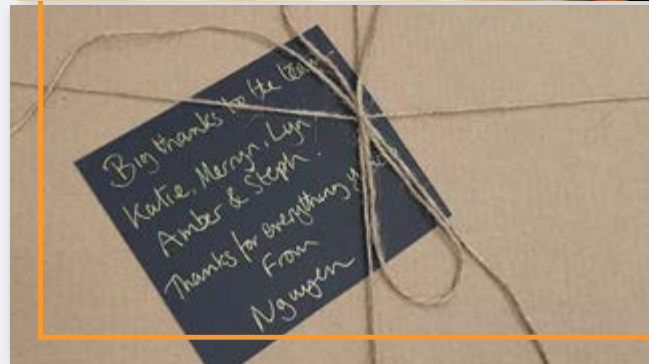
Katie Giddins
Head of Mutual Benefits

"It is incredibly important to us that we find even better ways to support the welfare of workers and prevent workplace injuries - whether they are physical or psychological. That is why we reinvest a percentage of our profits into socially responsible projects."

Mark Coyne
Executive Director, EML Group

"Mutual Benefits demonstrates our commitment to EML's core brand values and provides a competitive advantage above and beyond excellence in key business operations."

Cameron McCullagh
Executive Chairman, EML Group



THE MUTUAL BENEFITS TEAM

Katie Giddins
Head of Mutual Benefits

Michelle Purnell
Program Coordinator

Stephanie Seymour
Project Manager

Merryn Courtney
Partnership Manager

Lyn Haines
Marketing & Communications Specialist

Amber Nolan
Product Manager

Avni Sharma
Learning Coordinator

Megan Hansson
Learning and Development Specialist

Through our Mutual Benefits Program, we invest in services and research initiatives to assist employers to create safer workplaces and support injured employees to return to work sooner.

CONTACTS

mutualbenefits@eml.com.au
eml.com.au/mutualbenefits

EML Group is a partnership between Employers Mutual Limited ABN 67 000 006 486 (an Australian owned mutual) and ASWIG Management Pty Limited ABN 52 002 617 012. Products and services including workers compensation, general insurance and life insurance personal injury claims management are provided by different entities in the EML Group. Since 1910 these operations have been conducted jointly through subsidiaries and related body corporates of these entities.

Data referenced is accurate at the time of publication: September 2021

