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A Mutual Understanding

Employers Mutual has been helping Australian workers recover from injury and get their lives back for more than 100 years. Today, the company employs a range of innovative solutions to continue to deliver on this promise.

Images by Scott Ehler

Covering and caring for Australian workers has been the main mission and ethos of Employers Mutual since its establishment in 1910. Over the years, the company has grown significantly, delivering industry-leading return-to-work results for its members and their workers.

As CEO of Employers Mutual, Mark Coyne has ensured the organisation continues to provide market-leading claims and underwriting services for the benefit of employers and injured workers.

Since January 2012, Mark has been motivating and leading the company's 1,400-strong staff to greater heights. Mark joined Employers Mutual in 2010 and has more than 16 years of experience in the workers compensation sector in both strategic and operational roles.

Before joining the company, Mark held the role of chief executive and managing director of Coal Services, which operated a specialised workers compensation insurance scheme for the mining industry. During this appointment, Mark oversaw the insurance operations and additionally the occupational health and safety

services and mine rescue operations, and proactively introduced strategies for a more sustainable industry.

Between 2003 and 2009, Mark held various positions within GIO, the high point of which was his appointment in 2007 as executive general manager of its national workers compensation claims business.

He also has an impressive career in rugby league under his belt, with a history of representing St George, St George Illawarra, Queensland, and Australia. He is the current chairman of the National Rugby League's Education and Welfare Committee, and is a patron of the Sporting Chance Cancer Foundation. Mark was also a director of the Police and Citizens Youth Club for 10 years, and a director of the NRMA Road Service from 2000 to 2003 during the demutualisation of the insurance arm.

After finishing his sporting career, Mark 'fell' into the workers compensation sector. "I did a degree in marketing and worked for 15 years in marketing for financial institutions," he says. "At the end of my sporting career, I had the opportunity to work with a rehab company to do marketing for them."

This experience gave Mark an initial insight into workers compensation, sparked his interest in the sector, and was a catalyst for him to make the move into the operational side.

Making a difference

"It's a great industry to be involved in, because ultimately we are helping someone recover from an injury, which has a big impact on their life, their family, and the community," Mark says. "Our mission at Employers Mutual is to help people get their lives back."

"When you think about it, it's a pretty important bit of work. It's not like you're producing a Mars bar or anything like that—you're actually doing good for someone, their family, and their community. That's what gets me out of bed every morning. We are making a difference in people's lives. The work we do is a great thing."

Getting people back to work and supporting their families is a lifelong passion for Mark, who encourages his staff to find innovative solutions for their stakeholders. While the length of time away from the workplace depends on the nature of the injury, Mark endeavours to get the people on their feet and back at work as soon as practicable >

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and kept engaged with my team,” he explains.

“Playing professional sport, you have access to really good treatment, so I managed to get back onto the field pretty quickly. If I had an arthroscopy on my knee, I would be back on the field in two or three weeks. When I started in workers compensation insurance, people who had had arthroscopies on their knees were still off work five years later.”

After viewing this discrepancy, Mark felt that there was a substantial opportunity to apply those sports-medicine principles to traditional injury management. “Through my own personal injury experience, I know that if you have the motivation, the right support network around you, and the right access to treatment, you can get back into the workplace pretty quickly,” he says. “I started looking at what we had to put in place for our clients to try to replicate that kind of sports-injury treatment.”

Effective treatment and care

The knowledge and experience Mark gained from his sporting career provided him with the perfect tools to identify opportunities to streamline the workers compensation industry. “When you’re a professional sportsman, motivation might be a little bit higher than if you’re not

enjoying your workplace in the day to day,” Mark says. “There is a little bit of difference in motivation, but basically the principles are around getting that early action happening on the injury really quickly.

“When I walked off the footy field injured, I had the sports-medicine doctor making sure I had ice on my leg and that it was elevated. When you get into the workplace, you might not have that happening. Instead, the boss may say, ‘Can you get through the day?’ We’re trying to make sure workers have the right treatment in place really quickly, get the proper treatment plan at the doctor, and can access all the information they need. Part of the process is also making sure employers know what to do.”

Another essential element to this shift in injury management and the attitudes of employers and workers is the injection of engagement back into the workplace. “If I had an injury in my sporting career, I was always around a team, so it still felt like I was part of the group,” Mark notes. “In business, sometimes you can go home for two weeks without engaging in the workplace, and that’s when they start to develop some of those psychological components.

“We try to get the worker back into the workplace quickly to do some ›

without any unnecessary red tape or bureaucracy.

“Eighty per cent of people go back to work within the first two weeks, but obviously there’s a time lapse after that depending on how serious the injury is and the treatment they need,” he says.

“If you don’t have someone back by about week 13, there will be a longer period of time off work because of the seriousness of the injury. They may develop a psychological component to that injury as well because they’ve been off work for so long, or there may be a lot of pain around the injury. Generally, you get them back fairly quickly, but once they go past 13 weeks, it’s a lot longer. We’ve had claims over 15 to 20 years old.”

Besides his many years of experience in the workers compensation industry, Mark’s rugby league experience informs the influence he has throughout Employers Mutual. “I had a lot of surgeries—about nine—during my sporting career, but I didn’t end up missing a lot of games because I always made sure I looked after myself, focused on my rehab,

“Through my own personal injury experience, I know that if you have the motivation, the right support network around you, and the right access to treatment, you can get back into the workplace pretty quickly.”

- Mark Coyne



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Anthony Zalakos
CEO



suitable duties. That's really important, as well as keeping the worker's doctor informed about how the worker is progressing and what available options there are at work, even though it might not be their normal job."

Management influence from the field

With his atypical perspective, Mark highlights many vital components and characteristics that leaders share, both on the field and in the boardroom. "There are lots of things I learned during my sporting days that I've been able to apply throughout my business career, and one of these key learnings was that everyone deserves the right to know what's expected of them," he says.

"Coming from a professional sporting background, I knew exactly what I had to do. If I wasn't careful and I didn't do it, I

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wouldn't be on the team the next week. It's a bit more brutal than the workplace because you're not getting judged on your results week in, week out like you are in a sporting career. Even so, from a leadership point of view, you need to make sure people know what's expected of them."

According to Mark, the next step is to identify people's capabilities. "You need to determine if they need assistance to develop capabilities and achieve what you want them to achieve," he says. "You need to support them through that and have the proper reporting to measure what people are doing. I've got a rule that if you don't measure it, it won't get done. It's really important that you have a good reporting structure in place to measure the work that people are doing.

"You also need accountability, making sure people know they're accountable for the work they're

doing and delivering what you want. If you invest a lot of time in developing them and they're still not achieving, you need to be having a performance-management discussion.

"You need to ask, 'Is this the right job for you?' If not, they may need to find something else. But if they think it is, determine why they can't deliver and what you and they need to do to fix it. To me, that's the leadership cycle."

Underpinning this leadership cycle are the core values and principles that each leader and company possesses. "Most organisations have values, and as a leader it's important that you constantly demonstrate those values," Mark says. "You need to be on guard as a leader because you're always on show no matter where you are. You always want to make sure you're upholding the values, not only for yourself but for the business as well."

Offering a helping hand

A major value that is central to Employers Mutual's ethos is educating and assisting companies to manage their workers compensation claims. Mark says some organisations struggle to deal with this side of the business.

"Large employers are generally good because they have people dedicated to managing their workers compensation, as it's quite an expensive part of the company if you don't manage it properly," he notes. "The small businesses are the ones that really struggle because they might only have one claim every seven or eight years, so they don't see the need to know too much about it, and it's very hard to educate them."

To address this need, Mark implemented strategies to help small-to-medium companies manage their workers >



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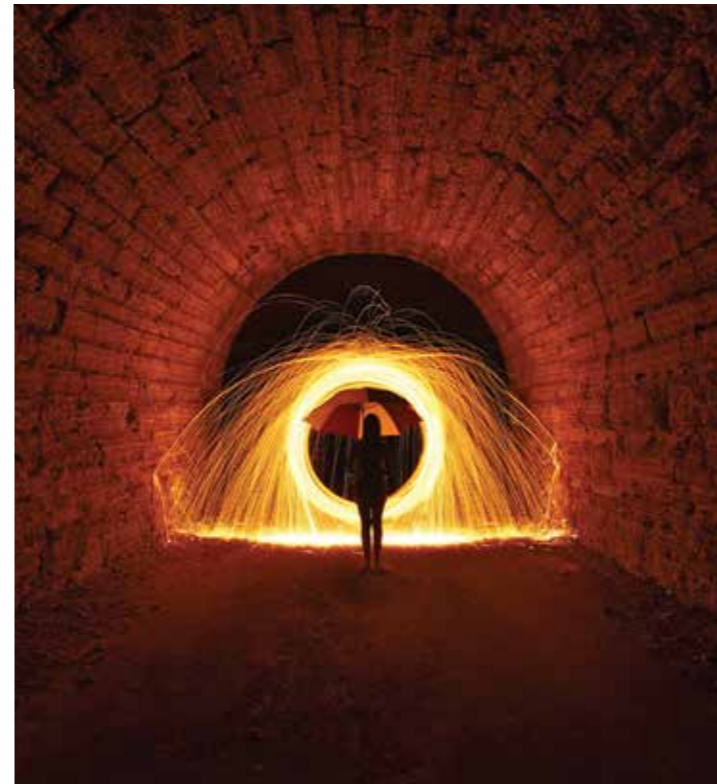
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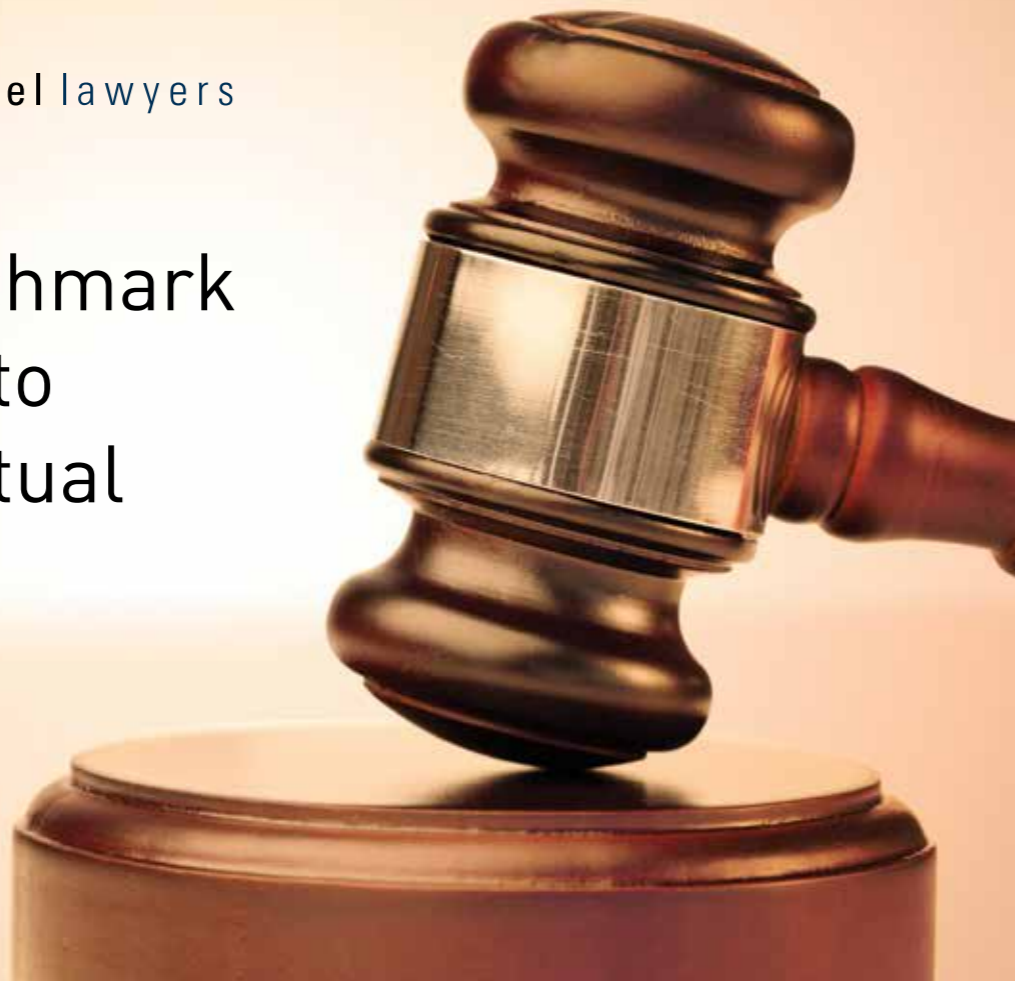
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compensation programs. "When we do get an injury in the workplace for a smaller client, we'll send someone out to speak with that employer and help them understand the reason why the injury happened and put some things in place to stop that from happening again," he says.

"We also help them put together a return-to-work plan to get that worker back into the workplace as soon as they can and find some suitable duties. We liaise with the worker's doctor to make sure they know their duties when they are back in the workplace, and we try to make sure those small employers get the advice and

assistance they need, because they don't have a lot of claims to deal with. We need to get out there and give them that advice, so we invest some time in doing that."

As part of this focus on education and assistance, Employers Mutual launched EMpower, a free online portal which provides current policy holders with a single point of access to the information they need.

Through this portal, employers can view their policy details, request and download their certificate of currency, and access a range of online tools and services that support work health and safety. Mark says this move

"Employers Mutual truly embraces the concept of mutuality and engenders a collaborative approach with stakeholders. This helps RehabCo deliver the results we expect for our corporate customers, driving down premiums, improving workplace productivity, and enhancing customer satisfaction." - Shaun Lane, Managing Director, RehabCo



was prompted by a recognised need in the industry.

"A lot of companies are much more aware of the cost of workers compensation, so they're more proactive around trying to manage that cost," he notes. "Generally, the way you manage the workers compensation premium is to try very hard to get the worker back to work as soon as you can.

"The EMpower system we've introduced enables people who have a policy to have a look at how their claim is progressing, make sure they have the appropriate wage estimation, and see that their premium is calculated properly. It really gives them the flexibility they need to look at the way their claim is trending, and intervene from time to time to try to improve the outcome."

Streamlining operations

This is only one of many changes that Mark has implemented since assuming the reins of Employers Mutual in 2012. "We've done a fair bit of work on some structural change, making sure we have a good alignment at the senior level to ensure we can support our claims and policy areas," Mark explains. "We're going through that process now.

"We're also doing a lot of work on our case-management model. We operate three main schemes—two New South Wales schemes—WorkCover and Treasury Managed Fund—and the South Australian scheme. I found that each of those three schemes were working in silos, so they all had different ways they managed claims.

"I wanted to make sure we had national consistency with the way we managed claims. As a result, we've done a heap of work over the past eight months on developing a national case-management model. We've been trying to get a harmonised approach across all of the teams we operate to get a consistent customer experience across those different schemes." >



In addition to these significant structural changes, Mark has reached out to his employees to get their input. "We've been in a program over the past eight months where we've done a lot of workshops with our claims staff to find out what works well and what doesn't. We've been trying to pick out all the great things people do and bring it all together in a more consistent approach."

Employers Mutual also collaborates with its members and a variety of companies and industries to improve the industry. "We are unique in the workers compensation field in that we're a mutual, which means that we can contribute some of our profits back to our members," Mark says. "We've developed programs to help companies that may be struggling in parts of their worker health and safety programs."

"We also developed a fund where we try to reduce the number of



injuries happening in a particular workplace. We try to get employers to contribute as well, so it means they have skin in the game. To drive the improvement, you need to have the workers on board. We probably spend around \$5 million a year on those member benefits. It's all around helping people improve their workers compensation programs."

"IPAR has supplied workplace rehabilitation, return to work, and assessment services to Employers Mutual and their member employers for a number of years. Their approach to working in partnership with all stakeholders is impressive and delivers outstanding results for all." - David Sagar, Managing Director, IPAR



Newcastle and Gosford, where they have been integral in establishing our regional offices. They have developed and maintained close and productive ties, which help us to achieve sound outcomes."

Additionally, Employers Mutual has been working with Edwards Michael Lawyers since 1986. "Barrie Edwards and Chris Michael bring a wealth of legal experience and knowledge, and are valued by our staff for their approachability and expertise in all areas of insurance law," Mark says. "Edwards Michael has worked alongside us as we have grown and developed, and has been a strong partner along the way."

A cohesive approach

According to Mark, a significant part of this process is working with a range of suppliers. "In workers compensation, you don't do everything in house," he says. "We use rehabilitation providers, legal providers, medical providers, and even investigation companies from time to time."

"It's really important that we have strong relationships with those stakeholders because they play a major role in helping us achieve the outcome of getting someone back to work. We work collaboratively with them on different claims. We have service-level agreements in place to make sure we both understand the roles and responsibilities for what we do to ensure we get that outcome for the injured worker."

One major strategic partner for Employers Mutual is RehabCo, a company that provides services to employers and insurers to manage workplace health and productivity. RehabCo has been on Employers Mutual's panel since 2002, working closely with Mark and his team to achieve exceptional rehabilitation outcomes.

"RehabCo provides extensive rehabilitation in the regional areas of New South Wales, and is a valued part of our rehab panel,"

Mark says. "RehabCo has a particularly good understanding of the complexity of managing workers compensation claims in environments which are physically challenging and where the complexities of living in a small country town come into play."

Another supplier that has sat on Employers Mutual's Workplace Rehabilitation Panel since 2002 is IPAR. "IPAR consistently achieves high return-to-work outcomes in returning injured workers to their pre-injury employer as well as in the redeployment arena," Mark notes. "IPAR has worked on pilot projects and has always demonstrated outstanding customer-service skills."

Employers Mutual has also worked closely with MLO and other Recovre Group companies for many years. This relationship has helped Employers Mutual's staff to ensure injured workers receive their correct entitlements and get the assistance they need to get their lives back.

For quality legal services and advice, Mark says Sparke Helmore Lawyers has been essential to the continued performance of Employers Mutual for over a decade. "Sparke Helmore is a specialist insurance legal firm with offices nationally," he explains. "However, their relationship with us is particularly strong in

"Another important partner is M & A Investigations, which has worked with us for over 16 years and is one of our preferred providers of quality investigation services. The company's surveillance and factual services are used by claims staff to help make sound liability decisions and ensure the scheme is helping those in need."

These essential partnerships will aid Employers Mutual in coming years as the company continues to evolve. "With the market share we have, we've always been one of the better performers in the schemes we operate in," Mark says. "We're very keen to elevate that performance. As the government looks to bring new contracts, we hope they recognise our performance and bring us more market share."

"We are also very attracted to the Victorian market. It's a similar scheme to the ones we currently operate in now in terms of government management, and we're very committed to getting a licence down there when their renewal comes up in a couple of years."

It's clear that the goal of covering and caring for Australian workers is one that both Mark and Employers Mutual will continue to reach as the sector becomes increasingly complex. •



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