

# Injury Schemes Seminar

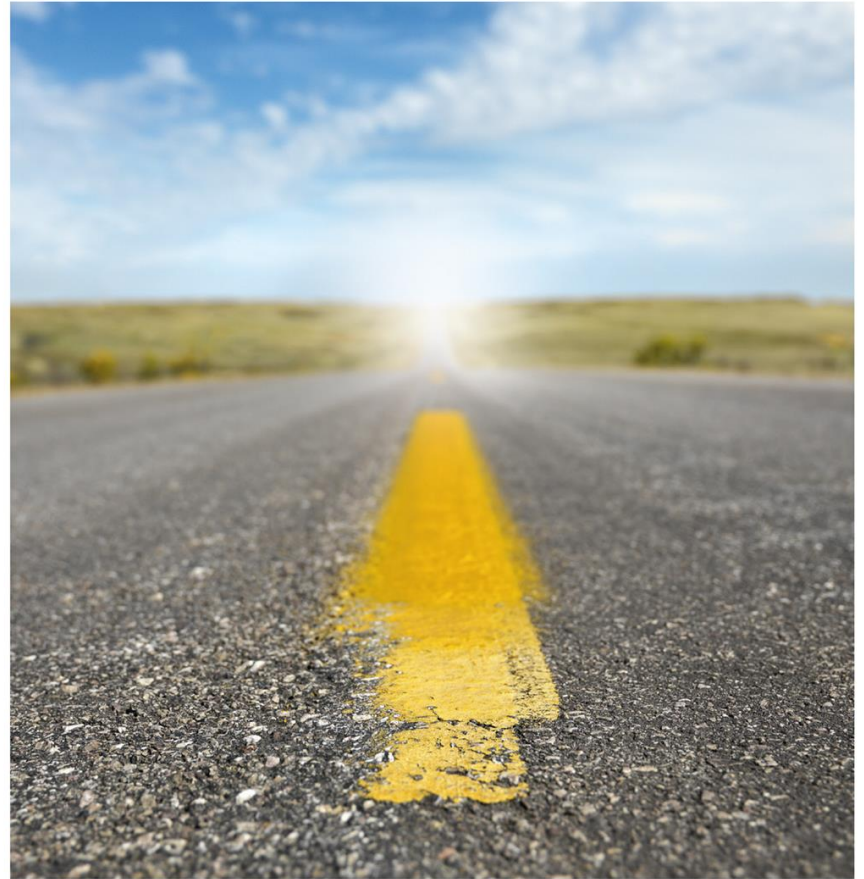
**Road to Recovery**



**Actuaries  
Institute**

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8-10 November 2015 • Hilton • Adelaide





# Recovery at Work

## Principles of Design

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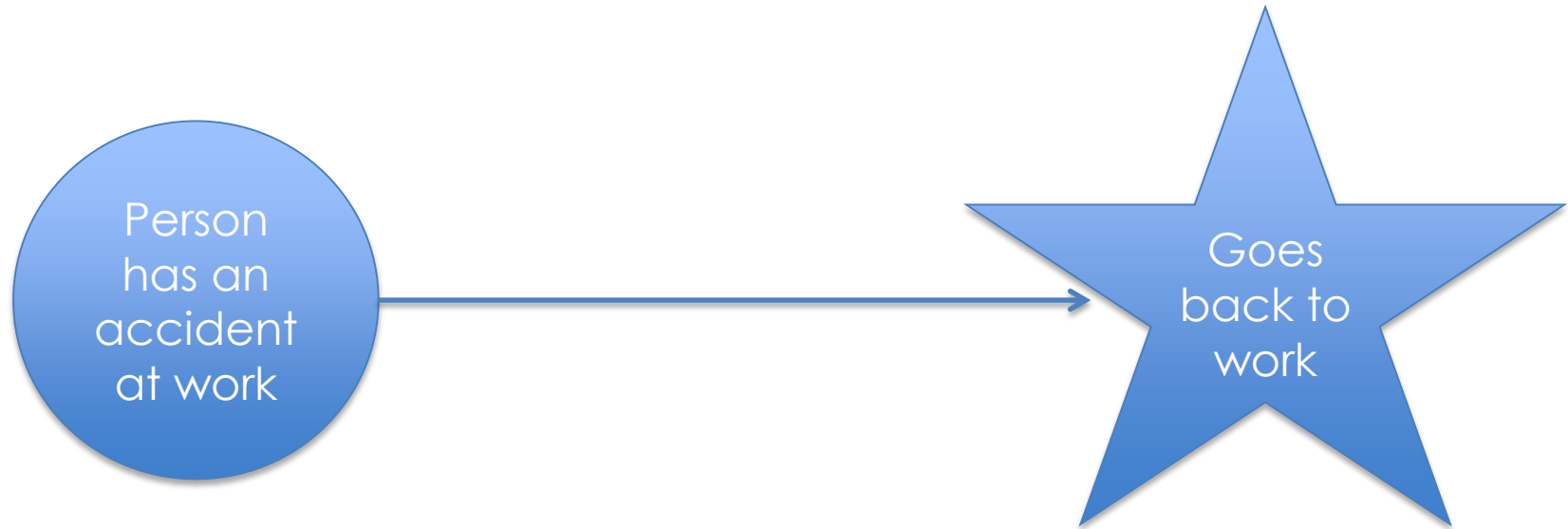
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## Three Principles of Recovery at work

- **Prevent:** the need for recovering from anything in the first place
  - Healthy and well workplaces have less injuries and less unexplained absences
  - Cost of unintentional injuries a year is \$753 billion dollars a year
- **Engage:** Make the workplace a place someone wants to recover at
  - Engagement equals money
  - Happy people injure less and get back to work faster
  - 1.5 million weeks lost a year due to injury
- **Communicate:** When people feel fear they feel angry. Angry people take longer to get back to work.
  - Clear expectations for all stakeholders

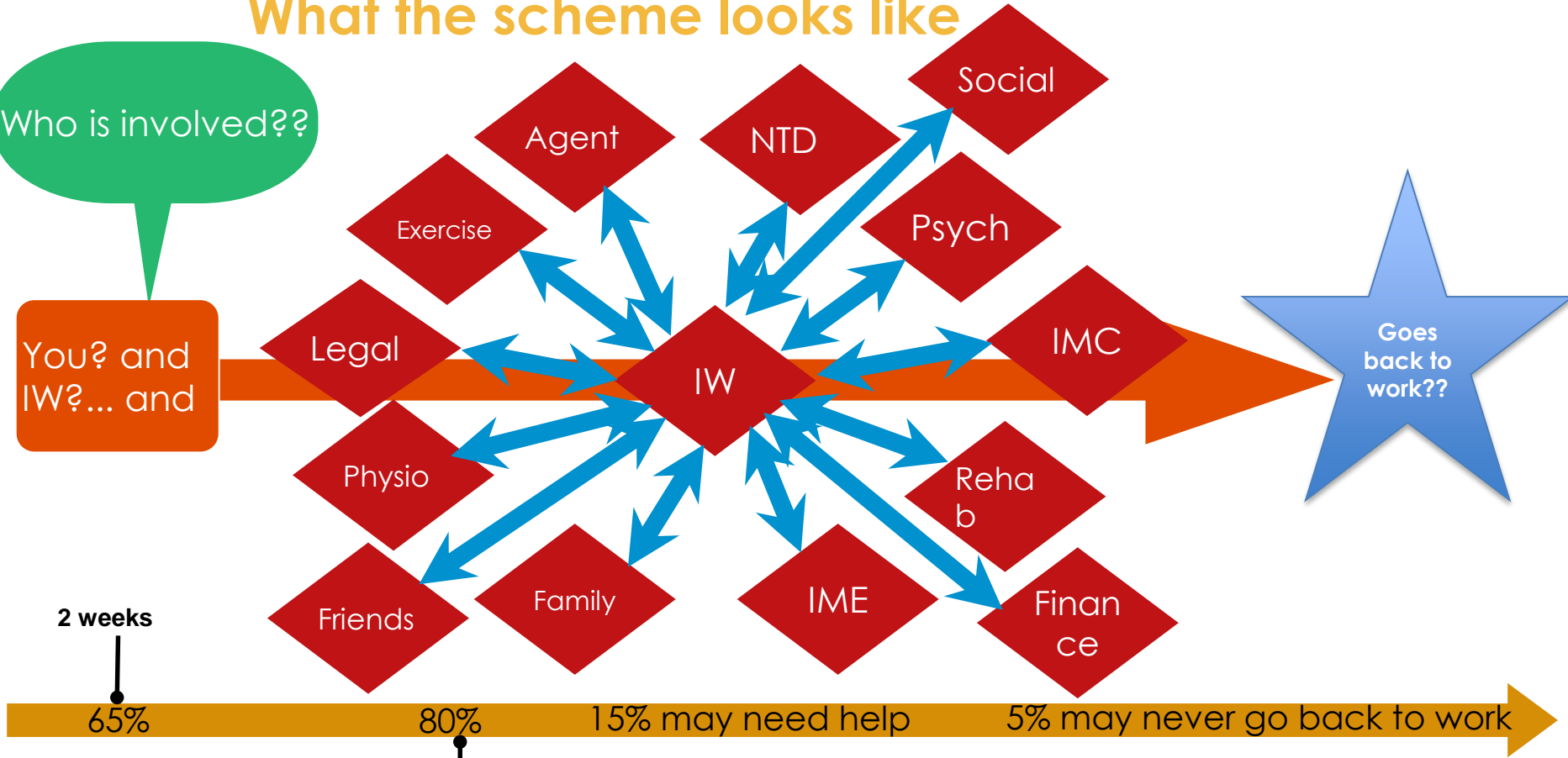
## What the scheme should look like



# What the scheme looks like

Who is involved??

You? and IW? ... and





## Prevention

**Identify** the risk and **actively manage** for it. – **Systems design** - Health and wellbeing – **preventable risk**





## Engagement

**Engaged people** injure less and **go back to work faster** – ask yourselves the question: **Do you want to change?**

## Safe Work Australia, 2014

**FACT: 90% of all workers will get back to work within three months if they feel...**



## Conclusion

- **Recovery at work...**
  - **Care** for your workers
  - **Healthy workers** are more productive workers (increase productivity from workers by 100 hours)
  - **Healthy people are more engaged** - Engagement equals money
  - Happy people **go back to work faster** (reduce your 1.5 million weeks lost a year)
  - **Remove barriers** in the scheme to allow all stakeholders to work together to return workers back to work seamlessly
  - **Clear communication systems**
  - Have all stakeholders work towards the **same goal**



# Recovery at Work

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