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# Whole person. Whole system.

IDSS 2023

12 – 14 November  
Hobart



# Social Innovations in Workers' Compensation

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# Case study: social innovation in workers compensation

LivingWell a biopsychosocial approach

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# Defining social innovation

Almost all (if not all) innovations that occur within the personal injury ecosystem are social in nature. That is, the implementation of new solutions to complex social problems such as mental health, solutions that ultimately aim to improve the welfare and wellbeing of individuals and communities.

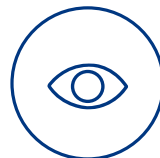
# Challenges facing workers compensation



Rising system costs



Declining return to work performance



Changing nature of claims and increase in complexity



Deteriorating financial scheme performance

# Allianz's approach to social innovation



## **Support future thriving workplaces**

Help organisations be future ready, and evolve their approach to workplace mental health.



## **Inform claims management practices**

Create human-centered solutions that enable industry leading sustainable recovery and return to work outcomes.



## **Use data-driven insights**

Capitalise on the breadth of our personal injury data to better understand workplace trends and the evolving needs of our customers.

# Defining biosychosocial

All people are impacted by their personal psychological and social contexts, and when combined with issues related to an individuals' health (biology), these can ultimately determine the success of that person's recovery.





# Case study

## LivingWell a biopsychosocial approach

**Challenge:** The public sector workforce has traditionally had the highest percentage of people with psychological injury claims given the nature of the work they perform, and that remains true today.

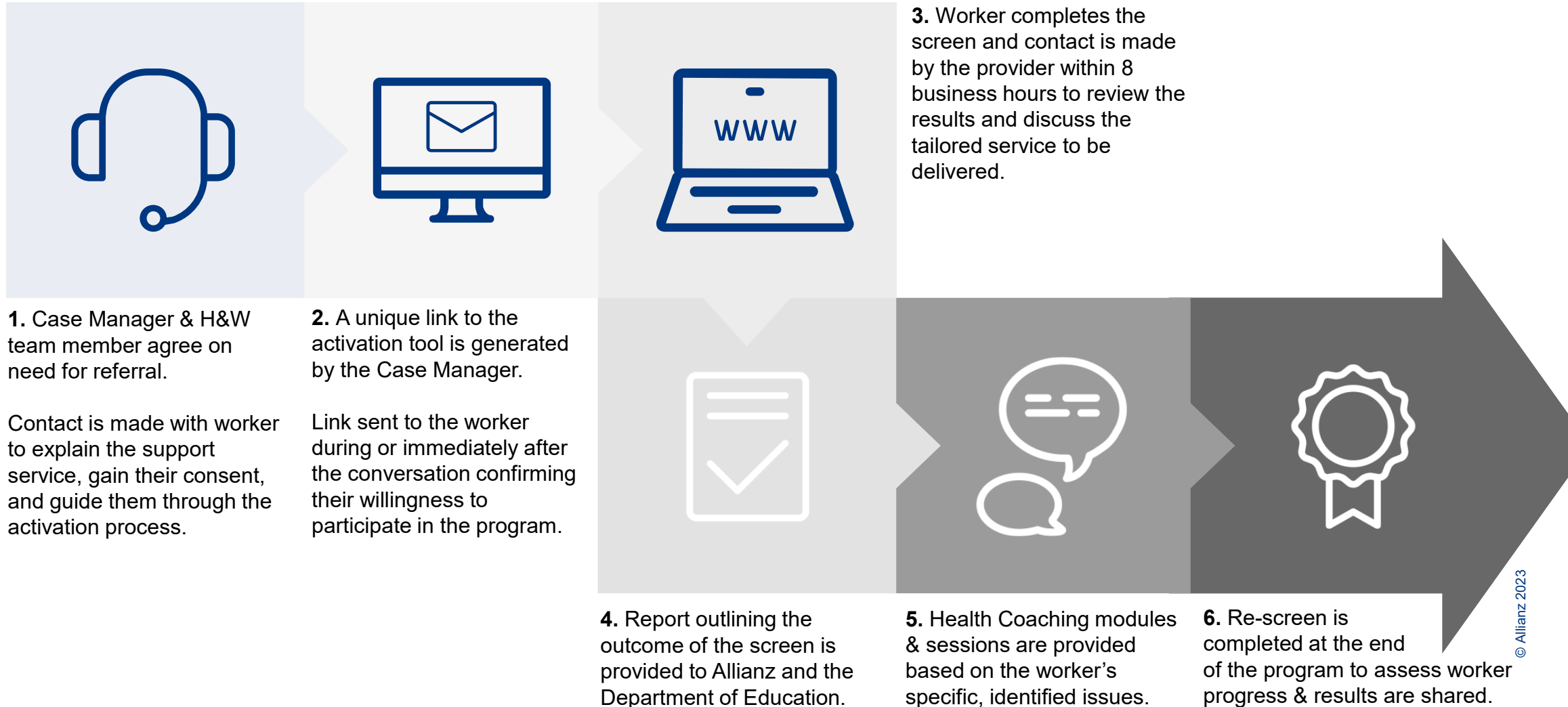
A lot of existing health intervention is based on a biomedical model of diagnosis and treatment, the focus is on the specific condition and the therapy evidenced is to resolve the problem. The failure of this model is that it does not consider the biopsychosocial impacts on a person's recovery at work.



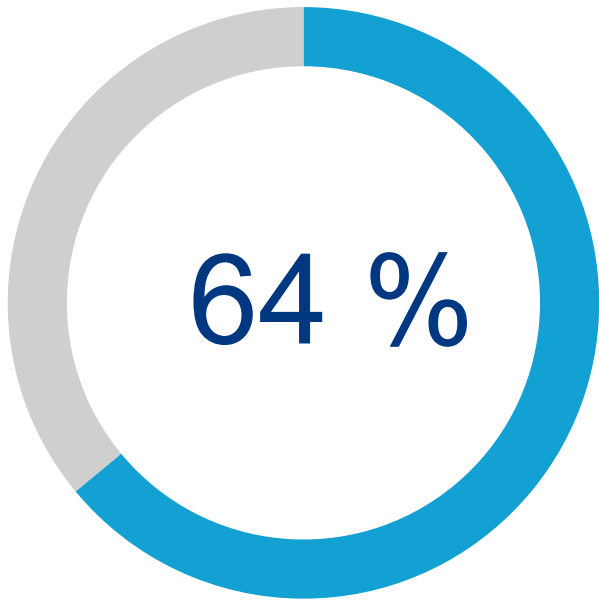
# LivingWell Program goals



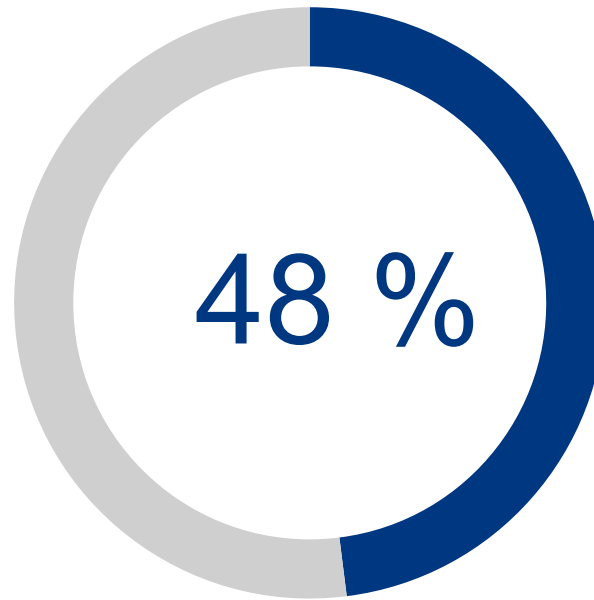
- Reduce the impact of biopsychosocial factors on psychological and physical injuries and illnesses.
- Improve the health and wellbeing of employees to reduce disruption to schools.
- Improved employee experience through their recovery at work process.
- Provide a targeted support program for employees' health & wellbeing in the workplace.
- Improve return to work durations for workers' compensation claims and reduce costs.
- Inform future strategies.
- Introduce early support to those who need it, before a psychological condition manifests.
- Provide a process that is easy for all workers to follow and understand.
- Connect workers to existing support services available through the Department of Education



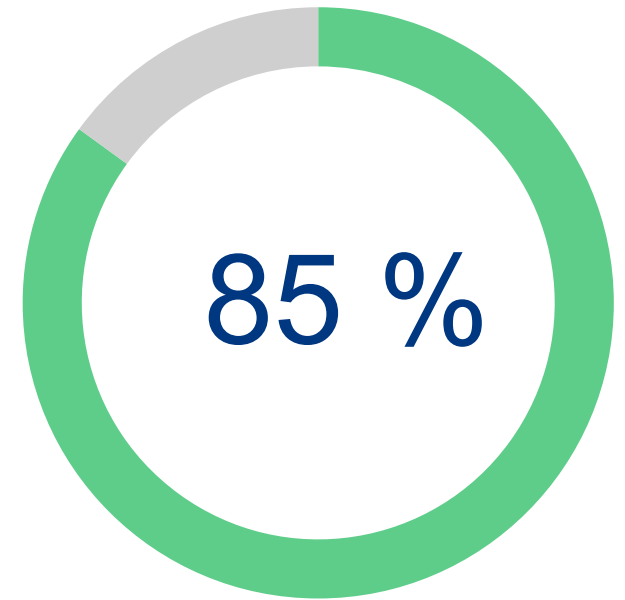
# LivingWell outcomes



Increase in capacity for work



Have returned to work in some capacity



Improved post-program scores

# Behind our customers for what's ahead

Hear from LivingWell participant  
Kylie.

# Check out our 2023 research ... The Workplace Realignment

Employee expectations around the role of work are continuing to shift. A more diverse, multigenerational workforce is taking on new challenges, and factors in the economic landscape and broader environment are continuing to impact mental health.





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Thank you

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