



# The ultimate cost of mental ill-health in the workplace

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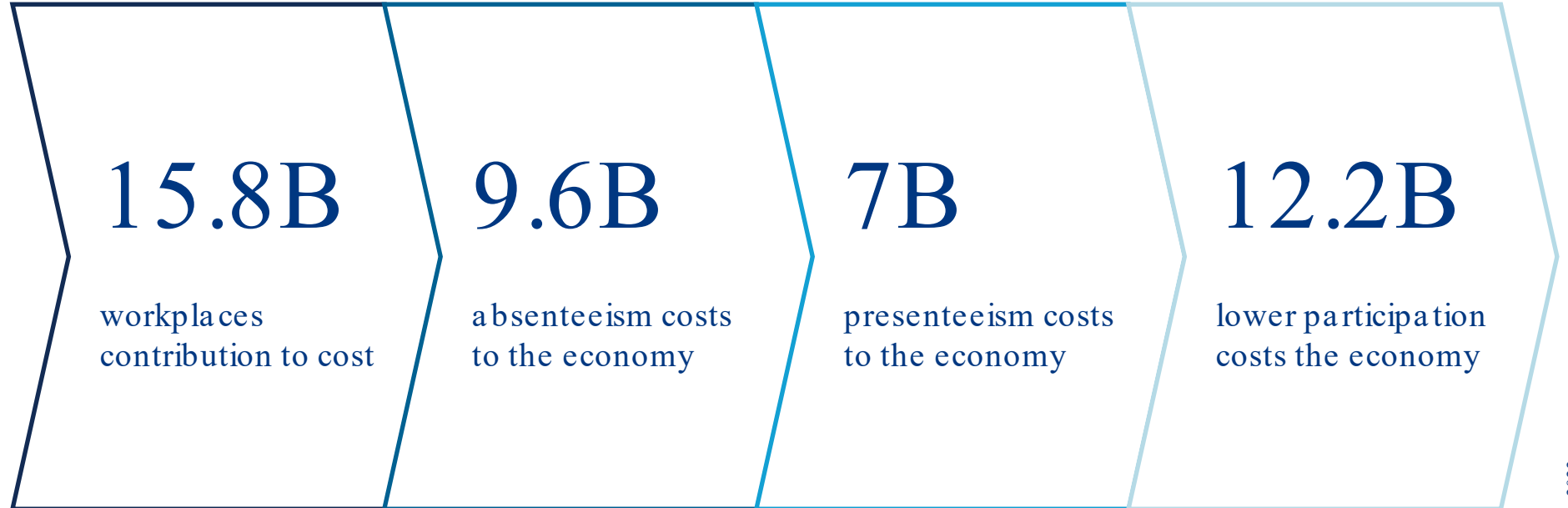
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# Acknowledgement of country

# The cost breakdown is compelling

**+200B**

The Productivity Commission estimates mental illness and suicide costs the economy between \$200–220 billion a year.



# Allianz claims data<sup>^</sup>

Our claims data also shows psychological claims have increased 12% since the start of the pandemic and the average cost per active psychological claim is now around **3.5 times that of active physical claims.**



Over the 5 financial year period to 30 June 2021, **26.6% of Allianz's Underwritten WC costs were psych-related** (inclusive of primary and secondary psych).



In the 2021 financial year ending 30 June 2021, the Underwritten WC portfolio experienced **111k days off work as time loss** associated with weekly benefits (inclusive of primary and secondary psych).

<sup>^</sup>Allianz Underwritten Workers Compensation claims data comparing primary psychological active claims to December 2021 from December 2019, from the Allianz Australia Workers' Compensation Underwritten Portfolio. Underwritten WC data covers WA, NT, TAS, ACT, and Seafarers.

# Mental Health and Return to Work



**safe work australia**

In the 2021 SafeWork Australia Return to Work Survey mental illness claims reported significantly more negative results across most measures, including being:

- more likely to report unsuccessful RTW attempts
- more likely to return to reduced hours and duties
- lower levels of self-reported general health
- more likely to report: that they thought they would be treated differently by people at work when putting in a claim; that their supervisor thought they were exaggerating or faking their illness; fears of being fired for submitting a claim; and that their employer discouraged them from doing so
- less likely to have been contacted by their supervisor or someone else from their work about recovering from their work-related injury or illness
- more likely to report needing support to navigate the claims process
- more likely to report differences of opinion with the organisation they dealt with for their claim, and
- less likely to report perceptions of justice across all four dimensions of the process

# Case studies

## Living Well

The Living Well program provides psychosocial support following an injury, incident, or illness.

138 people have participated in the Living Well pilot, with 189 people in the control group.

The pilot showed increases across

- Return to work
- Work fitness
- Work status

## Individual Placement and Support

IPS is an industry-first for workers compensation in Australia.

It is a globally recognised and evidenced-based model for job seeking.

It aims to reduce the long-term unemployment of workers with a primary or secondary psychological injury.

## Regional Claims Specialist

The RCS program is helping to connect regional customers with hard-to-find services and ensure they maintain important community ties.

The specialists provide face-to-face support, offering recovery goal setting and tailored education throughout the claims process.



# Key learnings

## Prevention

- Identify and assess your psychosocial risks, implement control measures and monitor and review these controls over time.
- Focus on the holistic wellbeing of your people.
- Arm your leaders with the skills to take action.
- Encourage open conversations from senior leadership on the importance of mental health to reducing stigma.

## Recovery and return to work

- Stay in touch with your employee to ensure they feel valued, and to strengthen connectedness and occupational bond.
- Realise and communicate the health benefits of good work to your employees.
- Work collaboratively to understand and offer suitable, sustainable employment for the employee.

Join us in  
learning more





Thank you!

