

Build the business case.

A practical employer worksheet for a conversation with your leadership, finance, WHS and insurer teams. Print and complete using aggregate information only; do not include worker names, diagnoses or claim identifiers.

01 Define the problem before choosing the program

Organisation, decision owner and review period

Who sponsors this work? What period are you comparing?

What is changing?

Premiums, psychological incidents, claims frequency/costs, absence, leadership or stalled recovery?

What might be driving it?

Separate wage growth, industry/scheme changes and incentives from claims-related factors.

02 Agree a reliable baseline

Annual premium, payroll and claims position

Use insurer statements; record the data source and policy period. Check scheme-specific rules.

Claims and recovery measures

Aggregate claim count, median time lost, paid vs estimated costs, capacity and sustained participation.

Workplace and operational measures

Worker consultation, job demands, role clarity, support, reported hazards, absence and overtime.

03 Choose the right response

PREVENTION: identify and control hazards in how work is designed and managed; build practical leadership, communication and a culture where people can speak up.

RECOVERY: consider suitable injury-specific support alongside the treating team and insurer, rebuilding recovery foundations before pursuing capacity and sustainable work.

Training and resilience are not substitutes for eliminating or controlling psychosocial risks. Suitability, approval and outcomes are individual. This is not a clinical assessment, legal advice or an insurance premium quote.

Make a defensible decision.

Build a conservative case that finance can check. Work with your insurer or broker to understand which improvements can affect your premium, and when. Do not treat a reduction in claims cost as an equal reduction in premium.

04 Compare the full costs and benefits

Total investment (I) = \$

Include program fees, staff participation time, backfill, travel and implementation costs.

Conservative benefit over an agreed period (B) = \$

Identify a credible change from baseline, its evidence source and the portion attributable to the work.

Separate employer cash savings from insurer-paid claims savings. Include only benefits accruing to your organisation. Do not count the same reduction in absence, claim costs and premium three times.

$$\text{Benefit-to-cost multiple} = B \div I$$

$$\text{Net ROI (\%)} = ((B - I) \div I) \times 100$$

Use a positive investment amount. These measures are different. No forecast is provided.

Assumptions, uncertainty and payback timing

What is low / base / high? What else could explain a change? When are benefits actually realised?

05 Define what approval and success look like

Agree scope, delivery time, sponsor and budget; worker consultation and practical hazard controls; baseline, target and review owner; information/privacy boundaries; and how the insurer and treating team will be involved.

Discuss your organisation's priorities: identify the work that matters, then agree the scope, delivery schedule, responsibilities and measures of success before committing to a program. You do not need every number to get started.

Sources and limits

icare: Understanding your premium (NSW; other schemes differ)

SafeWork NSW: Managing psychosocial hazards at work

Discussion aid only. No guaranteed premium saving or recovery outcome. Prepared October 2026.