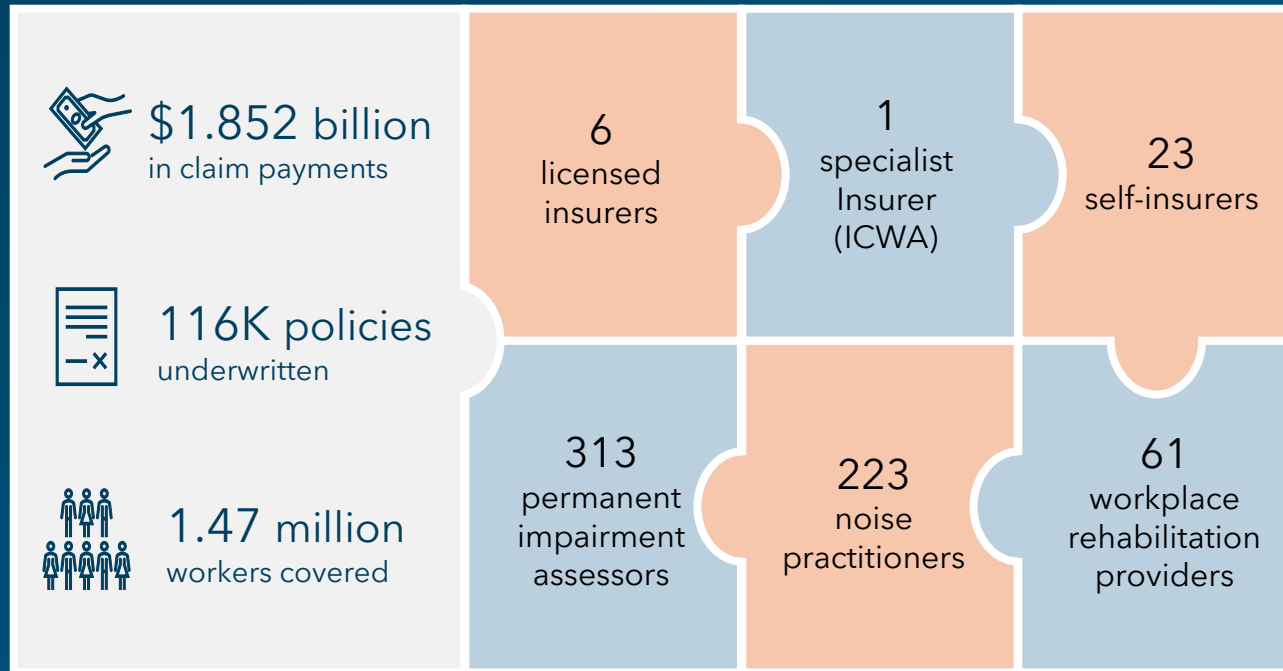


Beyond the injury

What the workers compensation system reveals
about work, recovery and the future

23 September 2026

Recovery depends on how well the whole system works together



A worker is injured



Their employer responds



A clinician provides care



An insurer makes decisions



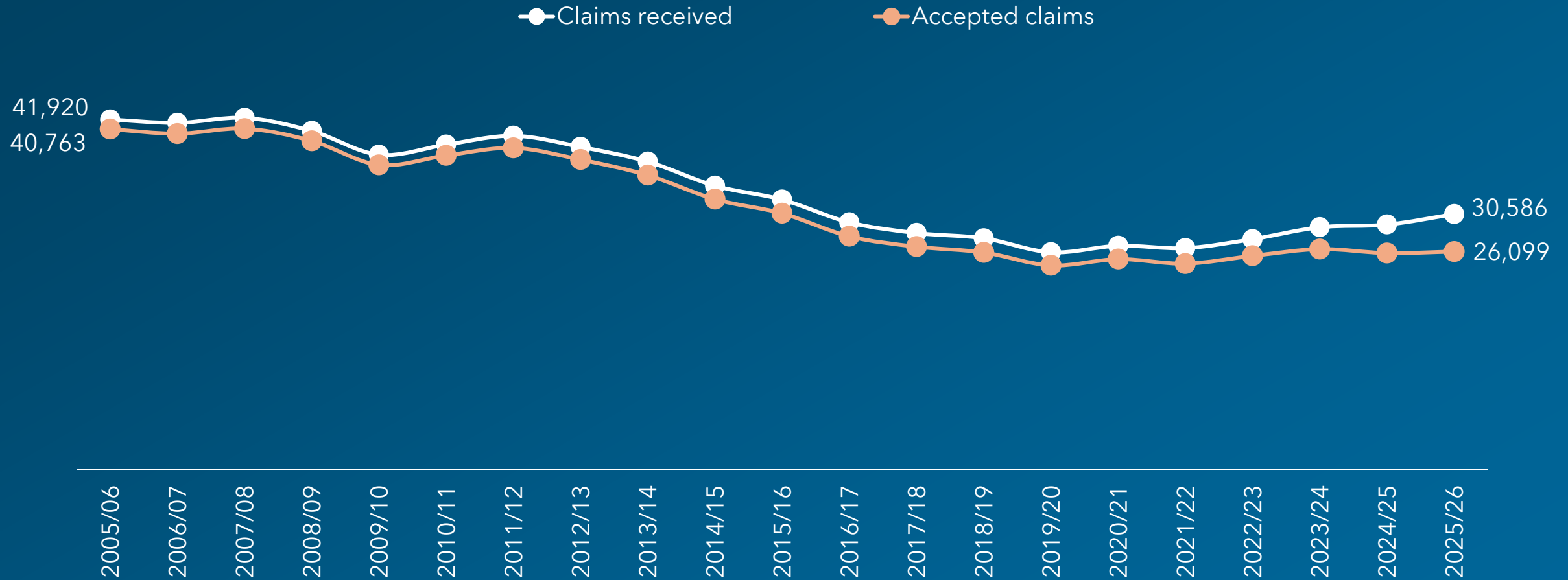
A rehabilitation provider supports recovery



A workplace prepares for return.

Recovery depends on how well the whole system works together.

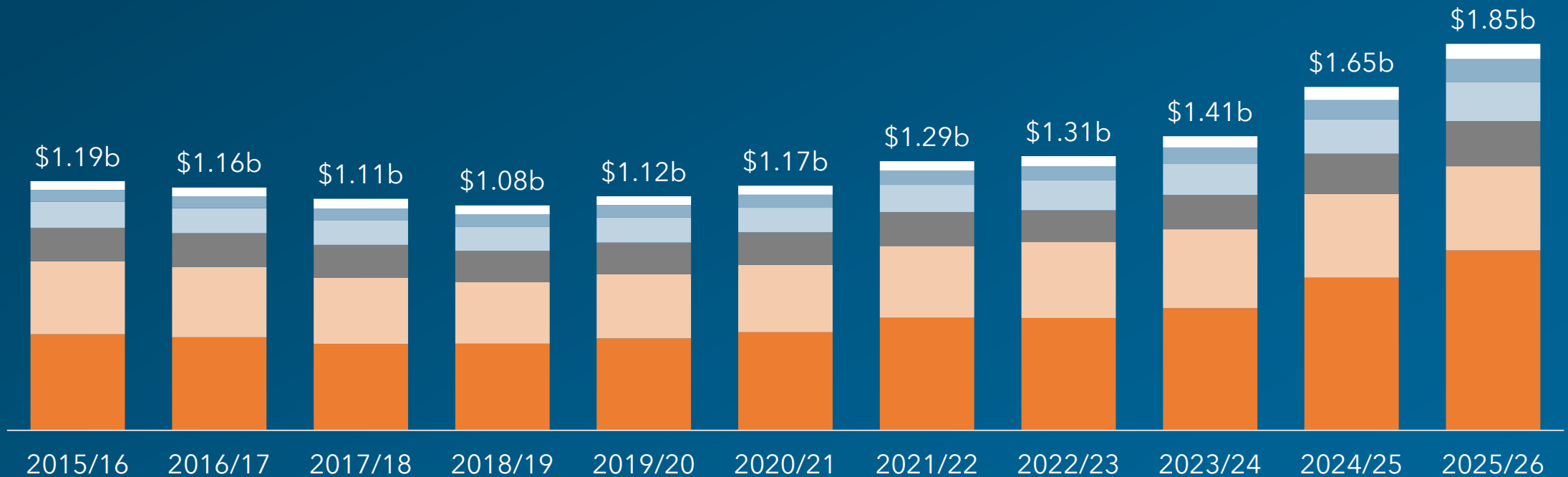
The volume changed...and so did the complexity



What we spend reveals where recovery happens

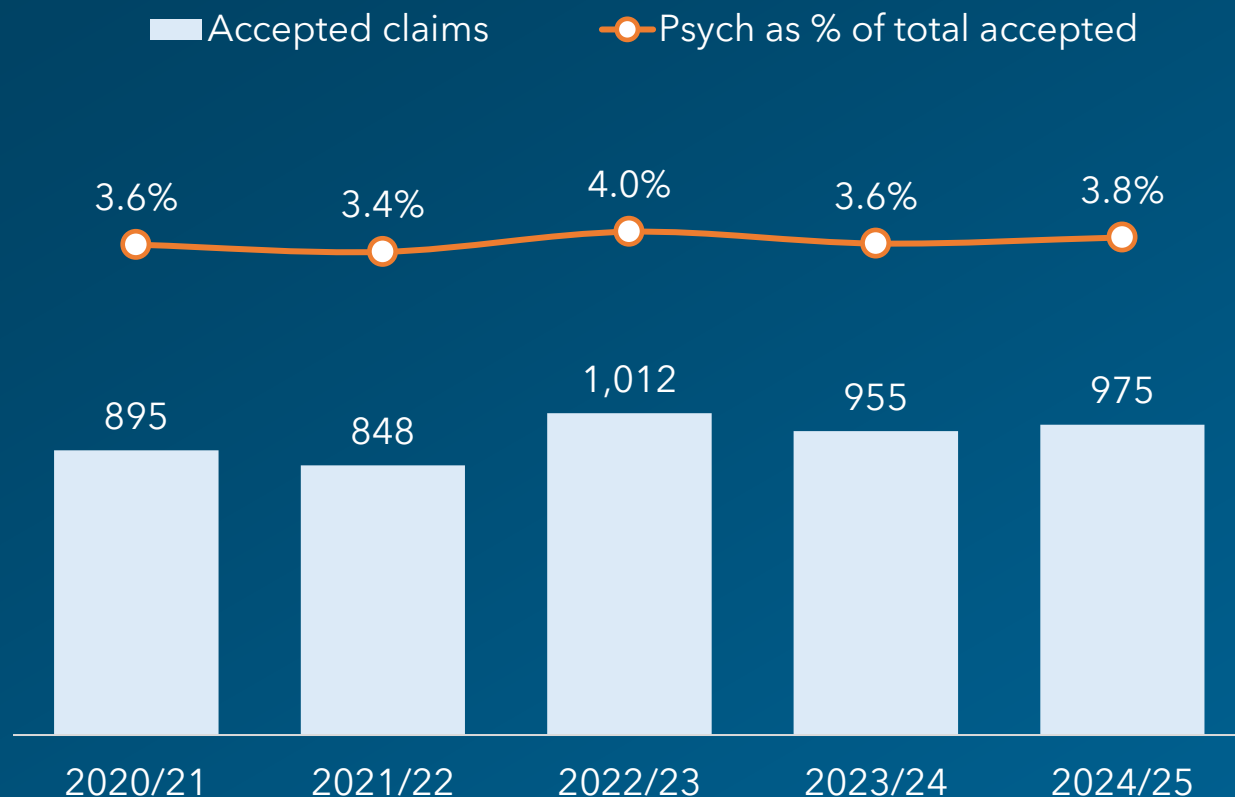


Income Lump sum Medical and hospital Legal and miscellaneous Allied health Workplace rehabilitation





Small in number. Significant in consequence



- Small number of claims
- Relatively stable
- Longer recovery pathways
- Higher claims costs
- Secondary psych injuries



Ideas >>> Innovation

Intelligence >>> Influence

Intent >>> Impact