

Our partners for today:



Bill de Vos

Managing Director
BJS Insurance Brokers Pty Ltd



Seminar Format

- Committed to getting you out on time
- Save questions for the panel discussion
- Speakers will be available at the end
- Feedback Form





Ageing Workforce & Workers' Compensation

Simon Booth
Manager
Aegis Risk Management Services

The Ageing Workforce

- World Health Organisation (WHO)
 - 45 is the dividing line between ‘Younger’ & ‘Older’ workers

The Ageing Workforce

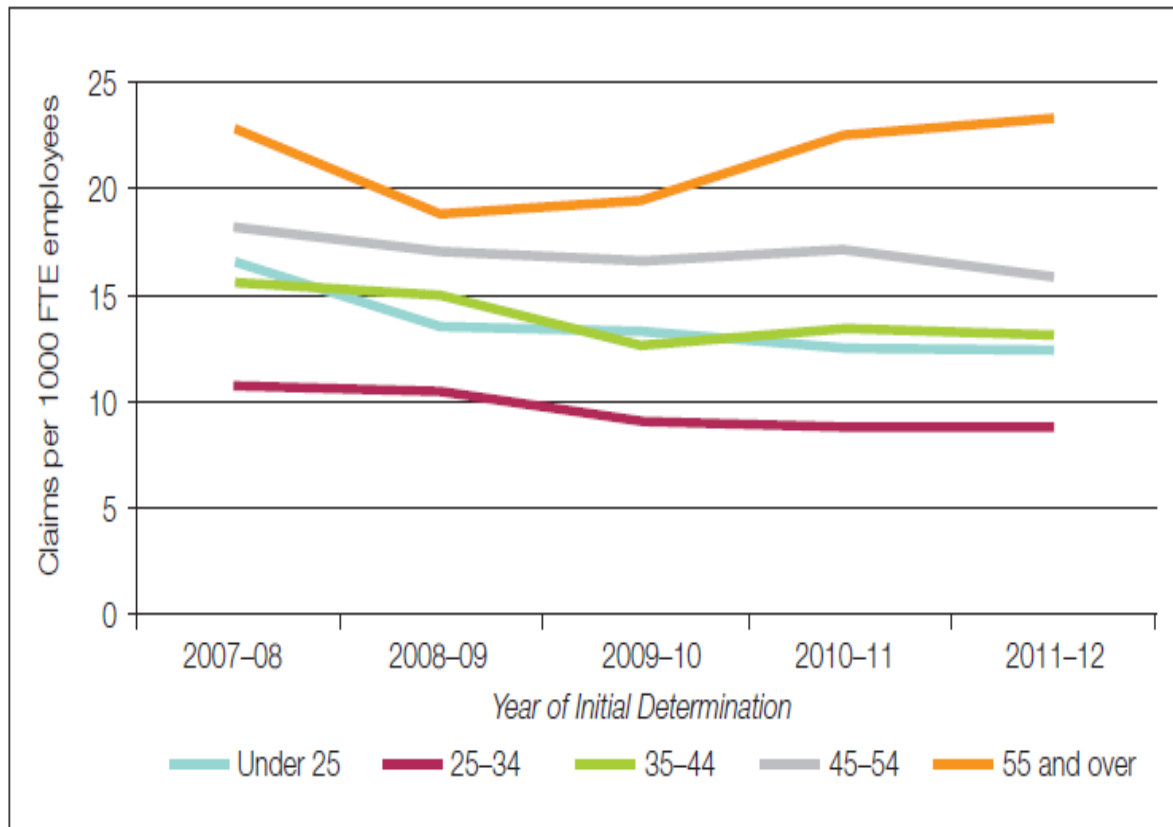
- Australian Bureau of Statistics (ABS)
 - Defines an ‘older person’ as 55 years and over
 - 2009/2010 workers over 55
 - 16% of the labour force
 - 60% Increase over 30 years
 - Ages 60 – 64 highest injury frequency rate
 - 9.4 claims per million hours worked

The Ageing Workforce

- Safety Rehabilitation and Compensation Commission (SRCC)
 - Overall reduction on claims for all age groups
 - Except over 55 – consistently increasing since 2008/2009

The Ageing Workforce

Figure 5.17 Estimated incidence of claims by age group (Australian Government premium payers)

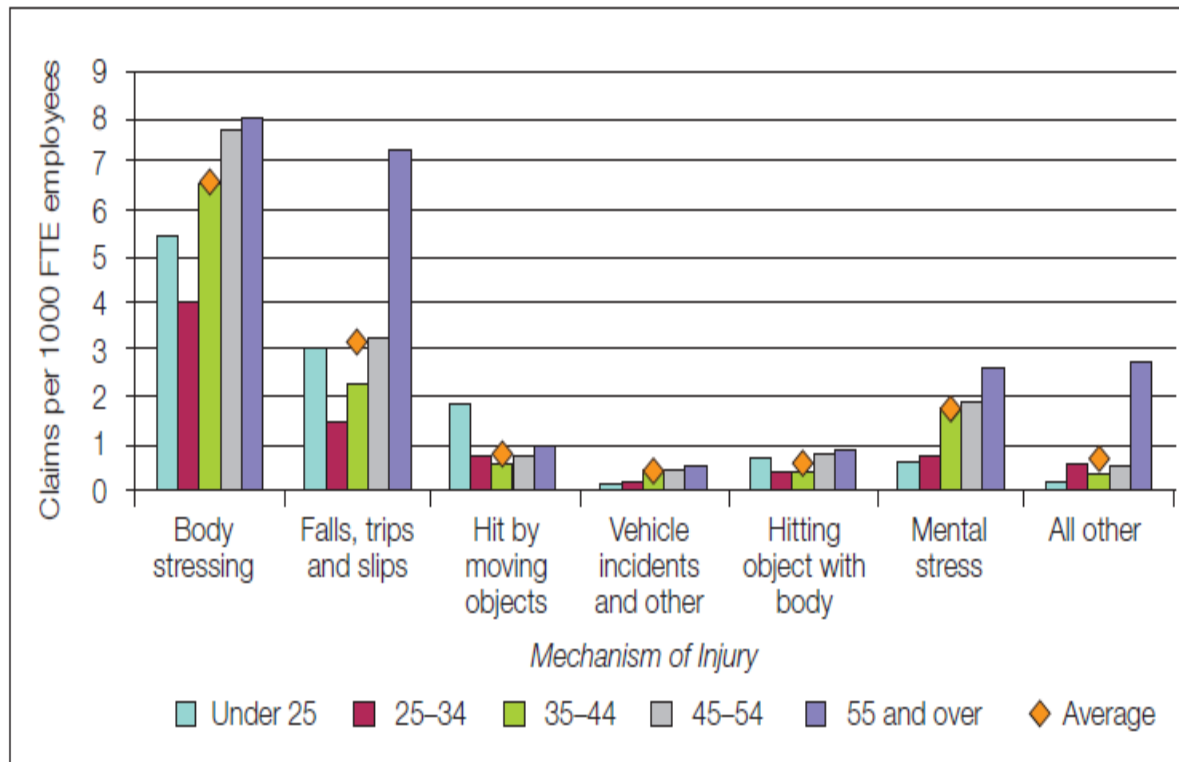


The Ageing Workforce

- Safety Rehabilitation and Compensation Commission (SRCC)
 - Incidence of claims for body stressing increase from age 45
 - Claims for:
 - Slips, trips & falls
 - Mental Stress
 - Increase with age

The Ageing Workforce

Figure 5.18 Estimated incidence of claims with one week time lost by mechanism of incident and age group (Australian Government premium payers)—2011-12



The Ageing Workforce

- Chandler Macleod

“...older workers suffer higher incidence of stress and strain related injuries, often requiring longer recovery time”

What happens to your body when you age?

- Muscle strength gradually declines
 - On average people between 51 to 55 years of age have about 80% of the strength they had in their early 30's
- Bones lose calcium and become more porous
 - Can lead to osteoporosis
- Cartilage deteriorates
 - Can lead to bone and joint damage

What happens to your body when you age?

- The ability of the body to carry oxygen-filled blood cells decreases
- Between ages 30 and 65
 - Functional breathing capacity reduces by 40%
- The heart takes longer to return to a resting heart rate

What happens to your body when you age?

- The flexibility of the lens of the eye changes
 - Effects of this are noticeable around age 40
- The eye's ability to see light diminishes
 - The amount of light reaching the back of the eye can reduce by 75 percent between ages 20 and 50
- Age 60 the sharpness of vision for stationary objects starts to decline
 - The ability to see moving targets, sideways and in and out motions declines much earlier

What happens to your body when you age?

- The ability to hear and distinguish sounds decreases
- The size and flexibility of muscles decrease
- Central and outer nerve fibres decrease with age
 - Resulting in reduced reaction time and time pressured problem solving abilities

Our Bodies Alter As We Age

- Understanding these changes allows us to:
 - Make small adjustments to offset these effects
 - Make workplaces

SAFER

HEALTHIER

MORE PRODUCTIVE



The Ageing Workforce

- Chandler Macleod:
 - 44% of employers don't perceive a risk
 - The other 56% are waiting for the Government to act

The Ageing Workforce

Chandler Macleod:

“Employers need to act now to manage the future impacts of an ageing workforce”



The Ageing Workforce

- Multifaceted & Integrated strategies including:
 - Workforce and Succession planning
 - Skills auditing
 - Identification of transferable skills
 - Knowledge retention
 - Culture & leadership development

Ageing Workforce & Your Premium

- WorkSafe Victoria:

“Older workers tend to have higher injury claims rates and more complex claims”

Ageing Workforce & Your Premium

**Remember, your liability is not limited
to new injuries**



Ageing Workforce & Your Premium

- WIRC Act (2013):

“ . . . a recurrence, aggravation, acceleration, exacerbation or deterioration of any pre-existing injury or disease”

Ageing Workforce & Your Premium

- Increased Severity:
 - Increased Claim Duration
 - Increased Lost Time / Weekly Benefits
- Increased Premiums

RISK MANAGEMENT



The Ageing Workforce

“How are you managing the Risk associated with an increasing Ageing Workforce?”



AGEING WORKFORCE



AGEING IS NOT A DISEASE!

**IT IS A BIOLOGICAL PROCESS OF CHANGE
THAT STARTS AT BIRTH**

Presented by:

Manjula Chinni

Occupational Health &
Safety (OHS) Advisor

- Australia's population is ageing due to a sustained decline in child birth following the baby boomer period and a reduction in mortality rates
- 2011 Census - 29.6% (6,374,225) of Australians are between 45 - 69 years
- 45+ projected to steadily increase - next 40 years



While 2 people may share the same birth date, one may function better physically and mentally than the other!



Same Chronological age
Different functionality age

INJURY QUANTITY - 2012 - 2015

Mechanism of Injury	18 - 44 Years	45 - 60+ Years
Manual Handling	2482	2639
Occupational Disease	221	675
Psychological	152	235
Slips, Trips & Falls	1099	1378
Impact	1439	927
Work Related Violence	147	137
Bullying & Harassment	314	345
Other	41	42
Total	5895	6378
Percentage	48%	52%

Higher claims for older workers compared to younger workers



Total claims = 12,273

INJURY TYPES - 2012 - 2015

Injury Type	18 - 44 Years	45 - 60+ Years
Bruising	318	258
Biological & Infection	84	63
Burns & Abrasions	59	27
Death & Dying	5	1
Fractures & Dislocations	567	524
Head Injury	64	52
Adverse Health Effects	45	54
Hearing Loss / Damage	47	575
Hernia	100	190
Mental Disorder	609	740
MSIs & MSDs	3256	3542
Wounds & Amputation	607	246
Other	134	106

Higher claims for older workers compared to younger workers

WORK COVER \$\$ - 2012 - 2015

Mechanism of injury	18 - 44 Years	45 - 60+ Years
Manual Handling	\$16,968	\$19,371
Occupational Disease	\$8,104	\$11,446
Psychological	\$21,954	\$24,402
Slips, Trips & Falls	\$14,881	\$21,860
Impact	\$12,822	\$17,403
Work Related Violence	\$18,229	\$18,831
Bullying & Harassment	\$17,078	\$22,232
Other	\$11,354	*\$50,100
Average cost	\$15,361	\$19,315

Other refers to injuries which does not have a specific mechanism of injury e.g. heart attacks, cancer etc.



INDUSTRY TYPE - 2012 - 2015

Industry	18 - 44 Years	45 - 60+ Years
Administrative & Support	1220	1007
Agriculture & Forestry	234	156
Construction & Trade	1072	804
Education	209	276
Health & Community Svc	1015	1688
Manufacturing & Plant	786	955
Retail, Sales & Recreation	818	727
Transport & Warehouse	481	700
Other	60	54

Higher claims for older workers compared to younger workers



HOW DOES IT AFFECT ME?

Section 21

Section 22

Section 25

If you are able to manage the business better from a safety perspective everyone benefits regardless of their age!

Steps taken to help older workers will also make the workplace safer and healthier for all workers

EMPOWERED TRANSITION TOGETHER INTO THE FUTURE



Ageing Workforce and Fitness for Duty

Presented by Andrew Douglas

10 May 2017

Andrew Douglas

Principal – Workplace Relations
Macpherson Kelley
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Ageing Workforce and Fitness for Duty

- How safety and common law work
- Workers' Compensation, discrimination and Fair Work Australia
- The process and medical examinations
- Being respectful and flexible

Managing an Ageing Workforce: The Human Maintenance Schedule



Presenter:

Paul Marsh

P2 Group Director \ Occupational Therapist

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THE AGEING WORKFORCE – THE RISKS

- The ageing process unquestionably results in changes and at times deterioration of a persons functional capacity
- Key changes for a workplace to monitor for include;
 - Deterioration in eye sight
 - Deterioration in hearing
 - Reduced muscle tone and manual handling capacity
 - Reduced physical reaction time and overall output
 - Reduced short-term memory capacity
 - Heightened awareness of workplace change
 - Frustration with a perceived workplace ‘generation gap’
 - Increased or changed personal demands
 - Concerns about future financial security

These factors of ageing are manageable and generally people will adapt to these changes across all aspects of their life

THE AGEING WORKFORCE – THE BENEFITS

- Older workers have been demonstrated to have a major role in maintaining a positive workplace culture and enhancing operations across all industries
- Key areas impacted by the loss of older workers include;
 - Provision of tribal knowledge and specialised skills
 - Focus on efficiency and trouble shooting during work tasks
 - Mentorship opportunities
 - Worker and workplace advocacy
 - Maintaining positive workplace culture
 - Enhanced organisational loyalty
 - Maintaining positive stakeholder or client relationships

*The ageing workforce should be seen as a opportunity
rather than a problem*

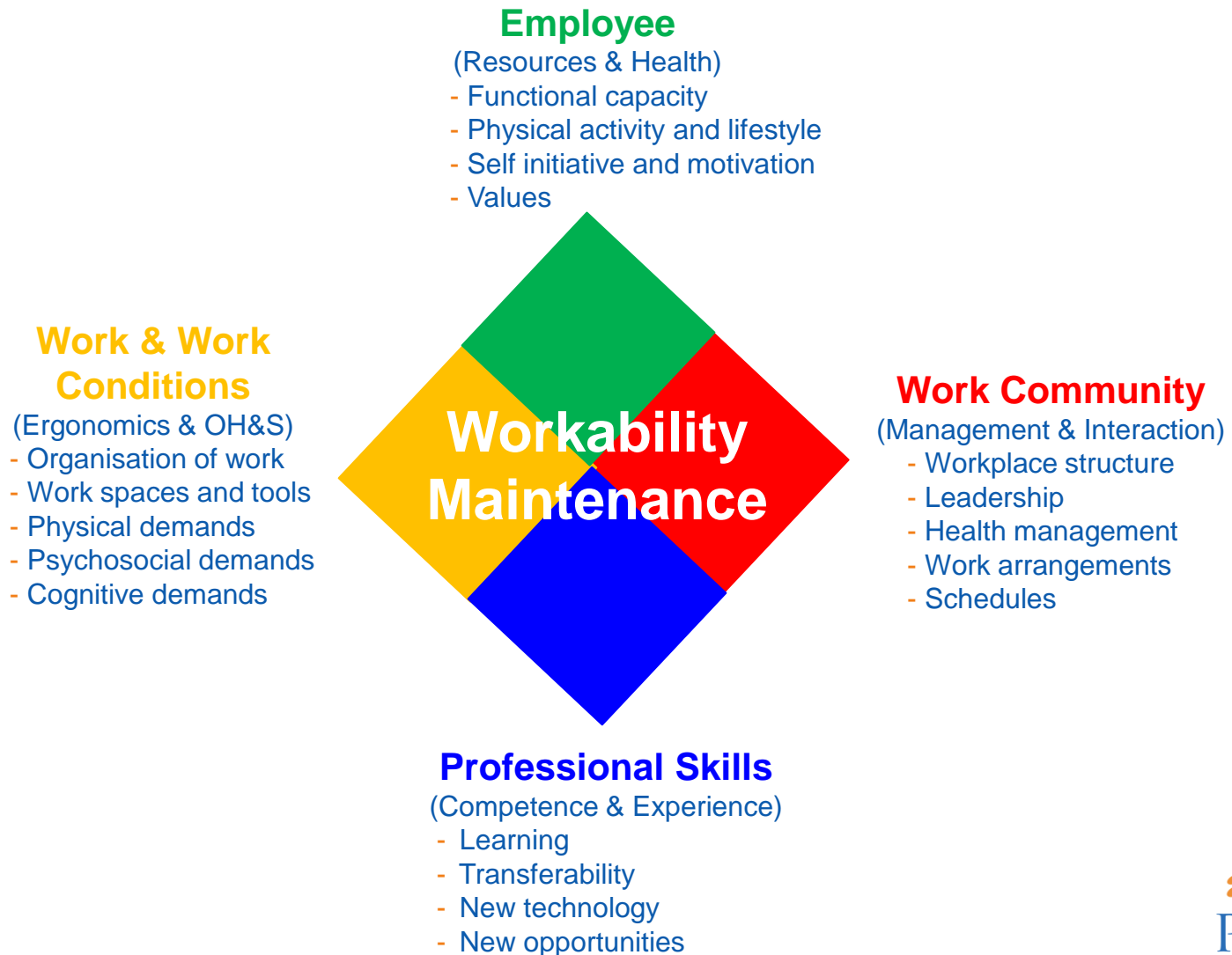
PREDICTIVE MANAGEMENT - HUMAN MAINTENANCE SCHEDULE

Employers typically have the same output and production expectations of their people, whether the person is 20, 40 or 60 years of age

Consider implementing a **maintenance schedule** for your human assets

- Systematically identifying and understanding workers changing functional capacity
- Equipping managers with the knowledge of their workers' capacity
- Identifying reasonable adjustments and supports which maintain productivity and operational needs
- Maximising the experience, skills and valuable workplace role of all workers

UNDERSTANDING WORKABILITY – THE MODEL



MEASURING WORKABILITY – THE INDEX

A high Workability value indicates that a worker is currently experiencing good workability; a lower value indicates that a worker's current experience of workability is challenged

Result	Category	Work Ability Action
2- 27	Poor	Reinstate Work Ability
28 – 36	Medium	Improve Work Ability
37 – 43	Good	Support Work Ability
44 - 49	Very Good	Maintain Work Ability

**For Further
Information Please
Contact P2 Group**



Presenter:

Paul Marsh

P2 Group Director \ Occupational Therapist

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We are Businessary

Aging workforce and
transition management.

May, 2017



Presented by:

Annabel Rees
Managing Director

Agenda

1. Strategies and approaches to managing the intellectual property (IP) transition from an ageing workforce
2. What is the right way to raise with your employees any workforce changes you consider implementing to address these risks?
3. What proactive solutions you can implement to support workforce transition.



What to do with an ageing workforce?



Managing IP transition – some strategies

- Using organisational design e.g. creating a transition role
- Using secondment to document
- Training, mentoring and coaching
- Ask your workforce!



The right way to address workforce changes

1. Start early and plan ahead!
2. Have all your facts – work requirements (or duties manuals) compared with individual physical / medical assessment and ongoing business requirements
3. When you communicate, don't be vague or make half promises you wont keep!
4. If you are making roles redundant or terminating based on physical requirements then you need to go through a fair and transparent consultation process, including **'reasonable attempts to identify an equivalent alternative role'**.
5. Look to engage with your workers, many may self select changing roles or taking up flexible work conditions – win win!



What proactive solutions you can implement

- Work conditioning or exercise programmes
- Formal mentoring and transition programme
- Organisational design changes
- Change and transition coaching and workshops

Consider: Your other workers are watching how you treat your aged or at risk employees, have you been fair and reasonable?





Businessary

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Thank You

Panel Discussion

- Bill de Vos facilitator
- Panel members:
 - Simon Booth, Aegis Risk Management Services
 - Andrew Douglas, Macpherson Kelley
 - Annabel Rees, Businessary
 - Paul Marsh, P2 Group
 - Manjula Chinni, Xchanging
 - Craig Salter, Action OHS



Thanks to our partners for today:

