

How to continuously improve every
workplace to the benefit of the individual,
the employer and the nation

AUSTRALIAN WORKPLACE RATING SYSTEM ('AWRSem'¹)

White Paper 26 June 2025

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CONFIO PTY LIMITED

¹ Temporary tortured acronym

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1. EXECUTIVE SUMMARY

Introduction

In 2025 the Australian workplace faces these big challenges:

- Insufficient productivity;
- Increasing prevalence of poor worker wellbeing;
- The powerful artificial intelligence tsunami.

In recent times there has been no lack of thought given to the first two and the world is only just starting to get its head around the third.

There are many initiatives sponsored by Government, not for profit enterprises and corporate sectors across many industries that have adopted, or are in the process of adopting, a wide range of actions that seek to address productivity and wellbeing.

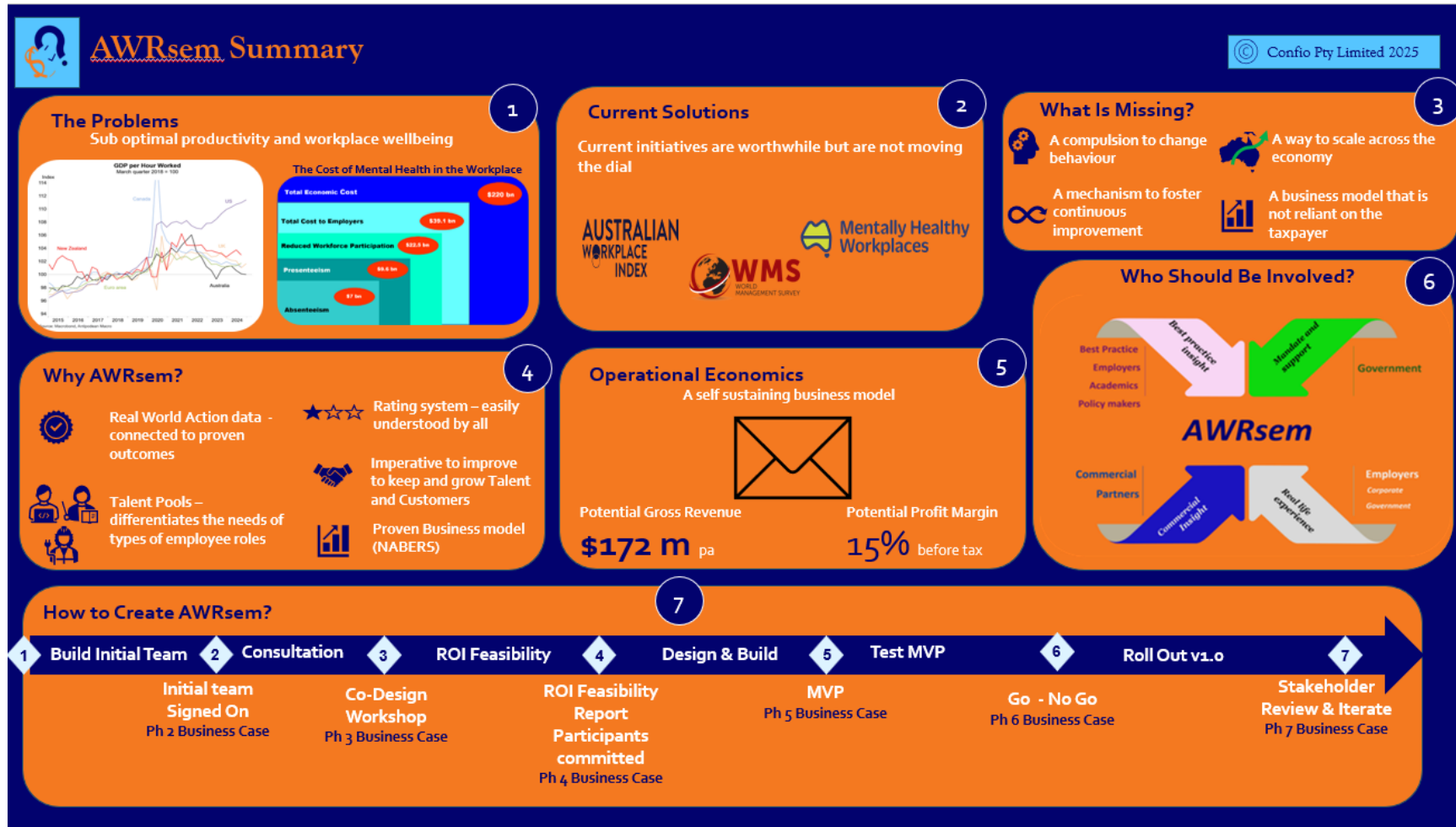
Despite this, the Australian (and indeed international) work environment has yet to demonstrate promised outcomes **at scale**.

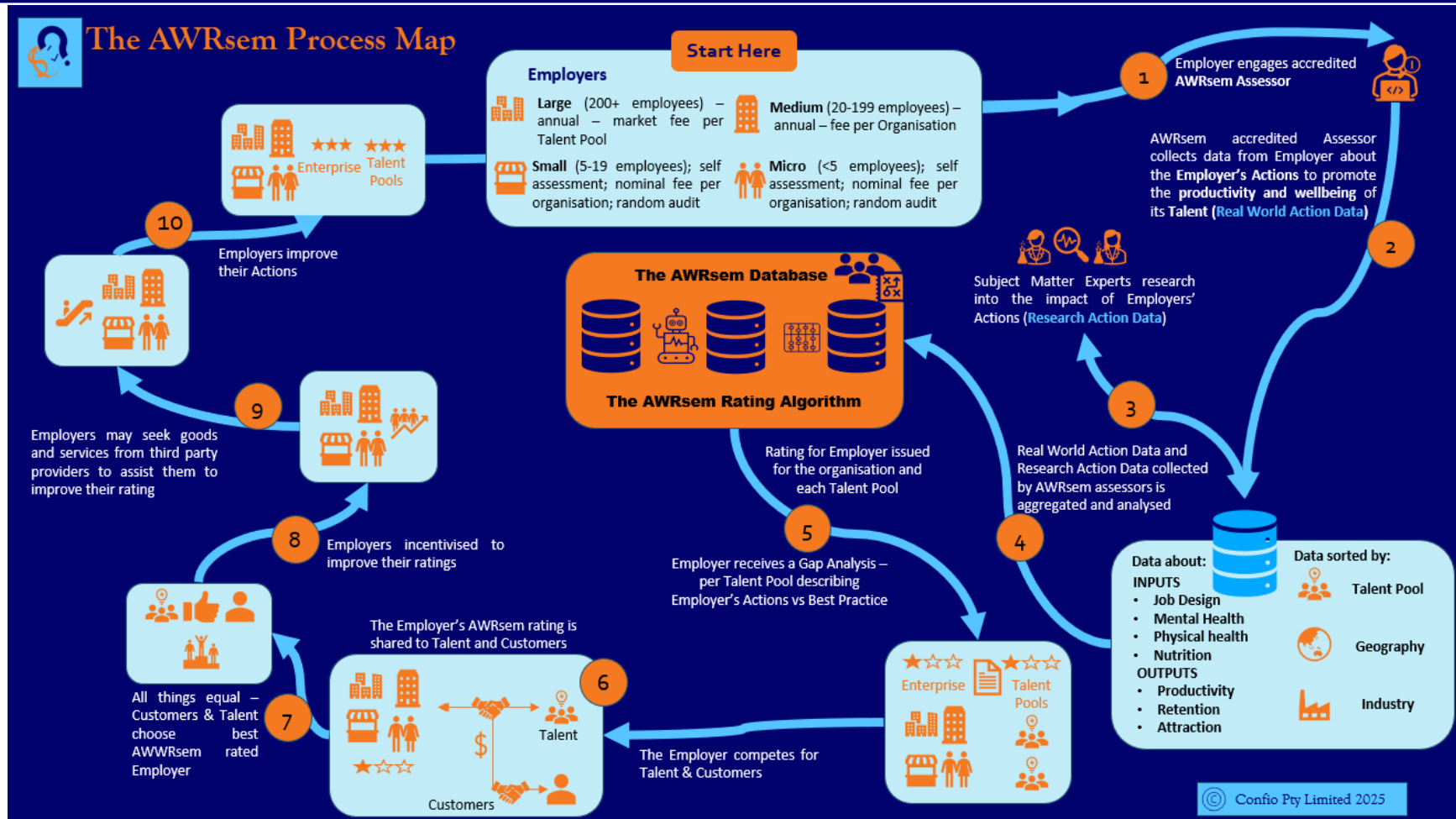
Further, the approaches to productivity and/or workplace wellbeing do not have at their centre, a mechanism to foster **continuous improvement** in the individual workplaces or achieve a **systemic positive economic outcome**.

Without a response to these shortcomings all of the good effort and funding directed towards improved productivity and/or workplace wellbeing is at risk of failed traction or being 'too little, too late'.

This paper presents a model to fix these shortcomings so that every workplace continuously improves to the benefit of the individual, the employer and the nation and which is ripe to be enhanced by AI.

The AWRsem Solution on a One 2 Sided Page

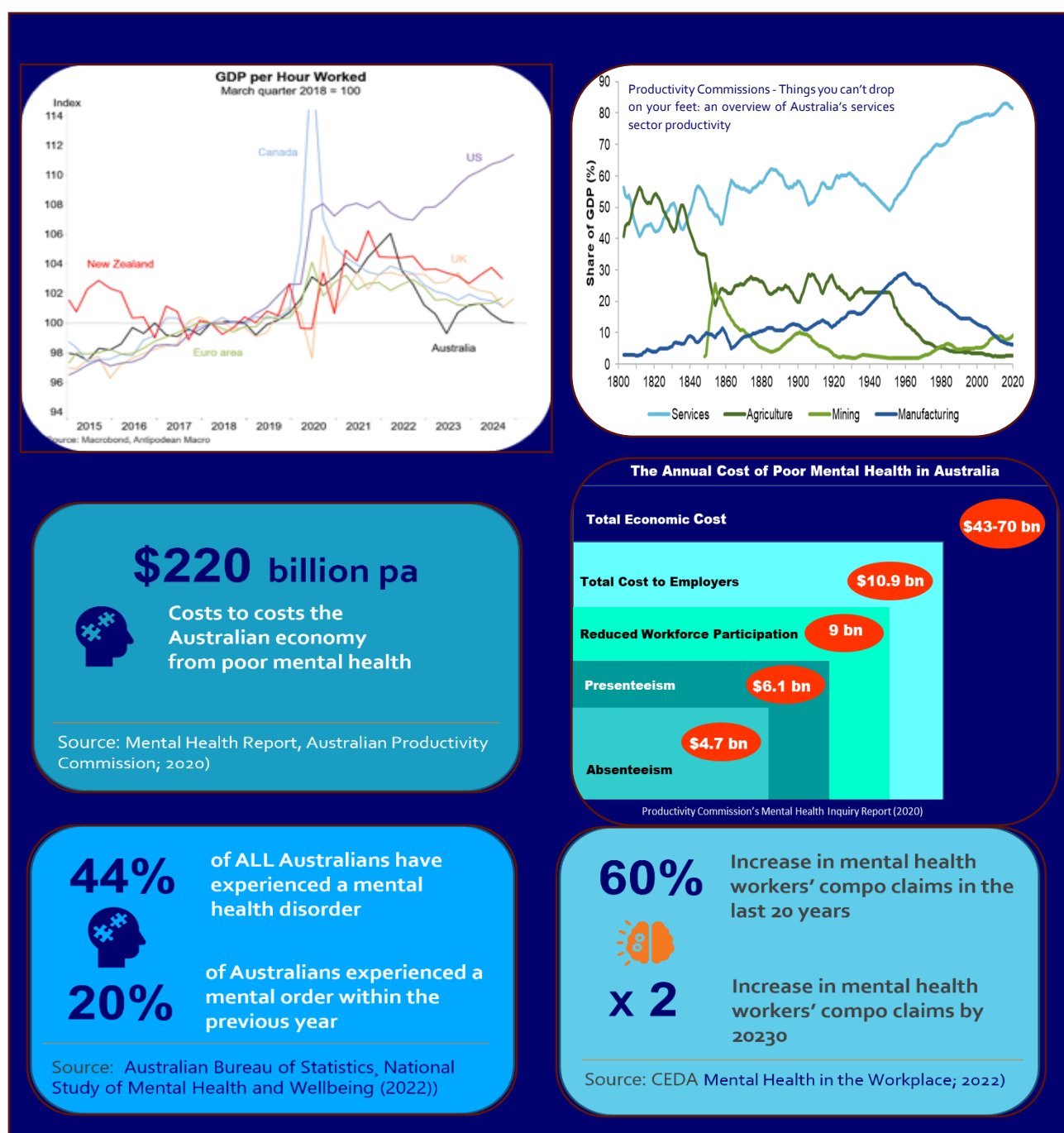




2. THE PROBLEMS

Introduction

This proposal eyeballs 2 problems relating to the Australian workforce – productivity and worker wellbeing. The problems are well documented. **Infographic 1** shows some visuals to summarise them.

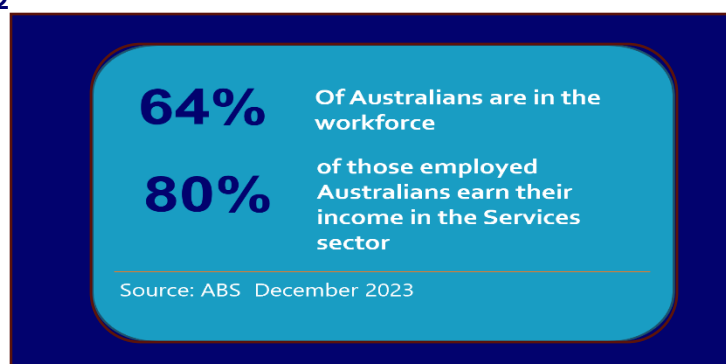


The productivity dilemma is complex and not necessarily dictated by worker wellbeing. One view is the Australia's productivity drop is due to¹:

- the mining boom of the 2000s and the associated surge in the Australian dollar contributed to the contraction of Australia's manufacturing sector.
- capital shallowing, driven by record immigration without a corresponding acceleration in infrastructure and business investment.
- explosive growth in the non-market economy, facilitated by the expansion of the NDIS.
- soaring energy costs, driven by gas policy failures and net-zero policies.
- poor tax policies encouraging housing speculation over productive investment.

Statistically, people are the dominant force in the Australian economy:

Infographic 2



with the services sector covering industries like financial and insurance services, healthcare and social assistance, professional, scientific and technical services, and education playing a dominant role.

So, without some seismic shift in Australia's industrial base and demographics a fundamental challenge lies in how to achieve improved output from our people, especially in the services sector.

¹ The root cause of Australia's productivity collapse; Leith van Onselen; 6 May 2025; Macrobusiness; <https://www.macrobusiness.com.au/2025/05/the-root-cause-of-australias-productivity-collapse/>

Worker Wellbeing

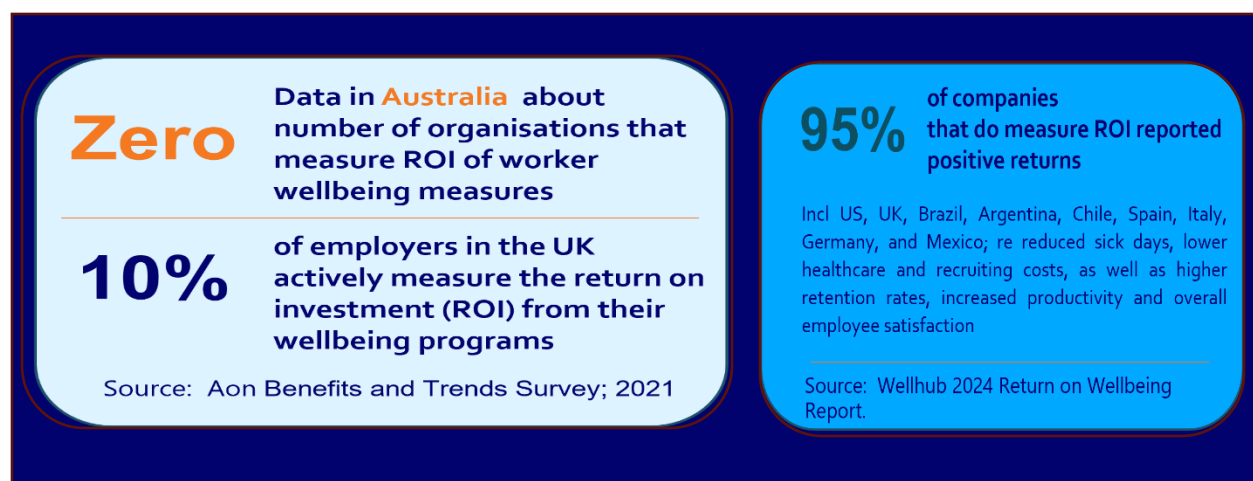
Yet we know that:

- working Australians:
 - come to work unwell – physically and mentally; and/or
 - do not experience a great time at work; and/or
 - have not shown a propensity to improve this situation.
- Australian employers have workplaces that are not as productive as they could be.

Employers are making an effort and employees seem to value that effort when it comes to workplace wellbeing: **Infographic 3**



but surprisingly there seems to be no (or little) effort to measure the return on investment even though that seems to be a good thing to do: **Infographic 4**

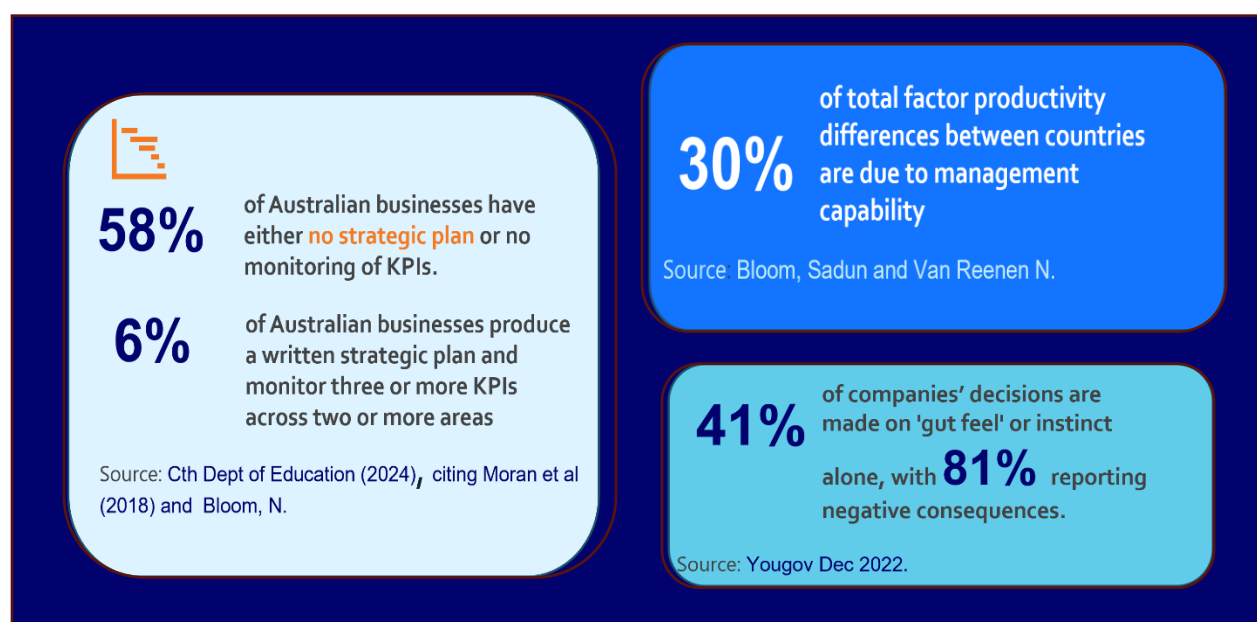


As noted in the Productivity Commission's Mental Health Report regarding employer initiatives and programs for worker mental health:

*"There is limited evidence on the effectiveness of these interventions. To date, there has been difficulty in establishing the effectiveness of different programs and initiatives. There have not been enough well conducted studies of workplace interventions to conclude with certainty what is and what is not effective in improving workers mental health (Harvey et al. 2014). In the past there has been a tendency to roll out interventions in the workplace without evaluating their effectiveness."*²

Poor Management

Even though employers are making an effort with workplace wellbeing interventions it seems that other factors are at play. **Infographic 5**



A report prepared for the Australian Government in 2009 analysed data from a qualitative survey of 439 medium and large-sized manufacturing firms in Australia and applied the methodology that is now encompassed within the World Management Survey. That report found that the broad management areas of operations, performance and people management statistically significantly trailed behind the global best performing nation³.

² Section 7

³ Management Matters in Australia: Just how productive are we? Findings from the Australian Management Practices and Productivity global benchmarking project; NOVEMBER 2009, commissioned by the Australian Government

What If?

What outcomes might be achieved if the workplace was better? **Infographic 6** illustrates the estimates of positive economic outcomes from improving workplace wellbeing and management practices:



There is an obvious incongruity from the above information. The 'consultariat' suggest persuasive economic returns for employers and the economy from improving worker wellbeing

and management practices, the employees themselves think it is a good thing and most employers are doing something – but no one in Australia can seem to be bothered to measure it or share what works.

What Might Be the Real World Actions?

The Productivity Commission's Mental Health Report describes arrange of interventions in Box 7.5 of its Mental Health Report⁴ relevant to workplace wellbeing that include "strategies to improve job design and control, and to build organisational resilience though manager and leadership training and personal resilience through workplace health promotions and cognitive behavioural therapy".

A similar concise list of management best practices that at least correlates with premium productivity outcomes, particularly in an Australian context, is not so easily cited. A report regarding the state of management in Australia was published back in 2009⁵ listed some key interventions (see Exhibit 9 of that report).

That is not to say such insights are not well known or canvassed – as the wide number of Masters of Business Administration degrees offered by institutions will show⁶.

Nonetheless, we know that:

- 'best practice' – meaning workplaces that are highly productive and report 'happy' workers - does exist; and
- the opportunities associated with artificial intelligence will change what 'best practice' looks like.

The critical question should be – "how to create a contagion of best practice across the economy?"

⁴ Reproduced at Annexure B

⁵ Management Matters in Australia: Just how productive are we? Findings from the Australian Management Practices and Productivity global benchmarking project; NOVEMBER 2009, commissioned by the Australian Government

⁶ For a concise 10 point list published in 2010 see Why Do Management Practices Differ across Firms and Countries? Nicholas Bloom and John Van Reenen; Journal of Economic Perspectives—Volume 24, Number 1—Winter 2010—Pages 203–224

3. CURRENT SOLUTIONS

Current Government Initiatives

National Workplace Initiative (NWI)⁷: Led by the National Mental Health Commission, the NWI aims to provide a nationally consistent approach to workplace mental health. The Commission has developed the platform in conjunction with the Mentally Healthy Workplace Alliance⁸, currently in 'beta' phase⁹. In essence this an information sharing resource.

There are administrative entities that have productivity and workplace wellbeing at the heart of their missions such as **the Productivity Commissions, the Mental Health Commission, the Safe Work Australia and Public Service Commission.**

To date, these organisations and enterprises present information and analyses which by their nature are useful for a point or period of time.

Academic and Industry Initiatives

There are at least two resources that offer contemporaneous actionable insights relating to the search for an optimal workplace:

The World Management Survey¹⁰

The WMS is a methodology developed in collaboration with McKinsey & Co. and led by researchers from the London School of Economics and Stanford University. The WMS employs a double-blind survey methodology, which involves randomised sampling to gather management data from over 13,000 firms and 4,000 schools and hospitals, spanning over 35 countries¹¹.

The survey tool itself defines and scores 18 fundamental management practices on a scale ranging from 1 ("worst practice") to 5 ("best practice").

These 18 practices are broadly categorized into three core operational areas: 1) **monitoring**, which assesses how effectively companies track internal operations and utilize this information

⁷ <https://www.mentalhealthcommission.gov.au/projects/mentally-healthy-work/national-workplace-initiative>

⁸ national organisations representing business, union, mental health, workplace health, regulators and government sectors

⁹ <https://beta.mentallyhealthyworkplaces.gov.au/> accessed 24 June 2025

¹⁰ <https://worldmanagementsurvey.org/>

¹¹ As reported in 2021 The World Management Survey At 18: Lessons And The Way Forward; Daniela Scur Raffaella Sadun; John Van Reenen; Renata Lemos; Nicholas Bloom; Working Paper 28524; <http://www.nber.org/papers/w28524>;

for continuous improvement; 2) **targets**, which evaluates whether companies establish appropriate objectives, track outcomes diligently, and implement corrective actions when necessary; and 3) **incentives**, which examines how organizations reward high performers and manage underperformers.¹ The comprehensive nature of the WMS data extends across a wide array of sectors, including manufacturing, retail, healthcare, education, and public service.

This methodology and data were used by the authors of a report for the Australian Government in 2009 to analyse management practice in Australia.

The Australian Workplace Index¹²

The Australian Workplace Index is an initiative developed by the University of Newcastle and the Australian National University as a benchmarking project to deliver business insights and intelligence in the areas of leadership, wellbeing, and productivity. The AWI provides benchmarking against databases including the World Management Survey and the World Value Survey. Participating employers submit their data and receive on-line reports indicating their performance against the benchmark data. The initiative is free and is available for businesses with at least 15 employees.

Other Initiatives

There is no shortage of other initiatives relevant to this proposal as indicated by **Infographic 7**:



¹² <https://www.australianworkplaceindex.com.au/>

What Is Missing?

All of the above initiatives are well meaning and no doubt deliver value in various respects.

However, the statistics described in this proposal would indicate that these initiatives are not moving the dial.

Employers know, or have the opportunity to know, what to do so that their enterprise is more productive and their teams are well. The employees also know or have the opportunity to know. Policy makers certainly know.

The key missing ingredients probably come down to:

- human behaviour – incentives to change; and
- a business model that enables economy-wide scale up.

The remainder of this proposal suggests a solution that adopts the good bits of existing initiatives with a model that delivers these missing ingredients.

4. AN AUSTRALIAN WORKPLACE RATING SYSTEM

Core Principles

Evidence of Impact

If an enterprise is to make a decision that involves an allocation of scarce resources (time, people, money) then the enterprise will seek evidence that the proposed action (workplace improvement initiative) will achieve the promised outcome (productivity, talent retention/attraction/satisfaction, profit).

The solution should therefore have a sound scientific, evidence based approach.

Scale

If an employer is to invest in any one or more workplace initiative its decision makers need to be persuaded that the investment will deliver an adequate return. This return will be maximised if the beneficial outcomes are achieved across the organisation, not just in one pocket of the enterprise, whether that be a work area or a geographical area.

If those outcomes are achieved with one enterprise, then they can be achieved across all enterprises in their sector.

If the outcomes can be achieved across multiple sectors, then inevitably those outcomes can impact the wellbeing of the nation.

The solution should therefore have, as a core principle, the attribute of achieving scale.

Continuous Improvement

An enterprise may adopt and maintain a workplace measure whilst it delivers an impact that meets, or exceeds, the expectation of the stakeholders of the enterprise.

Enterprises may lack an incentive to consider other workplace measures. This may be due to lack of leadership intent, lack of resources or lack of awareness (see symmetric information below).

Yet other enterprises may be adopting different workplace measures or be a variant of the measures adopted by other enterprises.

The greatest benefit for an enterprise, industry and nation is more likely to be achieved if enterprises are encouraged to adopt the best possible workplace measures.

The solution should therefore facilitate continuous improvement by enterprises and across industries.

Asymmetric Information¹³

An enterprise that is willing and able to adopt workplace wellbeing measures will seek affirmation that those measures are achieving the intended impact. Successful measures will become more broadly known within the enterprise's industry and it can be reasonably expected that such measures will become the 'norm'.

Some enterprises will seek to maintain a competitive advantage by considering other potential measures. Some enterprises will be reluctant to consider new measures (that involve additional resources) until such time that a lack of response impacts their operations (such loss of talent). The gap between these two enterprises is filled with asymmetric information.

The solution should therefore facilitate continuous improvement through the reduction of asymmetric information between enterprises about actions taken to improve workplace wellbeing without disclosing commercial-in-confidence information.

Knowledge of Relative Impact

Associated with the dilemma of asymmetric information is a lack of knowledge and understanding about the relative merits of any one or more of potential workplace measures.

Is a work design action creating greater productivity than any other work design action? Does that work design action create greater productivity than offering access to an EAP or fruit at work?

This type of asymmetric information goes to the heart of decisions to adopt workplace wellbeing measures.

The solution should therefore enable decision makers to consider the relative merits of potential workplace measures so they can incorporate such information into their business cases and decisions.

Information Consistency & Transparency

The sharing of information is prone to be affected by the idiosyncrasies of individuals and organisations. One person's description of a psychologically safe workplace may be another's mental health or wellbeing measure.

One enterprise's positive perspective of the impact of a workplace measure may be another enterprise's view that it wasted its money.

¹³ Asymmetric information arises when one party to an economic transaction has more or better information than another and uses that to their advantage

In order for the principles of continuous improvement and mitigation of asymmetric information to be fulfilled the participants must have confidence that the information they receive can be understood and be reliable.

The solution should therefore have mechanisms that facilitate the consistency of information and foster transparency of that information.

Governance

The sharing of information occurs if disclosers and recipients have confidence in the information itself and those involved in collecting, storing and disseminating the information.

Achieving minimal friction will be fostered if vested interests do not have an influential role in the administration of key components of the solution.

The governance of the solution should involve people and organisations that engender trust.

Value for Money

In addition to having confidence in the potential return of investment in adopting any particular workplace measure an enterprise will consider whether its participation in any economy-wide workplace system is likely to deliver value for money.

Value for money will vary between enterprises. There will be flux between the size of the enterprise (headcount and/or financial parameters), its location and its industry.

The pricing for the solution should therefore accommodate the inevitable differences between enterprises to maximise their participation. Maximum participation will in turn strengthen the other core principles.

Financially Self Sustaining

The operation of a proven solution should not require subsidies from the taxpayer if the solution delivers value for money for the participants.

Core Components

The proposed AWRsem has the following essential components:

Action Data

Real World Action Data – data collected from participating employers about what they have implemented into their workplaces to foster better productivity and worker wellbeing and the outcomes of doing so.

Research Action Data – research data and insights by subject matter experts that draws conclusions about workplace actions and their impact on better productivity and worker wellbeing.

Star Rating Mechanism

The rating of workplaces would be issued for

- the Whole of Enterprise, by its industry and its geography; and
- each Talent Pool by its industry and its geography.

A **talent pool** is a group of workers who form a sensible homogeneous group when decisions are to be made about their productivity and/or wellbeing.

Talent Pool Example

Telstra is a large telecommunications enterprise. As of June 30, 2024, Telstra Group had 33,761 employees. (Source: StockAnalysis.com) and approximately 200 lawyers (Source: Legal 500). It is likely to have hundreds of electricians. It probably has tens of senior executives.

Each of these groups of employees could be a talent pool. Telstra will inevitably be implementing actions to improve productivity and wellbeing that apply to all of those groups. It is also likely to implement actions that best fit (or are only relevant to) only one or a few of those talent pools.

The rating mechanism would accommodate the industry and geography of the talent pools and the enterprise i.e a rating issued for the enterprise may be different for a talent pool (say lawyers) in Cairns Australia than the group of lawyers in Glasgow Scotland. A simple reason may be that the Real World Action taken for legislative compliance may differ or wellbeing initiatives need to differ for different climates.

So, a large multi-national corporation may be issued with multiple ratings.

Consideration will need to be given to the minimum size to form a discrete talent pool that warrants its own rating. At the very least a rating would be issued to the enterprise as a whole.

Algorithm

Based on available initial data, an algorithm would be developed for the purpose of determining ratings. The algorithm would comprise weighting being attributed to real world action data and research data according to the evidence available about the impact of employer actions upon productivity, wellbeing and financial outcomes. This must be clear, logical, and justifiable.

As the database grows the algorithm would improve to adjust action inputs, scoring and weightings for evidence of impact. It is foreseeable that artificial intelligence could facilitate the accuracy and robustness of the algorithm.

Timing

An assessment should be undertaken at a regular periodic basis during which time an enterprise's certification is 'current'. The length of this period will need further consideration and

would typically depend upon the time and cost of an assessment, the shelf life of a rating for a talent pool and the required business model for AWRsem.

Disclosure of Rating

The rating must be transparent to all participants - the talent (workers), customers and assessors to engender trust and improvement.

An essential requirement is that an enterprise is expected to disclose its rating if:

- it is seeking to employ a person in a role – whether via internal process or public advertisement; and
- the enterprise is seeking to supply or bid for business from another enterprise. This enables the customer to consider the rating of a potential supplier as part of the procurement process.

This creates the competitive tension required to establish continuous improvement cycle.

It is open to consider whether such disclosure should one day be mandatory – as occurred with NABERS¹⁴.

Gap Analysis Information

An enterprise would receive for each assessment a gap analysis report that describes actions:

- that are positively contributing to productivity and worker wellbeing;
- areas that can be improved to achieve 'best practice' having regard to its industry, geography and talent pools.

The enterprise could use this report as a foundation to introduce in new or revised real world actions to improve its rating for its next AWRsem assessment.

Further consideration would need to be given to whether the gap analysis report would be available for public inspection or just be confidential.

It is foreseeable that new opportunities will become available for suitably qualified experts to assist enterprises to improve their ratings.

Accreditation & Audits

An assessment of an enterprise's real world actions would be undertaken by an accredited organisation or person that:

- has no conflict of interest in performing the assessment;
- has suitably qualified expertise in collecting the real world data;

¹⁴ See discussion at pages 29-31 below

- is trained to use an approved electronic tool or system to capture the enterprise's real world action data; and
- verifies the real world action data identified by the enterprise.

Accreditation would be granted by the AWRsem Administrator (see below).

The design of the assessment process will ideally balance:

- capturing data accurately;
- burden upon an enterprise.

Audits by independent people would be important to maintain confidence and transparency. Consistent with the approach taken with NABERS¹⁵, there may be a quality assurance audit of all ratings by an AWRsem representative to verify the application is correctly completed and small number of 'random' audits by an external auditor that may involve a re-rating to verify accuracy of the Real World Actions by employers.

Flexible Pricing

To facilitate capturing data from as broad a range of employers as possible the fees payable by an enterprise should be flexible. Assigning a fee rate to the number of talent pools and/or number of employees should achieve this objective.

AWRsem Administrator

The AWRsem Administrator would be responsible for the:

- creation, improvement and management of the AWRsem database and algorithm;
- issuing of ratings;
- applicable brands;
- certification of assessors;
- systems and tools for collection of data;
- engagement of subject matter experts;
- financial management of the AWRsem program including setting of fee rates; and
- engagement with all stakeholders.

There are a range of options available for consideration in establishing the AWRsem Administrator. Any such option must enable trust from all stakeholders. Some examples include:

- a new Government agency;
- creation of a unit within a government agency;
- appointment of a new or established non-government agency or academic unit;

¹⁵ See pages 29-31 for further discussion regarding NABERS

- the appointment of a commercial enterprise.

A regular market testing of the appointment would seem to be a prudent process, noting this occurs with NABERs where the administering entity is a state government agency. To enable this to be effective the intangible assets would need to be owned by, or licensed to¹⁶, the entity responsible for the procurement process.

Potential Business Model

The objective of any business model should be to operate the program on a financially sustainable basis so that some profit is reliably earned once scale has been achieved. In other words, the business model should not rely upon the taxpayer on an ongoing basis.

The following business model is but one option that can be considered to achieve this objective.

Business Model Canvas¹⁷

Chart 1 depicts the proposed essential components for AWRsem as a business model.

The AWRsem Business Model Canvas				
Key Partnerships Governments Business peak bodies Trade Unions HR Peak Bodies	Key Activities Research, design, development and management of AWRSem Accreditation of assessors Dissemination of outcomes	Value Propositions For Employers : - Better productivity - Smarter decisions about workforce improvement - Lower attrition & workers claims For Workers : - Better wellbeing - Fulfilment & achievement For Policy Makers : - Better data about workforce, productivity - Better policy and expenditure of public funds	Customer Relationships Large & Medium Employers – online dedicated service, people based relationships (esp in early phase) Small & Micro – online, automated engagement	Customer Segments Large employers Medium Employers Small Employers Micro and sole traders
	Key Resources People IT, Cloud, AI		Channels Assessors Accountants Governments Business peak bodies Trade Unions HR Peak Bodies	
Cost Structures People - AWRsem staff, Subject Matter Experts; consultants IT, cloud, software R&D; IP (trade marks)			Revenue Streams Licence Fees paid by employers (per talent pool) and flat fees Accreditation fees paid by assessors Accreditation training fees paid by assessors Subscriptions for access to, and use of, data	
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¹⁶ Licence arrangements may be necessary if intellectual property owned by a third party is used as part of AWRsem

¹⁷ A Business Model Canvas (BMC) is a strategic management template that helps businesses describe, design, and analyze their business models. See <https://alexosterwalder.com/>

Economics

Revenue

A rough estimate of possible gross fees that could be earned is set out in **Table 1**:

Employer Type ¹	No of Employers	Talent Pools per Employer	Annual Licence Fee	Licence Fee per Talent Pool	Potential Annual Fees	Notes
Large (200+ employees)	5,189	10	Rate per Talent Pool	\$500	\$25,945,000	There may be variations – eg discounts, variations for talent pool type. Licence fee would be set at first by engagement with employers and affected by confidence in outcomes
Medium (20-199 employees)	68,214	3	Rate per Talent Pool	\$250	\$85,267,500	See above.
Small (5-19 employees)	232,200	2	Nominal Licence Fee per Organisation	\$30	\$13,932,000	Little distinction for this employer type.
Micro (1-4 employees) and Sole Traders	2,357,395	1	Nominal Licence Fee per Organisation	\$20	\$47,147,900	A small flat fee would apply as the aim is to get them into the system. Signing up would need to be easy and be associated with easy to acquire benefits.
Total	2,662,998				\$172,292,400	

¹ ABS Catalogue 8165.0 Counts of Australian Business – per ABN June 2024. At 30 June 2024 there were 2,662,998 actively trading businesses in the Australian economy, with 999,161 of these businesses being employing.

Note: Rating Lodgment Fees for NABERS ratings for building types = \$800 - \$2,200 per rating or lodgment (paid by assessors but passed on to building owner clients). Accreditation fee = approx. \$800 - \$2,000 pa. See NABERS Administration fees FY26

In addition, fees would be earned for training assessor and accreditation. There is also an opportunity to earn subscription fees for access to, and use of, data. These fee opportunities have not been modelled or assumed.

This is obviously a 'back of the envelope' exercise but it is presented to indicate that the fees that could be earned through this model would be sufficient to ensure the program would not require ongoing funds from the taxpayer. Importantly though this model assumes:

- the AWRsem program has reached full scale adoption;
- all types of employers would be participants – including sole traders. Sole traders may seem irrelevant because they are not employing others and so would not have a talent pool as such. Yet 'best practice' in achieving productivity and well being is a concept that is to be encouraged across the whole economy;
- the number of talent pools per employer per size of employer will vary considerably. This model uses an indiscriminate value;
- the fee per talent pool could also vary significantly – for example there may be reasons to apply variable pricing and perhaps pricing may need to reflect any complexities in assessing types of talent pools. Consideration will also need to consider the impact of powerful artificial intelligence (see page 28 for further discussion).

The pricing methodology leans upon the approach taken with NABERS which is now adopted across industry and Government.

Before any pricing is applied, appropriate engagement with potential participants will be important to understand impacts on behaviours and any thresholds.

Costs

It is difficult to create a model for operating and capital costs to underpin AWRsem. It is foreseeable that the largest cost items will relate to:

- people (staff, experts and consultants);
- technology (software, cloud and related infrastructure);
- research and development and Intellectual property (trade marks).

A significant economic decision will concern the acquisition of its infrastructure – whether to build this in-house (which may cause this to be capitalised) or outsource it (and treat it as an operating expense). Aside from this, the assets underpinning AWRsem are fundamentally intangible which, in itself, should enable effective and efficient cost control.

For the sake of understanding an indication of costs, the following applies generally accepted estimates for typical operating cost items for a ‘traditional’, mature technology based enterprise¹⁸ based on a percentage of revenue:

Table 2

Cost	Industry Benchmark Range	Benchmark Midpoint	Type of Costs Reference Sources
Cost of Goods Sold	10% to 30%	20%	Hosting and Infrastructure; Customer Support: Salaries for developers and engineers; Direct costs of providing professional services (e.g., implementation, onboarding, custom development; Licensing Fee. Stripe - SaaS gross margin explained: What it is, and why it's important
IP/ R&D	Around 22%	20%	Salaries for product development, engineering, and R&D teams working on new features, products, or significant improvements (not direct maintenance). SAAS Capital - 2025 Spending Benchmarks for Private B2B SaaS Companies
Sales & Marketing	20% to 40%	30%	Salaries and commissions for sales teams. Marketing and advertising expenses (e.g., SEO, paid ads, content marketing, events). Brand building and market reach expansion.

¹⁸ A technology software as a service based enterprise is probably the closest analogy to the proposed AWRsem enterprise in that the resources it requires are people and intangibles. "Rule of 40" is a common benchmark for mature SaaS companies – i.e a company's combined revenue growth rate and profit margin (EBITDA) should exceed 40% or higher. (G-Squared Partners, Orb

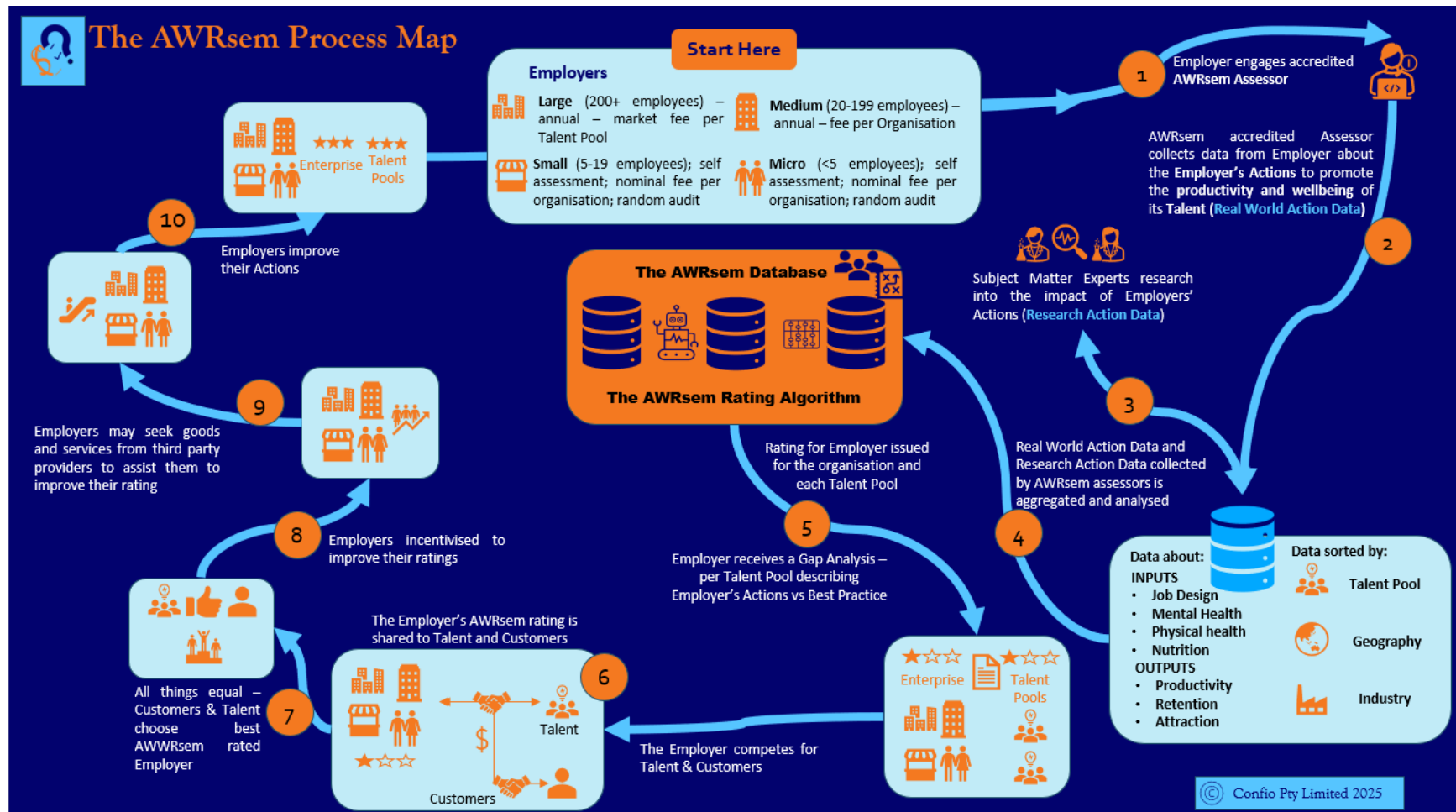
Cost	Industry Benchmark Range	Benchmark Midpoint	Type of Costs Reference Sources
			SAAS Capital - 2025 Spending Benchmarks for Private B2B SaaS Companies
General & Administrative	Around 14%	15%	Salaries for executive, administrative, HR, finance, and legal staff. Office rent, utilities, and general office supplies. Legal and accounting fees. Insurance premiums. Travel costs. SAAS Capital - 2025 Spending Benchmarks for Private B2B SaaS Companies
Total		85%	

Applying this very broad set of indicators for operating costs and the 'back of the envelope' estimate of revenue would see an annual profit before tax of approximately \$25 million per year. Such a quantum of recurring profit would enable return to funders (whether that be Government of the private capital) and/or 'public good' applications such as mental health support.

Process Description

Figure 1 depicts the process for map for the operation of AWRsem:

Figure 1



Step #	Step Name	Description
1	Accreditor Engagement	Large and medium participating employers engage a person or firm to carry out an assessment of the employer's workplace actions. The assessor must be accredited by AWRsem. The engagement terms would include obligations upon the accredited assessor (AA) to maintain confidentiality and privacy (other than for the purpose of the AWRsem program). Small and micro employers/sole traders complete a simple online form assisted by AAs if needed. The fee payable to the AA would be by negotiation between the employer and the AA.
2	Assessment of Real World Actions (RWAs)	The accredited assessor captures information from the employer about its current workplace actions and outcomes relating to productivity and wellbeing. The AA would seek information about the RWAs relating to their talent pools. The AA will use a technology-based template developed by AWRsem and will seek demonstration/verification of stated RWAs and outcomes. The AA electronically submits the data collected to AWRsem.
3	Research Action Data	Subject Matter Experts (SMEs) approved by AWRsem: - review RWAs held by AWRsem and any other global research and data relevant to workplace, productivity and wellbeing; - review and adjust AWRsem rating algorithm. Appointment of SMEs may be periodic or for specific projects. SMEs would be contractually committed to confidentiality and privacy obligations.
4	Database & Algorithm	AWRsem database and algorithm updates and improvements are reviewed by AWRsem (with SMEs). This could also include an advisory board (or similar). A consultation process would be held re changes to algorithm (published periodically). As employers take new effective measures to improve productivity and wellbeing the 'best practice' rating measure (eg number of stars) will either increase or it will be harder to achieve.
5	Ratings and Gap Analysis Report Issued	The employers are issued with their ratings being: - Rating for the whole for the enterprise; - Rating for each talent pool assessed.

Step #	Step Name	Description
		Ratings account for the industry and geography applicable to the talent pools. Employers also receive a Gap Analysis report (possibly confidential and non confidential versions) that discusses areas where the employers RWAs may be different to 'best practice'.
6	Competition for Talent & Customers	Whenever an employer seeks to fulfil a new role, whether internally or externally, the employer discloses its AWRsem rating for the enterprise and the relevant talent pool. Whenever an employer seeks to be appointed to undertake a new role for a customer that requires/involves the provision of a pre-contract document (eg quote/tender/proposal) to perform a new task or project, the employer submits its ratings for the whole of enterprise and the relevant talent pools. Early adopter employers are expected to be those that have confidence they are already 'best practice' employers. Initially the disclosure would be a voluntary for the employer.
7	Selection by Talent & Customers	Talent candidates for the roles sought by the employer will compare the ratings of prospective employers, as well as other relevant factors. The employers' ratings may influence the candidate on which employer it chooses. Customers will compare the ratings of prospective employers, as well as other relevant factors. The suppliers' ratings may influence the candidate on which supplier it chooses.
8	Incentive for Employers to Improve Ratings	Employers will have an incentive to improve their ratings to retain their required Talent/Customers and to attract new Talent/Customers. This incentive will increase as employers receive feedback as to whether their ratings were: (a) material in a decision by: • Talent to stay, leave or join the employer; and/or • Customers to appoint the Employer; (b) Influential in improving its economic performance.
9	Employers Improve their Ratings	Employers take steps to improve their ratings. This would include: • Consideration of the Gap Analysis;

Step #	Step Name	Description
		• Employment of people internally who can advise, implement and manage change; • Appointment of advisers who can advise on options to improve ratings.
10	Employers Improve their Real World Actions	Employers make changes to their workplace by introducing new actions and/or stopping and/or adjusting sub optimal actions.
1	Engage Accredited Assessor	The cycle repeats.

Impact of AI

Artificial intelligence is already having an impact on the workforce.

“[There] will get a very large number of AI systems that are much smarter than humans at almost everything, maybe 70 percent or 80 percent, get that before the end of the decade, and my guess is 2026 or 2027.” - Dario Amodei, CEO Anthropic¹⁹

“Our data is showing that 70 percent of the skills in the average job will have changed by 2030,” said Aneesh Raman, LinkedIn’s chief economic opportunity officer. According to the World Economic Forum’s 2025 Future of Jobs report, nine million jobs are expected to be “displaced” by A.I. and other emergent technologies in the next five years. But A.I. will create jobs, too: The same report says that, by 2030, the technology will also lead to some 11 million new jobs. Among these will be many roles that have never existed before.²⁰

Given that AWRsem is a workforce centric solution and is underpinned by a focus on talent pools, how might AI impact its effectiveness?

Who knows?

Here are some possibilities:

- if the number of people employed is a materially reduced by employers using AI it is likely to be the result of using AI agents²¹. Those AI agents could be part of the talent pool.

¹⁹ Anthropic’s C.E.O., Dario Amodei, on Surviving the A.I. Endgame; 2025-02-28; New York Times Hard Fork podcast

²⁰ A.I. Might Take Your Job. Here Are 22 New Ones It Could Give You. Robert Capps. New York Times. June 17, 2025

²¹ 2025: The Year the Frontier Firm Is Born; Microsoft; 23 April 2025; <https://www.microsoft.com/en-us/worklab/work-trend-index/2025-the-year-the-frontier-firm-is-born>

- the actions taken by employers to enable productivity and wellbeing of their people may take on even greater significance as an employer transitions through changes arising from the introduction of AI technology;
- the data associated with 'real world actions' that relate to AI will be important for relationships between employers, employees their respective representatives and policy makers;
- AWRsem would give all of the stakeholders unique and detailed insights since there is no other reliable method of securing firm level data across private and public sectors;
- the proposed business model may need adjusting. For example, the categorisation of employers (especially large and medium) may need to change if employee numbers materially fall. This might mean that the fees payable would also adjust;
- as best practice adjusts and becomes disseminated it is foreseeable that the uptake of AI solutions will gather pace throughout the economy – presumably to the benefit of the nation.

Whatever the future holds we know it will be different (as it always is) but what are the options to be better informed to support the best possible decisions? AWRsem is one of those options.

Is This New?

Star Ratings - In other Sectors

There is no shortage of ratings systems in modern economies.

Australian Initiatives and Evidence

1. Energy Efficiency Ratings (e.g., Star Ratings for Appliances, NABERS for Buildings):

NABERS (National Australian Built Environment Rating System): This is a performance-based rating system for existing buildings. NABERS measures the operational performance of buildings, providing a rating from 1 to 6 stars for energy, water, waste, and indoor environment quality. This system has driven significant improvements in building efficiency and sustainability across various sectors, including offices, shopping centres, hotels, and data centres. The scheme is also expanding to include residential aged care, retirement living, warehouses, cold stores, and schools. This is driven by building owners and managers actively seeking higher ratings to attract tenants, reduce operating costs, and enhance asset value.

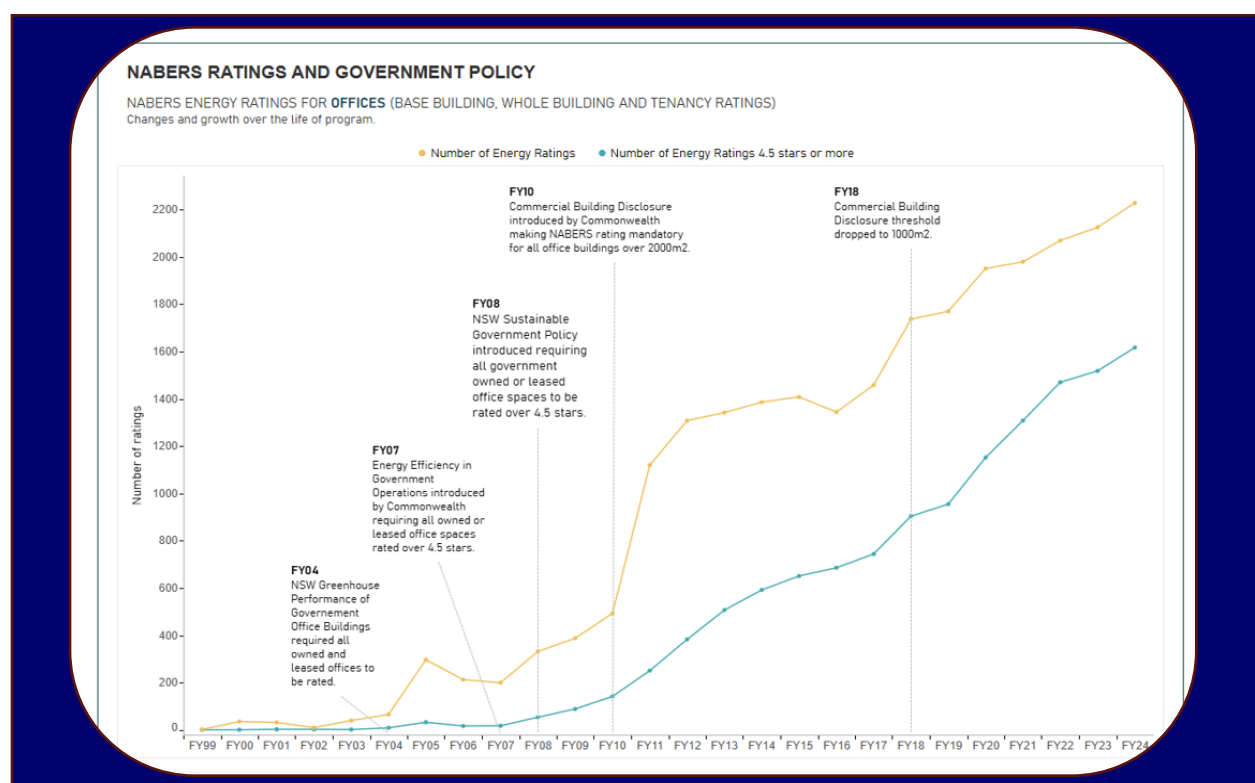
Its quantifiable impacts include²²:

- **Energy Cost Savings:** Buildings with a 5-star NABERS Energy rating or higher can save up to 40% on energy bills compared to those with lower ratings.

²² Found using Gemini AI which cites www.nabers.gov.au

- **Reduced Emissions:** NABERS has saved an estimated AU\$1 billion in energy costs and reduced greenhouse gas emissions in the commercial building sector by more than 7 million tonnes since 1998. Offices rated with NABERS Energy have achieved energy savings by 37% on average over the last 14 years and reduced greenhouse gas emissions intensity by 53%.
- **Increased Property Value & Occupancy:** Properties with 5.5-star ratings or higher enjoy 10% higher net face rents and a 2.7% lower vacancy rate compared to average buildings. Office towers with 5.5 and 6-star ratings have a 7% occupancy advantage over 4-star peers. Rents are 2-4% higher for each notch of higher NABERS rating.
- **Widespread Adoption:** Over 70% of Australian office space is rated by NABERS.
- **Improved Building Performance:** Buildings that get regular NABERS ratings over a 10-year period reduce their energy consumption by over 30% and their carbon emissions by over 40%.
- **Contribution to National Goals:** High NABERS ratings contribute directly to Australia's net-zero targets.

Chart 2 is the annual report by NABERS tracking ratings uptake against Government policy²³:



²³ <https://nabers.info/annual-report/2023-2024/lops-ratings-and-government-policy/>

Interestingly, the key inflexion events were:

- 2004 – NSW Government required its leased and owned office spaces to be rated – i.e Government kicked started the initiative;
- 2007 the Australian Government required that its leased and owned office spaces be rated 4.5 or above – the national Government supported the initiative;
- 2010 – Commonwealth legislation requiring all office buildings more than 2000 square metres to be rated. This followed national support for the program including endorsement by the Council of Australian Governments (COAG);
- 2018 – the threshold for mandatory rating dropped to 1000 square metres.

Australia's **Energy Rating Label** on appliances (with a star rating system) has been instrumental in shifting consumer purchasing behaviour towards more energy-efficient models. A Federal Government study found that “energy labels have positive effects on consumer behaviour compared to no labels. These effects are large enough to warrant consideration by policy makers interested in the twin policy goals of reducing carbon emissions and household energy costs”.²⁴

2. Health and Aged Care Quality Standards and Ratings:

The Australian government implements quality standards and uses rating systems to provide transparency and drive improvements.

Aged Care Star Ratings: Recently introduced to provide consumers with clearer information about the quality of residential aged care homes. While still relatively new, the intent is to drive improvement in care quality through public accountability and consumer choice and was driven by the findings and explicit recommendations of the Royal Commission into Aged Care Quality and Safety so as to:²⁵

- **provide clear, accessible information** about the quality and safety performance of aged care homes;
- Enable older people and their families to easily **compare** providers;
- **Incentivise** aged care providers to improve their quality of care.

Australian Health Star Rating (HSR) system is a voluntary front-of-pack labelling scheme. The latest comprehensive government review of the Australian Health Star Rating (HSR) system was the Five Year Review of the Health Star Rating System, which culminated in a final report released in August 2019. Whilst recommending a range of improvements, the review generally

²⁴ Energy labels that make cents: testing energy rating labels on appliances sold online" (March 2018): This report by Behavioural Economics Team of the Australian Government, (BETA) (a unit within the Department of the Prime Minister and Cabinet) <https://behavioralpolicy.org/news-category/in-the-news/page/2/>. Found via Gemini AI

²⁵ Recommendations 18 & 19

found that the Health Star Rating system had been performing well and is meeting its objectives, particularly in:

- Improving consumer understanding: It makes it easier for consumers to **compare** the nutritional **quality** of similar packaged foods.
- Driving product reformulation: It encourages manufacturers to **change** their products healthier to achieve a higher star rating.
- Increasing consumer **awareness** and use: A high percentage of consumers are aware of the system and many use it **to inform their purchasing decisions**.

Other studies have found that:

- manufacturers are reformulating foods in response to the system²⁶
- the healthiness of consumer food purchases increased after the introduction of HSRs²⁷

Global Initiatives and Evidence

1. Consumer Review and E-commerce Platforms (e.g., Amazon, Yelp, TripAdvisor, Uber, Airbnb):

This is one of the most visible and widely studied areas where rating systems drive behaviour. Product reviews and ratings are significant social proof in online shopping²⁸. One study found that “online reviews have become one of the most influential factors in consumer decision-making, surpassing traditional sources such as company marketing efforts, influencer opinions, and even advice from friends and family”.²⁹

Direct Impact on Sales/Usage: Products and services with higher ratings consistently show higher sales volumes and customer engagement. For example, one-star increase in Yelp rating leads to a 5-9 percent increase in revenue for independent restaurants³⁰.

²⁶ <https://www.obesityevidencehub.org.au/collections/prevention/australia-health-star-rating-system>

²⁷ Trends (2014-2018) in the healthiness of packaged food purchases of Australian consumers before and after the introduction of voluntary Health Star Rating nutrition labels. <https://pubmed.ncbi.nlm.nih.gov/38602098/>

²⁸ Rachmiani, R., Kintan Oktadinna, N., & Rachmat Fauzan, T. (2024). The Impact of Online Reviews and Ratings on Consumer Purchasing Decisions on E-commerce Platforms. International Journal of Management Science and Information Technology, 4(2), 504–515. <https://doi.org/10.35870/ijmsit.v4i2.3373>

²⁹ New Survey Reveals the Strong Influence of Online Reviews on Consumer Decision-Making; <https://www.businesswire.com/news/home/20241009362692/en/New-Survey-Reveals-the-Strong-Influence-of-Online-Reviews-on-Consumer-Decision-Making>; 9 October 2024

³⁰ Luca, Michael. (2016). Reviews, Reputation, and Revenue: The Case of Yelp.com. Harvard Business School Working Paper, No. 12-016. (Originally published in 2011, often cited as 2016 due to publication updates or journal appearances). See https://www.hbs.edu/ris/Publication%20Files/12-016_a7e4a5a2-03f9-490d-b093-8f951238dba2.pdf

A common finding is that products rated 4 stars and above are overwhelmingly preferred. Forbes notes that "a whopping 94% of purchases are made for products rated four stars and above."³¹

Studies by the Spiegel Research Center at Northwestern University found that³²:

- "The purchase likelihood for a product with five reviews is 270% greater than the purchase likelihood of a product with no reviews."
- "When reviews were displayed for a lower-priced product, the conversion rate increased 190%. However, for a higher-priced product, the conversion rate increased 380%."

2. International Environmental and Sustainability Rating Systems (e.g., LEED, BREEAM, Energy Star):

Other rating systems include:

- **LEED (Leadership in Energy and Environmental Design - Global):** Developed by the U.S. Green Building Council, LEED rates buildings on their environmental performance..
- **Energy Star (US/Global):** A program that provides energy efficiency ratings for consumer products.

3. Health and Safety Rating Systems (e.g., Restaurant Hygiene Ratings, Hospital Quality Scores):

- **Restaurant Hygiene Ratings (e.g., "Scores on the Doors" in UK, US):** Many cities and regions implement public hygiene rating systems for food establishments. Research from various locations (e.g., New York City) has demonstrated that public disclosure of hygiene ratings leads to a reduction in foodborne illness outbreaks and incentivizes restaurants to improve their hygiene practices to achieve higher scores. Consumers often consider these ratings when choosing where to eat.
- **Hospital Quality Scores:** In the USA:
 - CMS Hospital Compare Star Ratings (Medicare.gov): This is a prominent public reporting tool by the Centers for Medicare & Medicaid Services (CMS). It provides an overall star rating (1-5 stars) for hospitals, summarising performance across

³¹ Are Star Ratings Enough To Gauge Customer Sentiment?" by Laura Kegley, published on Forbes Business Development Council (a Forbes Councils community), on March 28, 2024.
<https://www.forbes.com/councils/forbesbusinessdevelopmentcouncil/2024/03/28/are-star-ratings-enough-to-gauge-customer-sentiment/>

³² "How Online Reviews Influence Sales" (June 2017) by Spiegel Research Center, Medill School of Journalism, Media, Integrated Marketing Communications, Northwestern University. See
<https://spiegel.medill.northwestern.edu/how-online-reviews-influence-sales/>

mortality, safety of care, readmission, patient experience, and timely & effective care measures.

- The Leapfrog Group: A non-profit organization that assigns letter grades (A-F) to hospitals based on patient safety performance.
- U.S. News & World Report Best Hospitals: Publishes rankings for hospitals nationally and by specialty, using a complex methodology that includes data on patient outcomes, reputation, and technology.
- Healthgrades: A private company that rates hospitals based on risk-adjusted mortality and complication rates, often assigning star ratings for specific conditions and procedures.

5. HOW TO IMPLEMENT AWRSem

Introduction

On one view the AWRsem program described in this proposal would be a big deal. It may be confronting for employers to have their talent management exposed to broad daylight. It may be uncomfortable for talent managers to be under the spotlight. It might be surprising for some who have a reputation already for being best practice. It would involve time and money. The outcome is uncertain.

Recognising this potential hesitancy, it seems prudent to approach implementation of AWRsem without too much bravado.

Even better is to recognise that a program like this has been successfully done before. The AWRsem approach draws significantly from NABERs. Risks and costs of building AWRsem can be managed if its early participants learn from the early participants in NABERs and the other rating schemes mentioned in this document.

Participants

AWRsem inherently assumes a whole of economy approach. **Chart 3** displays categories of who would be involved. Talent will be intimately involved and would be an important voice in the development and application of the program.

Chart 3



Some participants may have more consequences than others. Government (especially the Australian Government) will be able to lead by example through policy and procurement. Representatives of employers (at all levels) and talent will have 'real world' experiences to contribute. Existing data sources, such as the administrators of the World Management Survey and the Australian Workplace Index, could be sensible starting points for developing the relevant algorithm or even administering AWRsem itself.

Process – From Idea to Impact

A phased, lean approach is preferred to design, trial, implement and grow AWRsem. Like any project, the pace of these phases can be vary, dictated by the commitment of the participants and their desire to see the outcomes.

It is anticipated that these phases would be:

Phase#	Description	Questions & Topics
1	Build the Initial Team Engage with potential early adopter participants – likely to comprise some workshops to bring the participants on to the same page. It would identify roles, who might fulfil those roles.	Who wants to be involved? Why? What would they do? Funding? Business proposal for Phase 2.
2	Stakeholder Consultation. Refine this plan for future work, get a better grip on economics and seed funding.	Government Mandate: What might be the role of Governments over time? What would it take? What team does it need? Employer Engagement: What might be the benefits? Could they be measured? Is a ROI possible? What would it take? What team does it need? Current Best Practice Engagement: Could existing data sources be applied? Who should/could be involved? What would it take? What team does it need? Commercial Participants & Other Stakeholder Engagement: Who should/could be involved? What would it take? What team does it need? Funding? Business proposal for Phase 3.
3	Feasibility	Public Good Benefit Preliminary Analysis ROI for Employers Preliminary Analysis

Phase#	Description	Questions & Topics
	Greater detailed enquiry into whether AWRsem will achieve assumed benefits.	Revenue/Costs Preliminary Analysis Other/Alternative/Like Solution Analysis Business proposal for Phase 4.
4	Design & Build What would the minimum AWRsem be? Design and Build – IT and Non IT	Participant Preliminary Commitment Software tools & apps, database architecture, rating algorithm; AI agents, employer questionnaire; rating methodology; sample reports templates Business proposal for Phase 5
5	Test MVP Trying out MVP with will participants	On boarding of Employers and Accreditors Collection of data Analysis by Science based review panel Refining of AWRSem Business proposal for Phase 6
6	Roll Out v1.0 Commence operations including application of business model	Sales & marketing Refining business model Supporting business case for long term operation
7	Review and Iterate Review lessons learned and consider larger scale roll out	Business proposal for scale roll out

One Last Thought

A successful AWRsem will require a collaborative and an open approach from all participants. That collaboration will need to be balanced with timely execution. Simply, the guts of the AWRsem already exists and adjustments can be iterated in line with 21st century project management standards and expectations to make it real without taking too long.

The upsides of AWRsem could be considerable. It's time to do something different.

Annexure A - SOURCES

Infographic	Sources
1	The root cause of Australia's productivity collapse; Leith van Onselen; 6 May 2025; Macrobusiness; https://www.macrobusiness.com.au/2025/05/the-root-cause-of-australias-productivity-collapse/ Productivity Commissions - Things you can't drop on your feet: an overview of Australia's services sector productivity; 30 Nov 2022 https://www.pc.gov.au/ongoing/productivity-insights/services Mental Health Report, Australian Productivity Commission; 2020 Australian Bureau of Statistics National Study of Mental Health and Wellbeing (2022)) Committee for Economic Development of Australia (CEDA) Mental Health in the Workplace; 2022)
2	Australian Bureau of Statistics December 2023
3	Australia And New Zealand Corporate Wellness Market; Report Overview; Grandview Research 2022; accessed on 24 June 2025 Corporate mental Health Awareness Aliane (CMHAA) Leading Mentally Healthy Workplaces Survey Report 2025
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Infographic	Sources
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7	Various Google searches

Annexure B – EXAMPLE INTERVENTIONS

Box 7.5 **Workplace interventions**

These programs or initiatives to improve mental health in the workplace are often referred to as interventions. They are often identified as primary interventions delivered to all employees regardless of their current mental health or exposure to risks, secondary interventions targeting specific employees or tertiary interventions aimed at those who are already unwell. Different workplaces involve different risks — some will have higher risks such as emergency first responders, prison officers, FIFO miners — and these interventions and programs should be aimed at addressing these risks.

Primary interventions

Primary interventions include those aimed at improving job design and job control such as:

- worker participation — strategies to improve employees' perceptions of control over their work through consultative workshops, problem solving committees and stress management committees
- employee flexibility — empowering workers to have more control over their work patterns through working from home and flexibility around work hours.

Other primary interventions are aimed at building organisation resilience through:

- manager and leadership training — developing managers' awareness of mental health, reducing stigmatising attitudes towards mental health and increasing their confidence in supporting those with mental health problems
- team work group support — developing awareness of mental ill-health and confidence in teams to support colleagues with mental health problems
- mental health education and anti-stigma programs — educating employees to reduce stigmatising attitudes and discriminatory attitudes among employees
- anti-bullying programs — using communication strategies with awareness and stress management.

Primary intervention also can also focus on building personal resilience through:

- workplace health promotion — programs include workplace posters, media campaigns, mental health champions and discussions in team meetings
- cognitive behavioural therapy (CBT) based stress management programs — to assist individuals to problem solve and change behaviours to mental health
- problem solving therapy — to teach effective problem solving skills which can be applied to specific problems at work or in life
- mindfulness based interventions — to enable individuals to build awareness and understanding of themselves.

(continued on next page)

Box 7.5 (continued)**Secondary interventions**

Secondary interventions target specific employees or risks. These are often those employees such as first responders who face elevated psychosocial risks in the course of their work. They include:

- CBT based resilience training for high risk workers — provide strategies and coping mechanisms to better manage exposure to risks and trauma
- coaching — to focus on individual wellbeing and stress management
- workplace physical activity programs.

Other secondary interventions focus on promoting and facilitating employees to seek help early. They include:

- wellbeing checks and/or screening — these need to have follow up interventions to address identified issues
- mental health first aid — provides increased mental health literacy, improve attitudes to mental health, reduce stigma and increase helping behaviours
- peer support schemes — provide additional training to groups of employees to provide support to colleagues and help identify colleagues requiring professional assistance
- workplace counselling — these services typically known as Employee Assistance Programs (EAPs) have been widely used to provide counselling to employees.

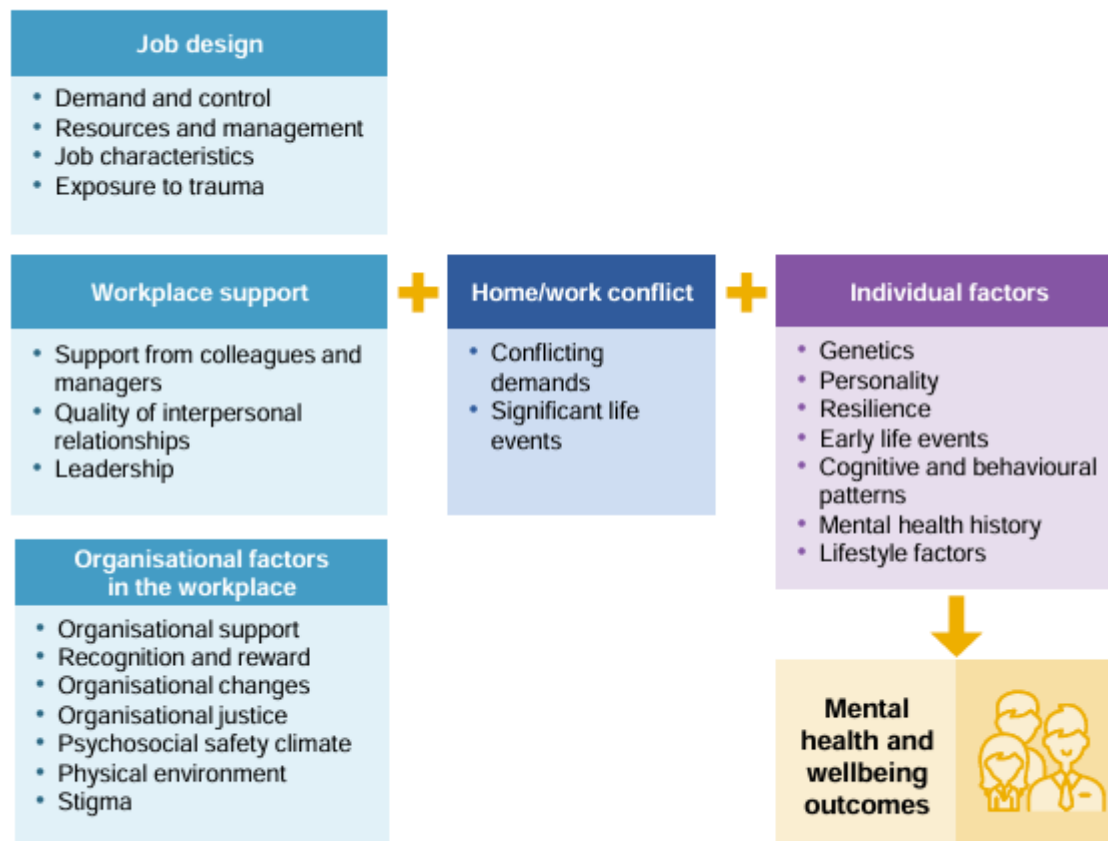
Tertiary interventions

Tertiary interventions are aimed at workers who are already unwell either at work, or off sick. The programs aimed at return to work are often the focus of WHS agencies, insurers as well as employers.

- facilitating return to work through support — assists an employee's return to work by making adjustments to their work by managers and peers
- work focused psychological therapy — therapeutical interventions aimed specifically at returning an individual to work.

Source: Safe Work NSW (2017) Harvey et al.(2012); Harvey et al. (2014); Glozier (2017).

Figure 7.1 Factors contributing to a mentally healthy workplace



Source: Harvey et al (2014).

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