AON

Industry Risk Insights

Mining & Natural Resources
Q4 2024

Introduction

Welcome to our Q4, 2024 Mining Risk Insights!

In this edition we focus on arguably one of the most critical components of the mining industry – its people.

While the industry's top-rated risks focus on business operations, several key people-related risks are ranked highly, including:

- Failure to attract/retain talent (ranked 12th by industry and 4th globally) - Loss of income and additional costs incurred as a result of losing current or failing to attract new staff

- Workforce shortage (ranked 18th by industry and 12th globally) - Loss of income and additional costs incurred due to unavailability of workers

- Work injuries (ranked 24th by industry and globally) - Liability arising from a job-related injury (including death) to an employee from an accident or occupational disease

Other people-related risks include aging workforce (36th), conduct (43rd) and gender pay gap (55th).

So, with the critical importance of people to keep the mining industry going and the number of risks & opportunities related to these people, we have given this topic a two-part edition.

Safety and wellbeing are at the forefront of strategy for all mining companies. The safety and wellbeing of employees has a direct link to a company's risk management practices, its culture as well as its success. Safety and wellbeing is a broad topic in itself, from physical to mental wellbeing. For many, strong safety and wellbeing practices leads to a more attractive employment prospect when looking to attract and retain talent, while competitive talent & benefits also links to positive wellbeing outlooks.

As our final publication of 2024, we trust that you find this edition on Safety & Wellbeing of the Mining Industry's workforce of interest. Next quarter we will dive into Talent, Wellbeing and building a competitive benefits package to attract & retain talent to the industry.

We trust that you will find this publication to be insightful and as always, please do contact us if you wish to discuss any of this content further.

Kind Regards,
Stacey Lloyd
National Director, Mining

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Industry Risk Insights – People Risks

Current and Emerging People Risk Examples

Industry Risk Insights

Risk	Description	Key Insights
Digital Advancement Causing 'Change Fatigue' Across Industries	CIO and IT teams are facing 'change fatigue', as the growth in the technology space escalates. Pressure to keep up with cyber security, generative AI technology, and advancing automation is causing increasing challenges within IT teams faced with skills shortages and capital restrictions. CIO's are delaying projects because of increasing stress and digital fatigue. Delay in investing and implementing change across organisations is a trend that is expected to continue into 2025. Change fatigue in enterprise IT: Let innovation come to you | CIO	**From a people-risk perspective, this can lead to:** • Loss of critical staff • Burnout for individuals and teams • Failure of new systems to increase work efficiency causes frustration • Reduced employee and customer experience • Decreased competitive advantage **What can be done to minimise the risk?** • Monitor increased stress within teams and identify a method for accessing stress reduction resources • Increase assistance for IT teams to manage increasing workloads and diversification of skill sets • Develop an incremental strategy instead of too much at one time • Develop a strategy for enabling integration of innovation with existing systems, helping established enterprises foster a culture of continuous learning and transformation while staying securely afloat • Implement a good communication plan to discuss transformation progress Invest in an external change management firm to assist the teams in implementing these significant systems and procedural changes

Industry Risk Insights

Risk	Description	Key Insights
Rising Mental Health Epidemic	The latest Australian Bureau of Statistics (ABS) National Health Survey reveals a significant increase in mental and behavioural conditions, with a rise from 9.6% (2001) to 26.1% (2023) of the population surveyed. In addition to the rise in youth mental health cases, a major report out of the US, '2024 Voice of the Workplace: Mental Health Trends for HR Leaders and Executives', highlights significant issues relevant for Australian workplaces and executives. **These include:** • Cost of living and being overworked are the top health stressors in 2024 • Connectivity to technology is contributing to burnout • Management are the drivers of stressful work environments • Gen Z faces a number of unique pressures as a generation, including greater levels of stress, anxiety and depression In terms of the workplace, there are obligations on employers to be alerted to changes in the workplace environment that indicate a problem. Under WHS legislation and more generally in terms of employment law, employers who do not provide a safe work environment could face an unjustified disadvantage claim. 2023 Report to the Nation	Mental Health Australia 2024 Voice of the Workplace Report	Calm	**What is the risk?** • Increase in mental health related concerns amongst top level executives is on the rise • Business costs associated with mental health resources are expected to increase due to demand • Potential for loss of key staff due to long term illness or return to work plans • Potential for increased ligation associated with lack of appropriate workplace support • Increase in mental health disorders impacting school experience, teaching quality and education services • Lack of qualified psychologists to meet demand **What can be done to minimise the risks?** • Identifying and improving psychosocial hazards in the workplace • Developing a policies for school aged children on social media use • Developing education programs for young people to manage social media exposure • Reviewing mental health and wellbeing programs within the workplace and providing access to external support • Reviewing work from home options for extended leave or where suitable • Developing a workforce continuity plan for absenteeism regardless of illness • Identifying and developing contingencies, undertaking cross training for critical roles • Reviewing HR capacity and future role / position needs • Identifying alternative support such as peer support officers and youth workers

Industry Risk Insights

Risk	Description	Key Insights
Ongoing Impacts of Covid-19 Pandemic	A new highly transmissible variant of COVID-19 has been detected in Australia. XEC is a "recombinant" COVID-19 variant, which means it's a mix of two previous Omicron subvariants called KS 1.1 and KP 3.3. The merger of the KS 1.1 and KP 3.3 variants has caused a change to the virus's spike protein, which makes the disease more transmissible. It is too early to know more about XEC's characteristics because scientists are still examining the virus's sequence. The World Health Organization (WHO) classified XEC as a variant under monitoring in September so health authorities could give it more attention and investigate whether it presented an additional threat to global public health. The variants of JN.1 continue to be the dominant strain in Australia and other parts of the world, however, current vaccines do not cover this strain. While the current vaccine will cover other Omicron variants and provide some level of protection, it does not offer increased protection from this dominant strain. Australia and others have pushed for a new Covid vaccine to cover JN.1. The WHO has now classified the variant, 'Pirola' JN.1 as a 'Variant of Interest' given its increased number of mutations and links to mortality. It has been detected in 11 countries, including Australia, the UK, the US, South Africa, Thailand, Japan, Switzerland, and South Korea. They have also designated EG.5.1, known as Eris, as a 'Variant of Concern' due to its ability to evade the immune response, as cases linked to this variant rise in China, US and the UK. XBB.1.16 has also been classified as a 'Variant of Interest'. Neither are believed to cause more severe disease than other Omicron variants. WHO has launched a new network for coronaviruses, CoViNet, to facilitate and coordinate global expertise and capacities for early and accurate detection, monitoring and assessment of SARS-CoV-2, MERS-CoV and novel coronaviruses of public health importance. What to Know About COVID FLiRT Variants | Johns Hopkins | Bloomberg School of Public Health The condition that could cause 'excess' deaths in Australia for years to come | SBS News XEC: What we know about the new covid-19 variant and its symptoms | New Scientis	**What is the risk?** • As COVID-19 moves from a pandemic to a disease that is endemic, we face ongoing waves of infection as the virus evolves over time • The risk of significant illness caused by COVID-19 variants will decrease as vaccines evolve and changes are reflected in the vaccine targets • Risks continue for vulnerable persons and children who are immunocompromised or are unable to obtain the vaccine • Significant surges could impact workforce continuity placing strain on essential services **What can be done to minimise the risk?** • Increase infection control practices in the workplace (hand hygiene, sick leave) • Identify vulnerable people and review health and safety risk profiles • Provide awareness to Covid vaccination programs and eligibility

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Workers' Compensation Insights for the Mining Industry

Workers Compensation Landscape

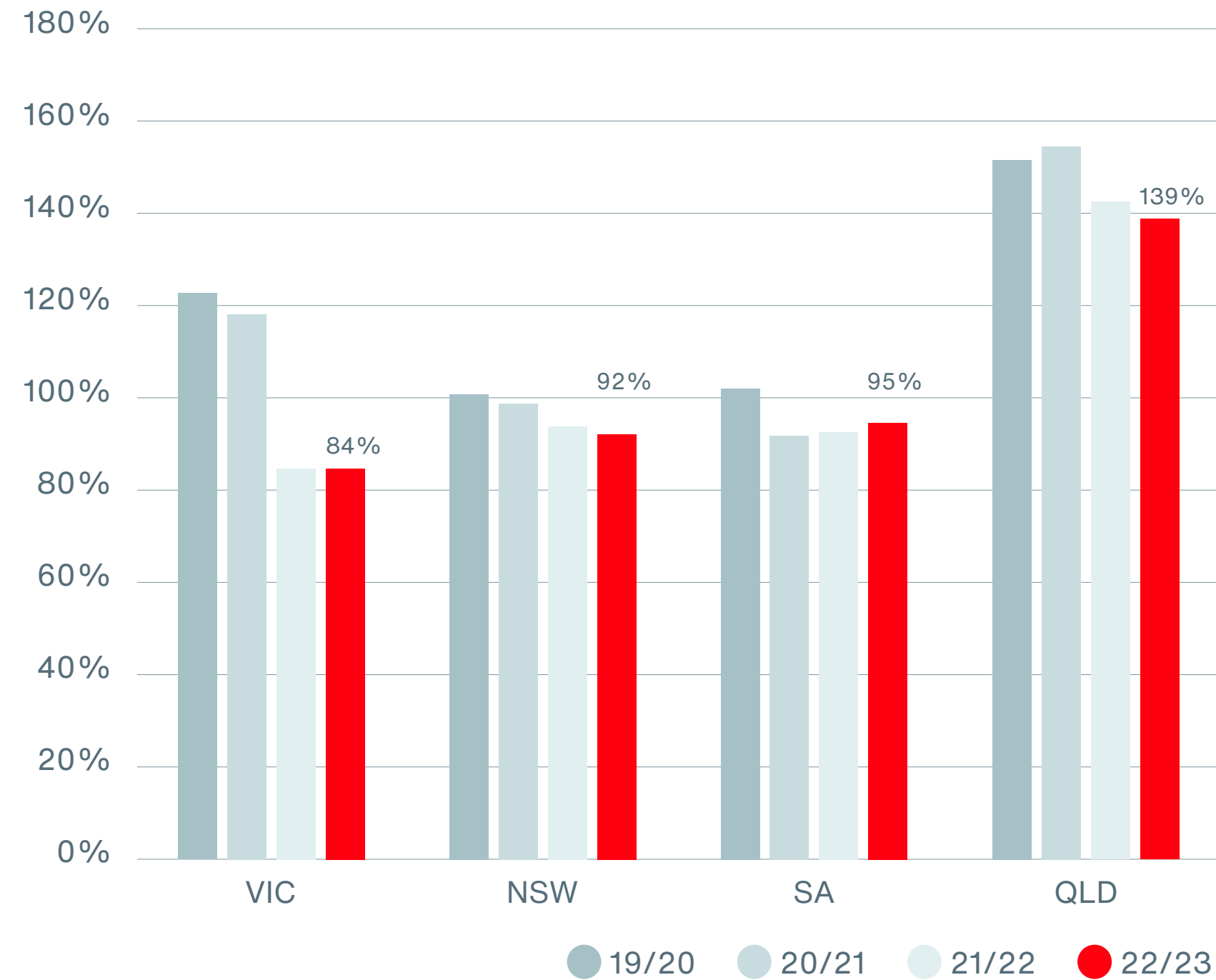## There are **11** separate workers' compensation schemes

- Each Scheme is regulated by a separate government body.

- Employers are required to maintain a policy in each jurisdiction.

- The benefits payable to injured workers are different for each scheme.


NT
Risk State

QLD
Fund State

WA
Risk State

SA
Fund State

NSW
Fund State

ACT
Risk State

VIC
Fund State

TAS
Risk State

- Seafarers
- Comcare National Worker's Compensation Scheme
- Coal Mines (NSW)

Source: National-Federal-Workers-Compensation-Paper.pdf

Current Performance (Govt. Schemes Only)

Industry Risk Insights

Funding Ratio by State (Government Schemes Only)

Legend: 19/20 · 20/21 · 21/22 · 22/23

Premium Rates by State (Government Schemes Only)

Legend: 20/21 · 21/22 · 22/23 · 23/24 · 24/25
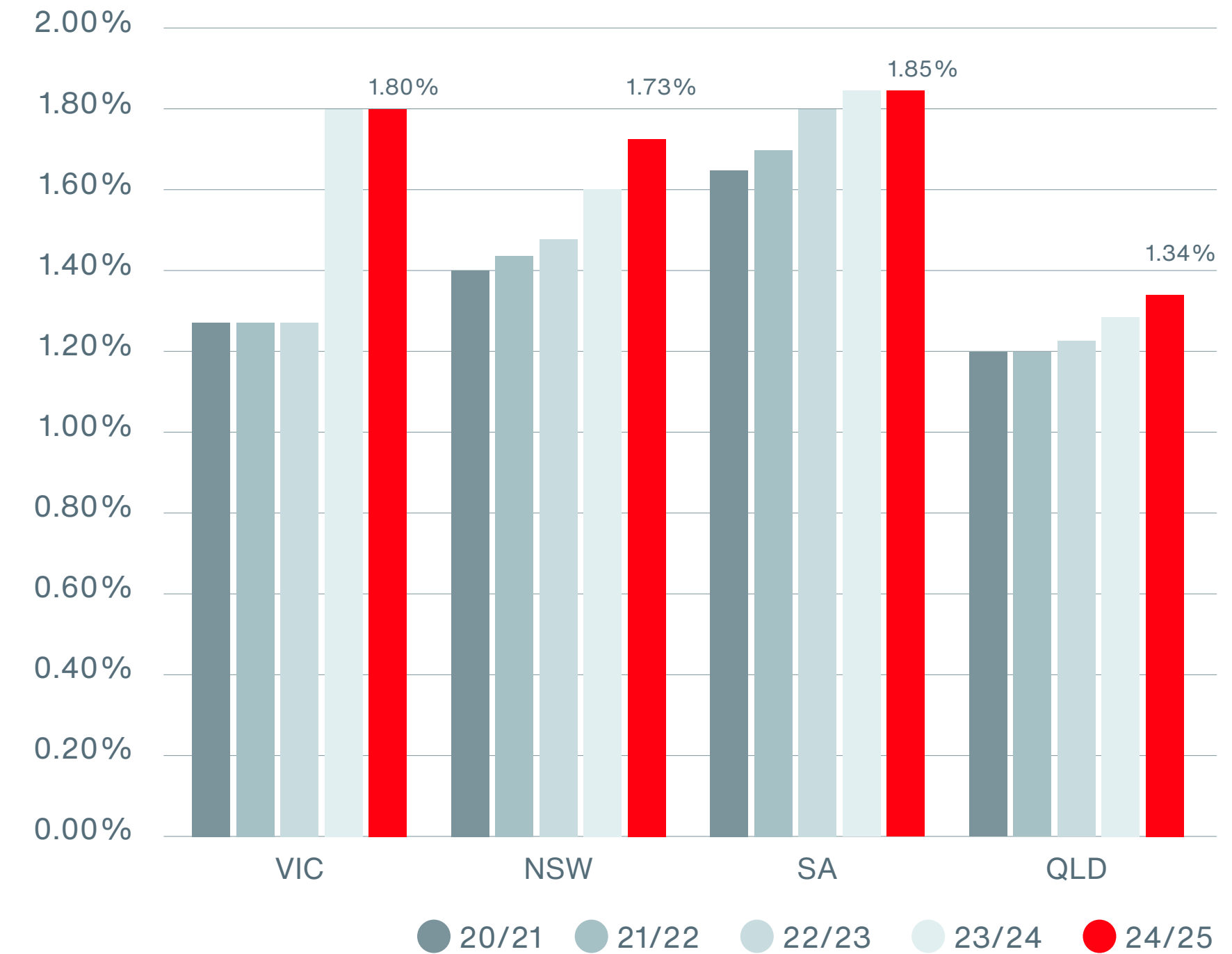
- Funding ratios are **deteriorating** in New South Wales, Victoria and Queensland. South Australia is improving slowly.
- Premium Rates for Victoria, New South Wales and QLD are **increasing**.
- South Australia has held its rates for 2024/2025.

Source: National-Federal-Workers-Compensation-Paper.pdf

Scheme Performance (Privately Underwritten)

Industry Risk Insights

Premium Rates by State (Government Schemes Only)

Legend: ● 20/21 ● 21/22 ● 22/23 ● 23/24 ● 24/25
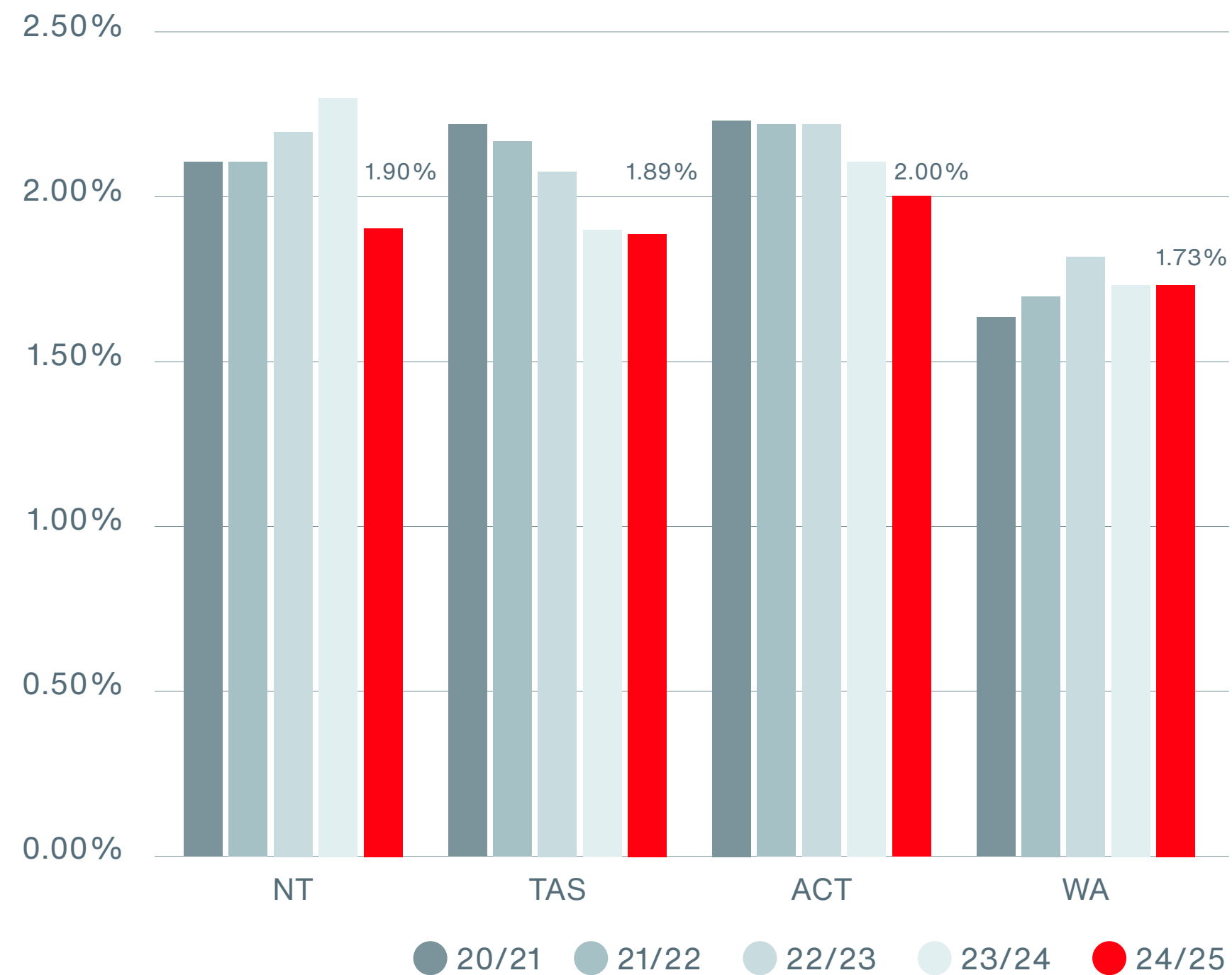
WA - Average Rate effectively unchanged, moving from 1.727% to 1.732% of wages.
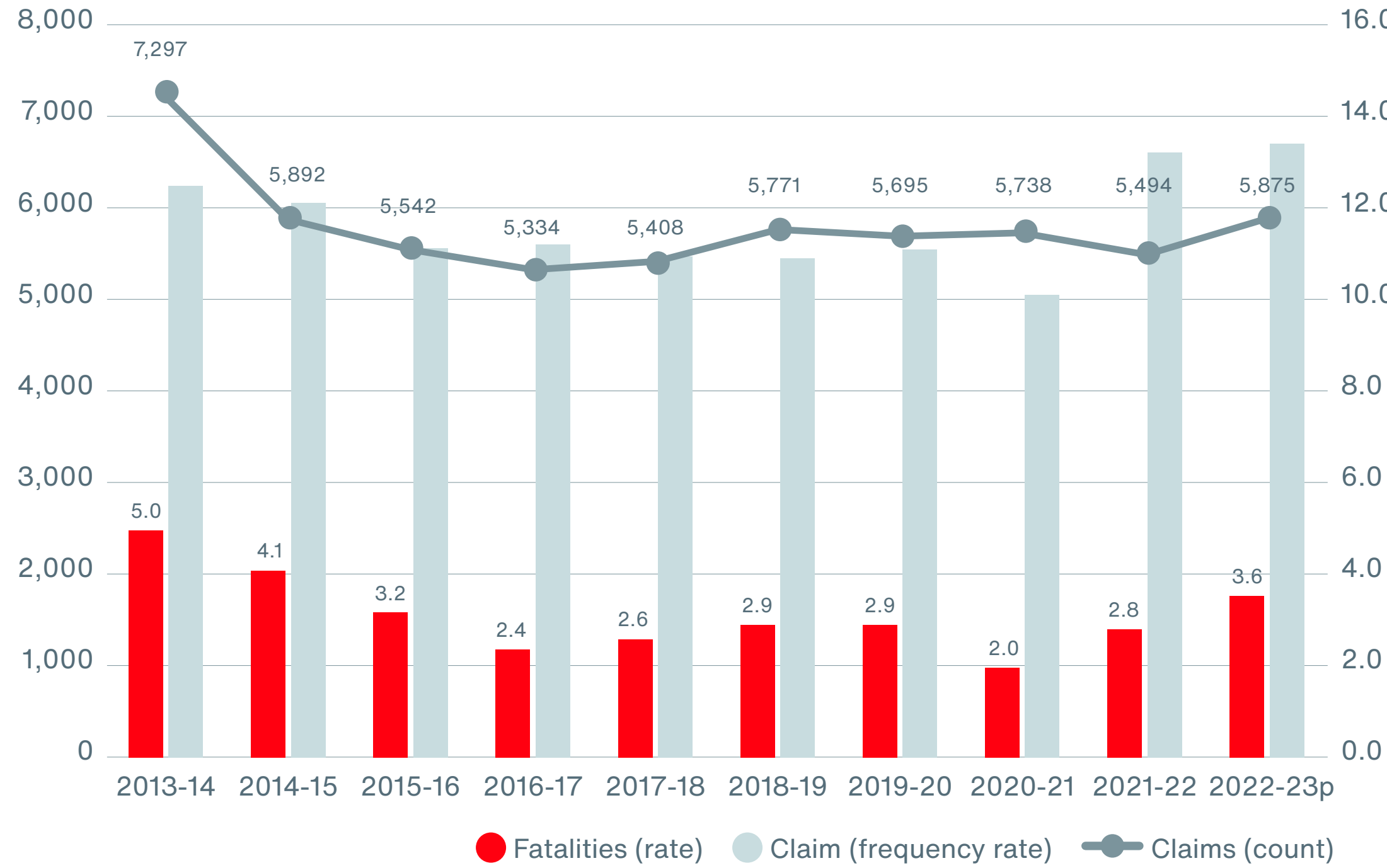
ACT - Average premium rate falling by 0.10% to 2.00% of wages.

TAS - average premium saw a marginal reduction in the scheme average from 1.90% to 1.89%.
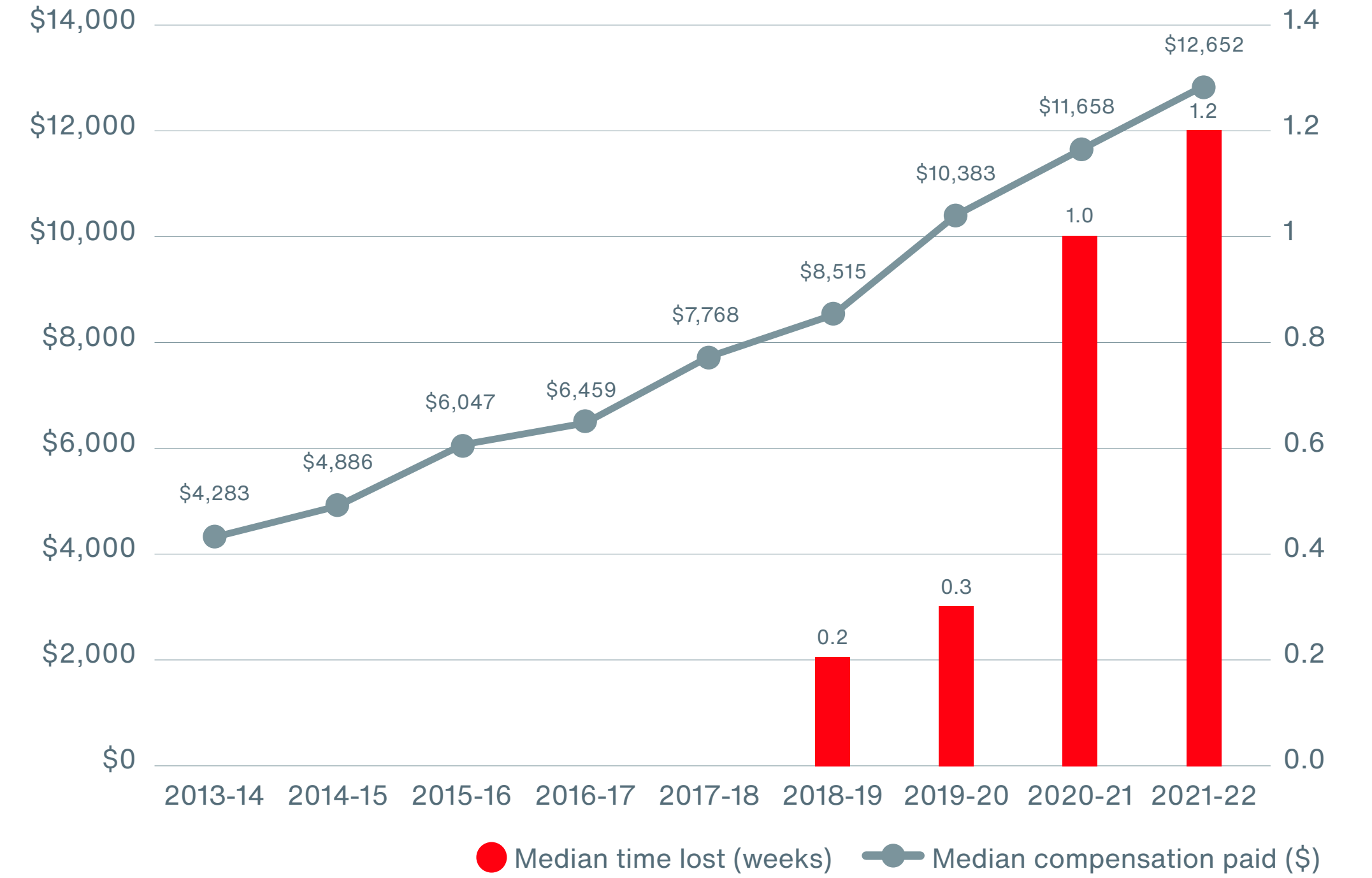
NT - Lower than the most recent year after considering the economic indicators in the 2023/24 NT budget report with a protected "Break Even" premium rate for 2024 is 1.9%.

- The market has remained relatively consistent over the past twelve months.
- Rating increase are inconsistent between insurers with two of the four major insurers renewing >40% of policies at their expiring rates whereas the remaining two offered roll over on only 21% and 24%, respectively.
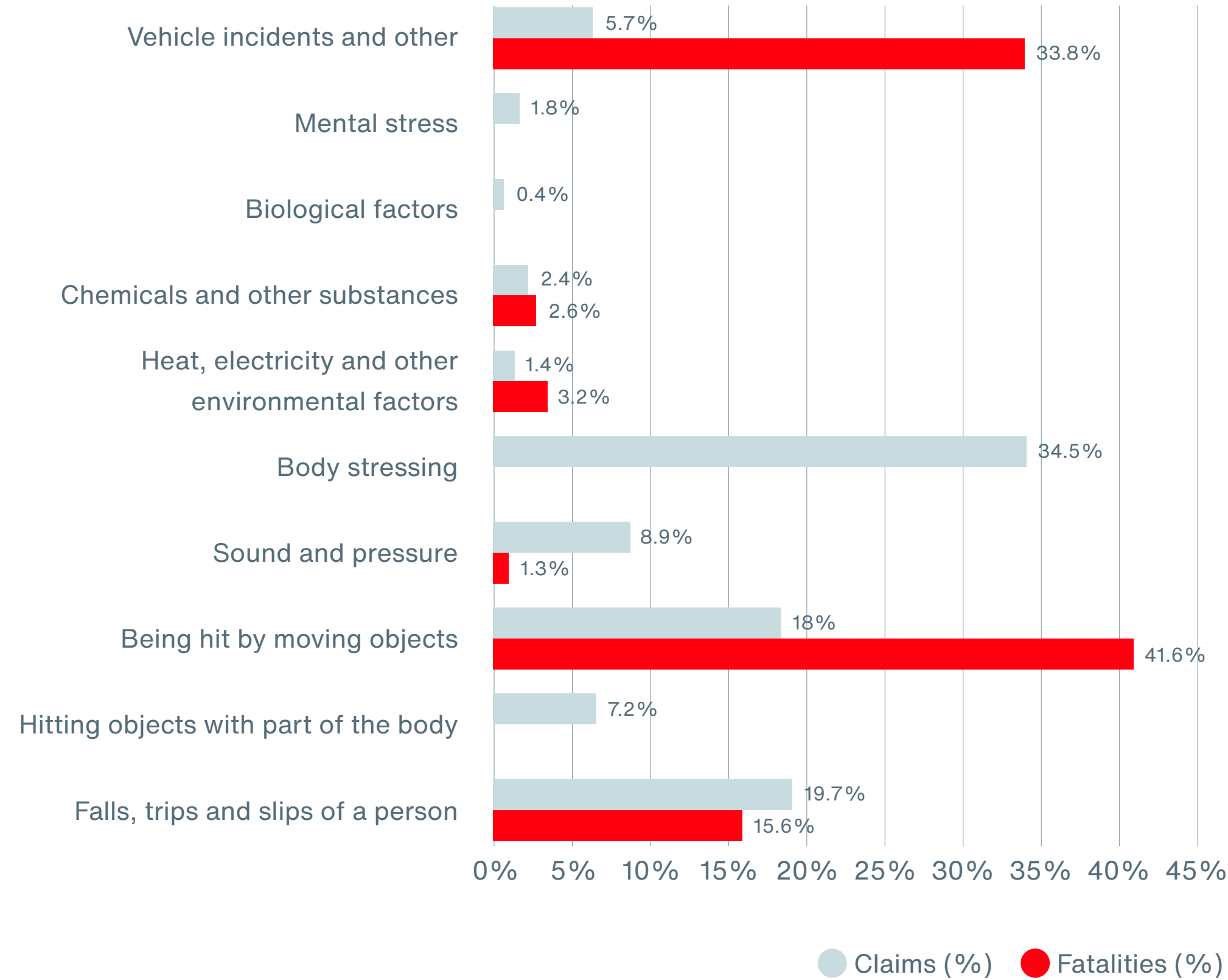
Source: National-Federal-Workers-Compensation-Paper.pdf

Fatalities and Claims Rates in Mining by Financial Year

Industry Risk Insights

- Fatalities (rate)
- Claim (frequency rate)
- Claims (count)

Median Time Lost and Median Compensation Paid in Mining by Financial Year

- Median time lost (weeks)
- Median compensation paid ($)

Source: National-Federal-Workers-Compensation-Paper.pdf

Industry Risk Insights

Fatalities and Claims in Mining by Mechanism

Mechanism	Claims (%)	Fatalities (%)
Vehicle incidents and other	5.7%	33.8%
Mental stress	1.8%	
Biological factors	0.4%	
Chemicals and other substances	2.4%	2.6%
Heat, electricity and other environmental factors	1.4%	3.2%
Body stressing	34.5%	
Sound and pressure	8.9%	1.3%
Being hit by moving objects	18%	41.6%
Hitting objects with part of the body	7.2%	
Falls, trips and slips of a person	19.7%	15.6%

● Claims (%) ● Fatalities (%)

Claims in Mining by Most Common Nature

Nature	Claims
Traumatic joint/ligament and...	27,541
Wounds, lacerations, amputations and...	8,764
Nervous system and sense organ diseases	5,669
Fractures	5,100
Musculoskeletal and connective tissue	4,618
Other injuries	2,363
Mental health conditions	1,121
Digestive system diseases	827

Source: National-Federal-Workers-Compensation-Paper.pdf

Industry Risk Insights

Fatality Rate in Mining by State

● TAS	34%
● NT	20%
● SA	17%
● NSW	9%
● QLD	9%
● WA	6%
● VIC	5%
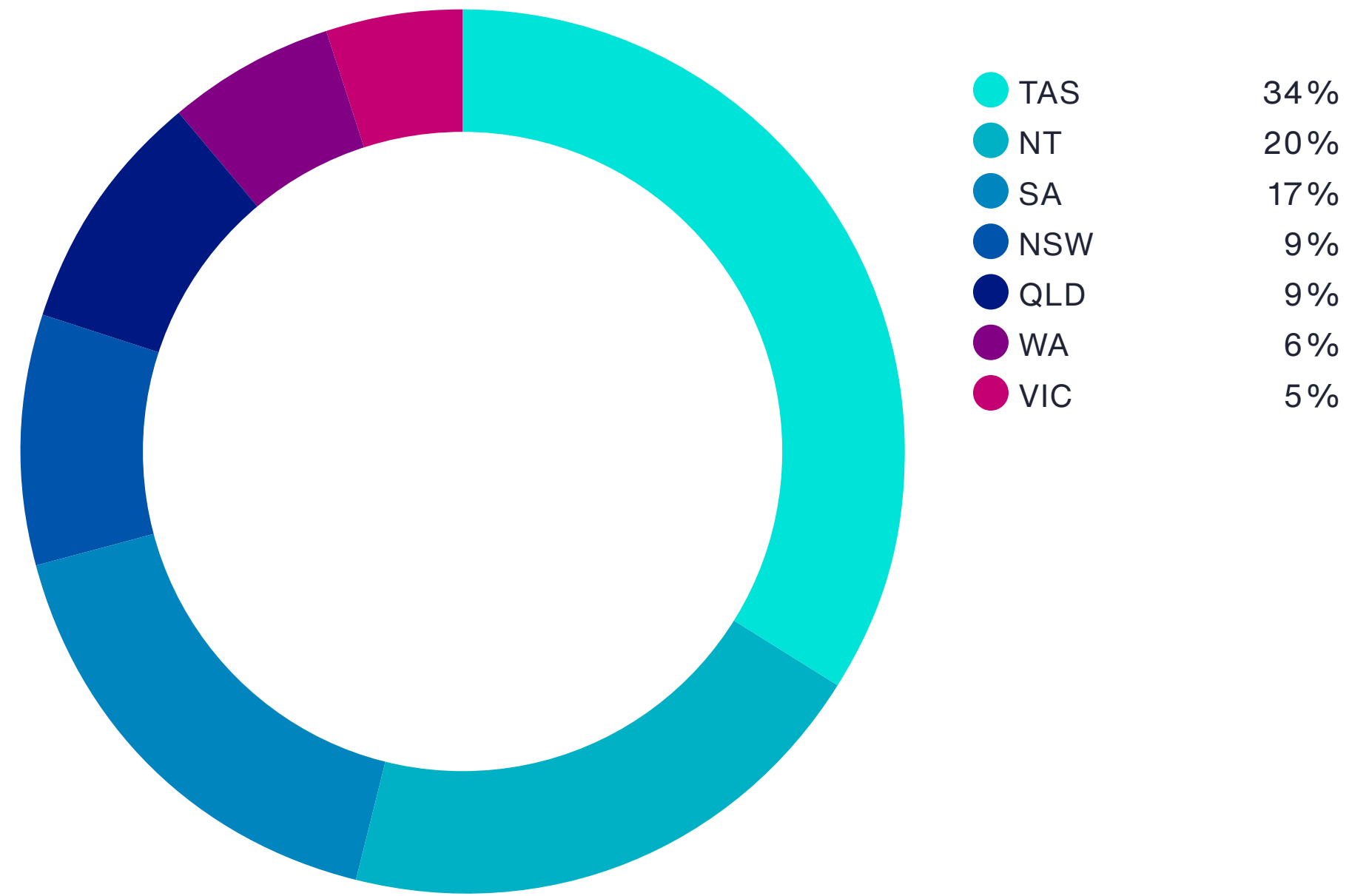
Claims Rate in Mining by State

● WA	45%
● NSW	30%
● QLD	13%
● SA	5%
● VIC	3%
● NT	2%
● TAS	2%
● ACT	0%

Source: https://data.safeworkaustralia.gov.au/interactive-data/industry/mining

Industry Risk Insights
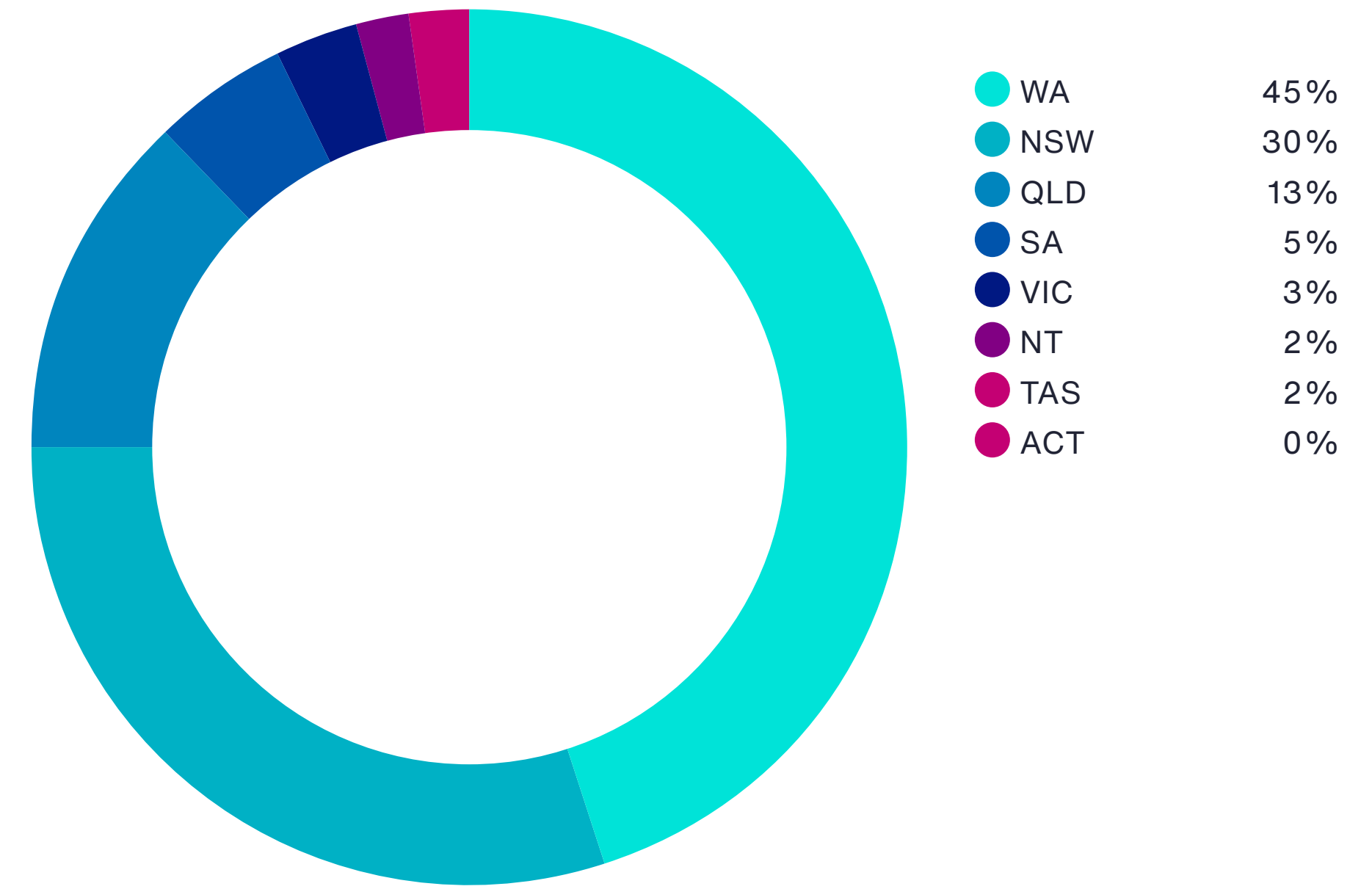
Fatalities in Mining by Occupation

Occupation	Value
Machine operators and drivers...	19
Labourers, construction and mining...	18
Machinery operators and drivers, mobile...	11
Technicians and trades workers	10
Machinery operators and drivers, road ...	8
Labourers, other labourers	4
Technicians and trades workers...	2
Technicians and trades workers...	2
Managers, specialist managers...	1
Professionals, design, engineering, science...	1
Technicians and trades workers, other...	1

Fatalities and Claims in Mining by Age Group

Age Group	Fatalities	Claims
65 and over	5.2%	4.4%
55-64	19.5%	18.7%
45-54	23.4%	22.8%
35-44	19.5%	22.7%
25-34	28.6%	23.4%
Under 25	3.9%	8.0%
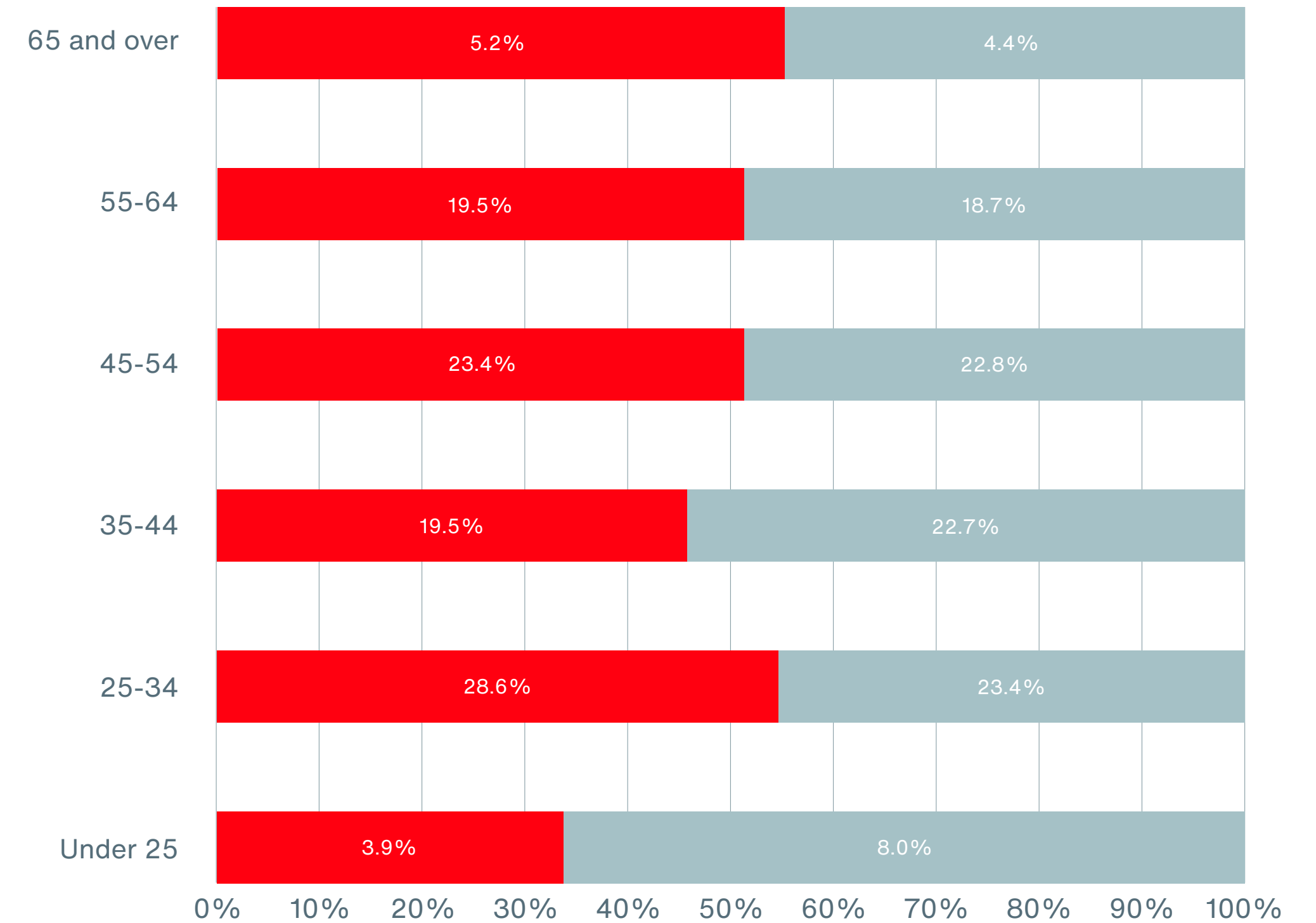
Key Observations

Mining industry faces escalated worker's compensation crisis, driven by high injury rates amongst labour intensive roles like machinery operators and drivers, labourers in construction and mining. Major risk include physical injuries from being hit by moving objects, vehicle incidents, and incidents associated with falls, slips and trips. The data indicates that a significant portion of the injuries/claims are attributed to traumatic joint/ligament and muscle/tendon injury (27,541 claims) followed by wounds, laceration, amputation and internal organ damage (8,764 claims). Furthermore, data shows Tasmania contributes to 34% of all the national fatalities, while 45% of mining claims arise from Western Australia. The median compensation paid for claims has steadily increased over past 10 years from $4,283 (2013/14) to $12,652 (2022/23), this increasing cost, continues to impact an organisation's premiums and financial performance.
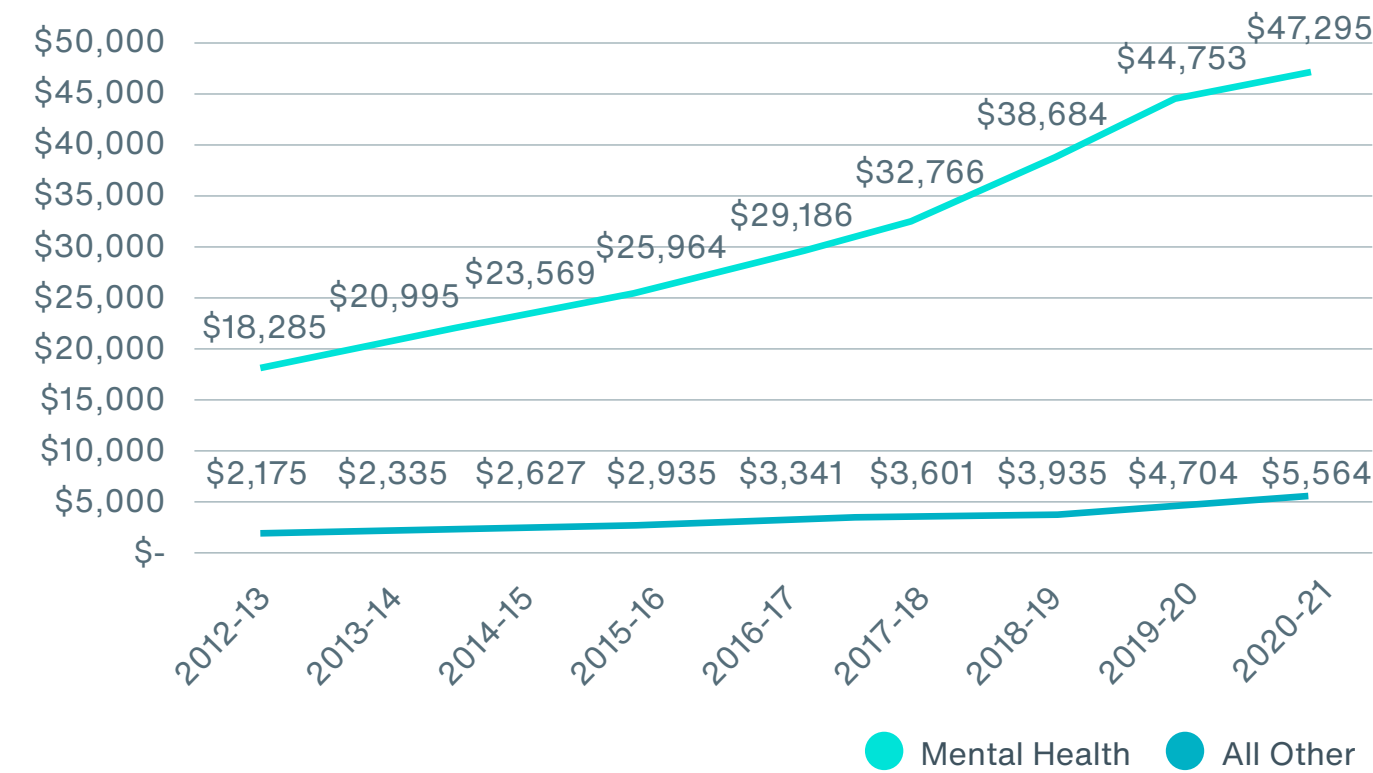
Mental Health Claims
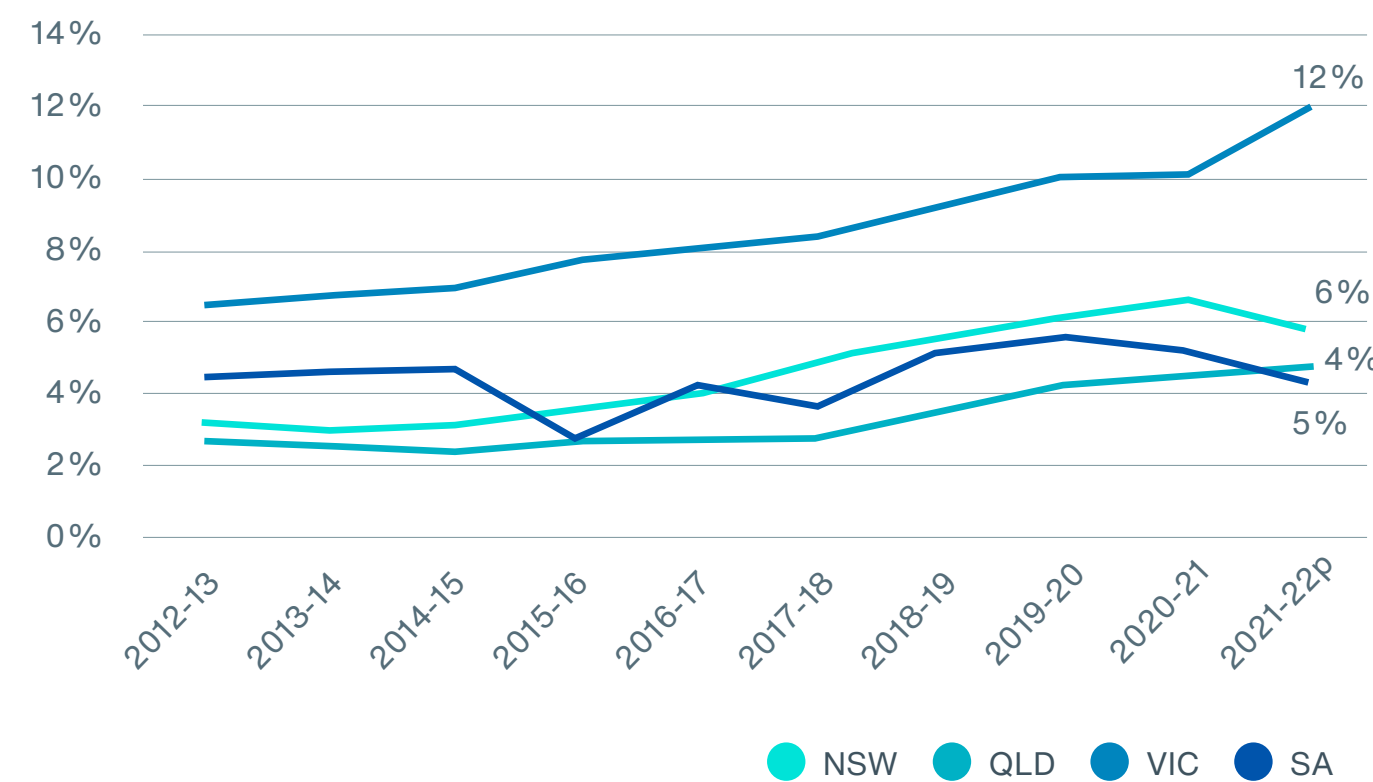
No. of all Mental Health Claims by Year of Lodgement
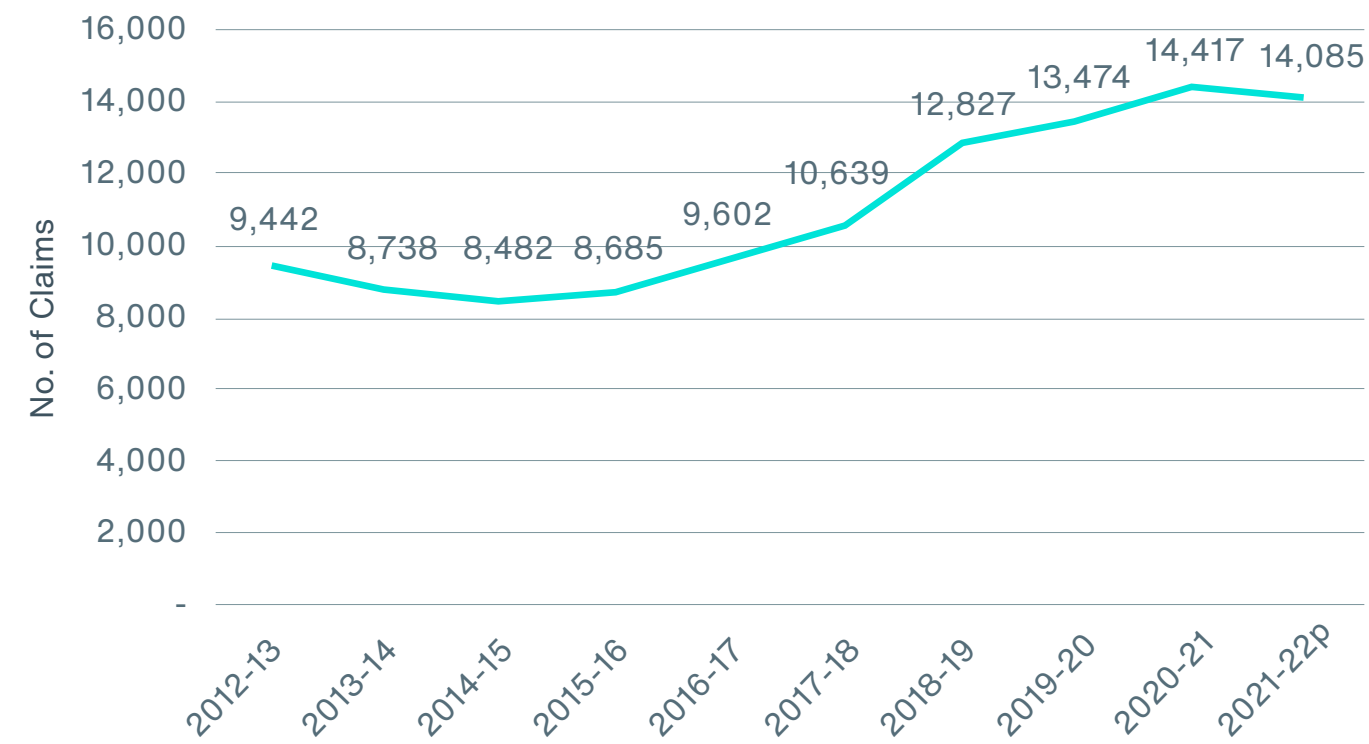
Median Compensation Paid by Year (Mental Health vs Other)

Median Time Loss of Serious Claims (Weeks)

Mental Health Percentage of all Claims by State

Over the Past 10 Years

- Total number of Mental Health claims have increased by 49%
- Median Time loss for serious claims is over 4 times higher for Mental Health compared to other claims (34.2 v 8)
- Median Compensation paid increased by 164% and is 8.5 times higher than all other claims ($47k v $5.6k)
- Vic claims have increased 69%, NSW 80%, QLD 65% and SA reduced by -27%
- In Vic, Mental Health claims are 12% of all claims, over double the other government schemes and up from 6% in 2012/13.

Victorian Legislation Updated...

- Vic has introduced new legislation to address this trend.
- For primary mental injury claims, employment must be the strongest or largest contributing cause of a worker's mental injury for it to be eligible for compensation.
- Workers will not be eligible for compensation where a primary mental injury has been mainly caused by stress or burnout as a result of events that are considered usual or typical and are reasonably expected to occur in the course of their duties.

Source: Safe Work Australia Interactive Data (Workers' Compensation)

3

The Impact of Mental Health Claims in the Mining Industry

The Impact of Mental Health Claims in the Mining Industry (Valliant Report)

The mining industry is comprised of a dedicated workforce which aims to contribute to the nation's resource exploration, extraction and management. Mining accounts for less than 2% of the total Australian workforce, but contributes 21% to the national GDP (2022).[1]

The industry spans a diverse, highly skilled workforce including project managers, a wide range of engineers and machine operators. The workforce size is expected to provide an additional 15,900 jobs by 2026.[1]

From a mental health perspective, mining has a higher prevalence for poor mental health when compared to other industries with similar characteristics[1]. In terms of industry specific work design variables that create additional risk for its workforce – research highlights the prevalence to work long shifts, often through Fly-in Fly-out arrangements (who experience higher levels of psychological distress[1] and a lack of diversity in the workforce – with only 10% of women working in large mines globally[1].

In a recent Australian mining study, 30% of mining workers reported high or very high levels of psychological distress, 38% reported feeling burnt out at work, and 31% reported an intent to leave their employer within the next 12 months. (Mining worker study: Key insights into the state of WA mining's mental health)

It is worth noting that progress is being made to address workforce diversity (e.g., gender balance commitments by 2025[1] and investments to support the workforce through the transition to decarbonisation (i.e., Australian Industry Energy Transition Initiative[1].

"We hear a lot of stories; we've seen people leave the bar or the wet mess with a six-pack, and that's every night, and you're going, 'there must be a lot of problems or that's how they're dealing with it.'" – FIFO Worker (WA Mental Health Commission, 2018)

The impact of mental health from an insurance claims perspective is also far-reaching; not only does it impact workers' compensation, salary continuance and health-related products, it also has the potential to impact

casualty programs through contractor mental injury claims. Based on Aon clients' claims experience, we are seeing the ratio of mental anguish vs. personal injury increase. Claims for workers who witness a traumatic event or could have been impacted or exposed to a catastrophic event (near misses) are also on the rise.

Additionally, a company could be subject to an investigation for a workplace event relating to mental anguish and, if fault is determined, fines & penalties against the company, its directors and officers is possible.

How a company manages safety and mental health in the workplace can have a tremendous impact on the propensity for claims in this space. Pre-employment psychometric testing can help to determine a potential employee's mental fitness for the role they have applied for.

The management of event during and after it occurs is also critical. Trauma management as an example – again this can link back to the frequency and severity of mental anguish claims to liability programs arising from the event.

How are you proactive in this space?

[1] Valliant Report

Mining Industry
Industry comparison, risk factors and initiatives

Key Risk Factors for Mental Health

The contributing factors identified for poor mental health outcomes in the Mining industry are outlined as follows -

Work and job design

Our research highlighted the unique structural factors associated with working on a mine site that have been found to directly impact worker psychological wellbeing; notably the impact of shift work, specifically through Fly-in Fly-out work scheduling, long working hours, the physical demands of work and more recently, the impact of technology in reducing autonomy and intensifying the nature of work itself.

A poor workforce culture

It is generally accepted that the industry experiences a 'hyper- masculine culture' largely due to being a male dominated workforce, particularly on-site at remote mines. Research has outlined the elements associated with this type of culture such as aggression, toughness and emphasis on physical strength[1].

Research specifically within the mining industry has also shown that where there is a culture of incivility, workers are more likely to experience poorer mental health. The hub and spoke model of the industry (i.e. whereby mines are decentralised often in highly remote locations) means that it can be more challenging to instil consistent cultural values across the sites[2].

Isolated work arrangements and a lack of support

A significant proportion of the workforce are engaged onsite, with many workers electing to Fly-in Fly-out from larger regional towns or cities on a shift basis. The impact of this work design variable has been found to reduce the ability for workers to build quality relationships and foster a sense of connectedness3.This has been associated with negative coping mechanisms such as risky behaviours and substance abuse.
The impact of Fly-in Fly-out has been explored with industries that are comparative in nature of work e.g. construction. Whilst there is some work being done to foster better connection and support, it remains an area of lower prioritisation for the industry.

Industry Led Initiatives

Proactive measures are being taken in the industry to improve mental health in the workplace some of which include:

- **Mental Awareness Respect and Safety (MARS) Study**: The MARS study recommended a range of health and wellbeing related improvements for the mining industry. For example – 'Thriving in Mining' provides tailored training and resourcing for frontline managers and supervisors on topics such as respect and alcohol.

- **MATES in Mining Program:** An intervention program focused on ensuring workers have access to

mental health and wellbeing support focused on suicide prevention.

- **Partnership - Australian Institute of Health and Safety (AIHS) and FIFO Focus:** This aim of this initiative is to develop a four day program in the workplace focused on the identification, assessment and risk mitigation for psychosocial hazards specific to the industry.

- Our research found Organisation B and several of its competitors to be highly transparent regarding the challenges facing its workforce. For example, Organisation B have publicly committed to a 50:50 gender split by 2025, Peer A released an external review of their culture in 2022 and made a number of commitments for change related to its findings and Peer B publish the gender split of its current workforce across all levels on their website. This level of transparency at an organisational level demonstrates a recognition of its key workforce challenges and a commitment to change. This is a notable difference when compared to other industries.

> Research highlights that male dominated workplaces have higher rates of sexual harassment, with mining recently listed in the top 5 industries for prevalence of sexual harassment.[4]

[1] Safety, Learning and Masculinity in the Australian Coal Mines [2] Australia's Mining Sector Behind Ending Sexual Conduct [3] MARS Preliminary Report 2A [4] Australia Mining Sexual Abuse Assault

4

Managing Psychosocial Hazards and Risks in the Workplace

Changes to Workplace Health & Safety Regulations and the Impact on the Mining Industry

What is it?

Following amendments made by Safe Work Australia to the model Work Health and Safety (WHS) Act and the model Work Health and Safety Regulations (model WHS Regulations) in June 2022, the Commonwealth and all States and Territories except Victoria have adopted the changes in line with the Act.

Implementing how to manage psychosocial hazards and risks in the workplace is different across the various jurisdictions. National businesses will face additional challenges of understanding and applying the different rules and requirements.

Who does it apply to and when?

Who

The legislative changes apply to all businesses in Australia including private/public companies,

independent education institutions, body corporates, not-for-profit organisations, and government bodies. Managing psychosocial hazards and risks apply to both employers and employees.

Businesses have a duty of care to ensure the health and safety of their workers (employees, volunteers, contractors, apprentices, etc) so far as reasonably practicable. They must also provide a healthy and safe work environment and safe systems of work.

Employees must also ensure the health and safety of themselves as well as their colleagues and others.

They must ensure they practice this duty of care in the workplace.

The global economic impact of mental health and wellbeing mismanagement is significant on businesses and employers. Already, several WHS prosecutions have occurred in Australia for breaches of WHS duties for psychological injuries and incidents which, in some cases, have led to heavy penalties to the business.

Further, since June 2020, there has been a ban on insurance against WHS penalties.

When

All States and Territories but Victoria have now updated their legislation. It is envisaged that Victoria's amended legislation will soon be approved by its Minister for WorkSafe for enactment.

Why is it important?

Psychological safety is essential for a business to operate efficiently and effectively. Without it, there will no longer be a trusting relationship between employers and employees, and the whole business can suffer.

A lack of psychological safety can thwart new projects, processes, and procedures. Without it, employees fear anything from being criticised if they can't keep pace, to being made redundant because of new, "better" initiatives. Overall, a lack of psychological safety in the workplace can breed a toxic work culture and is likely to damage reputations as well as everyone's health.

On 14 December 2023 the Fair Work Legislation Amendment (Closing Loopholes) Act 2023 received royal assent in Parliament which introduced the

industrial manslaughter offence as well as substantial increases to financial penalties across the WHS legislations (of up to $10.4M if found to have negligently and recklessly caused injury to employees). At June 2024, the last remaining States, Tasmania and New South Wales amended their respective WHS Acts to include industrial manslaughter provisions. This means that an organisation and/or its senior officer/s can be charged with industrial manslaughter if found to be grossly negligent or reckless in ensuring both the physical and psychological health and safety of its employees. While the penalties and jail terms differ for

each State and Territory, in NSW, penalties can be upwards of $20M for a corporation and up to 25 years imprisonment. It is critically important for employers to be aware of and be upskilled in managing psychosocial hazards and risks in the workplace.

What opportunity does it present?

Building and maintaining a psychologically safe and happy workplace is not just nice to have, it is the right thing to do. Not only does it provide the opportunity to build collaboration and forge connections among employees, it also creates inclusive leadership practices where leaders and managers have genuine opportunities for growth and collaboration. This will naturally lead to high performance and innovation, increased productivity, reduced turnover, better engagement, and better collaboration among workers.

It is also a legal obligation for employers to proactively implement preventive ways to manage psychosocial hazards and risks in the workplace. Failure to do

so could lead to real risk to the health and safety of workers. The consequences of not managing (or mismanaging) psychosocial hazards in the workplace can be particularly dangerous and damaging.

5

Travel Safety – Managing Detention and Kidnap Risks

Travel Safety – Managing Detention and Kidnap Risks

With changes to the geopolitical landscape and focuses on the importance of critical minerals, recent detentions of C-Suite and other Executives are likely to continue and to escalate.

A Corporate Protection or KRE policy will generally respond to such an incident, assuming that a legitimate crime has not been committed (i.e something that would be deemed a crime in the home country of the entity). These situations can result in long, drawn out and quite costly activities. There can also be challenges with multiple governments being involved (depending on citizenship of the detainees) so competing interests must be managed and the challenge of managing family as well.

A Corporate Protection policy will generally assist with the following coverage;

- Access to 24/7 Crisis Consultancy to give advice and help navigate working with stakeholders and families of the detainees;

- There can be cover for legal expenses during the detainment – this can be a costly activity as there will likely need to be both local lawyers retained and likely in country lawyers retained;

- Travel costs for those negotiating release, families of the detainees,

- Salary costs of the detainee, of anyone working full time on the detainment and potentially family

- Counselling/psychiatrist fees post event

- Potentially BI costs if a senior person is detained and this impacts the gross profits;

- Can cover the costs of litigation brough against the company following a detention by a detained individual

Is this cover broader than cover under a K&R extension in a travel or Management Liability policy?

- Yes – to start with the cover is 24/7 and not just while on a business trip

- There are likely no specific exclusions for certain high-risk areas – though if high risk areas are being travelled to then this needs to be declared;

- Generally, the financial limits are quite low under a travel policy or an ML policy – cover is generally up to the full limit of liability for detention.

There are additional covers in the market that may address detention on a pre-emptive basis.

If you wish to explore product solutions like these, please contact us.

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Links

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About

Aon plc (NYSE: AON) exists to shape decisions for the better—to protect and enrich the lives of people around the world. Our colleagues provide our clients in over 120 countries with advice and solutions that give them the clarity and confidence to make better decisions to protect and grow their business.

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