



# *risk matters*

---

August 2014

**Diamond,  
Gold or Silver**

Is your workplace safety  
management up to the task?

# Editorial



As LGIS moves into its 20th year of operation, I am excited to report that we have performed with a solid result for the 2013/14 financial year and are able to provide a substantial return to our members, a cogent reminder of the benefits of being part of an industry based mutual scheme.

LGIS are thrilled with the result that has been reached through careful management with commitment from our members and the LGIS team.

The rollout of the disbursement back to members will commence in August and will include \$5M in dividend payments plus \$1M in Risk Management funding pool entitlements.

LGIS staff in particular the Client Services team have also been very busy over the last couple of months, mostly through personal visits with Local Governments in their offices discussing your portfolio. The membership renewal process has been pleasing.

Renee Rohde, our new Health and Wellbeing Programme Manager will shortly be meeting with each Local Government to design your three year workforce health plan with a kit detailing information about each of the providers to be delivered in the coming weeks.

The new LGIS Health and Wellbeing Programme, designed to provide a proactive approach to improving risk awareness and lowering risk factors across Local Government sees us introducing a panel of providers to deliver the five key services identified by our members as being most beneficial:

- Health assessments (basic and executive)
- Skin cancer screening & sun safe education
- Exercise/ fitness programmes
- Health & wellbeing seminars
- Flu injections

By utilising a panel of providers, each Local Government has more choice and flexibility, providing the opportunity to offer a more comprehensive Health and Wellbeing Programme.


I hope you enjoy this edition of Risk Matters which looks at the Safety Audit process in more detail, our new online process for lodging motor vehicle claims and the top tips for handling change management.


If you have any questions surrounding the content within this document or if you would like to discuss any matter relating to your association with LGIS please contact me directly on 9483 8855.

**Jonathan Seth**  
CEO



Lvl 3 170 Railway Parade,  
West Leederville WA 6007

 (08) 9483 8888

 (08) 9483 8898

 [lgisw@jlta.com.au](mailto:lgisw@jlta.com.au)

 Visit Our Website and  
Members Section –  
[www.lgisw.com.au](http://www.lgisw.com.au)

Don't have an LGIS Members  
Section login / Forgotten your  
password?

No problem, simply contact LGIS  
as per the above contact details  
for assistance.

LGIS is the unifying name for  
the dedicated suite of risk  
financing and management  
services for WA Local  
Governments, established  
by the WA Local Government  
Association in conjunction  
with JLT Australia.

Risk Matters is an LGIS journal  
to keep member organisations,  
their staff and elected members  
informed on topical risk  
management and insurance  
issues and LGIS programmes  
and services.

# You now have the ability and convenience of lodging your Motor Claims online.

The LGIS Client Services team are always looking for new ways to improve how they do business, adding more value to what they do for you as a client. As a result you now have the ability to lodge motor vehicle claims directly with Zurich, your current insurer.

## What's the benefit?

- Increased efficiency through faster assessment and settlement of claims
- Dedicated claims teams to handle Local Government clients

- Assurance that LGIS is more involved in the management of claims as opposed to the processing of claims
- Allows LGIS to have more of a focus on risk management, assisting Councils to reduce their incidents and costs

This new process is currently being rolled out to all Local Governments by the Client Services team. Please contact your Client Service Manager for further details or to organise a demonstration – 9483 8838.

## TO LODGE YOUR MOTOR CLAIMS ONLINE:



Submit Completed online Claim Form



Receive Email Confirmation

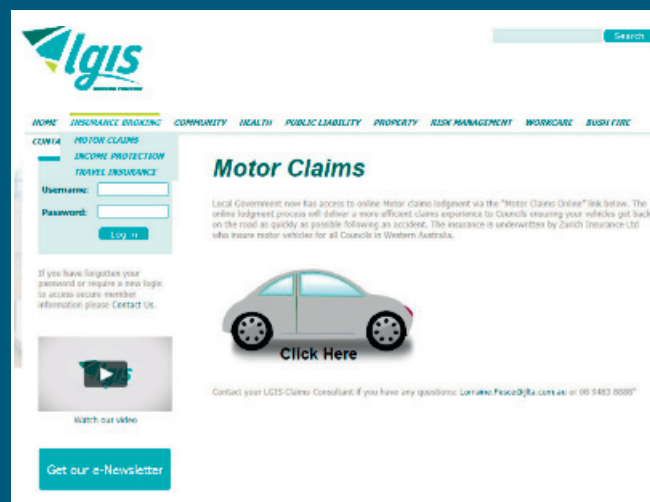


Receive Claim Number within 1 Business Day

### STEP 1

Log on to [www.lgiswa.com.au](http://www.lgiswa.com.au)

- ==> Click on 'Insurance Broking'
- ==> Select "Motor Claims"
- ==> Click "Click Here"



### STEP 2

Complete the Online Claim Lodgement

## Hints and Tips

For all windscreen only claims, you may contact O'Brien Glass Directly on 1800 000 388.

\* A red asterisk indicates the mandatory fields required to complete the online claim form. Note: You will need to complete the form in one sitting as you will not be able to save a draft of the online form.

Select all areas of damage to the vehicle from the list and provide your preferred repairers details. In the 'Comments/ description of damage' field, note if the vehicle is 'not drivable'.

Attachments – upload any attachments (photographs, quote and statements).

Email Notification – Remember before submitting you have the option of including a 2nd email address.

Telephone Enquiries – Contact Zurich on 08 9261 1300 from 8.30am – 5.00pm Monday to Friday.

Emergency Response between 5.00pm – 8.30am Monday to Friday, weekends and public holidays on 08 9261 1300.

## OPTION 2 – USING THE EXISTING CLAIM FORM

Complete claim form and email or fax to Zurich with photos and one repair quote as follows.  
Email: [moreclaimswa@zurich.com.au](mailto:moreclaimswa@zurich.com.au) Fax: 18000 823 070 or 08 9321 3606



Download Claim Form and Save a Copy



Email Completed Claim form to Zurich



Receive Claim Number within 1 Business Day

# Are your employees driving without an appropriate licence, what you need to know

## Do your employees hold a valid driving licence?

It is not uncommon for this check to be conducted at the start of employment and then the onus falls back to the employee to ensure they maintain their driving licence.

## Motor/Plant Risk Management

Best practice is to embed a process that ensures ongoing checks for all drivers of Local Government fleet.

There have been instances where drivers have been involved in accidents without appropriate licensing resulting in lengthy claims and in some instances declinature. Apart from the insurance implications it is an offence to operate a vehicle without an appropriate driving licence.

Local Governments may request an annual declaration from employees and supplement this with random checks to ensure compliance. The frequency of review will be determined on a number

of risk factors which increase the likelihood of cancellation of licenses, for example;

- age of drivers
- distances travelled
- driving environment
- size of engine
- unpaid infringements and
- history of previous accidents

As local governments increase the level of grey fleet, where employees use their own vehicles, the risk of uncontrolled hazard increases. A local government's duty of care (Occupational Safety and Health Act 1984- section 19) for employees' safety will extend to include employees using their own vehicle for an employment related purpose. The employer's duty of care has to be balanced with the employees' own duty to take reasonable care for their own safety and health at work (section 20) and also the employer's obligations to third parties arising out of work that has been or is being undertaken by its employee (section 21).

An employee may choose to provide the employer with evidence of their vehicle registration and driving licence; however unless clear procedures are built around this process, which among other things, address the employer's privacy obligations to employee, this may be difficult to administer.

At a minimum Local Governments should conduct a suspended licence search (obtain consent) – [www.courts.dotag.wa.gov.au](http://www.courts.dotag.wa.gov.au) and ensure all vehicles used for business have:

- Valid registration papers
- Current and appropriate Insurance
- Regular vehicle maintenance in accordance with manufacturers guidelines in line with insurance policy conditions (e.g. legal tyres, regular maintenance)

If you have any questions on your motor policy, please contact your LGIS Client Service Manager.

## Shire of Ashburton

### CASE STUDY

On January 13, 2013 the Onslow Council Chambers at the Shire of Ashburton was burnt to the ground, suspected to be caused by underage vandals/arsonists.

An incident of this size can be time consuming when it comes to the collation of relevant assessment documentation, however with effective strategic planning such as that employed by the LGIS claims consultants, disruptions to Councils usual conduct of business can be minimal.

The LGIS Claims Consultant team ensure an event like this is managed quickly and efficiently. Janey Meek, Senior Claims Consultant at LGIS has extensive know-how in managing high-loss claims. She assisted with clear and open communication when working together with the Shire of Ashburton and promptly arranged an appointment with loss adjuster Keith Atkinson of Charles Taylor Adjusting to evaluate the damage, ensuring an interim payment was expedited.

This co-operation enabled a resolution that provided the optimum outcome for the Shire of Ashburton, once settlement was agreed. Janey flew immediately to Tom Price to present a cheque to the Shire's Chief Executive Officer Neil Hartley, for the agreed amount of \$4.2 million.

The LGIS Claims Consultant team are always available to assist with claims enquiries when required, contact your relevant consultant for more information.



Janey Meek from LGIS presented an insurance cheque to CEO Neil Hartley.

# Injured worker information pack

As part of our ongoing commitment to assist with implementing best practice injury management LGIS has recently reviewed their Injury Management Policy and Procedure manual available for use by all Local Government. A newly developed Injured Workers information pack has formed part of this review and will be provided to all injured workers' with an accepted lost time injury claim from Monday, 4th of August 2014.

The injured Workers Pack includes information detailing key parties and their role in the injury management process.

An information session was held on Wednesday, 30th July 2014 at our West Leederville office and presentations included guest speakers Steven Overmeire an occupational physician, Martin Dobson a legal practitioner and Damien Broderick a workplace rehabilitation provider.

The participants found the session to be informative and invaluable in assisting in the area of Injury Management.

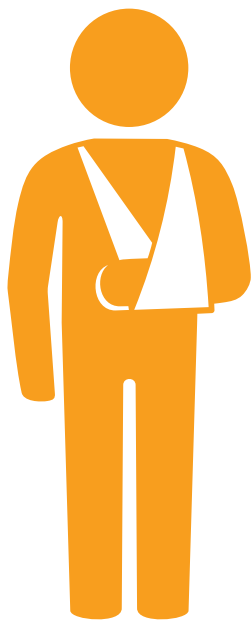
If you have any questions on Injury Management, please contact our Injury Management team –

Jeannie Marlow ☎ 9483 8843 or

Katy Lonsdale ☎ 9483 8818

The LGIS Injury Management manual can be viewed in the members section of the [lgisw.com.au](http://lgisw.com.au) website.

## Parties involved in the return to work process



### Injured Worker

A worker injured in the course of their work



### WorkCover WA

Government body responsible for administering the Workers' Compensation and Injury Management Act 1981 and all stakeholders within the system



### Employer

Responsible for coordinating a Return to Work (RTW) plan in conjunction with the GP and injured worker



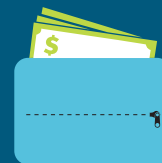
### Treating medical practitioner

Worker agreed GP or medical specialist that completes Progress Medical Certificates, directs treatment and advises on fitness for work



### Workplace Rehabilitation Provider

Independent organisation(s) approved by WorkCover WA to provide return to work services



### LGIS WorkCare

Pays for entitlements under The Act, from the Prescribed Amount

## Did you know?

New certificates of capacity are being introduced by WorkCover WA, these amendments took effect from 1 July 2014.

The new certificates encourage effective injury management and return to work outcomes and will focus on:

- Health benefits of work

- Injured workers' capacity for work
- Effective communication
- Injury management plan – purpose, goal and outcome

For more information go to [gpsupport.workcover.wa.gov.au](http://gpsupport.workcover.wa.gov.au) or contact WorkCover WA's Advisory Services on 1300 794 744.

**Top**

# 6

## ***tips for handling change management***

“*It’s not the strongest species that survive, nor the most intelligent, it is the one most adaptable to change*”  
– Charles Darwin

***Successful change management needs to be a structured approach for ensuring that changes are thoroughly and smoothly implemented. To achieve lasting benefits here are our top 6 tips for Local Governments;***

### ***Have a plan***

Ensure you have an overarching plan that also has the flexibility to adapt to various situations but don’t rely solely on the plan to dictate your next step – things change.

### ***Regularly communicate***

Set up regular communication intervals so staff know when to expect updates. Don’t stop communicating just because there is nothing new to say, let staff know there’s nothing new to report to minimise assumptions.

## ***Set clear expectations***

Explain clearly in simple language to staff about how the change is going to affect them to minimise stress and anxiety. Monitor the change in behaviour and provide feedback as the change process goes on.

## ***Be consistent***

Ensure all management personnel are communicating the same message out to staff about the change, to minimise the chance of rumours breeding. Also ensure the change actually happens and doesn't become something that was only just talked about.


## ***Consultation***

Consult with staff that will be affected by the change to provide them with some sense of control over the pending change. Don't forget to acknowledge staff following the change implementation.

## ***WIIFM?***

Outline clearly and in simple language about how the change is going to benefit them. Staff will ask "What's in it for me?"

Candy Choo,  
Manager  
Workforce Risk Services

 9483 8888

# Diamond, Gold or Silver

– Is your workplace safety management up to the task?



DISA Silver Award presented to Shire of Esperance CEO Matthew Scott by Jonathan Seth (LGIS CEO) in July 2014.

Being proactive in managing workplace safety is crucial to mitigate workplace injuries and reduce workers compensation claims. The best way to create a proactive approach in managing workplace safety is through the implementation of a well-planned and practical safety management system. A functional and working system is not just a set of documents that sit on the shelf – it is a system that is fully integrated into the organisations’ day to day operations and activities.

A safety audit is a good place to start in understanding your organisation’s maturity in safety management against a set of best practice guidelines. As a LGIS Scheme member, each Local Government is entitled to a comprehensive Occupational Health

and Safety (OHS) Audit every three years. This audit is conducted by experienced Safety Consultants qualified as Lead Auditors using the national OHS Standard (AS 4801) as the benchmark.

To encourage Local Governments to continuously improve their OHS System, the OHS Audit also has provision to recognise Local Governments for achieving positive audit results and significant reduction in Lost Time Injuries (LTIs) or Lost Time Injury Frequency Rates (LTIFRs). The Diligence in Safety Award (DISA) is awarded to Local Governments in three categories as shown in the table below and each level of DISA is valid for three years:

“ A safety audit is a good place to start in understanding your organisation’s maturity in safety management against a set of best practice guidelines ”

DISA Awards	Criteria	Financial Incentives
Silver	Achieving <b>60%</b> compliance or more in all audit categories and <b>10%</b> reduction in LTIs or LTIFRs over 3 years	\$1000 (up to \$2500 for subsequent attainment)
Gold	Achieving <b>75%</b> compliance or more in all audit categories and <b>15%</b> reduction in LTIs or LTIFRs over 3 years	\$2500 (up to \$5000 for subsequent attainment)
Diamond	Achieving <b>95%</b> compliance or more in all audit categories and <b>15%</b> reduction in LTIs or LTIFRs over 3 years	\$5000 (up to \$5000 for subsequent attainment)

## Audit process

To ensure the audit is delivered timely with minimal business interruption, the consultant conducting the audits will work together with the key stakeholders within the Local Government prior to the audit to ensure the process is clearly understood and expectations clarified. Together, LGIS and the Local Government will:

- Determine the objectives of the audit
- Identify business units and workplaces to be audited
- Identify common workplace activities and procedures that would benefit by the audit

- Decide on an itinerary of which workplaces to visit and the employees who will be interviewed

The audit methodology is designed to allow the consultant to assess the quality of the system and its effectiveness in the day to day operations of the Local Government. Therefore, the audit process incorporates and entails the following elements:





At the completion of the audit, the consultant will conduct a debrief meeting with the key stakeholders of the Local Government to provide a summary of the preliminary findings. A detailed audit report will be presented to the Local Government between 4 – 6 weeks following the debrief meeting. Not only does the report provide the findings of the audit but more importantly, it also provides

recommendations in order to assist the Local Government to implement strategies for improvement.

A safety audit is a valuable tool to assist your organisation in ensuring a safe workplace for your employees and to demonstrate your obligation as an employer in fulfilling your duty of care to employees, volunteers and contractors – the people

who are instrumental to successful operations of any Local Government.

For more information about the OHS Audit, please contact Chiara Acciano (OSH Team Leader) on

9483 8859 or

[chiara.acciano@jlta.com.au](mailto:chiara.acciano@jlta.com.au)



### Commitment

Senior Management demonstrating clear leadership that emphasises workplace safety as a priority.



### Review and Continuous Improvement

It is crucial that the Safety Plan is reviewed and amended on a regular basis to ensure the plan remains relevant, including individuals' accountabilities to key strategies.

## Tips on Implementing an Effective OHS Management System



### Plan

Set realistic and relevant objectives and targets with strategies that are strengthened by clear accountabilities.



### Measure, Monitor & Evaluate

Evaluation of Safety Performance should be done on a regular basis.



### Implementation

Communication and consultation with employees is key to successful implementation.



# Aquatic Risk Management

## Aquatic Facility Compliance Assessments

Does your aquatic facility comply with the Department of Health Code of Practice for the Design, Construction, Operation, Management and Maintenance of Aquatic Facilities?

It is again approaching the time of year to book in aquatic facility compliance assessments. In addition to the Department of Health issued Certificate of Compliance and Permit to Operate, it is recommended that each aquatic facility has an independent compliance assessment conducted at least once every four years or where the facility is new or has undergone major changes.

The last round of assessments from 2013/2014 revealed some trends of non-compliance in aquatic facilities that may increase a Local Governments liability exposure. Some of those identified trends are associated with:

- Signage and depth markings
- Chemical storage and handling
- New requirements of Water Spray Playgrounds
- Facility hire agreements
- Permits to operate

Two important requirements leading to potentially significant liability exposures included:


- 20% of assessed facilities did not have appropriate agreements or contracts in place for hirers of the aquatic facility

- The Health Department issued Permit to Operate, that is a legislative requirement under the Health and Aquatic Facilities Regulations 2007, was not available at 14% of the assessed facilities

LGIS has again engaged Royal Life Saving, an acknowledged leader in water safety and risk management of aquatic environments, to assess the compliance of aquatic facilities to safety regulations and standards. Over the last thirteen years this partnership has provided very positive results for many Local Government facilities and achieved an increase in the average rate of overall compliance to the Code of Practice for Aquatic Facilities from 66% to 89.7%. However for those individual aquatic facilities who do not undertake regular assessment there is a general trend in declining compliance.

In order to demonstrate what is reasonably expected to identify potential non-compliance risks at aquatic facilities, LGIS in partnership with Royal Life Saving would recommend all Local Governments plan and budget for regular independent assessments. LGIS will be contacting Local Governments shortly that may be overdue for an assessment along with those who have been previously identified with specific areas of potential non-compliance. If you have any queries regarding compliance of your aquatic centre or require assistance in undertaking assessments, please contact Ian Proudfoot LGIS Senior Risk Consultant.

 9483 8887

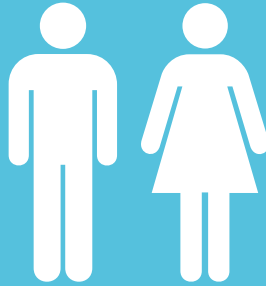
 [ian.proudfoot@jlta.com.au](mailto:ian.proudfoot@jlta.com.au)

# LGIS Liability. Did you know?



LGIS Liability is approaching  
**20 years**  
of operation

In 1995 LGIS Liability had a  
staff of two



In 2014 LGIS Liability  
have a total staff of 9



As at 30 June 2014



**\$64.8M**  
in claims have been paid out



As at 30 June 2014

**19,085**  
claims have been managed

**14%**

of claims were caused  
by tree branches



**12%**

of claim numbers were caused  
by road surface conditions



**8%**

of claim numbers were caused  
by road works



**6%**

of claim numbers were  
caused by barriers/signs



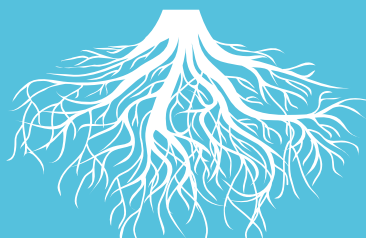
**6%**

of claim numbers were  
caused by mowing



**6%**

of claim numbers were  
caused by tree roots



**5%**

of claim numbers were caused  
by flooding/ storm water

