




Prioritising workplace safety
Recruiting for all round health benefits
Creating a productive home office




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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 members, their staff
and elected members informed
on topical risk management
and insurance issues and LGIS
programs and services.

Editorial



Traditionally, insurance coverage is purchased to transfer risk, so that an organisation or an individual is financially protected from an unexpected event. Whilst we can't completely prevent such occurrences, good risk management can assist you to prevent a number of events that would otherwise end up as claims.

Over 10 years ago, LGIS risk management services started out focusing on occupational safety and health management to contain workers compensation claims costs, and to identify and treat hazards which could result in liability claims against local government. Over the years, these services have continuously grown, improved upon and refocused; taking into account WA Local Government specific claims patterns as well as identified emerging sector risks.

We balance the benefits of technology and data with personalised guidance and practical tools to support you to be at the forefront of continuously improving your risk management efforts to protect your workers, assets, liabilities, reputation and community against potential exposures.

Risk Matters magazine details specific information for you our members, on our specialist resources and thought leadership in risk management. It also explains the many benefits of continuing to

invest in risk management and presents unique opportunities available to you as a member of the LGIS self-insurance Scheme.

In this edition we cover strategies for prioritising workplace safety and what makes a home office safe and productive. We also look at how pre-employment medicals ensure you hire the most suitable candidates for your local government.

The WALGA convention and trade exhibition in August was another excellent opportunity to focus on hearing first-hand about your risk management needs and challenges. I found the conference insightful and the LGIS team enjoyed sharing our knowledge; specifically, how LGIS has recognised risks and challenges local government could potentially face, and our solutions to mitigate such risks and ensure community confidence is maintained. Furthermore, Paul McBride, LGIS Senior Risk Consultant presented at the Procurement Network Forum to discuss Managing Risk in Local Government Contracts, and at the Climate Change – Risk and Liability forum.

I have also had the pleasure over the last couple of months of attending a number of WALGA branch zone meetings and LG Professionals branch meetings to provide you with an update on LGIS. It is fulfilling to observe your commitment to risk and governance practices.

We will continue to provide you with reliable coverage and a wide range of complimentary risk management solutions to assist you to mitigate risks, minimise claims, and meet the financial challenges you face.

Finally, keep a look out for your LGIS Scheme's annual report, which will become available from October and stay tuned for more information on the share of the surplus which resulted from your effective risk management efforts that is coming your way.

If you have any comments or questions regarding the content of this edition of Risk Matters magazine, or to discuss any matter in relation to your membership with LGIS, please contact me directly on (08) 9483 8855.

Jonathan Seth
CEO

LGIS e-newsletter

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Strategies for prioritising workplace safety

Case study:

How the City of Wanneroo made workplace safety a clear priority.



Due to the diverse nature of work tasks and often high-risk work environments, local governments often emphasise that workplace safety is a priority.

Though workplace safety culture can be a challenge to change, the City of Wanneroo – through strong leadership, commitment and a structured approach – has proven workplace safety can be both achieved and maintained.

The City's approach

For some time, the City of Wanneroo's workers compensation performance was causing major concerns. This prompted LGIS and the City to look at proactive measures to minimise workplace injuries in the City.

From this, a strategic project was established which saw the City join forces with the Cities of Joondalup, Swan and Stirling, to participate in an Occupational Safety and Health (OSH) project, supported by LGIS.

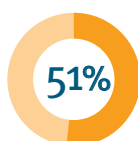
The City of Wanneroo was an active participant in this project from 2011 to 2016. During the life of this project, the City implemented a number of key strategic initiatives to improve its workplace safety culture. To date, the City has continued to support these initiatives.

The City's actions have positively affected their workers compensation claims performance, reducing the number of claims by 15% and the total claims cost by 51% over four years, as well as delivering improvement in their occupational safety and health systems and a more focused approach to their injury management processes.

OVER FOUR
YEARS...

Number
of claims
reduced by

Total
claims cost
reduced by




Project initiatives

The project involved a multi-faceted approach implementing the following initiatives:

- ▶ Implementation of an Occupational Safety and Health Management System.
- ▶ Improved engagement in the safety team and the various service units they cover. Safety officers meet regularly with their respective leaders, particularly in high-risk areas. Monthly summary reports are sent to directors providing an overview of all incidents and hazards, and the outcomes of any audits undertaken. Discussions are held to ensure proactive investigations or learnings are deployed.
- ▶ Fortnightly newsletter, "WannaKnow", includes regular safety communications. This is the CEO's endorsement of the City's occupational safety and health initiatives.
- ▶ The safety team issues monthly safety information for high-risk staff (rolled out via toolbox meetings) which ties in with the City's high-risk audits. Themes have covered fatigue management, drugs and alcohol.
- ▶ Seasonal training initiatives are undertaken. For example, training has focused on summer hazards such as dehydration and snakes.
- ▶ Managers are provided with training to highlight their leadership role in occupational safety and health, and injury management. Safety leadership training has been implemented for the assets directorate and areas of highest risk. This has now been embedded within the corporate training calendar and frontline leadership program, ensuring those in all other leadership roles attend.
- ▶ The City's occupational safety and health officers work in close partnership with the people and culture business partners to more effectively manage fitness for work cases (including non-work related injuries). This prevents issues from translating into workers compensation claims.
- ▶ Leaders are supported by both occupational safety and health officers, and the people and culture business partners. One is assigned to each directorate to guide leaders in effectively managing performance, conduct, and safety risks and concerns from an early stage. This supports the approach that prevention, rather than correction, is always the preferred action. The City believes this initiative has given their leaders the confidence and encouragement to deal with issues early – before they become an occupational safety and health problem.
- ▶ The City has adopted a hands-on leadership approach to injury management, supported by LGIS through a private rehabilitation provider who has also strengthened the City's ability to effectively manage workers compensation claims early. This approach aims to have injured workers return to work as early as possible.

Outcomes

The outcomes of these commitments from the City are highly noteworthy. They show a significant reduction in workplace injuries, and significant improvements in the City's workers compensation performance. This also means workers are now in a workplace where safety truly is a priority, which is always the most important driver for any safety initiative.

If you are interested in connecting with the City of Wanneroo to find out more about how they achieved these results, or you would like to know how LGIS can support your local government in improving your safety performance, please contact us on  (08) 9483 8888.

What makes a home office safe and productive?

As working from home becomes more common, it is important to ensure your workers are operating in a safe and healthy environment.

Traditional work practices are changing as we embrace greater flexibility, meaning more Australians are working from home.

Australian Bureau of Statistics' 2016 data reveals almost a third of all people employed regularly work from home. To a large extent, the pursuit of a better lifestyle through a greater work/life balance is driving this, while others work from home to 'catch up' on their workload.

Organisations have an obligation to provide a safe working environment for their workers, whether they are fulfilling their role from home or in the office. This includes ensuring the home office meets ergonomic safety standards and workers are adopting healthy behaviours.

As an employer, you can fulfil your obligation in ensuring a safe and productive home office environment by satisfying yourself that your worker's home office is set up in accordance with the following seven ergonomic strategies:

1. Start with a good chair

For the majority of workers, a standard three lever chair is most suitable (not the large-backed, reclining type), as it is easily adjustable. For those who want to look further, synchro or 'active-chairs' can be investigated.

The Australian standards (Australian Standard AS/NZS 4438 – Height-adjustable swivel chairs) recommend the following features:

- ▶ Adjustable in height (standard 140mm height to match 720mm desk height)
- ▶ Height adjustable backrest, providing sufficient support to the lumbar. Some chairs also provide a tension adjustment feature
- ▶ A seat pan that matches the worker's thigh length. When seated all the way back in the chair, the user should have a two – four finger space behind the back of the knee
- ▶ A five-star base for stability
- ▶ Well padded – worker should not be able to feel any hardness in the seat base

Although price is a consideration, it is more important to ensure the chair fits the worker, is suitable for the tasks being performed, and has a warranty on parts (ideally seven – ten years). Armrests are generally unnecessary, unless there are mobility concerns.

A 'bargain' chair will usually have poor or average strength components and assembly, and is likely to break down after a year or two. It is recommended to visit an ergonomic furniture shop rather than a stationery company.

2. Know all the features of the chair

Whichever chair is purchased, if it is not adjusted correctly, can cause issues. Consider running our office ergonomics training sessions to help your workers to understand how to adjust their chair and workstation.

Please contact LGIS on (08) 9483 8888 to enquire about this service.

If possible, use a checklist (see number 7) or assessment to ensure the following adjustments have been made:

- ▶ The backrest is in the correct position to provide lumbar support
- ▶ The chair height ensures shoulders are relaxed and hands comfortably on the keyboard in front of worker
- ▶ Seat pan is flat or in a slight recline to ensure the worker sits back in the chair
- ▶ If feet cannot touch the ground completely, use a footrest to support thighs

3. Ensure good, even lighting

External glare and reflections should be controlled by curtains or blinds. Ensure the worker is not facing a screen with bright daylight (like a window) beyond and behind the screen.

Overhead lighting should be ample, without shadows near the keyboard. Consider an extra desk lamp if needed, but ensure the light source is covered and kept out of the field of view.

4. Use the right desk

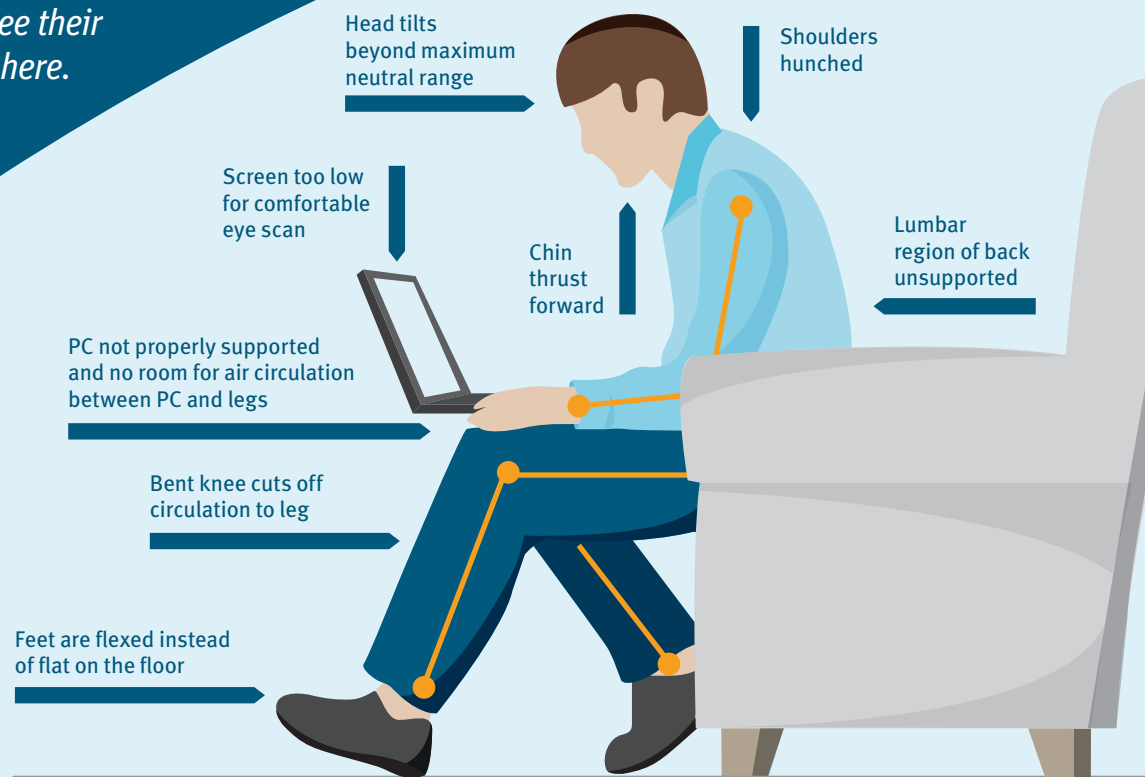
An appropriate desk will provide sufficient space for a computer and its hardware, plus paperwork, lighting and easy to reach storage. It should be deep enough (recommend 850mm) for monitors, keyboard and paperwork, of suitable thickness (20-30mm max) and long enough for tasks (1500mm average).

Whether a worker is using a desktop computer, laptop or a tablet, it is recommended they always have an external keyboard, mouse and monitor placed at the appropriate height. For data entry tasks, a document holder placed between the monitor and keyboard will decrease the likelihood of neck discomfort.



Avoid poor home office ergonomics!

The TV room, couch or bed are not suitable home office arrangements – see their negative impacts here.



Australian Bureau of Statistics' 2016 data reveals almost a third of all employed persons regularly work from home.



Look for a chair that meets Australian standards (Australian Standard AS/NZS 4438 – Height-adjustable swivel chairs)



To encourage workers, set an activity goal of moving for two minutes every 30 minutes.

5. Control unwanted noise and distractions

Unwanted noise can easily send productivity plummeting. The working environment should have minimal distractions and disruptive sounds, providing a low-noise environment that is most conducive to concentration and productivity.

6. Provide education and support to workers

Movement is key. With plenty of debate about, and interest in, standing workstations, it is important workers understand movement is the best strategy. Small movements of the wrist and neck over the day can reduce tension. Encourage workers to take regular breaks from their chair or workstation, as movement will ensure blood flow through the legs and lower back. To encourage workers, set an activity goal of moving for two minutes every 30 minutes.

7. Assess and evaluate

It is vital a thorough assessment be completed on any home work environment. This can be done by a worker conducting a self-assessment of the workstation to ensure it is adjusted correctly and the appropriate equipment is available.

Alternatively, a representative of your human resources or occupational safety and health team can visit the home office and complete a similar assessment, or LGIS can assist.

Please visit the LGIS website (lgisw.com.au) for access to a range of resources that are designed to assist you with the prevention and reduction of workplace injuries. To book an ergonomic assessment, or for further information on the LGIS injury prevention programs, please contact the LGIS allied health team on ☎ (08) 9483 8888, or your regional risk coordinator.

Self-insurance – the right choice for local government

The LGIS self-insurance Scheme was established in the early 1990's in response to the commercial insurance market withdrawing their support for local government.

During this time, local governments were being penalised with large, unmanageable increases in the cost of coverage, and many had difficulty obtaining cover at all. The LGIS self-insurance Scheme provided a remedy when the market failed, enabling WA Local Government to have reliable coverage at an affordable cost.

What are self-insurance schemes?

In their simplest form, self-insurance schemes are financial products allowing like-minded organisations to pool together, protecting their risks and delivering benefits to members. By mutually sharing risk, members also share the ongoing rewards which are not available over the long-term from alternative options.

Following the collapse of HIH in 2001, Australian Securities and Investments Commission (ASIC) specifically recognised self-insurance schemes as financial products and created a definition for self-insurance products. ASIC also recognised that organisations dealing with or managing self-insurance schemes needed appropriate professional standards, and therefore stipulated specific requirements for providers to hold an appropriate Financial Services Licence.

Mature industry groups such as local government benefit from self-insurance schemes where their risk profile is complex and delivers a degree of claims intensity.

For local government, this complex claims activity evolves through a number of different risk areas including:

- ▶ Long tail exposures such as civil and professional liability, bushfire liability, environmental liability, bushfire volunteers accidents, and workers compensation
- ▶ Short tail exposures that have both a frequency and severity exposure such as property damage and theft by a worker(s)

Common features of self-insurance schemes

Self-insurance schemes do not have a defined profile, however, common features include:

- ▶ Member collaboration and resource sharing
- ▶ Members adopt and embrace risk management principals as they share risk
- ▶ Claims profiles involve both high frequency and high severity losses
- ▶ Size and scale allows for losses to be managed over time
- ▶ Diversification and spread of risk exposures

How do self-insurance schemes benefit local government?

By sharing specific risk exposures and losses with other members, self-insurance schemes provide the following benefits:

- ▶ Education in the volatility of the total cost of risk
- ▶ Reinvesting in risk reduction programs that benefit the entire sector over the long term
- ▶ Protection of risk exposures that traditional risk transfer methods don't provide
- ▶ Worker benefit programs at a scale that individual local governments cannot provide
- ▶ Protect the local government sector as opposed to the priority of giving profit to shareholders
- ▶ Risk management is provided to both large and smaller local government



Recent local government trends

Whilst local government in Australia has been using self-insurance schemes for a long period of time, new schemes are continuing to emerge, with Queensland and Victoria establishing self-insurance schemes in the past two years.

The most mature self-insurance schemes have evolved over time as they have operated through a range of different periods.

A key benefit for each self-insurance scheme is the ability to offer long term stability to members. To achieve this, the self-insurance scheme seeks to reduce the impact of volatility from claims or traditional insurance cycles and provide stability for the total cost of risk for members.

When performance results exceed actuarial projections, any additional benefits are distributed back to members. Since 2007, \$31 million has been distributed back to members through the LGIS self-insurance scheme. These are funds that all members can reinvest in their community.

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Another evolution within local government self-insurance schemes has been the expansion of protection and financial support that is provided. Risk managers should be aware of the “total cost of risk” of their organisation, and this is a similar focus taken by the self-insurance schemes when looking to deliver value to its members.

There are numerous examples in Australia where the self-insurance approach provides protection to members that is not easily achieved in traditional risk transfer methods. This ranges from the protection of traditionally excluded “insurance perils”, protection limits being increased without cost, protection for uncertain exposures (for example, pollution losses, dilapidation, and costs in managing evacuation centres) and the management of smaller losses due to the application of very low deductibles. These benefits can be achieved due to the implementation of risk distribution methods across the self-insurance scheme.

What does success look like?

The first self-insurance scheme in Australia was implemented in 1986, and since then local governments have developed a number of large, diversified and proactive schemes across Australia. The following elements contribute to the success of these schemes:

- ▶ A proven, long-term track record
- ▶ An operating structure that supports positive, stable financial results
- ▶ Adherence to clear governance principles based on legal, regulatory and Australian Prudential Regulation Authority (APRA) guidelines
- ▶ Active participation by members on the Scheme’s Board
- ▶ Regular oversight by external actuarial and other specialist service providers
- ▶ Services for members that support the management of risk

Today’s communities demand greater consistency and service from local government, and therefore local government need to deliver cost effective, stable and financially sound services. LGIS has detailed knowledge of your risk, safety management and loss processes, providing members with the confidence that risks are being managed, and your community has the right protection with a long term financially stable local government.



Getting pre-employment medicals right

A pre-employment medical (PEM) offers valuable information to all parties in a well-rounded recruitment and selection process.



The information gained via a PEM ensures you can hire the most suitable candidate for the role.

This means recruiting the person with not only the best qualifications and skills, but also the appropriate physical capacity for the job's demands.

Moreover, a well-designed PEM protocol enhances the likelihood you will hire a worker able to meet specific job requirements at an acceptable level of risk – essential both to you as employer, and to the worker.

Although PEMs are often misunderstood, they form an important part of any thorough recruitment and selection process, and they deliver a wide range of all-round benefits.

Benefits of a pre-employment medical

- ▶ Provide important information regarding a candidate's prior medical history, pre-existing and/or current injuries and conditions
- ▶ Increase likelihood of a reduction in workplace injuries and claim costs
- ▶ Increase likelihood of a reduction in workers compensation claims costs
- ▶ Ensure you match the physical capacity of a worker to the role
- ▶ Identify any unknown medical conditions which the candidate may not be aware of, allowing earlier intervention and possible prevention of future medical complications
- ▶ Improved overall health and wellbeing of the workforce
- ▶ Improve safety and wellbeing culture in your workplace

When to perform a PEM in the recruitment process

The timing of a PEM is one of its most misunderstood aspects. It is important to treat the PEM as the final stage in the recruitment and selection process. This means the PEM must be completed before you offer the position to a candidate.

What is involved in a PEM?

Pre-employment medicals come in all shapes and sizes. A PEM can be as simple as a general check-up with the worker's private General Practitioner (GP), or as complex as a 2-3 hour medical and physical capacity screen targeting a range of health conditions.

The proof* is in the numbers:



Non-screened (pre-employment medical) workers have a 33% higher injury rate of workers compensation claims than screened workers



Non-screened workers incur
4.3
TIMES
higher claims costs



The average cost of return to work cases for non-screened workers was 18:1 higher than screened workers

A pre-employment medical should be tailored to your local government's requirements and the role. However it will most commonly cover the following:

- ▶ Medical history questionnaire
- ▶ Medical assessment
 - Height, weight, Body Mass Index (BMI), blood pressure, vision and GP check up
- ▶ Audiometric testing (hearing test)
- ▶ Spirometry (lung function test)
- ▶ Drug and alcohol screening
- ▶ Physical capacity test
 - Range of movement
 - Upper body, lower body and core strength tests
 - Cardiovascular test
 - Manual handling component

Often the PEM is seen merely as one of the 'tick box' requirements of the recruitment and selection process. However, the PEM is one of the most important parts, and provides information that will minimise risk to your local government and the potential worker should they begin in the new role.

Why include a PEM in your recruitment process?

Before you commence a PEM protocol for your recruitment and selection process, it is important for your local government to answer the following key questions:

- ▶ Why do we want to do pre-employment medicals?
- ▶ Which jobs or roles should they apply to?

Answering these questions clearly will allow your local government to design an appropriate PEM protocol for your workplace with specific requirements for particular roles. It is important to remember that it is never a 'one size fits all' process.

Legal requirements

When it comes to any pre-employment medical, your local government needs to understand and comply with industrial, anti-discrimination, and privacy legislation, ensuring the medical testing conducted relates clearly to the inherent requirements of the intended role, rather than simply taking a blanket approach to all jobs.

For more information on this, please contact your employee relations advisors.

How can LGIS help?

LGIS offer allied health professionals who can perform job dictionaries/job task analyses which will provide valuable information on the physical capacity requirements of particular roles. This information will provide the basis on which to build your recruitment process with the possible inclusion of a PEM.

We can also help you understand PEM reports and what the results mean.

For more information or assistance, please contact the LGIS allied health services team on ☎ (08) 9483 8888.

How's your waste risk management?

Waste and recycling facilities are considered high-risk locations due to their hazardous operations.

Waste management locations in WA have generated some of the largest claims ever managed by LGIS since the Scheme's inception.

WA Local Governments control over 140 landfill facilities and approximately 84 waste transfer stations. Waste and recycling facilities are considered high hazard facilities due to the increased levels of combustibles, the potential for environmental damage, and health and safety concerns.

The most obvious risk posed is environmental contamination. Clean up expenses, fines and damages, increased costs, and potential fines are all further potential outcomes.

Fires can generate a hazard to the environment from toxic smoke plume, firefighting water runoff (likely containing waste contaminants) and direct thermal and smoke damage to buildings and structures.

The consequences of a major loss can be disastrous on many fronts. Reputational costs can be substantial and they may affect how your community views your operation.

Covering key exposures

LGIS has a robust protection regime covering some of the key exposures faced by you, the member. The table below outlines incidents relating to the hazardous nature of waste management facilities, and which policy provides coverage.

LGIS Property	LGIS WorkCare	LGIS Liability	Pollution Legal Liability Cover	Management Liability – Statutory Fines/ Penalties Cover
Waste/recycling facilities account for approximately 20% of all claims paid for by LGIS Property. More broadly, in 2016/17 alone there has been over \$50M in property-related claims in the recycling industry in Australia.	There have been three fatalities and 78 workers compensation claims in the past five years relating to waste incidents.	In the early 90's a tip fire resulted in a devastating bushfire and one of the largest claims in LGIS' history. The most common liability claim arising from this class of activity is person and plant interaction which, given the operations, is not surprising.	Incidents involving environmental contamination arising from migration of pollution conditions affecting land owned has resulted in individual claims in excess of \$20M. Following a review of local government exposure, since 2016 LGIS has put in place a fully funded pollution legal liability policy to benefit the sector.	The Department of Environment Regulation and WorkSafe have successfully prosecuted a number of sites in relation to site management and safe work practices. Fines, penalties and defence costs in relation to these breaches can be significant and are normally associated with damaging media coverage.



Effective facility management

While coverage for such risks provides a level of financial security in the event of a claim, you should continue to ensure a safe environment. Effective facility management covers several areas which should be considered in your organisational policies, including these outlined here:

Management systems

- ▶ A formalised risk prioritisation and control framework to ensure escalation, responsibility and action
- ▶ Review current risk transfer arrangements to ensure adequacy
- ▶ Understand your obligation in notifying, reporting and communicating responsibility in the event of an incident
- ▶ Ensure contractors are inducted and understand hazards on site
- ▶ The prohibition of all forms of deliberate burning on the landfill facility
- ▶ Thoroughly inspect and control incoming refuse
- ▶ Implement a waste rejection or quarantine policy to segregate specific items that may possess 'high fire loads' or potential ignition sources (e.g. bottled gases, batteries, reactive metals, unknown or unlabelled chemicals)
- ▶ Bury compact refuse to prevent hot spots and ignition from occurring
- ▶ Develop a Business Continuity Plan (BCP), covering partial disruption or total loss of the facility

External environment

- ▶ Ensure your local emergency services understand the facility and type of goods they may be exposed to in an emergency
- ▶ Implement fire separation zones around the landfill facility to prevent the fire spreading and causing bushfires, or bushfires entering the facility and ensure a policy is in place to safeguard this area from vegetation
- ▶ Understand your surrounding environment (e.g. whether neighbouring premises pose a fire risk to your site, the distance between facility boundary and residential dwellings, the distance to higher risk facilities such as schools and hospitals)
- ▶ Engage with providers such as Western Power to ensure transformers on site are appropriately located and serviced
- ▶ Monitor the Bureau of Meteorology (BoM) for upcoming natural hazards; flood, extreme rain fall, cyclone or bushfire

Internal environment

- ▶ Prohibit smoking on site
- ▶ Maintain good site security and sound fencing to prevent litter overflow, and designated areas which are accessible to the public, trade and workers only
- ▶ Consider the fitment of CCTV to minimise arson, misadventure and illegal dumping
- ▶ Develop a fire management plan that includes:
 - Designated workers who are responsible for the prevention and management of waste fires and emergencies
 - Regular emergency exercises that involve workers and responding services
 - Effective and well maintained fire-fighting equipment and trained workers
 - Review the impact and adequacy of containment facilities to contain contaminated water
- ▶ Keep combustibles a minimum 1.5m from high energy sources (e.g. switchboards, motors, hydraulic power packs)
- ▶ Have high energy electrical systems (drives, motors, switchboards) thermographically scanned on an annual basis.
- ▶ Ensure clear loading areas, with policies around public access and behaviour around the site
- ▶ Provide clear signage on the correct disposal of different waste types including hazardous waste with hardstand and bunding for liquids such as engine and cooking oils
- ▶ Ensure workers and contractors follow safe work practices when undertaking hot works such as welding, grinding and cutting
- ▶ If the incident involves a hazardous material, ensure procedures are in place to confirm the name of the chemical, UN number, volume of chemical split and the form of chemical (solid, liquid, gas)

For more information on developing site-specific risk management plans, contact the LGIS risk and governance team on  (08) 9483 8888.

