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RISK MATTERS



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LGIS is the mutual indemnity
Scheme, which provides a
dedicated suite of risk financing
and management services for WA
local governments, established
by the WA Local Government
Association in conjunction
with JLT Public Sector (part of
the Marsh group of companies).

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.



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CEO's Message



JAMES SHERIDAN
CEO LGIS
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Welcome to the first edition of 2023 and my first as LGIS CEO. Since commencing in January this year my initial focus has been on getting out and visiting members. To date I've had in person touchpoints with over 50 members and I've thoroughly enjoyed catching up, discussing the issues that matter to members, and how LGIS can work with you.

I've also been in contact with members impacted by recent natural disasters and significant incidents — with two Tropical Cyclones affecting WA since I've commenced. Fortunately our members and LGIS critical incident response were well prepared. Our claims team is working closely with those affected to support members, complete assessments and get reinstatement work started as quickly as possible.

As you'll know we're working hard on 2023/24 membership renewal process. All members should have submitted their renewal declarations by now and we plan to send out membership proposals by mid-June.

The JLT Public Sector 5th annual Local Government Risk Report has recently been released. It explores various risks along with their impact on local governments today and into the future. Financial sustainability, cybersecurity, assets and infrastructure, business continuity, and disaster and catastrophes are the top five risks listed in the report. Please reach out to your account manager for a detailed report.

In this edition, our feature looks at the results of the motor fleet pilot program run throughout 2022/23 with 17 members participating. The pilot's findings highlights room for improvement across the sector in managing fleet risk.

In our news section, we cover important health and wellbeing topics like the benefits of having a good health and wellbeing plan in place, and the importance of pre-employment assessments. Members should be aware of the fact that improved employee engagement, productivity and reduced workers' compensation claims are just some of the many benefits a proactive health and wellbeing program can deliver. On the other hand, preemployment assessments are a useful tool for our members to use in their recruitment process to make sure they get the right person for the job and avoid potential workers' compensation claims.

Social engineering attacks using publicly available information is another crucial topic explored in this edition. It's important that local governments recognise that commitment to transparency also increases their vulnerabilities to social engineering attacks.

We also share a success story from the City of Joondalup where our team risk assessed their kindy gym and helped their staff manage manual handling of equipment in a better way to avoid injuries.

Look out for updated information about newly introduced People Risk workshops covering workplace behaviours and other upcoming events on injury management and ergonomics.

Finally, our 'Ask an Expert' columns explore the topics 'How can psychological health affect your performance at the workplace?' and 'What are the health benefits of good return to work?'

I do hope you enjoy our Autumn edition, and if you have a question for our Ask an Expert column please send it through to me or our editorial team at pia. duxbury@lgiswa.com.au or patrika@lgiswa.com.au

If you have any questions about the magazine, or if you'd like to discuss any matter regarding your membership, cover, claims, or risk management services with LGIS, please contact me directly on 9483 8886.



Protecting local government on the move



Across Western Australia local governments deliver core services that make where we live a home. Whether it's making sure that waste is collected, roads are maintained and that sports fields are bounce down ready, it only happens because of the sector's specialist equipment and operators' breadth of fleet and assets.

Waste trucks, graders, brigade emergency vehicles, ride-on lawn movers, hi-abs and community buses are just a few examples of the diversity of local government fleet. The variety of WA local government fleet and plant reflects the many services that members deliver.

Across the state local governments have over \$780 million worth of fleet and plant assets protected by LGIS.

Motor claim trends based on the last five years data show that LGIS received 5107 number of claims between 2018 and 2023, of which member at fault claims contributed to 3179.

Although some of these claims were inescapable there are many which may have been avoided with improved risk management. LGIS aims to help members improve their fleet risk management and claims performance to improve outcomes for their organisation and the Scheme.

At a glance

- > \$780 million fleet and plant assets
- 14,477 local government vehicles and plant protected by LGIS
- 68% of assets in regional WA and contribute 50% of losses
- 32% of assets in metro WA and contribute 50% of losses

30 June 2023 marks the second year that LGIS has provided Scheme motor fleet protection for members. Although the first two years have been bumpy (as expected), the benefits to members of a mutual approach has shone through.

Feedback from members has been overwhelmingly positive, with many reporting a significant improvement in claims management.

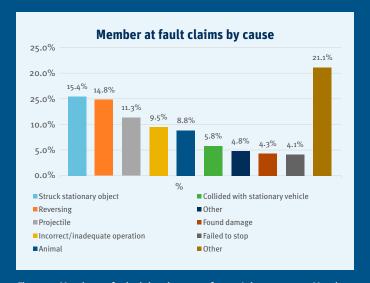


Figure 1: Member at fault claims by cause from 1 July 2021 to 30 March 2023, SOURCE: LGIS claims data.



Improvements needed in fleet risk management across sector

From a fleet perspective, proactive risk management is the number one priority for LGIS members to reduce accidents, claims, injury, and get the most out of their fleet and plant. Lifting the standard of fleet management so that it's consistent across the sector will deliver benefits for all; improving the risk profile of the entire LGIS membership.

Fleet risk management is the process an organisation uses to ensure the safety and security of its drivers, operators, vehicles and heavy/plant machinery. For local government it can be a complicated business given the vast variety of vehicles and plant they own – for example the risk considerations for a grader will be different to a community bus or ride-on-lawn mower.

In 2022 LGIS conducted a pilot motor risk program to benchmark the sector's fleet safety performance, controls, management practices and ultimately identify areas for improvement across the sector. 17 LGIS members participated in the pilot with key findings highlighting sporadic and inconsistent approaches to fleet risk management across participants.

Assessing fleet risk management

Members from across the state participated in the pilot with representation from metropolitan cites, and regional towns and shires. The LGIS team reviewed participant's claims profile and documentation; conducted site visits and interviews. The assessment focused on three areas, and applied it separately for regular fleet and heavy machinery. In total, participants were assessed against 93 criteria, and were scored as yes, partial or no.

Following the assessment, each participating member was provided with a report outlining the findings and key recommendations.

Through this project, the following areas of fleet management were assessed:

Focus area	Scope
Organisational commitment	Fleet strategy Policies and procedures Oversight of fleet activity
Operations – driver management	Onboarding procedures Ongoing driver management
Operations – vehicle management	Vehicle maintenance Vehicle storage Cargo management Fuel card management

Figure 2: Focus areas for motor fleet risk assessment

Lots of small claims add up to cost millions

Review of pilot participant's claims profile highlighted a combination of small cumulative claims, compounded by large one off losses, mostly related to high value items. Consistently across the pilot group, at fault claims accounted for the vast majority of claims and costs.

The table below outlines the pilot group's contribution in terms of causation and cost.

Causation	Costs
Striking a stationary object accounted for 19%	Striking a stationary object 15%
Reversing at 17%	Fire/explosion at 14%
Damage from projectiles at 16.5%	Reversing at 11%

The claims outturn indicates a lack of accountability and control within the fleet environment. Looking at the trends for motor claims in the commercial insurance market, the performance of WA local governments is outside the standards expected of commercial fleet. As shown earlier the claims profile of the pilot group is mirrored across the member base.

Inflationary and supply chain impacts are also driving up the costs of claims with nearly 50% upward movement in the average cost of claim. In addition to direct costs in relation to the vehicles, injury, downtime and business interruption increase the members overall cost of risk, which is less prominent and likely to go unnoticed.

Overall Results (average score of 65%)

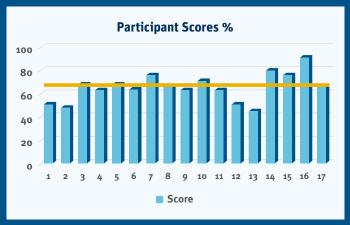


Figure 3: Results by percentage for the motor fleet risk pilot program



Buying new fleet or plant? Think ergonomics

It is important to consider ergonomic features before you purchase any vehicle, be it passenger vehicles or heavy plant machinery.

Buyers should consider the workers who drive or operate these vehicles and machinery to reduce the potential of musculoskeletal injury.

Prior to new purchases, review the information gathered from staff with the use of the LGIS ergonomic checklists. Using the checklist will help make sure that equipment meets requirements and that any current issues with fleet vehicles are considered and potentially eliminated.

The checklist includes a range of areas including vehicle safety such as reverse cameras to ergonomic issues such as access and hand rail position to seat adjustments/ suspension and weight ratings.

Having an open dialogue with your staff and the manufacturer during the purchasing process ensures that you're bringing in fleet vehicles that suit your workforce.

Manufacturers have been working hard over the last few years to improve features and adjustability within their products with a huge focus on driver comfort. Fleet vehicle improvements include refinement in seat adjustments, blind spot sensors, and rear and side view cameras. All these modifications aim to improve driver experience, and reduce the risk of awkward postures when driving.

Here are some guidelines to consider when determining the ergonomic seat features required for your fleet operations.

Basic	Mid-range	Advanced	
Short infrequent operating requirements	Frequent operations with longer drives required	All day operational requirements	
> Seat slide	▶ Seat slide	> Seat slide	
Backrest angle	> Seat tilt	> Seat tilt	
> Steering wheel angle	> Seat height	> Seat height	
	Seat suspension (standard) Backrest angle	Seat suspension (air weight rated)	
	Lumbar support	▶ Backrest angle	
	Steering wheel angle	Lumbar, mid back and upper back support	
	Steering wheel distance	Steering wheel angle	
		> Steering wheel distance	

It's also important to consider passengers in your vehicles as the passenger seats are often limited in their design, even though they are exposed to the same environmental factors as the driver or operator.

In single or dual cab trucks, there is often very little leg room for crew members who attend site in one vehicle, particularly when they add water and lunch bags. Considering a larger fleet vehicle with specific storage requirements can be beneficial.









Case Study – City of Mandurah a stand out performer

The City of Mandurah was one of the 17 LGIS members who participated in the motor fleet pilot program. Across the City there's a proactive risk approach and this was apparent when assessing their fleet and plant management.

During the assessment, the LGIS team found:

- The development of the City's replacement depot will provide new opportunities to design in controls that help manage risks to vehicles, plant and equipment.
- Details regarding incident reporting including forms were available via the City's intranet.
- ▶ The use of fuel cards was governed by a documented fuel card use procedure. Each fuel card was linked to and identified by the vehicle registration number. All card holders were required to acknowledge their acceptance of the related terms of use.
- Depot vehicles (diesel) were fuelled via an on-site tank using a smart fuel system. Diesel usage and tank levels were regularly audited.

A review of the City's claims experience showed that at fault claims accounted for 63% of all accidents and almost 60% of all costs. This included failing to stop, colliding with stationary vehicle and striking a stationary object, which together accounted for nearly 50% of all incidents and nearly 50% of all costs.

In general these claims related to driver behaviour and may have been preventable through improved driver awareness and training. It's important to remember that specific details of individual accidents is unknown and that the risk assessments are concerned with trends and patterns.

The LGIS team worked with the City to:

- Conduct assessments with key personnel to obtain an understanding of relevant processes and controls.
- Reviewed relevant supporting documentation.
- Delivered a report with recommendations for the City to consider.

The assessment identified a number of improvement opportunities for the City to address in order to refine and strengthen its fleet management practices and reduce associated claims and costs.

The scope for this project involved an assessment of the following areas:

Focus area	Scope
Organisational commitment	Fleet safety policy (personal use and grey fleet)
	Fleet risk management (e.g. mobile phone procedure and personal use procedures)
	Procurement policy / procedures
	Provision of specific fleet resources
	Internal audits (incident management and analysis)
	Responsibility and accountability
Driver management	▶ Driver selection
	Driver health, safety and wellness (fatigue, drug exposures)
	▶ Training and competence of drivers — initial and ongoing
	Incident / crash reporting and investigation
	▶ Driver manual / resources
Vehicle management	Vehicle selection (age and selection)
	▶ Vehicle inspection and maintenance
	> Storage and Use (fire and security risk)
	Cargo / personnel security (hazardous materials)
	▶ Contractor management



The city was rated on three levels – adequate, area of improvement and attention required. It performed extremely well based on the 16 parameters. They ranked adequate in 13 of their fleet management practices while three still had scope for improvement."

– Greg Cook, LGIS risk consultant

City's officials – Bob Cooper (Coordinator, City Fleet) and Brad Hawkins (Senior Safety and Health Advisor, People & Culture) said that their experience was quite insightful while being part of the LGIS' pilot program.

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We had teams and face to face meetings with Greg Cook (LGIS risk consultant) and found this process to be thorough. He made this easy for us to understand and provide the necessary information. During the assessment process, we identified several gaps; for example our Admin centre carpark vehicles are vulnerable to risk of vandalism. Our staff were vulnerable to potential harm from predators while exiting the admin building. Also, the operations centre fleet vehicles plant and equipment is exposed to weather, increasing the risk of storm damage, corrosion and depreciation."

- City of Mandurah

The city officials also talked about the fleet management strategies they use to reduce claims and improve safety. They use Plant Assessor to risk assess each item of plant post procurement and then work with the operators to induct them on all the risks associated to help reduce or eliminate any potential incidents. They have also created and implemented a pre-start form for all operators to complete prior to usage. This form auto generates a defect and informs the workshop supervisor and team member supervisor of any faults.

They are also in the process of developing verification of competency program where they will be training and using registered training organisations (RTOs) to provide refresher training to keep all skill sets to a high standard.

Following the LGIS risk assessment, the City has been enthusiastic in closing out recommendations. These include:

- Security has been looked at for patrolling the area.
- Some of the car parks have lockable fenced areas.
 They are also looking to repeat this in other areas across the business.
- In developing a new operations centre, they will look at including overhead cover for the fleet.

For more information on our motor fleet risk management program, please contact your account manager. \checkmark



Joondalup's Kindy Gym a crowd pleaser for parents and kids alike



It was April 2022 when the LGIS injury prevention team visited Craigie Leisure Centre (CLC) to review the Kindy Gym program.

With over 300 participants every term, Kindy Gym is a popular City of Joondalup Leisure Short Course (LSC) program that runs Monday to Friday. It's a long running program that utilises various pieces of soft play equipment set up as an obstacle course for local children. The process to set up and pack away is intensive and all equipment is stored in a large storeroom next to the sports court.

Across all LSCs, there had been feedback and staff changes which identified gaps in the course progress, equipment, classes, and the ability to train staff. To address these issues the City:

- Recruited new staff across LSC.
- Affiliated with UWA's KIDDO- a program being rolled out within school and Early Learning Centres across Australia (supported by the government of Western Australia and Healthway).
- Purchased new equipment for LSCs.
- Looked at providing instructors with additional support to benefit their instructing practice.
- Engaged the LGIS injury prevention team to perform manual task risk assessments.

LGIS' manual task risk assessment process

The City engaged with LGIS for a proper manual task risk assessment to identify the factors affecting their staff.

Our injury prevention team used the LGIS manual task risk assessment to assess the Centre on its 'kindy gym set and pack down' task. The review identified hazardous manual tasks such as repetitive and awkward manual handling, lifting and moving of awkward objects, and dealing with objects that are unstable or difficult to grasp.

The manual task risk assessment paved the way for a much needed review of Kindy Gym equipment. A number of key items were flagged as difficult to move or damaged. Our report provided feedback and recommendations to the City around staffing, equipment condition, manual handling and potential body parts at higher risk of injury.

To complement our assessment process, LGIS injury prevention consultants also provided manual task focus sessions to the Kindy Gym staff. The Centre Manager stated "It was a beneficial session for the staff as it gave some good talking points and ways to approach and identify key issues and potential hazardous manual tasks. As a result the staff felt more at ease in moving the equipment around, and reduced the overall time spent setting up for the program."

Challenges faced by the Centre

Post LGIS assessment process, the City identified gaps but faced several challenges in implementing the recommended actions. Some of these challenges include:

- Unable to implement changes and make equipment purchases all at once.
- External hirer left unexpectedly, taking their equipment with them.
- Removing equipment no longer deemed safe or practical to be used.
- Writing new lesson plans that reflected the new equipment and circuit.
- Having to modify new equipment to keep from slipping.
- Staff adjusting to change, especially when things had been the same for a very long time.



City's superb effort towards closing out recommendations

After LGIS' manual task risk assessment and suggested recommendations, City of Joondalup's Craigie Leisure Centre implemented a number of changes that have improved the program and reduced the risk of injury to staff.

These changes include:

- New 6m carpet mats purchased. These mats are a lot lighter than previous ones and have reduced manual handling risk for staff, when setting up and packing away sessions.
- Undertaken in-depth equipment review and removed all damaged equipment. The centre is still in the process of replacing these items with better equipment. This has also led to a reduction in storage requirements and manual handling, as this process has removed excess equipment.
- The centre is reviewing their current storage shelving and looking at future opportunities to improve storage capabilities.
- Purchased new crash mats that can be easily unzipped and moved in halves. This helps in reducing the weight of the load and gives the instructors more opportunities to change the layout of the equipment for more variety.

- ▶ The equipment review plan now includes an estimated lifespan of each item so that the Centre can be better prepared to rotate and replace equipment before it becomes a hazard or risk.
- The Centre has also implemented lesson plans complete with photos of how the equipment should be set up for each class to not only maximise space but also to give staff an understating of what equipment is required instead of pulling all items out. This helps in reducing excess manual handling and time wastage.

Overall the manual task risk assessment and outcomes have been extremely beneficial for the program. Although staff and customers were required to adjust to change, the program remains stronger than ever and the safety of all has been made a higher priority.

For more information on LGIS' manual task risk assessment process, please get in touch with our Injury Prevention team at health@lgiswa.com.au or 9483 8888. \(\nextstyle{\textstyle{\textstyle{1}}}\)







Q and A: LGIS' new CEO, James Sheridan talks about his vision for the path ahead!

James joined LGIS in January of this year.

The Risk Matters editorial team sat down with James to chat about his vision and plans for the future of LGIS.

James is delighted to be back in Western Australia and is keen to get out across the state, meeting with members and seeing the issues they face on the ground. We talked about his work with local governments in the Northern Territory and delved into the LGIS projects that have caught his eye. With a new leader at the helm and a fresh vision, it's an exciting time for LGIS.



Since commencing in January this year my initial focus has been on getting out and visiting members. To date I've had in person touchpoints with over 50 members and I've thoroughly enjoyed catching up, discussing the issues that matter to members, and how LGIS can work with you.

– James Sheridan, CEO LGIS

NEWS

Q: Tell us a bit about your background?

I've worked within and specialised in public sector risk management, mutual risk products and insurance over the last 17 years. This includes a strong professional connection I've built with the WA local government sector in my previous stint at LGIS, where I was part of the risk services team.

For the six years prior to 2023, I was based in Darwin where in conjunction with the Local Government Association of the Northern Territory and NT councils, I established and managed a new mutual risk product for NT council members. The experience to create, be involved in and lead all aspects of a mutual risk product, albeit a smaller size and scale to LGIS, has been an invaluable part of my experience and been an ideal grounding for leading LGIS into the future.

Q: What have been your first impressions of LGIS in your new role?

It's good to be back after six years and observe the developments and growth. My first impressions have been that LGIS continues to be a wonderful organisation that I'm passionate about. There is a clear vision and strong member-centric values that I intend to uphold.

The developments and maturity of Scheme protections, governance arrangements, strategic considerations and member engagement in recent years are exciting and I'm proud to be the custodian of these into the future.

I've also been impressed with both the highly experienced board, which includes member and independent representation, and the expertise within the LGIS executive and management team.

Q: What specific LGIS projects have caught vour attention?

With my strong risk management background based on the foundational belief that proactive prevention and prior preparation is far better than a reactive and unplanned response, the following LGIS projects are of keen interest with tangible deliverables to the Scheme and sector:

Cyber

There are developing demands for better risk controls in the cyberspace; this is being driven by high profile losses arising from ransomware attacks and locally poor control environments. This is a significant and emerging risk for the sector with varying levels of understanding and maturity.

The LGIS cyber pilot program has provided us with valuable information on various cybersecurity positions across the sector and we continue to undertake information gathering to develop a broad profile of the sector's cyber maturity.

The pilot program and ongoing information gathering aims to develop a program to support our members to identify vulnerabilities and share information with each other. We're committed to providing members with information and knowledge to make the best decisions for their cyber-security.

WorkCare initiatives, improving workers' comp performance

The past few years has seen a notable increase in the cost of workers' compensation claims for the local government sector. Claims are becoming more severe and complex and it's taking an average of 36 days for injured workers to return to work. Ultimately, on average, outcomes are worsening for both employees and local government employers.

The sector needs to proactively manage the challenges of an aging population and increasing chronic issues such as obesity, heart disease, and mental illness. We're doing a lot in the education space to build capacity with injury management and ergonomic champions' workshops plus our South West WorkCare Forum in August 2023.

We're also trialling a new early notification and treatment pathway to treat both physical and psychological issues before they develop into a claim. Delivered by the LGIS injury management and prevention teams this service is available to members to reduce the overall number and cost of claims.

Individuals with potential injuries will be identified early and provided with access to expert support including physiotherapy, mediation and psychology.

Mental and financial wellbeing initiatives

Although initiated in 1996, our health and wellbeing program has continuously evolved to remain innovative and relevant to the ever-changing needs of our members. For example, the financial wellbeing program, which launched last year, has been a great boost for the local government workforce to gain a detailed insight into managing their finances, especially in times of rising inflation. With amendments in the Work Health and Safety Act (WA) 2020, there has been specific focus on psychological health. In response, LGIS has introduced new workshops with focus on workplace behaviours and refreshed its psychological injury prevention services. These new initiatives are part of the LGIS People risk services.

Q: What are your current focus areas?

We are currently working hard on the 2023/24 membership renewal process and concurrent to that I'm focussed on undertaking an extensive member visitation program with the intent to meet all members and understand their issues, needs and expectations of LGIS. ▼✓

Healthy, happy workers deliver for local government

LGIS' health and wellbeing program, plus a range of resources to make your local government an employer of choice.

In the past decade we've learned a lot about the role that employers can play in supporting their staff's health and wellbeing. Modern, contemporary local governments realise the benefits that a proactive health and wellbeing program can deliver - improving employee engagement, productivity and reducing workers' compensation claims.

Why you need a health and wellbeing program?

- Organisations that promote wellbeing as a priority are seen as three times more productive by their employees.
- Implementing effective early intervention programs results in a five-fold ROI due to increased employee productivity.
- Each year, work related mental disorder claims result in an average of 4.8 weeks off work.
- The average costs of presenteeism (reduced productivity when working whilst unwell) far exceeds those attributable to absenteeism. Overall the average annual cost per employee associated with presenteeism is estimated at \$1680. This is more than double the estimated cost of absenteeism.
- When organisations prioritise wellbeing, they are seen as 3.5 times more likely to encourage creativity and innovation.
- Organisations that prioritise wellbeing are four times less likely to lose talent within the next year.

SOURCE: Thrive at Work, Future of Work Institute, Curtin University

HWB Funding for all members

The Scheme funded health and wellbeing program (HWB) enables all LGIS members, no matter their size, to deliver a HWB staff program. No matter your local government's maturity in the HWB space, our resources, publications and tools can help to get you started or supplement current initiatives. By using these resources, you can be confident that you are providing the services your staff need and want, which is an essential component of a successful health and wellbeing program. Make sure you've reviewed the LGIS services and get the most out of your funding allocation.

We provide members with a range of resources and tools alongside funded services from our panel of preferred service providers.

Tools and resources Services Health screening and Guide to creating a assessments healthier workplace Health assessments Worker interest survey Worker wellbeing survey Skin cancer screening Flu vaccinations Health and wellbeing action plan Health education Health and wellbeing Financial wellbeing service calendar template workshops Workplace health Behavioural and lifestyle environment appraisal tool **Nutrition workshops** Example health and Exercise programs and wellbeing feedback form classes App based lifestyle programs Virtual health consultations

Download all of the HWB resources from the LGIS website at www.lgiswa.com.au - Risk Management > Health and Wellbeing Program.

Boost your HWB plan

For more information on our health and wellbeing program and your current funding allocation, please get in touch with our team at health@lgiswa.com.au 🏏





Virtual exercise classes

NEWS

Right fit – qualifications (tick), experience (tick), physically and mentally fit (tick)



Avoid a headache in the future and make sure you get the right person for the job.

Recruitment can be difficult but when performed well, a successful hiring process can lead to increased employee satisfaction and retention, improved business performance and reputation, and reduced risk of injury to your employees.

From an injury prevention perspective, engaging in a recruitment process with a well-designed pre-employment medical protocol enhances the likelihood of hiring workers who can meet the specific job requirements at an acceptable level of risk - essential for both employer and worker.

Pre-employment medicals (PEM) are a useful tool for LGIS members to use in their recruitment process to make sure you get the right person for the job and avoid potential workers' compensation claims.

When recruiting, LGIS members should follow a specific process to make sure, as reasonably practical, that the candidate is fit for the role and can meet the following role requirements:

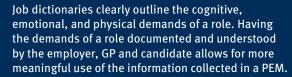
- Physical requirements such as lifting 15kg floor to waist, or accessing a vehicle with a 500mm step height.
- Psychological demands such as dealing with members of the public or high levels of sustained focus requirements.
- Skills and expertise does the candidate have the appropriate qualifications and experience?

The physical and psychological demands of the role are mentioned in detail in the LGIS job dictionary documents, available to our members via our website.

How can PEMs benefit our members?

- Provides important information regarding a candidate's prior medical history, pre-existing and/or current injuries and conditions.
- Increases likelihood of a reduction in workplace injuries and workers' compensation claims costs.
- Ensures you match the physical capacity of a worker to the role.
- Identifies any unknown medical conditions which the candidate may not be aware of, allowing early intervention and possible prevention of future medical complications.
- Improves overall health and wellbeing of the workforce.
- Improves safety and wellbeing culture in your workplace.
- Identify any potential accommodations that the candidate may require.

Know the demands with job dictionaries



LGIS has developed 35 job dictionaries which cover common local government roles from rangers to grader operators, library workers and volunteer bushfire fighters. When logged in these can be downloaded from the LGIS website – Risk Management > health and wellbeing program > injury prevention.

Why include a PEM in your recruitment process?

Before you develop 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?
- Do we need to complete a physical testing component?

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's important to remember that it is never a 'one size fits all' process.

When is the right time to incorporate PEMs during the recruitment process?

The timing of a PEM is one of the 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. Often PEM is merely considered as one of the 'tick box' requirements for the selection process. However, on the contrary, PEM is one of the most important aspects of recruitment and provides information that can minimise the risk to your local government and the potential worker, should they begin in the new role.



Understanding pre-employment assessments

Pre-employment assessments or medicals come in varied shapes and sizes. A pre-employment assessment can be as simple as an extensive questionnaire and declaration, 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 and physical demands of the role. Importantly, the pre-employment assessment should be tailored to your local government's requirements and the job role.

Pre-employment assessments commonly cover the following:

- Medical history questionnaire
- Medical assessment
 - a) Height, weight, body mass index (BMI), blood pressure, vision and GP check up
 - b) Audiometric testing and spirometry (risk dependent)
- Drug and alcohol screening
- Physical capacity test
 - a) Range of movement
 - b) Upper body, lower body and core strength tests
 - c) Cardiovascular test
 - d) Manual handling component

How to make your assessments even more specific

Personal Protective Equipment (PPE) testing

In recent years it has been a common practice to include PPE testing within the pre-employment medical process. This ensures that when a worker starts employment they know how to fit PPE and what type of PPE (such as ear plug size/type or mask size/type) to use. This is relevant for jobs where there are specific known hazards such as loud noise or dust.

Examples of PPE testing include Ear Fit Testing (testing ear plugs or ear muffs on a candidate) and Respiratory Fit Testing (testing candidates with masks). By incorporating these into the medical, it helps employers prevent injury and illness down the track.

Functional assessment / physical capacity test

These are an important component of the pre-employment process. This assessment can easily be tailored for a specific job role. A functional assessment can include the following components.

Aerobic fitness testing – this could be included for a job role that is physically demanding.

Manual handling – assessing how a candidate lifts (quality of technique) and how much they can lift. Different types of lifting and manual handling tasks can be assessed such as floor to waist lift, waist to shoulder lift, bilateral carry, unilateral carry, push / pull etc. Candidates are tested to see if they can achieve the inherent requirements (such as total weight safely lifted) of a job role.

Postural tolerance tasks – candidates are put in different postures for a period of time such as working overhead and stooped over to see how well their body tolerates the task.

Balance testing – as the name suggests, it tests the ability of a candidate to balance. This can be a static (with eyes open and closed) or dynamic test. This tests for proprioception and ankle instability, and may be important when working on uneven ground or at heights.

Gait analysis – looks at the biomechanics of a candidate as they are walking. This can be relevant to reveal any underlying issues or injuries.

Range of motion – this helps to assess the function and movement of the joints throughout the body.

Specialised joint testing – A range of clinical musculoskeletal tests can identify any underlying conditions or weaknesses which may increase the risk of injury.

Legal requirements

When it comes to any PEM, 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.

The main features of a non-discriminatory PEM are:

- It relates specifically to the genuine and reasonable requirements of the job role.
- The specific physical capacities required for the job are accurately identified and are reasonable in all the circumstances.
- Reasonable ways of accommodating people with disabilities/ impairments have been considered.
- Any facilities or services reasonably required by applicants with disabilities/impairments are provided.
- Any assessment of a person's ability to perform the inherent requirements of the job is made in conjunction with these facilities or services. The test only assesses current health status and does not attempt to predict any future deterioration unless the employer can demonstrate that it is reasonable to do so.

How can LGIS help?

LGIS can provide expert advice about pre-employment assessments to ensure your local government identifies the most suitable candidates during your recruitment process. Our injury prevention team can also support members in using and developing job dictionaries, which provide valuable information on the physical capacity requirements of particular roles. This information can provide the base on which to build your recruitment process.

For further information, contact the LGIS WorkCare Services team at health@lgiswa.com.au \checkmark'



New people risk workshops for LGIS members

LGIS' new workshops align with work, health and safety requirements; providing members with tools to meet their obliqations and improve working relationships.

Psychological injuries are a significant contributor to workers' compensation claims with numbers in Western Australia continuing to grow year on year, since 2017/18 mental stress claims across the State have grown by 28%. The leading contributor to these claims is work related harassment and bullying.

Employers have a duty to manage psychosocial hazards, with the appropriate controls. All officers, workers and 'others' (which includes elected members), have a responsibility to take reasonable care so that their acts or omissions do not adversely affect the health and safety of other persons.

Safety is everyone's responsibility – councillors, leaders and workers – we all have a part to play.

People risk workshops to help members meet PCBU responsibilities

Training your people is a key element of your WHS responsibilities and LGIS has developed a suite of workshops to address common issues within local governments.



Bouncing back: how to cope with challenges

This workshop aims to enhance emotional and cognitive resilience. Participants will learn strategies that will help them to face adversity and to respond effectively during challenging times.



Managing difficult behaviours in the workplace

Workplaces can present challenging behaviours from both internal and external sources. This workshop will boost participant's knowledge and selfassurance in managing challenging behaviours.



Psychosocial hazards are aspects in the design, delivery and management of work that increases the risks of work related stress. Participants will learn the tools to control the risks associated with psychosocial hazards.





Mental health and you

Improve participants' understanding and reduce stigma around mental health. Acceptance of mental health in the workplace not only improves the well-being of workers but reduces the likelihood of a psychological injury.

Book a workshop

For more information or to book a workshop for your team contact the LGIS People Risk Team at peoplerisk@lgiswa.com.au or talk to your regional risk coordinator. <



Commitment to transparency increases local government cyber-exposures

Sophisticated criminals are targeting local governments across Australia with social engineering campaigns born from publicly available information.

As public authorities, West Australian local governments have to balance the tension between public expectations of transparency and security.

Legislative and regulatory commitments, as well as public expectations, see LGIS members publicly publishing information such as creditor details including names, addresses, emails, EOIs and respondents, and contract appointments.

It's important that local governments – officers and councillors – recognise that commitment to transparency also increases vulnerabilities to social engineering attacks.

Definitions

Social engineering: Social engineering or 'human hacking' involves psychological manipulation to trick users into divulging confidential information or gaining unauthorised access to systems.

Phishing: Is a form of social engineering, it involves the fraudulent practice of sending emails or other messages pretending to be from reputable sources in order to induce individuals to reveal personal information, such as passwords and credit card numbers, or change financial details such as creditor bank accounts.





Case study: LGIS member attacked in 2022

A WA regional local government recently fell victim to a social engineering fraud scheme leading to a financial loss of over \$1 million. An employee received a phishing email, which looked like it was from one of their service providers. Opening a document attached to the said email subsequently gave the hackers access to their supplier list. The hackers then deceived those staff members to make changes to the payment information for a supplier within the financial system to a non-legitimate bank account.

In one of the emails the scammers, impersonating a member of the finance team, said that they had already verified the new account details of the supplier and requested this change.

There was a series of automatic email conversations between the two employees over change of supplier's account details, which were never received by the owner of the hacked email address. Attackers had created several rules in the email settings through which all emails received from another employee were marked as read and sent to RSS subscriptions folder. It was a routine check of risky sign logs conducted by the local government's authorised cyber-security supplier which noticed unauthorised logins from another country.

The request to change account details was not verified outside of the email conversation.

The local government relied on email conversations because the employees were not in the office together, and worked remotely.

It is important to note here that the banking institution did inform the local government member before processing the amount to the new bank account; however they permitted the transaction considering that, in their view, the new bank details were completely genuine. Following that the payment was made into the scammers account.

The local government discovered that they had been compromised when the legitimate supplier contacted them following up payment of invoices. The local government then discovered that payment for two legitimate invoices had been made to the wrong account.

BEC (Business email compromise)

This case study is the perfect example of a popular phishing technique called business email compromise. Hackers (impersonating business representatives) use emails to misuse trust in business processes to scam organisations out of money or goods. They often use domain names, logos and email identities that are similar to your creditors or co-workers.

Common scams associated with BEC:

- Invoice fraud hackers usually compromise a supplier's email account and gain access to legitimate invoices. They edit contact and bank details on those invoices and send it to local government members for payments.
- **Employee impersonation** employee emails are compromised and used by hackers to generate false invoices or request change of bank information.
- Company impersonation criminals sometimes register a similar domain name to the organisations a vendor is dealing with. Impersonating a local government, they request quotes for expensive items like laptops.

Tips to prevent social engineering risks

- Establish a system to make sure that changes in contact and bank information is only done after human verification.
- Use spam and message scanning services to filter suspicious content.
- Educate employees on the risks of opening attachments and links from unknown sources.
- Implement a multi-factor authentication system.
- Always update anti-malware software on a regular basis.

For support on improving your local government's cyber-security practices, contact the LGIS risk team.







MEREESHA GADIAGELLAN

LGIS Injury Management Consultant

Mereesha is a Senior Occupational Therapist with an extensive background in clinical rehabilitation, vocational rehabilitation and injury management. Mereesha provides professional injury management advice, support and education to LGIS Members. Support includes, but is not limited to, injury management advice, early intervention strategies, training and return to work guidance.



66 What are the health benefits of good return to work?



It's been a challenging few years with the pandemic and trying to support injured workers return to work or return to an evolving workplace amidst changing rules, regulations and new hybrid working arrangements.

Despite these factors and the obstacles they pose, developing a return to work plan for injured workers should be a priority for employers. Resources such as the Health Benefits of Good Return to Work (2011), Good Work Design (2013) and the National Return to Work Strategy 2020 – 2030 by Safe Work Australia, provide a framework, which helps employers through any challenges posed in developing a good return to work.

As employers, you have a legal obligation under the Workers Compensation and Injury Management Act 1981 to support an injured worker to return to work and develop a structured return to work plan if medically appropriate. It is imperative to support workers return to work (RTW) as evidences show that the longer you are off work, the less likely you are to return to work. Experience shows that if you are off work for:

- 20 days the chance of you getting back to work is 70%
- 45 days the chance of you getting back to work is 50%.
- > 70 days the chance of you getting back to work is 35%

This has significant implications from several perspectives like claims cost, business culture, work force capacity, policies and procedures.

So why is it so important to have not just a return to work plan in place but also a good return to work plan?

The Royal Australasian College of Physicians Australasian Faculty of Occupational and Environmental Medicine launched a position statement in 2013, outlining the fundamental premise behind the question, 'What is Good Work?'. They identified four domains of good work by design:

Good work by design:

- 1. Engages workers and where necessary partners with workers and suppliers;
- 2. Engages with the community culture that reflects the local, regional and operational contexts in which the work is performed;

- 3. Respects procedural justice and relational fairness promotes civility and is intolerant of incivility, discrimination and bullying;
- 4. Appropriately balances job demands, job control and job security and requires:
 - a. Aware managers, but not necessarily aware employees, who manage change effectively, focusing on mental and psychological wellbeing, security and life balance;
 - b. Clear and realistic performance indicators to guide and acknowledge the efforts of the worker;
 - c. Use of hard and transparent 'people productivity metrics'; and
 - d. Matching 'the work' to the 'individual'.

These domains of good work design have been built into the guiding principles by Safe Work Australia. The National Return to Work Strategy 2020- 2030 captures the following principles to support the strategic outcomes, and characterise a positive return to work outcome for workers.

- 1. Workplaces support the early reporting of work related injury and illness, and assist workers to navigate the compensation claims process.
- 2. Employers and supervisors appropriately and effectively prepare for, respond and manage work related injury and illness in the workplace.
- 3. Workers know their rights and responsibilities and are supported to play a proactive and positive role in their own recovery and return to work.
- Support and intervention is tailored to meet the needs of workers and provided as early as possible.
- 5. The return to work process should not exacerbate existing conditions or create new ones.



- 6. Return to work programs and planning support optimal recovery and a timely and positive re-engagement in work that is productive for both the worker and employer.
- 7. Workers return to physically and psychologically safe and supportive workplace.
- 8. Stakeholders understand, promote and embed the principles of 'Good Work' in practice, recognising that good work is good for health and supports recovery.
- 9. Stakeholders share relevant information and engage in coordinated and collaborative approach to return to work.
- 10. There is commitment to using data and evidence, measuring success and sharing learnings to drive innovation and continual improvement.

The development of 'good return to work' has noted the following health benefits:

- Work is generally good for health and wellbeing.
- Long term work absence, work disability and unemployment have a negative impact on health and wellbeing.
- Work must be safe as far as is reasonably practicable.
- Work is an effective means of reducing poverty and social exclusion, including that faced by indigenous populations and other currently disadvantaged groups. With appropriate support, many of those who have the potential to work, but are not currently working because of economic or social inequalities, illness or acquired or congenital disability, can access the benefits of work.
- Work practices, workplace culture, work-life balance, injury management programs and relationships within workplaces are key determinants, not only of whether people feel valued and supported in their work roles, but also of individual health, wellbeing and productivity.

- Individuals seeking to enter the workforce for the first time, seeking re-employment or attempting to return to work after a period of injury or illness, face a complex situation with many variables. Good outcomes are more likely when individuals understand the health benefits of work, and are empowered to take responsibility for their own situation.
- Health professionals exert a significant influence on work absence and work disability, particularly in relation to medical sickness certification practices. This influence provides health professionals with many opportunities for patient advocacy, which includes, but is not limited to, recognition of the health benefits of work.

Key message

Although we are working within an evolving landscape, using the Good Work Design and Guiding Principles can support you in designing a good return to work program for an injured employee. It provides you with a framework for being agile and adaptable whilst reaping the numerous health benefits for employees. With healthy employees come many positive effects for your organisation, ranging from improved productivity, culture and work practices to positive claims experiences and improved claims costs.

To learn more:

A key part of WorkCover WA's role is providing education and assistance to employers to support them with return to work and they have created extensive resources for employers. https://www.workcover.wa.gov.au/employers/return-to-work/

LGIS injury management team provides regular training on return to work and is able to assist you with yourreturn to work queries. Please contact imconsultant@lgiswa.com.au for queries or support.







ANILL GOMAN LGIS People Risk Consultant

Anill Goman is a People Risk Consultant at LGIS, providing counselling, mediation and critical incident support to members. His role involves collaborating with our members and exploring ways to reduce the risk of psychological injuries at work.

66 How can psychological health affect your performance at the workplace?

Mental health issues are increasingly prevalent throughout organisations; 1 in 5 Australians are diagnosed with a mental health condition every year (such as depression, anxiety and substance use).

It takes a toll on the workplace with 1 in 4 workers taking time off for mental health related issues in the past year. Mental health issues strongly impact both a person's quality of life and their performance at work.

Mental health challenges can adversely impact a person's mood, thinking, behaviour and physical health. This in turn can impact daily function and ability to perform work and everyday tasks.

Some of the common harmful effects of mental ill-health include:

On workers

- Decreased cognitive functioning (ability to focus, learn, reason and problem solve)
- Lowered self-confidence
- Difficulty socialising
- Withdrawing from others
- Lowered energy levels
- Decreased self-regulation capabilities
- Increased risk of physical health issues

On the workplace

- Decreased productivity and work performance
- Lower engagement among co-workers
- Social avoidance and decreased communication with internal/ external stakeholders
- Increased conflict with co-workers
- Lower team morale and cohesiveness
- Possible inability to carry out work due to physical issues

It's clear that the personal impacts of mental health issues can lead to problems at work. It's difficult for someone to perform their best while struggling to cope with a mental health issue. Being constantly fatigued, depressed, anxious, isolated, and lacking confidence can lower the quality of work and may lead to interpersonal and team issues in the workplace.



Table 1.1 Overview of how individual mental ill-health can be present within the workplace

Physical	Behavioural	Emotional	Cognitive	In the Workplace
 Illness Fatigue at work Change in appearance or dress Rapid weight loss or gain Physical health aliments 	 Lateness to work or meetings Missing lunch breaks Taking unplanned time off Not joining in workplace interactions/events Missing deadlines Becoming more introverted or extroverted Generally acting out of character 	 Highly irritable Sensitive to criticism Uncharacteristic loss of confidence Loss of sense of humour General change in demeanour 	 Increase in mistakes Difficulties in decision making Difficulty concentrating Decline in cognitive functioning Forgetfulness 	 Increased absence Increase in staff turnover and staff retention Decrease in productivity Decrease in motivation Decrease in team morale Decline in positive working relationships

Do you know

- It is estimated that untreated mental health issues cost Australian workplaces \$10.9 Billion per year.
- > 91 % of people believe having a mentally healthy workplace is important.
- Workers who believe their workplace is an unhealthy workplace are less likely to disclose that they have mental health issues, seek support, or provide support to a colleague with mental health condition.

What can we do to support worker's mental health in the workplace?

Although the impact of workers experiencing mental health challenges is significant, the good news is that workplaces can take steps to reduce and even prevent this impact. Research has shown that a mentally healthy workplace provides many benefits to a person's mental health including increasing sense of accomplishment, increasing self-confidence, providing a sense of meaning, and an opportunity for social engagement.

What are my legal obligations?

The Work, Health and Safety Act 2020 (WA) (WHS) stipulates that workplaces must take all reasonable steps to eliminate (where possible) or mitigate (if elimination is not possible) any psychosocial (mental health) hazards in the workplace. To do this, workplaces need to be well-informed around the impacts of mental health (both personal and work-based), ways of improving mental health in the workplace, and methods of reducing the risk of psychological injury in the workplace.

To facilitate a mentally healthy work environment, employers are encouraged to:

- Show their commitment by educating all staff on the positive behaviours that support their mental health, assisting managers on steps to identify and mitigate psychosocial hazards, modelling positive mental health and behaviours.
- Ensuring that as an organisation there are policies and procedures that align to support psychological safety.
- Know the signs of mental health challenges and intervene early. If a staff member displays signs that they are struggling with their mental health, organise a time and private place to speak to them about it. Use R U OK? as a guide and ask how you can support them.
- Make sure that all staff know the support options available to them and are equipped to use services or encourage others to do so if they notice mental ill-health. Make information on services easy to access with posters and flyers in staff areas.
- ▶ Equip managers to implement simple adjustments such as flexible work hours, providing tasks they feel more comfortable completing, and adapting the physical work environment, to support staff who are struggling. And reduce the risk of psychological injury.
- ▶ Support recovery and return to work. If a worker is psychologically injured in the workplace, workplaces are legally obligated to support their recovery and return to work. It is important to consult with workers around how you can support (within reason) their return to work.

For more information on how LGIS can assist, please contact peoplerisk@lgiswa.com.au or your regional risk coordinator.



Upcoming events

1. Getting back to work – Injury management workshop 2023

Join the LGIS injury management team for a comprehensive, oneday workshop on the employers' role in getting injured workers back to work following a workers' compensation claim.

On average it takes 45-60 days for an injured worker to return following an injury. We know that the longer a worker is away from work, the more likely their claim will develop complications or they may leave entirely.

Local government employers play a vital role in the return to work and injury management process. An engaged employer supports a worker's return, affirming the individual's value and the contribution they make.

The workshop includes:

- Introduction to workers' compensation.
- What is injury management?
- LGIS' role in managing a claim and getting a claimant back to work.
- The role of injury prevention and health and wellbeing services.
- The psychology of a claim.
- Understanding your role in a worker's journey to recovery.
- How to talk to people in your organisation about workers' compensation.
- How to develop and manage a return to work program.

Location, date and time:

Booking details available on the LGIS website under Events section and on our LinkedIn page.

- ▶ Geraldton: Thurs 20 July at 9 am 4 pm
- Perth: Wed 16 August at 9 am 4 pm
- ▶ Bunbury: Wed 13 Sept at 9 am 4 pm
- Albany: Wed 18 Oct at 9 am 4 pm

Cost: \$150 per person (+GST)

Includes an engaging interactive workshop, a copy of the day's presentations plus templates and forms. Tea, coffee, morning tea, lunch and afternoon tea provided.

For any queries please contact our Injury Management team at admin@lgiswa.com.au



2. LGIS Office Ergonomic Champions workshop 2023

This course aims to empower and educate local government staff to perform basic ergonomic assessments, and reduce the risk of musculoskeletal injuries for a number of local government employees. LGIS injury prevention consultants will provide upto-date advice on current ergonomic trends and equipment, with a focus on sit to stand workstation options and recommendations.

The workshop covers:

- Understand office ergonomics and how to identify ergonomic hazards.
- How ergonomics can assist with reducing the risk of musculoskeletal injury.
- Understanding basic office ergonomic assessment processes.
- Understanding common adjustments / modifications to improve workstation ergonomics.
- Overview of ergonomic equipment including desks, chairs, standing workstations, and other accessories.
- Practical injury prevention strategies.
- Focus on sit to stand workstation advice & recommendations.
- LGIS' position on other ergonomic trends.
- Overview of LGIS vehicle and machinery ergonomic checklists, and other LGIS ergonomic resources.

Date and time: 30 May 2023, 9am - 1pm (Arrive 8:45 am for a 9:00am start)

Venue: LGIS Boardroom, Level 3, 170 Railway Parade, West Leederville WA 6007

Booking details available on the LGIS website and LinkedIn page.

Cost: Free for Scheme members (Morning tea and lunch provided – please advise of any dietary requirements)

For further details, please contact our Workcare Services manager, James Larkin at health@lgiswa.com.au ▼′



Fit for work and workers' compensation

South West WorkCare Forum | Wednesday 30 August, 2023

Tackling complex and sensitive issues in local government workforces

Local governments face a range of challenges when managing their people, avoiding injury and reducing workers' compensation claims. Like many industries, the sector is managing an aging population and an increase in chronic issues such as obesity, heart disease, and mental illness.

Proactive management of employee's fitness for work is more important than ever at all stages of the lifecycle – from interview to end of employment. Individuals and employers both need a clear understanding of the psychological and physical demands of a role to make sure that injuries (and claims) are avoided.

The past few years has seen a steep increase in the cost of workers' compensation claims for the local government sector. Claims are becoming more severe and complex and it's taking an average of 36 days for injured workers to return. Ultimately, on average, outcomes are worsening for both employees and local government employers.

Making a change for better

The South West WorkCare Forum has been developed using LGIS' unique perspective to build capacity to proactively manage fitness for work issues.

Packed with speakers across a range of disciplines the forum will give you an understanding of:

- What changes to the Workers' Compensation Act mean for local government
- Fit for work keeping your people healthy and happy
- People and culture, managing fitness for work
- Leaning into difficult conversations, practical tips for people leaders
- Case studies managing return to work
- ▶ The importance of preventative health programs

Event details

This event is a must for all local government leaders, HR, injury management and risk professionals and anyone wanting to improve their understanding of workers' compensation.

Date: Wednesday 30 August, 2023

Time: 9:15 am to 5:00pm (morning tea, lunch and networking function)

Venue: Dolphin Discovery Centre, Koombana Drive Bunbury

Cost: Full Day (presentations and workshops) \$190 (+GST and booking fee) per person

Bookings: Book online at the LGIS website under Resources>events at www.lgiswa.com.au







lgiswa.com.au

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