SOUTH AUSTRALIA REPORT - 08/08/11 TO 11/08/11

Purpose
To meet with LGAWCS staff and gain an insight into the OneSystem implementation process, documents and programs.

Meetings on Monday 08/08/11
Jardine Lloyd Thompson Australia (JLTA)
Local Government Risk Services (LGRS)
Local Government Association Workers Compensation Scheme (LGAWCS)
Local Community Insurance Services (LCIS)

Meeting with Rob Edwards, Division Manager, LGRS AND LGAWCS
Meeting with Victor Di Maria, Risk Manager, LGRS
Meeting with Anthony Genovese, Divisional Manager, LGRS
Meeting with Greg Naulty, Divisional Manager, LCIS
Meeting with Tim Monson, Business Development Executive, LCIS

Background of LGRS
LGRS was established to manage and service the unique insurance, risk management and insurance needs of Local Government in South Australia. LGRS moved away from traditional insurance broking services to the establishment of very successful self insurance schemes such as the LGA Workers Compensation Scheme (LGAWCS) and the LGA Mutual Liability Scheme to meet the need of Local Government.

LGRS developed an industry wide approach to all insurance and risk management issues and in more recent years has extended this to include new self insurance schemes for Council assets, motor vehicles and the income protection needs of employees. LGRS is working with all councils to ensure opportunities are identified to minimise risks through the introduction of proactive systems and processes in the area of risk management, claims management and insurance risk transfer.

LGRS services include:

- Occupational Health and Safety;
- Injury Management;
- Claims Management;
- Health and Well-Being Programs;
- Risk Management Systems;
- Risk Management Advice;
- Workplace Training;
- Risk and Safety Audits;
- Community Group Insurance Programs; and
- Income Protection Insurance.
Induction to One System

LGAWCS scheme is owned by all 69 South Australian councils and as mentioned extends to building insurance, motor vehicle insurance and workers compensation insurance. All councils pay into the scheme and in return receive assistance in the following areas:

- Eight (8) corner stone policies including the OHS/Injury Management;
- Twenty-four (24) key procedures;
- Training requirements to comply with policies and procedures;
- Management of all claims (vehicles/plant, buildings and workers comp);
- LGRS employs team coordinators who live in regional areas to support council employees and meet on regular basis;
- Legal assistance; and
- Funds invested back into the scheme to address pressing issues for all councils each financial year, if no claims have been made.

In 2009 the One System Model OHSW/IM System Framework was developed by LGAWCS through consultation with Council, LGA, WorkCover and SafeWork Australia. At that time councils were required to implement Occupational Health, Safety and Welfare (OHSW) Administration System as part of the One System to establish effective management of the administrative aspects of their OHSW Management System (OHSWMS) in accordance with legislative requirements and the Performance Standards for Self Insurers.

The One System Model addresses these requirements by providing policies and subordinate procedures to manage the administration of the OHSWMS. Key elements of the OHSWMS are:

- OHS&W Document Control Procedure;
- OHS&W Record Keeping Procedure;
- OHS&W Auditing Procedure;
- OHS&W Induction Procedure;
- OHS&W Training Procedure;
- OHS&W Planning Procedure;
- OHS&W Document Development Procedure;
- OHS&W Injury Management Procedure;
- Hazard Management Policy;
- Administration of the OHS Management System Policy;
- Communication and Consultation Policy;
- OHS Contractor Management Policy;
- Emergency Management Policy; and
- Hazardous Work Policy.
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**Mutual Liability Scheme**

The LGA Mutual Liability Scheme (LGAMLS) provides South Australian councils with fully integrated risk, claims and legal services for civil liabilities. The Scheme commenced operations in 1989 as a result of the need to find a new risk based structure to deal with major difficulties finding cost effective public liability insurance. With traditional insurance premiums escalating at a rapid rate, the Local Government Association was able to clearly show how South Australian councils could benefit from a self management approach.

Working with the management of LGRS and the South Australian Government, LGA established the LGAMLS within the Local Government Act on 30 June 1989. All councils in South Australia are members of the LGAMLS and therefore participate in this a self managed mutual fund that has been regularly improved to protect and service the complex civil liabilities of local government in South Australia.

The LGAMLS provides South Australian councils with -

- Cost effective protection that is unrivalled within traditional insurance markets;
- Tailored civil liability risk management advice which is created through the identification and analysis of pooled claims data;
- Specialised claims management support that is based upon a balance between member input and legal support for every claim;
- Risk services that support existing and emerging risks; and
- A mutual industry approach that supports positive financial outcomes and minimises the effect of external influences.

**Local Government Association Workers Compensation Scheme (LGAWCS)**

LGAWCS provides Local Government authorities with a fully integrated claims, rehabilitation and Occupational Health and Safety service. The scheme was introduced in 1986 and immediately created an environment that improved safety and return to work outcomes for local government employees.

LGAWCS has effectively managed changes within the Occupational Health and Safety and Worker's Rehabilitation and Compensation Acts. At the same time, consistent and efficient systems have ensured that significant cost advantages have been delivered to the Local Government Industry.

All Councils in South Australia are members of the LGAWCS and therefore participate in the industry self insurance structure that is managed through the mutual fund concept. LGAWCS provides South Australian councils with:

- Tailored OH&S that is structured around interpretation of industry statistics;
- Specialist claims management services;
- In-house rehabilitation support for injured employees;
- Legislative advice and training support;
- Health & Wellbeing programs; and
- Positive financial outcomes that include incentive based programs.
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LGAWCS self insured licence sits with LGA as the nominate group employer and comes with an obligation to be regularly reviewed by WorkCover through specified reporting and periodic evaluations. An evaluation of injury management occurs primarily at LGAWCS for claims and rehabilitation with some councils being involved in site reviews.

Evaluation of OHS & Welfare occurs primarily at Council sites via management of work hazards and some minor review take place via LGAWCS. The core functions for reviews sit with the employer (councils) responsibility. Hence all self insured employers (councils) must be in the first instance compliant with the OHS&W Legislation.

LGAWCS also assisted WorkCover to achieve its aim of reducing claim numbers, claim rates and the cost, duration and severity of claims in South Australia. WorkCover is fully supportive of the One System Model and was consulted in the development to achieve compliance.

Local Community Insurance Services (LCIS)
Over the past 15 years LGRS provided specialist insurance support for community groups and the not for profit sector. This program initially was developed to support Local Government only but in recent years expanded into a much larger variety of not for profit groups and events.

In 2007 LGRS established Local Community Insurance Services (LCIS) as a national provider of insurance products for community groups throughout Australia. LCIS support the insurance needs of community groups through allowing them to arrange their insurance on-line or via phone with a toll free telephone number.

LCIS’s website provides easy instructions for groups to obtain quotes on line. The visitor has to follow various steps and answer questions relating to the nature of the event, etc and at the end an email will be forwarded in minutes providing a written quote.

LCIS is expanding its market beyond South Australia and was interested if Break O’ Day Council would agree to place a link on their website to advise community groups about their services. The Manager Community Development was approached in September with this idea and agreed to have a page and link under the Community section of Break O’ Day Council’s website called “Affordable Insurance for Community Groups”.

Comparison to Tasmania
The South Australian Scheme whereby all councils are self insured for public/product liability, workers compensation and motor vehicles, etc. does not exist in Tasmania. The closest to such a scheme would be Break O’ Day Council’s public and product liability insurance with Municipal Association of Victoria (MAV).

MAV is a self-insurance scheme providing insurance cover for its local authority members in the areas of public and products liability and professional indemnity. The "mutual" component of MAV is the scheme's members collectively agreeing to indemnify one another against loss. Members make an annual financial contribution to create a funding pool that is sufficient to pay for the administration of the scheme, payment of claims and payment of premiums to re-insurance/excess underwriters to cover claims.
Established by the Municipal Association of Victoria in 1993 the scheme is owned by local
government, controlled by local government and operates for the benefit of local councils, and other
eligible local authorities, and the communities they serve. Its overall aim is to maintain stability in the
local government liability insurance sector by ensuring that there is an underwriter committed to a
continuing willingness to write local government business and provide effective cover at reasonable
premiums.

This scheme does not cover areas such as Occupational Health and Safety, Injury Management,
Health and Well-Being Programs or Workplace Training. For these areas all Tasmanian councils
undergo an annual renewal process via a broker company. The broker is seeking the best possible
outcome for councils by going to the international insurance market and seeking coverage for
individual or the bulk of Tasmanian councils.

Unfortunately the insurance companies who are engaged to provide insurance cover for councils are
predominantly managing their own business and providing only returns to their own shareholders.
Consequently councils do not receive the same value and service for money as the South Australian
counterparts who are self insured. Any unclaimed monies from Tasmanian councils will flow directly
to the shareholders of the insurance companies and not councils.

Local Government Association of Tasmania (LGAT) is currently not providing documentation that
relates to for example OHS, Workers Compensation or Contractor Management as the Local
Government Association in South Australia. LGAT Policy and Projects are limited to Governance,
Finance, Infrastructure, Planning & Development, Environment, Public Health and Community
Development.

Tasmanian councils therefore rely on the insurance companies, the insurance broker or other
authorities to assist in the development and implementation of documents, policies and procedures
that relate to OHS, Workers Compensation, Contract Management, Risk Management, Health &
Wellbeing, etc. which comes at a cost to each council.

One would believe that if one Council in Tasmania has successful implemented a certain policy,
procedure or safe operating procedure that all councils could benefit from it, as all 29 councils more
or less undertaking the same services and providing the same services to their ratepayers.
TUESDAY 9 AUGUST 2011 AND WEDNESDAY 10 AUGUST 2011
Meeting with Joe Hill, Manager Human Resources and Risk, Alexandrina Council, Goolwa

Alexandrina Council
Population: 23,592
Number of Employees: 176 FTE
Elected Members: 11
Total of Operating Revenue: $26,120,000
Number of Rateable Properties: 17,530
Distance from Adelaide GPO: 88 km

- An introduction to Alexandrina’s injury management of employees was provided. A well developed manual is presented to all injured employees and provides step by step information on what documents need to be completed to make a workers’ compensation claim. It includes information such as responsibilities of the employer and the employee, what to do when a disability occurs, the facility of returning to work, provisions of suitable duties, rehabilitation meetings, injury management, conclusion of rehabilitation process, annual leave, dispute and conciliation. The manual also provides handy attachments to be used by the injured employee, primarily treating medical practitioner and council. Overall this document is extremely well developed and implementing such a document for BODC would be of great benefit to Council and its employees.

- Discussions with Return to Work Coordinator (RTWC) took place in regards to handling of workers comp cases and comparisons with Tasmania were made. The role of the RTWC is not as involving as the one in Tasmania. The RTWC deals only with internal Council’s procedures and is the initial contact for the injured employee. The RTWC is not involved in the management of the case or liaising with the primarily treating medical practitioner. LGRS has coordinators who live in the region of the council and liaise with each council on a quarterly basis and deal with the whole workers compensation management from A to Z.

- LGRS provides Council with all procedures and policies on how to handle workers compensation claims and cases. Comprehensive documents are set up and included in the manual for the injured employee.

- LGASA is also providing information on the Responsibilities of Injured Workers, special brochures, etc. It is noted that LGASA is playing a very active role in providing information materials to councils that are relevant to Risk Management, OHS, Contractor Management, etc.

- Discussions took place about Hazard Incident Injury Report form and what kind of reporting system is in place at Alexandrina Council.

- Meeting with Sharon Swan, Asset GIS Coordinator
To discuss what asset management Alexandrina Council is currently utilising and if it is integrated with their finance system. ‘My Data’ software product used which is not integrated with the finance system. Alexandrina Council is generally content with the system as it provides enough scope to undertake the required tasks.
Corporate Risk Assessment for Council Reports and Agenda items. A meeting took place with Alexandrina’s Governance Manager, Christine Hamlyn to discuss their draft document on risk management. Alexandrina’s Councillors underwent training in the recent months to have a better understanding of risk management as they are involved in making decisions at Council meetings that involves high risk management. Copy of the draft document supplied. Overall it has been received well by Council and the implementation was successful.

Establishing and maintaining a Risk Register is still an issue Alexandrina is working on. The use of ‘Interplan’ software product for high risks has been set up in recent months. It is planned to develop a full register further in the coming months and years.

Discussions about LGRS’s Wellbeing Program took place. Alexandrina are being proactive and introducing more and more awareness and counselling for mental health in the workplace.

Inspection of two (2) Playgrounds and one (1) skate parks in the municipality took place. LGRS is providing Councils with material on how to audit playgrounds and assist in documentations and risk management.

The following hard copy documents were discussed and provided:

- Employee Information – 110 page induction information;
- Injury Management Information Kit;
- LGA Back on the Job – information booklet for all employees in the LG industry;
- Workplace Injury Management Procedure;
- Corporate Risk Assessment for Council Reports – Draft version;

The following electronic documents were discussed and provided relating to the One System Policies & Procedures:

- Accident Incident and Reporting
- Asbestos Management Policies and Procedures
- Cash Handling – Administration
- Cash Handling – Waste & Recycling Depots
- Committee Constitution and Rules
- Communication and Consultation Policy
- Communication and Consultation Procedure
- Confined Space Procedure
- Contractor Management Procedure
- Contractor Management Policy
- Contractor Selection Induction and Monitoring
- Design Purchasing Guarding Hire and Lease Policy
- Document Control Procedure
- Election of HS Representatives
- Electrical Safety Procedure
- Emergency Management Procedure
- Emergency Management Policy
- Ergonomic Operation of Keyboard and VDU Policy
- Excavation & Trenching Procedure
Attachment to Item 26.1

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- First Aid Procedure
- Hazard Management Policy
- Hazard Management Procedure
- Hazardous and Dangerous Substances Procedure
- Hazardous Work Policy
- Inclement Weather Policy
- Induction and Training Procedure
- Induction Manual
- Interim Benefit Policy
- Needlestick and Sharps Injuries
- OHS Administration Policy
- OHS&W and Injury Management Policy
- OHSW Document Development Procedures
- PPE Policy and Procedure
- Planning and Program Development Procedure
- Prevention of Falls Procedure
- Remote or Isolated Work Procedure
- Roles and Responsibilities Policy
- Ultra Violet (UV) Protection Policy
- Wearing of Red Vests Policy
- Wearing of Broad Brimmed Hats Policy
- Signing at Road Works Policy
- Smoking in the Workplace Policy
- Workplace Injury Management Procedure
- Workplace Inspection Procedure
- Work Zone Traffic Management
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THURSDAY 11 AUGUST 2011
Meeting with Stephen Smith, OHS/Risk Management Coordinator, City of Burnside

City of Burnside
Population: 44,500
Number of Employees: 156 FTE
Elected Members: 12
Total of Operating Revenue: $35,000,000
Number of Rateable Properties: 20,400
Distance from Adelaide GPO: 7 km

- An introduction tour of the whole Council building was undertaken. The building accommodates not only all Council activities but also a large public library with interactive areas for children and teenagers, senior citizen club facilities that provide daily lunch services for all seniors in the municipality and a large concert hall adjacent to the council building.
- Discussions took place about OHS Management, OHS inductions and how Workers Compensation and Injury Management are being handled. Very similar documents have been developed like Alexandrina Council.
- An insight into Burnside’s Health and Safety Committee was provided and how it has been developed over the years. HS Representatives are not the only attendees, the committee also consists of HS Members in all areas of Council who are interested in HS but have not undertaken the full training yet. This is a great and innovative way of attracting employees and involving volunteers who are otherwise reluctant to participate as they do not want attend to a lengthy 4 day training course to become a HR Representative.
- Lengthy discussions took place about Risk Management and how Burnside developed not only a general template for risk assessments but also one for Manual Handling, New Plant Purchase and Confined Space Risk Assessment. These documents provide the assessor with a tick off checklist which prompts the person with questions in relating to manual handling, plant and confined space instead of having a blank document that requires the assessor to come up with the questions, etc.
- Contract Management Procedures and Policy. Burnside has implemented LGRS’s procedures and guidelines and developed a PowerPoint Presentation for inductions. Inductions with all contractors take place annually via evening presentations. LGASA is providing all councils with General Safety Handbooks for Local Government Employees and Contractors advising them on topics from A to Z in the construction industry.
- A Preferred Contactors Register similar to BODC’s is used via their Intranet System which can be accessed by all employees. This register not only records the validity of the contractors’ certificate of currency but also their certificates of competency in relating to their trade certificates.
A comprehensive Contractor Compliance Package has been developed that
- identifies the contractor,
- assess his/her licence/permits,
- identifies the hazard the contractor is exposed to and puts controls in place to overcome the hazards,
- triggers the contractor to undertake/complete a Job Safety Analysis;
- records the induction of the contractor relating to various City of Burnside policies/procedures;
- provides a monitoring checklist of the contractor on site during his/her activity and corrective action; and
- monitors safety practices in relation to this contract/activity.

Standard Work Methods (SWM) and Job Safety Analysis have been developed for indoor and outdoor employees. Both documents include risk/hazard identification and management. BODC SOP’s currently developed with Skills Institute are similar to the SWM Burnside has developed. An exchange of documents took place.

The promotion of Health and Wellbeing within Burnside was discussed. Burnside has developed and publishes healthy lifestyle programs, offers on site health checks for all staff including on site skin cancer checks and promotes immunisation programs.

A tour of the municipality took place including an inspection of the Works Depot;

A visit to a wheelchair friendly playground took place.

The following hard copy documents were discussed and provided:

- LGA’s General Safety Handbook;
- City of Burnside’s Strategic Plan 2020 – CD Room;
- Hazard / Incident Report Form;
- Risk Assessment From – General;
- Risk Assessment Form – Manual Handling;
- Risk Assessment Form – Plant;
- Risk Assessment Form – Confined Space;
- Training Schedule;
- LGAWCS Monitoring and Auditing Activities;
- Standard Work Method;
- Operations Services – Job Safety Analysis – City Safe;
- OHS&IM Plan 2011 to 2012;
- Contractor Compliance Pack; and
- Contractor/Provider Induction for High Risk Activities – PowerPoint Presentation.
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Recommendations for Break O’ Day Council

It is recommended that Break O’ Day Council develop and implement the following documents, procedures and policies:

- Health and Safety & Injury Management Plan 2012-2013;
- Injury Management Information Kit;
- Workplace Injury Management Procedures;
- Workplace Injury Management Policy;
- Risk Assessment Form – Manual Handling;
- Risk Assessment Form – Plant;
- Risk Assessment Form – Confined Space;
- Safe Operating Procedures for outdoor employees;
- Contract Management Policy;
- Contractor Selection, Induction and Monitoring;
- Contractor Management Procedure;
- Contractor Compliance Pack;
- Contractor/Provider Induction for High Risk Activities – Power Point Presentation;
- Cash Handling – Transfer Stations Procedure;
- Communication and Consultation Policy;
- Communication and Consultation Procedure;
- Prevention of Falls Procedure;
- Ultra Violet (UV) Protection Policy;
- Wearing of Broad Brimmed Hats Policy;
- Workplace Inspection Procedure;
- Work Zone Traffic Management;
- Etc.

Simone Ewald-Rist
Risk & Safety Co-ordinator
Practice Note PNP 10
Environmental Management

Scope

The preparation of a development plan in both greenfield and urban situations should ensure that there is adequate recognition of the natural and man-made characteristics of the area, and that sustainable environments are created or maintained.

Environmental management in the context of AMCORD involves:

- taking maximum advantage of the natural resources, such as land form, landscape, climate, water and energy resources;
- protecting residential areas and housing developments from traffic noise, air, water and soil pollution, flooding and bushfires, and from natural or industrial hazards;
- minimising environmental problems, such as polluted urban runoff and the disposal of domestic waste, associated with new residential development.

Landform and Landscape

The slope and orientation of land, and the existence of any potential foundation difficulties such as rock outcrops, highly reactive clays, landslip-prone areas, wetlands and natural drainage, have a profound influence on the form and type of residential development.

Small lot development, for instance, is generally more appropriate on land with a slope of 10% or less than on land with steeper gradients.

The desirability of retaining special landscape qualities or features such as trees and views should also be taken into account in the preparation of the development plan.

Landscape qualities may establish important parameters that will influence precinct design and site layout.

Design for Climate

Design for climate includes matters such as using the sun, shade and cooling breezes and reducing exposure to wind to ensure a level of comfort in the dwelling.

The need to utilise the sun, shade and cooling breezes will vary with climatic and topographic conditions, but the principle of comfort applies universally. The issue is to determine under what conditions regulation is essential and how it can be expressed in a form that can be easily understood and administered.

Comfort can be achieved through the ability of householders to manage solar access and breezes within their dwelling. This means that, in temperate climates, the sun should be able to penetrate the dwelling in winter, while in hot climates it should be able to be excluded and the dwelling should be able to catch the prevailing breezes. In all climates, the ability to manage solar access and breezes is strongly correlated with the orientation of
the dwelling and the location of the living areas. These, in turn, are influenced by land form, lot size and orientation.

Narrow frontages are more cost-effective than wider frontages. However, an east–west lot orientation may, depending on the latitude and slope of the land, cause the northern facade of the dwelling to be in shadow, while lots with attached housing would only receive the morning and afternoon sun. The land form and street layout, therefore, are important, especially in the case of lots with an area of less than 450 m² or a frontage of less than 15 metres.

Solar access is governed not only by orientation and slope, but also by latitude and the shadow cast from buildings and walls along the northern boundary.

In all areas, the lot shape, size and orientation can be varied to attain particular objectives.

Skewed or oblique lots can offer some advantages in special situations. For instance, skewed lots can combine desired orientation with exposure to breezes from the prevailing direction, as in Darwin. Skewed lots may also permit the retention of views on sloping land.

Areas that need special attention to climatic factors should be identified in the preparation of the development plan.

Element 5, Part 2 of AMCORD contains relevant provisions for land development proposals and for building, siting and design.

**Design for Energy Conservation**

Utilisation of sun, shade and breezes is also important for energy conservation and reduction of greenhouse emissions. The objective of energy conservation can be expressed as the ability to heat/cool the dwelling with minimum use of energy and to make the most efficient use of energy for other household appliances and services. The important criteria that apply to achieving comfort also apply here, but there are some additional requirements.

Solar access to north-facing living area windows offers greatest energy benefits in temperate and cooler climates. This passive heating can reduce demand for winter heating and, together with window shading, reduce summer cooling needs.

Solar access is also important for roof-mounted solar collectors. These may be used for hot water or generating electricity for household uses. Orientation and pitch of collectors are important, as is good sunlight exposure. Roof form is important to allow for future installation, preferably with a north-facing roof located away from the front of the house so that collectors are less visible from the street.

It must also be recognised that there are many locations, particularly for infill developments, where it is difficult to obtain solar access.

There will also be locations where people place a higher priority on other aspects, such as views. Also, development economics may make it difficult to satisfy a universally applied requirement for solar access. In these situations, attention may focus on other techniques for conserving energy.