![LGIS logo](WORKING TOGETHER)

# RISK MATTERS

**IN THIS ISSUE**

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

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

# CEO's Message

**JONATHAN SETH**
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*Social media is but one of the issues changing the
sector's emerging risk profile.*

It was great to catch up with so many members at the WALGA Convention held at the Perth Convention Exhibition Centre in August. As always there were a variety of excellent speakers and plenty of opportunity to discuss the issues impacting local government across the state. I always enjoy the opportunity to speak to so many members and to hear first-hand about your needs and challenges.

One issue that many people mentioned to me is the impact that social media is having on the operation of local government and interaction with your communities. We understand the complexities of social media, and the risks that come with it. In this edition of Risk Matters, we discuss a range of issues arising from social media and talk about some of the things that you can do to realise the potential of social media while reducing inherent risk.

Social media is but one of the issues changing the sector's emerging risk profile. Your LGIS Scheme is constantly working to stay ahead of the curve, as the article highlighting KPMG's report on liability and professional indemnity limits across the page showcases. It contains important information to assist in identifying and understanding the level of cover required for local government in relation to the potential for liability claims.

For those of you with bush fire brigades, you will likely know that LGIS has provided bushfire volunteers personal accident protection as part of the Scheme since 2012. However, with the recent changes to bushfire legislation increasing your potential for exposure, I am pleased to report we have effectively managed this impact. Managing changes like this is at the heart of what we do as a member-based Mutual – for more on this, visit page 10.

I hope you enjoy our new look Risk Matters magazine. We continually look for opportunities to support members, and providing useful information in our communications is an essential component of that. As such, we have implemented a variety of new sections, like the Ask an Expert column, which I encourage you to read and also send through any questions you may have for our team of experts, whether it be workers' compensation, injury management or prevention, property or liability, OSH, risk and governance, HR, or claims process related.

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

**Jonathan Seth
CEO**

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# Understanding the potential of catastrophic liability exposures

Local governments have significant potential for liability claims, and it is imperative you are prepared. How can you ensure you are sufficiently covered?

As a Scheme member, your level of cover is determined through consideration of:

• historical local government catastrophic events and what they'd cost today

• recent natural disaster events in Australia

• the National Disaster Insurance Review

• advice from both local and global insurance markets

In their report 'Review of Catastrophic Liability Exposure', KPMG assessed the potential exposures facing WA local governments and provided commentary on whether the level of your insurance limits for liability is appropriate.

## The risk environment for local government is changing

There is an increased expectation for local governments to perform risk compliance, however there is also strong pressure to reduce spending – making it near impossible to meet obligations.

Meanwhile, the onset of litigation funding has shown an increase in class actions over the past 10 years, which have mobilised previously individual claimants into well organised groups, who are more likely to be successful and result in litigation which can be significantly more expensive in the long term.

*There is an increased expectation for local governments to perform risk compliance, however there is also strong pressure to reduce spending.*

## Limit of liability

The maximum amount payable for a covered loss.

## Scenario-based analysis

KPMG analyses three scenarios in their report across the areas of bushfire, building fire, and planning failure. There is potential for bushfire, in particular, to breach insurance limits.

**Consider a potential bushfire scenario:**

Bushfire comparable to the Black Saturday bushfires caused by ignition either from smouldering fire in a landfill adjacent to bushland, or from local government hotworks (e.g. welding).

**Estimated damage**
▸ Material damage:
  1,000 homes assuming
  $400,000 per property on average
▸ Deaths: 150
▸ Serious injuries: 50
▸ Moderate injuries: 150
▸ Minor injuries: 150

**Note:** *KPMG assume the local government is unlikely to be solely responsible for all claim costs and other defendants (such as utilities/state government) will be involved. In this instance, it is assumed a 75% share of liability attributable to the local government.*

*If the share was reduced to 50%, the total cost would still be expected to exceed $450M.*

*If the share was reduced to 25%, the total cost would still exceed $240M.*

## Catastrophic losses and limit adequacy

KPMG note that in Lloyd's of London's emerging risk paper, "Reimagining History – Counterfactual Analysis" it is noted that often only highly catastrophic event claims are analysed to determine how losses could have been avoided or mitigated. Little analysis is carried out in regard to more modest losses where there was a potential for a catastrophic outcome.

By their nature, catastrophic losses occur very rarely and hence past data is limited. A key take away from the report is that a weakness in risk modelling could lead to too much reliance placed upon very limited past data.

## Around the nation

Local governments across Australia are diverse, with each having different risks due to different geographies, weather patterns, regional or metropolitan locations, and different economic situations. While there is no established practice on how insurance limits should be set, the Australian Prudential Regulation Authority requires protection against a 1 in 200 year event.

Given that catastrophic bushfires and other costly events have occurred in Australia in the past 30 years, it is plausible that loss scenarios could occur with a frequency greater than 1 in 200 years.

The practices in other jurisdictions support the need for high limits. Since 1 July 2017, the Municipal Association of Victoria has bought insurance limits of $600M for both public liability and professional indemnity for its Victorian and Tasmanian members. Statewide Mutual buys limits of $500M for its NSW members, and in South Australia, legislation mandates the requirement for a minimum of $300M.

The report supports the limits provided by LGIS liability as an appropriate risk strategy. Inadequate limits can have a significant impact on the financial viability of your local government and it is prudent to obtain appropriate protection before a claim arises.

To do so after an event is likely to result in significant cost, or more likely cover not being available.

Being part of a Scheme means members have access to adequate limits of cover. While the potential severity is high, the claims are by nature low frequency, and as a consequence the contributions are relatively low. Being part of the Scheme allows members to be satisfied that the protection provided is adequate and cost effective. ✈

## Bushfire Scenario:

| | Numbers Affected | Assumed Cost per Claim | Total Cost |
|---|---|---|---|
| Material Damage: Houses | 1000 | 400,000 | 400,000,000 |
| Deaths | 150 | 500,000 | 75,000,000 |
| Serious Injuries | 50 | 2,500,000 | 125,000,000 |
| Moderate Injuries | 150 | 250,000 | 37,500,000 |
| Minor Injuries | 150 | 50,000 | 7,500,000 |
| **Total Claim Cost** | | | **645,000,000** |
| Council's Share % | | | 75% |
| **Council's Share $** | | | **483,750,000** |
| Legal Cost (assumed%) | | | 50% |
| **Legal Cost $** | | | **241,875,000** |
| **Grand total including legal cost** | | | **725,625,000** |

*Being part of a Scheme means members have access to adequate limits of cover. While the potential severity is high, the claims are by nature low frequency, and as a consequence the contributions are relatively low. Being part of the Scheme allows members to be satisfied that the protection provided is adequate and cost effective.*

## Reference events

### Black Saturday bushfires
*(Australia, 2009)*

**Death and injuries** – 173 dead, but could have been as high as 280; 22 serious burns, 392 minor burns/ other; 7,562 people displaced.

**Material damage** – 2,030 houses, 59 commercial properties, 12 community buildings, 1,536 farming sheds/ buildings, and 11,800 livestock.

### Walla Walla Tip Fire
*(December, 2009, bushfire broke out at a local government rubbish tip site in Walla Walla)*

**Material damage** – More than 17,000 acres of farmland, 5 homes destroyed, 4 homes damaged, 1,000 livestock killed, and decimated sheds, vehicles, fencing and local crops.

## RECENT EVENTS

### Fires

**2003 ACT**
- $350M loss
- 500 properties destroyed
- several deaths, 490 injured

**2009 VIC**
- $4.4B loss
- 2,200 homes and 430,000 hectares destroyed
- 173 people killed, 500 injured

**2013 TAS**
- $89M insured loss
- $110M total loss
- 130 homes and 110,000 hectares destroyed
- 173 people killed, 500 injured

**2013 NSW**
- $184M loss
- 248 properties destroyed
- 2 people killed

**2016 WA**
- $155M loss
- 181 properties destroyed
- 2 people killed

**2017 USA** California
- 8,900 properties destroyed
- 43 people killed 185 injured

### Planning failure

**2011 QLD**
- $350M loss
- Arithmetic error in compulsory acquisition of land. $18M total loss

**2014 SA**
- Groundwater polluted
- 3,000 residents evacuated

**2016 NSW**
- Insured losses up to $38M
- Collaroy coastal erosion

**2017 UK** London
- Insured for $20M, total cost was $1B
- Grenfell Tower fire, a large fire broke out in the 24-storey social housing block
- 71 killed, over 70 injured

### Flood

**2010 QLD**
- $1.5B insured loss, $18.4B total loss

**2017 Germany, Czech, Austria, and Slovakia**
- $4.6B total loss
- 25 killed

**For more information regarding your public liability and professional indemnity, please contact your LGIS member services account manager on (08) 9483 8888.**

## Social media – friend or foe?

One thing is for sure, social media has become increasingly important to local government operations in providing more contact with the community; however this increased interaction also comes with significant risks. From bullying and harassment, to reputational damage and cyber security, social media can be a Trojan horse of risks for local government. Here we look at the risk factors and highlight ways to mitigate risks so that you can enjoy the benefits of social media engagement with your community ✈

# #localgovernment - The risks of social media.

Social media is a phenomenon which has had a significant impact on many facets of life in a relatively short period of time. A 2018 report from leading social media dashboard 'Hootsuite' reveals the global number of social media users in 2018 is 3.196 billion – up from 0.97 billion in 2010.

Social media can be used to stay in contact with friends and family, for advertising, promoting events, and sharing knowledge. It makes the world feel smaller and our reach feel bigger, but there have also been negative effects, including bullying, harassment, and cyber-based crimes.

The use of Facebook, Twitter and LinkedIn as social media platforms by local governments is becoming the norm. Having a social media presence provides the perfect opportunity to reach out to your community and workers, enabling a connection you might not have otherwise been able to create. It gives you an easy way to measure whether the community and your stakeholders agree with how you do things – your social licence to operate. Strategically these online forums are seen as potential fundamental factors, controls, and treatments for what is considered perhaps the ultimate risk – reputation management.

## Social media risks facing local government

### ✈ Reputational risks
- Service delivery complaints
- Imposter accounts
- Account security
- Social media account mismanagement
- Employer-of-choice
- Employee activity
- Scrutiny of councillors
- Brand representations

### ✈ Operational risks
- Community activism
- Customer service
- Online purchases / payments
- Communication with residents
- Bullying

### ✈ Regulatory risks
- Police advocacy
- Unlawful announcement
- Copyright
- Archiving
- Monitoring
- Councillor online behaviour

## Managing social media reputational risks

Prior to social media, aggrieved community members could either accept and move on, make a direct complaint, or in extreme cases escalate the issue through formal (regulatory) or informal (mainstream media) means.

These were, in the main, not transparent to the wider community. Individual issues could be managed with limited fear of reputational damage.

Today, complaints are often completely transparent to the wider community through a message being 'posted' on a public platform. This allows others to share their views without censor, prolonging the issue.

It has become essential to have a team who monitor social media platforms for your local government, in order to respond appropriately and in a timely matter, and to refer specific issues on to the necessary teams.

### Consider this:

A section of footpath in your community displaces following heavy rain, exposing a shallow void below. A resident notices the damage and posts about it on your local government's Facebook page. The page isn't closely monitored, and the potential risk to the public isn't picked up or acted upon by the local government's relevant department.

A few days later, another resident stumbles on the section of path while walking their dog at night. They land awkwardly in the exposed hole and significant injury results.

Such a hypothetical raises many questions. Were you given appropriate warning of the risk? Why didn't you fix the problem when notified? Does "ignoring" the risk potentially increase culpability in the eyes of the law? Having a team monitor social media can prevent issues like this from becoming magnified.

Many elected members now also utilise social media to discuss important issues and reach out to the community. While this is beneficial, it can also expose elected members to online abuse, with little content moderation.

### Consider this:

You're an elected member for the Shire of Timbuktoo, who is active on social media as a means of connecting with the community you represent. You begin to receive aggressive and disparaging comments and posts on Facebook regarding a recent decision your Council has made. You try to respond but it seems your answers are just fuelling the fire. The comments are receiving a lot of traction, and more members of the public are now adding their own opinions, questioning your aptitude for the role - and now the media has picked up the story.

Instances like the above can damage not only the elected member's reputation but also the local government's. If properly and strategically used, social media can be considered an opportunity to control both of the situations above. By promoting the use of social media as a communication tool, your local government can direct and control the flow of information. Couple this with appropriate monitoring, standardised responses using the appropriate tone, and effective follow up, it can lead to a positive reputation. From a technical perspective, the 'control' can:

▸ Prevent associated risks from materialising by providing a structure

▸ Detect associated risks as the 'events' unfold, providing an opportunity to rectify early

▸ Recover from the effect of associated risks through effective communicative responses

A common issue raised by most local governments is that community members complain "they weren't informed on," or "given the opportunity to consider" a particular topic or issue. Community engagement is the foundation to providing good government; minimum standards are required across integrated planning and reporting, as well as other development initiatives. These obligatory standards were, however, set well before social media arrived on the scene. Expectations have changed and therefore the use of social media to connect with the community is a must for progressive local governments who truly want to engage with their community.

Having a dedicated social media monitor can have its own risks, though. For example, consider the risks where a local government worker needs to monitor the local government's Facebook page and is subject to an overload in volume of content or aggressive or anti-social content. Even though the behaviour is not necessarily directed to the individual worker, this could still be a risk exposure for stress as a result of the role requirement. It is important to ensure support is available and opportunities to debrief are provided within the workplace. The worker will also benefit from taking part in LGIS' On the Frontline workshop – find out more on page 12.

## Elected members and social media

Social media is a great way for elected members to engage with the community, however there are several responsibilities to keep in mind when online.

Personal opinions need to be specified as such, and all content should abide by the local government's Code of Conduct. A good place to start is WALGA's 'Use of Social Media' guideline if no guidelines currently exist. Remember – your behaviour should align with the *Local Government (Rules of Conduct) Regulations 2007*.

### Consider this:

You're an executive at the Shire of Timbuktoo, and an elected member has been making disparaging comments about the executive team and management of the local government on social media. The comments are becoming increasingly aggressive, and are public for members of the community to see. The issue is creating stress for you – how can it be resolved?

Online bullying is becoming increasingly prevalent. The first step is to request the social media provider remove the content, and approach the poster to address the situation. It is important to seek advice and support from someone you trust and utilise counselling services for particularly difficult situations.

If you are an elected member, it is essential to remember your position and your identity can become blurred in the eyes of the public. Any inappropriate public comment or content may damage the reputation of yourself, another

# Case study:

*A male worker communicated with a female colleague via a social media platform. The interaction occurred outside of working hours and was of an explicit nature. The contact was not encouraged or welcomed by the female worker.*

After the female worker reported the incident, the matter was dealt with by the local government. The male worker apologised to his colleague.

However, subsequent to the incident, it became public knowledge within the workplace. The female worker alleged that she became the victim of 'rumour, gossip and innuendo' and sought medical treatment for a psychiatric injury, then made a claim for workers' compensation.

The connection with the workplace in this case is important – it shows it is possible for interactions between workers outside of work hours to result in workers' compensation claims. That is, so long as the claimant can establish that the employment was a significant contributing factor.

The medical evidence from the psychiatrist showed that although the initial contact via social media was distressing for the female worker, the subsequent involvement of colleagues in discussing the incident was equally distressing and contributed equally to the development of a recognisable psychiatric condition.

Although this case was not the subject of a decision by a WorkCover Arbitrator, there are certainly cases that have been decided where workers' compensation claims have resulted from interaction occurring outside of regular working hours.

person (including executives or workers within the local government) or your local government as a whole.
If comments made privately were inappropriate and become public, you will be held accountable.

Using social media to vent or discuss issues within your local government can lead to workers' compensation claims, and it is important to mitigate issues before they reach boiling point.

## Bullying and harassment

Workplace bullying is defined as repeated unreasonable behaviour that causes risk to health and safety. Bullying can take many forms including via various media (in person, in writing, online) and includes the display of offensive materials, harassment, or disrespectful posts or comments.

Social media can open up several risks when used for interactions between colleagues. Private use of social media can be considered as grounds for establishing workplace bullying. It is also not limited by the confines of a physical place of work, and can be deemed as bullying regardless of when and where the perpetrator makes the post.

As an employer, it is important to address the use of social media in the workplace Code of Conduct, as it is beyond doubt that social media conduct will continue to be brought into matters of workplace bullying and harassment.

The concept of "employment" now transcends traditional notions of the 9 - 5 Monday - Friday working week.

It is prudent to also consider the impact social media has on the health and wellbeing of elected members, along with the outcomes of meetings being overrun with complaints that gather traction on social media, and to reflect upon last year's local government elections which are considered by many to be the worst in history for abuse and salacious comments directed to those serving the community.

## Using business assets and cyber-crime

Many local governments provide phones, tablets, and laptops to their workforce. Use of these devices is subject to your Code of Conduct, but it is not unheard of for workers to use them to access social media.

Social media platforms such as Facebook, Twitter, LinkedIn and Instagram are now one of the preferred vehicles for cyber-attacks on organisations. Unsuspecting workers accessing personal social media accounts on work issued devices are often the targets.

Using Facebook as an example, here's how these attacks can work. A seemingly innocent post will catch a worker's eye while they're scrolling through the usual stream of friends' holiday pictures and funny memes (an image, video, piece of text). They'll click on the post, and malware - short for malicious software - becomes activated on the device.

It's that simple.

The attackers can then gain access to all the information on the worker's device – and possibly the local government's shared network. Quite often, you won't even be aware of the security breach. Motivated by substantial financial gains, attackers seem to remain one step ahead. Experts agree that even the most advanced malware protection software isn't enough to stop all attacks.

Considering this, social media users are urged to take additional precautions. These include:

▶ Avoid using social media at work or on work devices
▶ Use unique login details for each type of social media account and regularly change passwords
▶ Be selective about the connections you make online
▶ Be cautious when clicking on links – for example, look out for language inconsistent with the norm

LGIS can arrange cyber liability cover to protect your local government from internet based risk and more generally from risk relating to information technology infrastructure and activities. ✈

**For more information, contact your LGIS member services account manager on 📞 9483 8888.**

# ASK AN EXPERT

Each month we take your questions to one of our LGIS team members to answer. If you want to submit a question for next issue, email olivia.lawley@lgiswa.com.au

### JOANNE EGGLESTON
*LGIS HR Risk Consultant*

Joanne has over twenty five years' experience within the public sector, working with individuals, groups and organisations for improved performance and wellbeing. Jo has worked in the areas of vocational rehabilitation counselling; equal employment opportunity and managing diversity; assessment, training and development; change management; conflict management including interpersonal mediation; organisational development; and leadership, team and culture development.

*HR Manager: A staff member comes to you and says that she is uncomfortable working with a colleague following comments he has made on social media. What should you do?*

Like any workplace complaint, it is essential to take all concerns presented to you seriously. Ensure you are familiar with the necessary legislation, starting with the *Enterprise Bargaining Agreement, Fair Work Act 2009 (Cth)* and the *Local Government Act 1995 (WA)*. Also make sure you are across your local government's relevant policies and procedures, such as the Code of Conduct, Equal Employment Opportunity, and Bullying and Harassment Grievance processes.

Also be aware of the range of principles that come up with these issues for possible complainants and respondents, such as maintaining duty of care, impartiality, procedural fairness, and confidentiality.

Be clear on what your own role and responsibilities are - some workplaces have managing these issues under the line manager's responsibility. Sometimes policies or human resources professional obligations create their own response, which can be outside of the preferences or control of the concerned worker.

In the instance this does fall under your own role, consider the nature of the workplace relationship between complainant and respondent – do they actually work together? Is one senior to the other? Does one report to the other?

Consider the extent to which the matter is linked to the workplace and/or the degree to which the female is exposed to social media as a result of her job role. Ensure she is aware of her options under the local government's policies and procedures. This may include the involvement of a support person.

See what support the staff member may need in order to deal with her concern – whether she can deal with it at the lowest level, perhaps with the option of some coaching to raise it directly and appropriately with the respondent. Help her formulate a reasonable way to address her concern and assist her to practice saying it out loud. Encourage her to consider how her colleague may respond and remind her that the organisations policies and procedures are likely to indicate she should not be further disadvantaged for raising her concern. Other options and how they may develop, along with the outcomes and consequences, will need to be considered if the worker is not comfortable dealing with her concerns at the lower level.

*It is important that you don't assume you know the full story - even when you have gathered her side of the situation. You must remain fair and objective, keeping both parties' best interests in mind - don't assume the female employee is the only party with rights.*

Remind the worker that she should ensure that she does not talk about the issue with others (unless this is part of the resolution) as she could be at risk of slander or defamation.

The staff members may need support to deal with their discomfort – it is important to facilitate emotional support, whether it is through the Employee Assistance Program or other services.

Naturally, it is ideal for the issue to be resolved without the matter progressing to a claim. Ensuring the relevant legislation is followed, the appropriate support provided, and both parties feel respected throughout the process is important to a successful resolution.

*Please note that the advice in this article is of a general nature only. Every effort has been taken by LGIS to ensure that the commentary and recommendations contained in this article are appropriate for consideration and implementation by Western Australian Local Governments. Should you require further specific advice on this matter, independent legal advice should be sought.*

**To submit your question for next issue's Ask an Expert email our editorial team: olivia.lawley@lgiswa.com.au**

*Changes to the Bushfires Act 1954 WA, the Fire and Emergency Services Act 1998 WA Part 6B, and Injury Management Act 1981 WA have increased your exposure, however LGIS will effectively manage the impact.*

# Bushfire Volunteers Personal Accident Fund

Western Australia has approximately 22,000 bushfire volunteers, who give their time to help protect their communities. These volunteers operate through 579 bushfire brigades, established by WA local governments and are vital to fire prevention and mitigation, fire suppression and fire safety education.

The majority of calls for assistance a bush fire brigade receives are predominantly for bush fires, some of which involve chemical spills.  However, other incidents include:

▶ Structural (building) fires (defensive)
▶ Vehicle fires
▶ Support to other emergency services

LGIS has provided bushfire volunteers' personal accident protection as part of the Scheme offerings since 2012 ensuring bushfire volunteers are adequately covered.

If your local government has a volunteer bushfire brigade, last year you will have received notifications on updates to the *Bushfires Act 1954 WA*, the *Fire and Emergency Services Act 1998 WA Part 6B*, and *Workers' Compensation and Injury Management Act 1981 WA*.

These changes were implemented in September 2017, and are addressed in the LGIS Bushfire Insurance Information Sheet on our website. These changes increase the exposure faced by members. LGIS is pleased to advise the impact of these changes on your member contributions has been contained to the same 20% increase as the cost of reinsurance.

There is currently uncertainty on the number of bushfire volunteers who will be eligible for the probable entitlement.

The fatality benefits for workers' compensation are also currently being reviewed, but the impact will be different for current and former volunteer firefighters due to the difference in age which affects mortality rates, and the benefits they are entitled to.

Given the evolving nature of the benefits payable to the bushfire volunteers, we have worked closely with the reinsurer to minimise any adverse increase in costs for the bushfire volunteers' personal accident cover.

For more information, please contact LGIS WorkCare Manager, Carrisa Chung, on 9483 8888. ◂

## Changes with Auditor General

Recent changes to the *Local Government Amendment (Auditing) Act 2017* now allow the Auditor General to conduct audits of local government - increasing from a financial perspective to now also include selected "performance" audits of local government operations.

For further information on these changes, please contact your LGIS risk and governance team on 9483 8888. ✈

## The year that was 2017/18 – LGISWA Annual Report

Keep a lookout for the LGISWA Annual Report for 2017/18, which will available from Friday, 12 October on the Members' Centre section of the LGIS website – lgiswa.com.au.

The Annual Report provides an overview of the learnings and successes from 2017/18 and insight into our plans for the future, along with audited financial statements for what was another successful year for your Scheme. It also includes an overview of the corporate governance framework that ensures the success and longevity of the LGISWA Scheme. ✈

> " The Annual Report provides an overview of the learnings and successes from 2017/18 and insight into our plans for the future



## Are your sporting clubs safe?

WorkSafe WA is initiating a project assessing the occupational safety and health (OSH) of sporting and recreation clubs in the 2018/19 year.

LGIS can provide site inspections and offer guidance to ensure your facilities are prepared. For more information on how LGIS can help you ensure your facilities comply, please contact the LGIS OSH team on 9483 8888 or your regional risk coordinator. ✈

# Library work is risky business



## Library workers are often not included when discussing high risk job roles; however they face physical, emotional, and safety risks every day.

When many of us think of our local libraries, we visualise a quiet building with long rows of books and the shuffling sound of turning pages. While this is still true, nowadays libraries are a hub of the community, providing computers with electronic resources for research, databases, and administrative errands which visitors may not have access to at home. Often you'll see beanbags in an interactive children's corner; and an array of classes and workshops of all kinds available to the public – makerspaces, Lego clubs, and book clubs, to name but a few.

**↑3%** The 2015-16 Australian Public Library Statistics show that Western Australia had 236 public libraries and lent over 16.6M items that year – up 3% from the previous year and the only state to have an increase over 5 years.

Over the same year, WA had over $1M active public library members and 541,938 library programs across the state.

The library is an inclusive space that revitalizes the local community by bringing together people from all walks of life, of all ages, at any given time. From young families, students, migrants, to retirees, libraries offer a free venue where they can connect.

Due to the wide range of services on offer to a diverse demographic of people, library workers often fulfil a variety of duties every day, including:

- Teach classes
- Host speakers
- Evaluate and maintain the stock of books, magazines, and audio-visual materials
- 'Books on Wheels' - process books for delivery to housebound members of the community
- Assist with technology
- Answer questions

### Physical risks

Library work by its very nature brings something different every day. This carries certain risks, which should be mitigated as much as possible.

The physicality of library work – including shelving books, moving trolleys, computer work, and lifting – is often repetitive and awkward, and can be an injury risk for workers. LGIS claims data from 2013-2017 indicates that library staff account for 2.5% of all injury claims from local governments. This is a similar percentage to aged care, cleaners, rangers, and waste management workers.

Common injury locations for library workers include:

| | |
|---|---|
| Shoulder | 37% |
| Wrist, elbow and forearm | 31% |
| Back | 15% |
| Other | 17% |

## About 'manual task' workshops

When you consider the various movements (lifting, twisting, packing cars for Books on Wheels, among many others) library workers undertake every day, it's understandable that they are susceptible to injuries. Manual tasks are those physical work activities that can be defined as any activity requiring a person to use part of their musculoskeletal system in performing their work. If performed incorrectly, manual tasks can be hazardous.

LGIS WorkCare Services Manager, Renee Wockner, advises that prevention strategies are a key component in reducing the risk of injury, and LGIS offers library-specific manual task workshops, which provide practical techniques for library based tasks, as well as practical injury prevention strategies.

## About 'on the frontline' workshops

It is often said that customer service workers are on the frontline. These LGIS workshops enable workers to develop communication and self-management skills, and apply these to address workplace issues associated with public contact roles. These workshops are tailored to the specific area of work, and for library workers can include the following self-management tips:

▶ Communication basics – telephone techniques and face to face interactions
▶ Awareness of both verbal and non-verbal techniques when communicating with others
▶ Identifying and managing behaviour of a variety of patrons, including those with poor behaviour and mental health issues
▶ Communicating with aggressive and difficult patrons, including tips to defuse both verbal and physical altercations
▶ Utilising your emotional intelligence and mental skills when dealing with high emotions
▶ Safety and security in your workplace
▶ 'Sharpening the saw' – looking after yourself

**To find out more about how LGIS can support your library workers through workshops, contact Renee Wockner, Manager – WorkCare Services, on 📞 9483 8826, or for assistance in emergency management and business continuity, contact the LGIS risk and governance team or your regional risk coordinator on 📞 9483 8888.**

## Social risks

Library workers are on the frontline of customer service, and this means they are often faced with a large variety of complex situations to manage.

It is important library workers understand their responsibilities and have the skills to work safely in the situations they may come across on a daily basis. These can include people with mental illness, drug problems, and those unfamiliar with or frustrated by technology. Unless properly trained, few of us would know how to control a situation at work when confronted by aggressive or violent behaviour.

The layout of your library can also impact the opportunity for crime or antisocial behaviour. The policing and security industries call this Crime Prevention Through Environmental Design (CPTED), and there are four principles you should consider:

▶ Surveillance – crime can be reduced by providing opportunities for both natural and technical surveillance
▶ Access control - making it clear where people are permitted to go or not go, makes it more difficult for potential offenders to reach and victimise people and their property
▶ Territorial reinforcement – community ownership of public space makes people feel comfortable and more likely to visit, which in turn reduces risk of crime and increases risk to criminals
▶ Space management/maintenance – includes strategies like activity coordination, site cleanliness, rapid repair of vandalism, and well-lit lighting for pedestrians and in car parks

When CPTED is put into practice, the public space and its environment should discourage criminal behaviour.

## Emergency management

In any public facility, there are threats and vulnerabilities to workers, assets, services and communities that need to be managed. These could be a structural fire, natural hazard, utility failure or loss of data, for example.

LGIS emergency management and business continuity management services can anticipate those emergency and disruptive incidents and ensure your response is planned and rehearsed.

Managing emergencies in your libraries (and other facilities) starts with the safety of your workers, contractors and visitors followed by asset protection considerations. We can assist in meeting the requirements for these critical functions that are aligned to the relevant Acts, Regulations and Standards, and in creating emergency management plans.

LGIS can also assist you in building effective responses to any disruptive incident through business continuity planning. Business continuity is defined as the capability of an organisation to continue the delivery of critical activities and services at acceptable predefined levels following a disruptive incident. Your business continuity plan should be customised to reflect your priorities, stakeholder expectations and any existing capabilities.

Libraries are a place where people can create memories and have meaningful experiences, which contribute to feelings of local identity and social connectedness.

# *Where we've been*

## *2018 WALGA Convention Opening Reception*

## *Wednesday 1 August 2018*

LGIS was proud to be Founding Corporate Partner once again for the 2018 WALGA Convention. The LGIS team joined local government elected members and executives for a fantastic selection of events over 3 days, beginning with the opening reception, and enjoyed the opportunity to chat with many of you over the three days to share experiences, expertise, and brainstorm solutions for some of the issues we share in our day-to-day roles.

## Grenfell Tower, cladding, and the West Australian impact breakfast
## Monday 3 September 2018

Following the Grenfell Tower tragedy in 2017, the cladding used on buildings has become a significant issue around the world. Here in Western Australia, LGIS and WALGA have been investigating building cladding and the potential ramifications for local governments.

Speakers at the breakfast included Ray Chitty, Head of Insurance Service for the Royal Borough of Kensington and Chelsea; City of Westminster; and London Borough of Hammersmith and Fulham, who provided in-house insurance response for the Grenfell Tower tragedy in 2017, and Matthew Reid, Partner at law firm Jackson McDonald specialising in local government. The event was sponsored by Jackson McDonald, AIG, and Chubb.