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NEW

TRMF Web site

The revised Tasmanian Risk Management Fund Web site can be found at:

www.treasury.tas.gov.au/trmf

On the Web site you will find information about:

- Incident Management, Reporting and Claims Management
- Risk Management Tools and Guidelines
- Fund Administration

The Web site will be maintained and updated by the TRMF Unit on a regular basis.

Welcome

Welcome to the December 2004 edition of the Tasmanian Risk Management Fund (TRMF) newsletter, published by the Department of Treasury and Finance.

The Fund's new look Web site was launched in November 2004 and the TRMF Unit hosted a Web site and Procedures Information Session for over 60 agency staff on 1 December 2004 to introduce the site. The TRMF Procedures Manual is now presented in a user-friendly web format and risk management tools and resources are available to agencies. I encourage you to visit the site and provide any feedback to the TRMF Unit.

The TRMF Unit has successfully promoted information sharing in the last few months, with seminars on Remote Area Risk Management and Reducing the Cost of Workplace Injury. Peter Brass also gave an enlightening presentation on PIRRISK, the risk management system developed by Primary Industries and Resources South Australia. Thank you to participants for your support of these events. Early next year the Department of Tourism, Parks, Heritage and the Arts will be delivering an information sharing session on its award winning OH&S initiatives. Details of up-coming training and information sharing sessions can now be found on the Web site.

I would like to take this opportunity to wish everyone a safe and enjoyable Christmas and New Year.

Tony Ferrall

Chairman

**Tasmanian Risk Management Fund
Steering Committee**

Contributions to *riskmatters* on any subject relating to insurance or risk management can be forwarded via email to trmf@treasury.tas.gov.au.

Dog and Bone – drivers' myth disproved

The myth, that the Police aren't taking action against drivers using hand held mobiles, is being disproved.

It is evident from the number of infringement notices issued by Tasmania Police that mobile phone offences have increased significantly over the previous year. The step up in enforcement was particularly evident after the fine was increased from \$80 to \$110 with the loss of two demerit points.

According to Mr Goodman, the Group Chief Executive of the Royal Automobile Club of Tasmania Limited, *"using a hand held mobile phone while driving is a very dangerous practice, which results in a high level of inattention to the driving task. Inattention is one of the major causes of crashes in Tasmania."*

If you must use a mobile phone in the car, then either use a hands free device or pull over safely. The safest policy is to pull over, as studies have shown that hands free use, especially extended conversations, can also result in dangerous inattention.

Source: *Motor News*, the magazine of the Royal Automobile Club of Tasmania Limited. December/January 2005.

Quotable Quotes

"Injury from accident demands attack on three fronts. The most important is obviously prevention. Next ... is the obligation to rehabilitate the injured. Thirdly there is the duty to compensate them for their losses".

Sir Owen Woodhouse 1967

"It is not necessary to change, survival is not mandatory".

W Edwards Deming

DTPHA: 'Working together to achieve a healthy and safe work environment'

The Department of Tourism, Parks, Heritage and the Arts' commitment to workplace health and safety has been recognised with two awards in the 2004 Workplace Safe Awards.

DTPHA's Occupational Health and Safety Training Program took out the gold award and the Department's Occupational Health and Safety Management Program won a silver award.

DTPHA is both geographically and functionally diverse with workplaces in six Australian states. At the time that the Department was formed, it was evident that there was no consistent integrated approach to health and safety. This was reflected in the high number of workers' compensation claims. As a result, immediate action was required to improve health and safety. As the new Department evolved, DTPHA had an excellent opportunity to implement change.

DTPHA's Occupational Health and Safety Management System has involved implementing effective hazard and risk control procedures and providing practical skills to staff in undertaking effective job safety analysis. The implementation of this system resulted in a significant reduction in the number of workers' compensation injuries and costs last financial year.

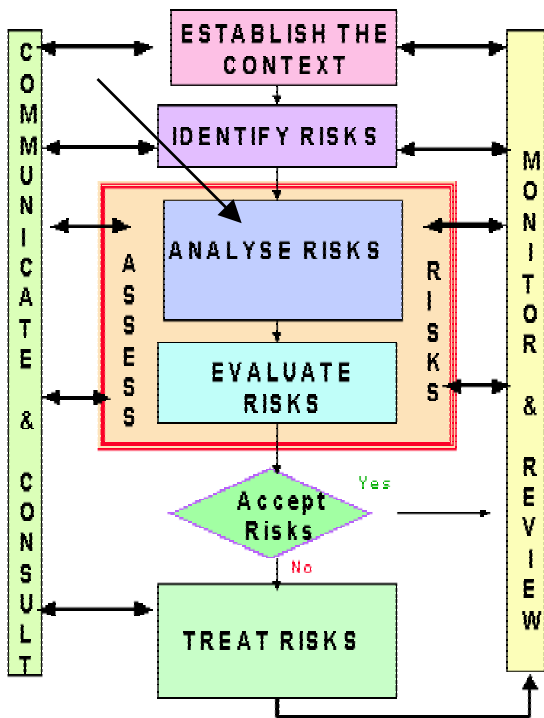
The Department's success in the Workplace Safe Awards is a fantastic achievement.

Katrina Sage from DTPHA will be presenting an information session on 24 February on DTPHA's award winning OH&S initiatives. To register, contact Sarah Wilson in the TRMF Unit on 6233 8531.

MARSH HAS MOVED...Downstairs

The Fund Administration Agent, Marsh, has moved to the **Second Floor, 111 Macquarie Street (Reserve Bank Building), Hobart, 7000.**

Risk Management Process



Source: AS/NZS 4360:2004

In this edition of *riskmatters* we continue our focus on the risk management process.

Analyse Risks

This is the third step in the process. It is at this stage that risks which will impact (usually adversely) on the activity’s objectives are assessed and ranked.

Risks can be analysed and evaluated according to the **likelihood** that they will occur and level of **seriousness/impact** if they do occur.

**How likely is it?
Would it be serious?**

- Likelihood? Rare, unlikely, possible, likely, almost certain.
- Consequence? Insignificant, minor, moderate, major, catastrophic.
- The combination of these leads to your plan.

A practical way of assessing risks is to take the following three steps:

- 1. Consider the Consequences**
What are the potential consequences and how severe might they be. Note: You can’t really be sure; you can only make a ‘best estimate’ on the basis of the information available.
- 2. Consider the Likelihood**
How likely is the chance of an event actually occurring?
- 3. Calculate the Risk**
Consequences and likelihood are combined to produce a level of risk.

Likelihood	Insignificant	Minor	Moderate	Major	Catastrophic
Consequence					
Almost Certain	M	S	H	H	H
Likely	M	M	S	H	H
Possible	L	M	S	S	H
Unlikely	L	L	M	M	S
Rare	L	L	M	M	S

Risk Rating

Key:

H	High
S	Serious
M	Medium
L	Low

Suggested approaches to risk treatment:

High risk: immediate action required, senior management will be involved

Serious risk: senior management attention is required and management responsibility specified

Moderate risk: manage by specific monitoring or response procedures

Low risk: manage by routine

Injury Management Model

The WorkCover Tasmania Board has initiated a project to develop and promote an injury management model for the Tasmanian context.

An initial workshop was held with interested stakeholder groups, including representatives from the TRMF Unit and the Fund Administration Agent, Marsh, on 7 December 2004. The group discussed and identified:

- The key elements of an injury management model; and
- The parties involved in the injury management process, their roles and relationships.

A smaller working group will now be established to further develop the injury management model. Once the model has been drafted, the participants of the initial workshop will be invited to participate in a second workshop to consider and provide comment on the draft model. Wider public consultation will follow the second workshop.

For further information contact Tania Foale at Workplace Standards on 6233 8580.

Information Sharing Sessions and Seminars

The TRMF Unit recently hosted two information sharing sessions for agencies.

On 14 October 2004, Dave Basham and Nick Vroomans from Staying Alive Survival Services, a Queensland based training and consultancy company, presented a session on **remote area operations and procedures, and the management of remote area emergencies**.

On 28 October 2004, agency representatives attended a workshop on **Reducing the Costs of Workplace Injury** presented by Sally Bennett from Marsh Risk Consulting (Melbourne) and Martin Broad from Marsh (Hobart). This session took participants through important preventative pre-injury considerations and looked at the process involved when a workers' compensation claim arises.

What can we do for you?

The TRMF Unit held a **Web site and Procedures Manual Information Session** on 1 December 2004 at the Hobart Conference Centre, Elizabeth Street Pier. There were over 60 agency representatives in attendance. The presenters were: Tim Johns from Marsh, Paul Turner from the DPP and staff from the TRMF Unit.

The session's theme was *What can we do for you?* It was designed to give an overview of the revised Web Site and Procedures Manual, as well as a brief summary of the services provided by the Fund Administration Agent, Marsh, and the Office of the DPP. It was also intended to encourage participating agencies to think about what the TRMF Unit can do to assist agencies in terms of raising awareness and information sharing on risk management issues. If anyone has any suggestions, please email: trmf@treasury.tas.gov.au.



Sally Bennett presenting at the workshop on Reducing the Costs of Workplace Injury.

2004 RMIA Conference

Risk management practitioners from both private and public sectors came together at the November 2004 Risk Management Institution of Australasia (RMIA) Conference in Hobart.

Every so often a speaker comes along at these conferences who truly inspires and leaves you wanting to know more. Garry Wilson from ACC, was such a person.

But what is ACC and who is Garry Wilson?

ACC is the shortened name New Zealanders have given to the Accident Compensation Commission, which was set up on 1 April 1974 to provide a revolutionary 'no-fault' approach to compensation for personal injury. Garry is ACC's Chief Executive.

According to Garry, ACC has made positive changes to the way it operates which are more in keeping with an egalitarian society. The focus is on ensuring there is a human connection with its claimants.

The changes include reducing accidents by spending more on training programs designed to reduce hazards; speeding up recovery and rehabilitation with electronic claiming and early effective rehabilitation; setting fair levies on a full funding basis which cover the life time cost of an accident; and call centre based 'assessment' providing a human touch.

ACC's Web site at www.acc.co.nz is certainly worth a look. RMIA's Web address is at www.arima.com.au.

Does your agency have a risk management story to tell?

Are there other risk management issues you would like discussed? Contact the TRMF Unit on telephone 6233 6597 or e-mail trmf@treasury.tas.gov.au

Risk and Business Excellence

The TRMF Unit was fortunate to have Peter Brass (2003 Association of Risk and Insurance Managers of Australasia (ARIMA) Risk Manager of the Year) conduct a presentation on developing a culture of risk management while he was in Hobart presenting at the RMIA Conference.

Peter, who is the Principal Advisor, Risk Management and Audit at Primary Industries and Resources South Australia, provided an informative and interesting presentation on his organisation's experience in developing a risk management system (PIRRISK) directly linked to the Risk Management Standard *AS/NZS 4360:2004* and the Australian Business Excellence Framework. It was very timely in light of the TRMF Unit's proposal to develop a whole-of-government risk management policy and framework for Tasmanian government agencies.

Some of the key points of the presentation included:

- raising awareness and developing a culture of risk management;
- building risk management into capabilities and performance;
- identifying risk champions and ownership of risk; and
- linking business excellence and governance.

Many participants took the opportunity to ask questions and tap into Peter's knowledge and wealth of experience in this area. The TRMF Unit received some very positive feedback from those who attended.

Sessions to note in your diary

Date	Subject	Type of Session
13 January 2005	Recent Amendments to the <i>Workers Rehabilitation and Compensation Act 1988</i> .	Seminar/ Information Sharing
24 February 2005	DTPHA's Award Winning OH&S Initiatives.	Seminar/ Information Sharing

For further information, contact the TRMF Unit.

Upcoming TRMF Meetings

Committee Meetings

TRMF Steering Committee
1 March 2005, Hobart

TRMF Workers' Compensation
Sub-Committee
25 January 2005, Hobart

TRMF Property/Liability Sub-Committee
27 January 2005, Hobart

Contact: trmf@treasury.tas.gov.au

riskmatters

Subscription Service

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To register, contact the newsletter editor, Di Hope, at the Department of Treasury and Finance on (03) 6233 6597 or e-mail trmf@treasury.tas.gov.au.

Disclaimer

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*Merry Christmas
&
Happy New Year*