

## RISK MANAGEMENT QUARTERLY REPORT AS AT 30<sup>TH</sup> SEPTEMBER 2011

### GENERAL INSURANCE – JMAPP - ISR/PROPERTY DAMAGE CLAIMS

- Break in / burglary at Betty Day Centre on 19/07/2011 – 7 laptops and TV stolen – total loss approx \$8,600. Police notified and JMAPP claim logged with Jardine Lloyd Thompson.

### PUBLIC LIABILITY/PROFESSIONAL INDEMNITY CLAIMS

The Council's Liability Policy was renewed as at 1 July 2011 with a \$10K excess on all claims.

Echelon Claims Management Services handle all under excess claims and investigate liability in liaison with the relevant Council Department. Claims with estimated liability exceeding \$10K are handled directly by the insurer, CMP (Civic Mutual Plus).

**Outstanding Public Liability Claims** – Outlined below are all claims with potential estimated liability >\$5K.

File Ref	Date of Incident	Incident Location	Incident Description	Amount Claimed	Claim Status	Council Department	Risk Remediation
50/06/1737	09/03/2007	City Road, South Melbourne, 3205	Personal Injury – Claimant slipped on acorns as stepping out of a parked car	\$10,000	Claim referred to CMP	Parks & Open Spaces	Inspection systems reviewed
50/05/760-01	30/03/2007	80 Tennyson St, Elwood, 3184	Tree root damage to property	\$30,000	Claim referred to CMP	Parks & Open Spaces	Tree root barrier installed.
50/05/790	11/10/2007	1 Addison St, Elwood 3184	Tree root damage to property	\$185,000	Claim referred to CMP. Matter proceeding to Court Hearing.	Parks & Open Spaces	Tree root barriers installed + root inhibitors.
50/06/1820	21/11/2007	99A Carlisle Street, St Kilda, 3206	Personal injury (Workcover) – claimant fell on step-over while carrying plaster board sheets at Council premises	\$450,000	Claimant was awarded \$450k paid by Vic Workcover Authority (VWA). VWA recovered monies from COPP. COPP subsequently sought indemnity under contractor's insurance policy. Further judgement	City & Infrastructure Services	Contractor procedures reviewed

## Attachment 4:

File Ref	Date of Incident	Incident Location	Incident Description	Amount Claimed	Claim Status	Council Department	Risk Remediation
					handed down in Sept 2011 that Council should recover all damages paid to date and pretty much all costs incurred to date – currently in process		
50/05/837	16/02/2009	10 Madden St, Albert Park, 3204	Property Damage – claimant alleges house damage due to Council's refusal to allow her to remove tree on her property.	\$20,000	Claim referred to CMP	Parks & Open Spaces	N/a
50/06/1874	01/09/2009	Clarendon St, South Melbourne, 3205	Personal injury – claimant alleges he tripped on missing bluestone block in footpath/guttering.	\$40,000	Claim referred to CMP	Infrastructure Services	Contractor works – contractor put on notice.
50/05/869	27/10/2009	45A Ormond Esplanade, Elwood, 3184	Tree root damage to property	\$15,000	Claim referred to CMP	Parks & Open Spaces	Root pruning.
50/05/871	02/06/2010	388 Richardson St, Middle Park	Tree root damage to property	\$60,000	Claim referred to CMP	Parks & Open Spaces	Tree root barrier installed.
50/06/2000	20/12/2011	161 Cecil St, South Melbourne	Property Damage – tree branch fell on vehicle	\$7,858	Claim under investigation by Echelon	Parks & Open Spaces	Review pruning timetable
50/06/1993	04/02/2011	South Melbourne Market Stall 153 – Zamani Sports	Damage to Property due to flood store stock damaged	\$95,000	Claim referred to CMP	Property Services	Review stallholder's insurance
05/05/897	07/06/2011	8-10 Beach Ave, Elwood (Victoria Body Corporate Services)	Tree root damage to property	\$6,600	Claim under investigation by Echelon	Parks & Open Spaces	Tree root pruning + deflector dug to a depth of 600mm

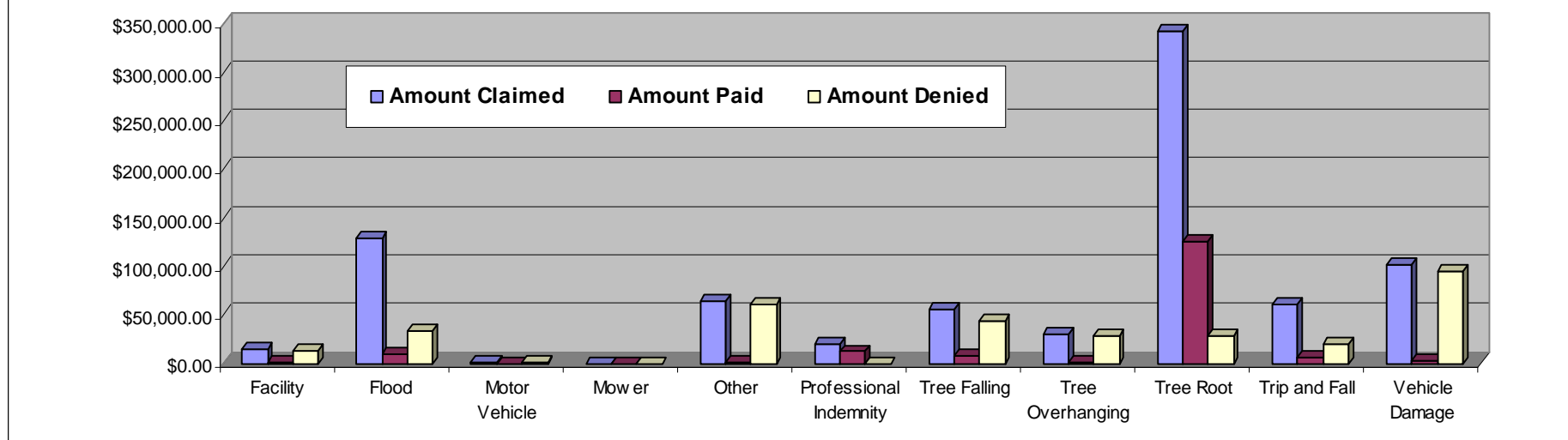
**Settled Public Liability Claims >\$5K during quarter** (1 July to 30<sup>th</sup> September 2011)

File Ref	Date of Incident	Incident Location	Incident Description	Amount Claimed	Claim Status	Council Department	Risk Remediation
50/05/891	31/01/2011	15 Fuller Rd, Ripponlea	Tree root damage to property	\$6,877	\$6,877 paid by Council	Parks & Open Spaces	600mm tree root deflector installed.

**Public Liability Claims Trends**

The graph below highlights claims received/paid/denied for the past 3 year policy periods split by claim type. 25% of claims received relate to tree root damage with a total amount paid of \$126,104.

**Amount Claimed & Amount Paid - YE 2009 / 2010 / 2011**



Attachment 4:

**Outstanding Professional Indemnity Claims** – Outlined below are all claims with potential estimated liability >\$5K.

<b>File Ref</b>	<b>Date of Incident</b>	<b>Incident Location</b>	<b>Incident Description</b>	<b>Amount Claimed</b>	<b>Claim Status</b>
05/06/1976	02/12/2010	113 & 111 Tennyson St, Elwood, 3184	Professional Indemnity - Claimant alleges it was not given notice that Council was selling drainage reserve next to their property.	\$ 40,000	Claim referred to CMP
05/04/1941	18/03/2011	30-32 Goldsmith St, Elwood, 3184	Professional Indemnity - Claimant alleges Council should have informed him of planning changes to Planning Scheme	\$40,000	Claim referred to CMP

## **OCCUPATIONAL HEALTH & SAFETY - 1 July to 30 September 2011**

### **Emergency Procedures:**

Evacuation Drills have been conducted at the following sites:

- St Kilda Library
- South Melb Market
- South Melb Town Hall

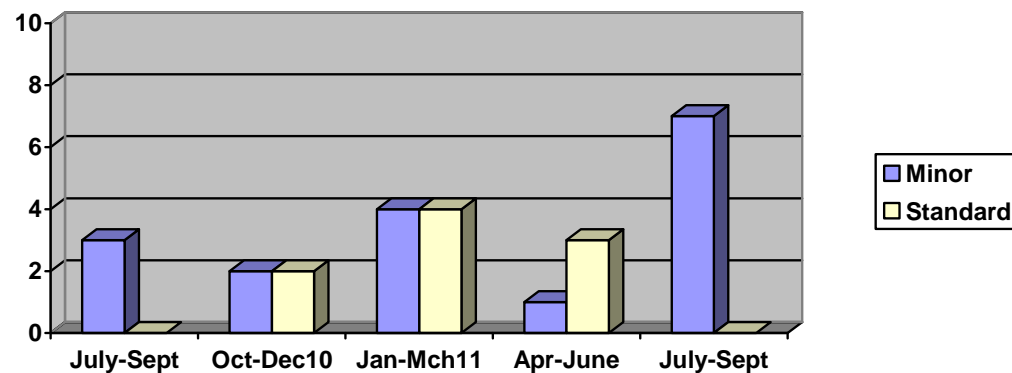
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### **OH&S Audits:**

OH&S Audits have been conducted at the following sites:

- 232 Carlisle St
- West St.Kilda Children's Centre
- Skinners Playground
- St.Kilda Playground

**Work Cover Claims Lodged:**



WorkCover Claims lodged. The purpose of reporting on this data is to provide Council with an overview of claims lodged for the period.

*Note: All claims have a financial impact, but only 'standard' claims impact on future WorkCover premiums.*

Summary of Claims:

7 **Minor** claims were lodged:

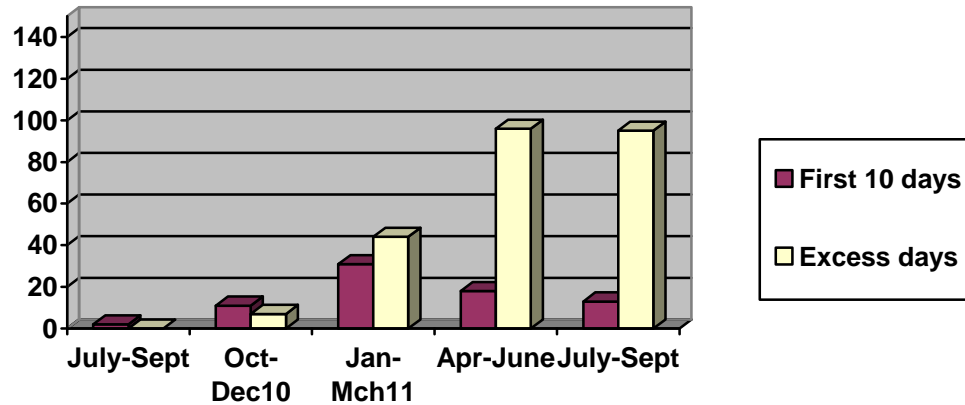
- Depot employee was bitten by spider
- Community Care employee strained hand during mopping
- Community Care employee tripped and fell
- MCH employee was struck by motor vehicle
- Parking Employee experience pain in foot while walking
- Child Care employee strained back lifting a child
- St Kilda Town Hall employee slipped on steps at front of building

0 **Standard** claims were lodged for the period.

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Attachment 4:

**Lost time (days) paid through WorkCover Claims:**



Lost time - WorkCover Claims. The purpose of reporting on this data is to provide Council with an overview of days paid due to WorkCover claims.

13 days were paid by CoPP as part of our "First 10 Days" Employer Liability; 95 days were paid as "Excess Days" - these days are reimbursed by Gallagher Bassett.

The number of "Excess Days" remained up for the period as a result of claims lodged in the previous quarter(s) and largely due to 2 claims.

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**Other:**

Following a review by WorkSafe Vic of its Agent Panel (Insurance Companies who manage the WorkCover system on behalf of the Victorian WorkCover Authority), CoPP claims will now be managed by Gallagher Bassett effective 1<sup>st</sup> July 2011.

All Policies and Procedures, Intranet and WorkCover posters have been updated to reflect the new Agent.

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