

Report

Report to:	Risk and Audit Scrutiny Forum
Date of Meeting:	1 November 2017
Report by:	Executive Director (Finance and Corporate Resources)

Subject:	2016/2017 Year End Insured Risks Report
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1. Purpose of Report

1.1. The purpose of the report is to:-

- ◆ highlight trends on an annual basis for insurance claims against the Council.

2. Recommendation(s)

2.1. The Risk and Audit Scrutiny Forum is asked to approve the following recommendation(s):-

- (1) that the outcome of the insurance programme review is noted
- (2) that the Insured Risks Report for year ended 31 March 2017 and positive claims trends are noted
- (3) that planned actions to mitigate insurance hotspots are noted

3. Background

- 3.1. The Council has in place insurance policies for employers' liability, public liability, motor, property and other miscellaneous risks.
- 3.2. The Council's employers' liability policy covers employee injury, disease and death, where the Council is deemed to be negligent.
- 3.3. The public liability policy covers the Council's legal liability to pay claims for death, injury and disease to third parties, as well as third party property damage, where the Council is found to be responsible for such losses.
- 3.4. Motor insurance provides comprehensive cover for all Council vehicles and injuries resulting from motor incidents.
- 3.5. The property insurance policy covers damage/loss to Council buildings and assets.

4. Insurance Programme Review

- 4.1. A full review of the Council's insurance programme was undertaken prior to the renewal of insurance policies on 1 April 2017. The aim of the review was to ensure the optimum balance between self-insurance and purchased insurance cover, and also, where possible, to reduce the total cost of loss to the Council. The total cost of loss includes insurance premiums, fees for such other contracted insurance services and the cost of self-insured losses. All such costs are met from the Council's Self Insurance Fund.

- 4.2. The main change to the insurance programme was that the level of purchased insurance cover was reduced and the level of self-insured risk increased. The amendments to the programme were made in a calculated risk based manner, using historic claims data as an indication of likely future losses. Calculations demonstrate that the changes to the programme are likely to generate savings in the overall cost of risk going forward.
- 4.3. Uninsured excess levels for the Council's main policies, from 1 April 2017, are:-
- ◆ Motor - £0.100m
 - ◆ Employers' liability and public liability - £0.250m
 - ◆ Property - £0.100m (apart from losses for storm damage, flood and escape of water, which have a £0.500m excess)
- 4.4. It is important that all losses are minimised in order to maintain current levels of premiums and to protect insurance fund reserves.

5. Overview and Analysis of Data

- 5.1. Claims which fall under the main policies are handled by the Council's Risk Management section and external claims handlers, Gallagher Bassett. The number and cost of these claims form the basis of this report and compares like years.
- 5.2. Claims will continue to be intimated beyond the financial year end, with numbers increasing by approximately 20 per cent on average. Up to date annual comparisons for the last five years are included at Appendix One. The comparisons show, on the whole, a positive downward trend in the number and cost of claims.
- 5.3. In addition, to allow comparison of the position as at the year-end for the last two years, Appendix Two compares the claim numbers and costs for incidents reported in 2015/2016 as at 31 March 2016 against incidents reported in 2016/2017, as at 31 March 2017. In effect, this compares the equivalent position and removes the impact of late claims notification for these years.

6. Insurance – Total Losses Reported as at 31 March Each Year

- 6.1. Based on the comparisons in Appendix Two, the overall number of claims received to date for incidents occurring during 2016/2017 is 1,001. This is a reduction of 256 claims (20 per cent) on the numbers reported last year for 2015/2016. The numbers are below the average for the last five years (1,261).
- 6.2. The total estimated cost of claims for 2016/2017 is £1.662m. At the same time last year, estimated claims costs for 2015/2016 was £2.374m. This is a reduction of £0.712m (30 per cent).
- 6.3. The number and cost of claims have reduced across the four main classes of insurance, employers' liability; public liability; motor and property. This is considered to be a positive position.

7. Claim Highlights

- 7.1. A summary of positive risk management activity and improvements in motor and property claims statistics is noted below.
- 7.2. Following a spate of vehicle thefts in 2015/2016, when six vehicles were stolen, with a total value of £0.062m, security guidance was issued to Resources and work is ongoing to improve depot security. No vehicle thefts took place during 2016/2017.

- 7.3. There has been an improvement on the number of “at fault” motor incidents from last year, with 49 fewer claims. The number of “at fault” incidents per vehicle for 2016/2017 is 0.11. This is a 15 per cent improvement on the average for the previous three years, at 0.13 accidents per vehicle. The points system for ‘at fault’ incidents operated through the Occupational Road Risk Policy, identifies drivers who may benefit from support and guidance. Where required, assessments and training is provided for these drivers.
- 7.4. Further initiatives to mitigate occupational road risk are being progressed via the Drivers’ Safety Group. Proposals include an updated road risk guidance, training and fact finding/incident investigation.
- 7.5. The number of property insurance claims (277) intimated for 2016/2017 is down by 23 from the previous year. The value of claims intimated during 2015/2016 was £0.719m, compared to £0.277m for 2016/17. This represents a 61 per cent reduction in costs and is the lowest value of claims intimated in the last five years.
- 7.6. An improvement in Council house fires claims is the main reason for this improvement. Council house fires have reduced from 38, with an estimated total cost of £0.556m in 2015/2016 to 24, with an estimated cost of £0.129m for 2016/2017.
- 7.7. A number of actions have now been implemented and are ongoing to mitigate the fire risk in Council housing stock. These include:-
- ◆ Mapping of incidents and causes
 - ◆ A targeted programme to install door entry systems
 - ◆ Notices have been installed in common closes to encourage residents to keep common areas clear of rubbish/combustibles and to secure close doors (full details noted in Table Two below)
 - ◆ Housing fire procedures and guidance is being developed
 - ◆ Standard specification agreed for bins stores within multi occupancy housing properties

8. Risk Management Fund

- 8.1. A central fund is held by Risk Management to assist Resources in funding for specific risk management initiatives. A bidding process is in place for the limited funds. All bids are considered on their individual merits against set criteria.
- 8.2. Examples of successful bids over the last 12 months, and the resultant positive effects of these measures are detailed in Table One below.

Table One– Successful risk management fund bids

Initiative implemented	Details/Positive effect
Roads inspector training	<p>Failure to defend roads/footway defect claims can be due to the inadequate information in the inspection reports. To mitigate this, inspectors obtained a nationally recognised inspection qualification.</p> <p>The 11 officers who completed the course have been added to the National Register of Approved Inspectors.</p> <p>This will assist officers in identifying the required action to address defects, improve the quality of reports, and will assist in the defence of public liability claims leading to reduced financial loss.</p>

Initiative implemented	Details/Positive effect
Langlands Grounds Depot – Installation of CCTV	<p>Following a break-in and theft of a motor vehicle, it was recognised that an area used to store vehicles, plant and equipment was exposed and that the depot would benefit from improved security.</p> <p>Following the installation of a remotely monitored CCTV system, no further break-ins or losses have been reported.</p>
Chatelherault/ Dollan Aqua Centre – Fire safety improvements	<p>During the course of cyclical property insurance surveys, two properties were identified as using deep fat fryers on a regular basis.</p> <p>The insurers placed a requirement on the Council to install emergency electrical isolation buttons within the kitchen areas and recommended the installation of fire suppression systems.</p> <p>The enhanced protection will mitigate the fire risk and reduce likelihood of prolonged closures, loss of revenue and increased costs of working.</p>
Fire safety posters	<p>Following a review by the Council's insurer into fires in housing stock, a recommendation was made to improve communication with tenants in respect of communal fires.</p> <p>A notice was developed, in conjunction with Scottish Fire and Rescue (SF&R) and Police Scotland, which highlights the dangers of fire and provides details of relevant Council services.</p> <p>The notice also provides information on how to arrange a home fire safety visit from SF&R, reminds tenants not to store furniture and other combustible materials in communal areas and to ensure front/rear doors are secured. This will reduce the fire risk.</p>

- 8.3. Resources are encouraged to implement spend to save initiatives where potential savings are likely to outweigh initial outlay costs. Resource Risk Sponsors are able to provide advice on how to submit bids for assistance with future risk initiatives.

9. Insurance hotspots

- 9.1. A fresh review of all claims that were intimated to the Council for incidents that occurred during the period 1 April 2014 to 31 December 2016 was undertaken by the Risk Management section. The review identified claims trends for this period and highlighted new emerging areas of risk.
- 9.2. Table Two below provides headline detail of the claim causes and potential problem areas that were identified as hotspots for each class of insurance for all Resources:

Table Two – Insurance Hotspots

	Education Resources	Social Work Resources	Housing and Technical Resources	Community and Enterprise Resources
Public Liability	N/A	N/A	<ul style="list-style-type: none"> • Slips, trips and falls • Damage by operatives during works 	N/A
Employers' Liability	<ul style="list-style-type: none"> • Falls from height – standing on tables 	<ul style="list-style-type: none"> • Slip, trip, and falls (winter weather) 	<ul style="list-style-type: none"> • Incidents involving scaffolding 	N/A
Motor	<ul style="list-style-type: none"> • Driver at fault incidents (minibuses) 	<ul style="list-style-type: none"> • Reversing incidents • Driver at fault incidents (collisions) • Damage to vehicles whilst parked/ unknown damage 	<ul style="list-style-type: none"> • Reversing incidents • Incidents within Business Units 	<ul style="list-style-type: none"> • Reversing incidents
Property	<ul style="list-style-type: none"> • Water damage • Break in and theft • Defective/ dangerous playground equipment/ trim trails 	<ul style="list-style-type: none"> • Theft/loss of mobile phones 	<ul style="list-style-type: none"> • Fires – housing stock 	<ul style="list-style-type: none"> • Theft/Loss of plant/ equipment from sites/depots

9.3. Forty three actions to mitigate these hotspot areas have been agreed with Resource Risk Sponsors. Completion of these actions will be monitored on a quarterly basis via the Corporate Risk Sponsors Group. The agreed actions are detailed at Appendix Three.

9.4. Progress in implementing actions will be reported to the Forum within future Insured Risks Reports.

10. Asbestos Related Disease Claims

10.1. There are currently 13 asbestos related employers' liability claims outstanding for employees who were employed at one of the Council's predecessor authorities.

10.2. Three new employers' liability claims were intimated during 2016/2017 in respect of alleged asbestos exposure. Where the insurers are known, the claims have been passed onto them to handle. Otherwise, claim settlements and costs will be met from the Council's Self Insurance Fund.

11. Employee Implications

- 11.1. Time and effort will continue to be required by Resource personnel to implement initiatives to mitigate insurance hotspots.

12. Financial Implications

- 12.1. Claims received to date, for incidents which occurred during 2016/2017, are estimated to cost £1.662m. It is reasonable to expect this value to increase due to incidents that have taken place for which claims have not yet been received.
- 12.2. All claims costs and estimates for 2016/2017 are currently within uninsured excess limits. Therefore, based on claims intimated to date for incidents which occurred during 2016/2017, it is forecast that the current estimated cost of claims at £1.662m will require to be met from the Council's self-insurance fund.
- 12.3. During 2016/2017, a total of £2.196m was paid out by the Council on all claims, irrespective of their incident date. For claims which occurred between 1 April 2016 and 31 March 2017, £0.405m was paid out by the Council. These costs include claims payments and other associated costs.
- 12.4. The total cost of loss for 2016/2017 was £3.6m. This covers claims costs, insurance premiums and other costs for contracted insurance services. For 2015/2016, the total cost of loss was £4.2m.
- 12.5. The figures noted above exclude costs associated with the 13 outstanding asbestos related disease claims mentioned in section 10. Any successful claims where insurance cover does not exist will be met from the Council's self-insurance fund.
- 12.6. The insurance programme review detailed at section four of the report, resulted in an overall saving of £0.257m in premiums and fees for 2017/2018. It should be noted, however, that the increased levels of uninsured excesses on the Council's insurance policies means that there is likely to be an increase in the level of self-insured payments each year.
- 12.7. As at 31 March 2017, the balance in the insurance fund was £3.333m, with current contributions from Council Resources at £2.672m per annum.
- 12.8. The balance in the insurance fund will require to be monitored to ensure adequate funds are available to meet known liabilities. An actuarial review of the Council's insurance fund is currently being undertaken. The findings of this review will be reported to the Forum at a later date.

13. Other Implications

- 13.1. The cost of insurance claims and premiums is linked to the Council top risk 'Reduction in external funding and fees/income received by the Council, as well as increased financial pressures/demand for services; results in savings difficulties'.
- 13.2. Failure to adequately manage insurance hotspots is likely to lead to increased claims numbers, self-insurance costs and insurance premiums. This risk is mitigated through the insurance hotspots action plan and other risk management initiatives implemented by Resources or through the risk management bidding process.
- 13.3. There are no implications for sustainability in terms of the information contained in this report.

14. Equality Impact Assessment and Consultation Arrangements

- 14.1. There is no requirement to carry out an impact assessment in terms of the proposals contained within this report.
- 14.2. Consultation has taken place with Resource Risk Sponsors.

Paul Manning

Executive Director (Finance and Corporate Resources)

12 October 2017

Link(s) to Council Values and Objectives

- ◆ Values: Accountable Effective and Efficient

Previous References

- ◆ Report to Risk and Audit Scrutiny Forum – 2015/16 Year End Insured Risks Report, 8 November 2016

List of Background Papers

- ◆ None

Contact for Further Information

If you would like to inspect the background papers or want further information, please contact:-

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Appendix One

Full year claims numbers and values by Resource as at 31 March 2017

All claim types

Number of claims

	2012/13	2013/14	2014/15	2015/16	2016/17
Community and Enterprise	791	754	691	758	453
Education	49	37	42	42	27
Finance and Corporate	1	1	1	3	5
Housing and Technical	674	699	610	477	436
Social Work	87	97	105	75	80
Total	1,602	1,588	1,449	1,355	1,001
Reported at individual year end	1,356	1,449	1,241	1,257	1,001

Cost of claims

	2012/13	2013/14	2014/15	2015/16	2016/17
Community and Enterprise	£984,098	£1,343,978	£909,131	£818,623	£779,968
Education	£536,863	£95,595	£60,008	£109,390	£158,444
Finance and Corporate	£0.00	£0.00	£101	£1,933	£16,766
Housing and Technical	£758,680	£1,260,140	£1,024,466	£964,308	£566,577
Social Work	£127,844	£214,710	£127,841	£99,782	£140,272
Total	£2,407,485	£2,914,423	£2,121,547	£1,994,036	£1,662,027
Reported at individual year end	£2,041,185	£2,795,303	£2,344,876	£2,374,025	£1,662,027

Public Liability Claims

Number of claims

	2012/13	2013/14	2014/15	2015/16	2016/17
Community and Enterprise	461	452	389	420	198
Education	16	8	15	13	7
Finance and Corporate	0	0	1	0	0
Housing and Technical	425	469	373	272	204
Social Work	12	8	7	5	4
Total	914	937	785	710	413

Cost of Claims

	2012/13	2013/14	2014/15	2015/16	2016/17
Community and Enterprise	£336,067	£912, 827	£378,865	£353,337	£478,502
Education	£53,26	£35,745	£37,891	£50,437	£39,027
Finance and Corporate	£0	£0	£101	£0	£0
Housing and Technical	£457,489	£441,014	£249,243	£109,461	£218,929
Social Work	£10,377	£123,990	£2,769	£15,200	£266
Total	£857,199	£1,513,576	£668,869	£528,435	£736,724

Motor

Number of claims

	2012/13	2013/14	2014/15	2015/16	2016/17
Community and Enterprise	268	244	257	283	224
Education	11	13	9	18	9
Finance and Corporate	1	1	0	3	4
Housing and Technical	186	167	184	149	192
Social Work	64	71	86	66	71
Total	530	496	536	519	500

Cost of claims

	2012/13	2013/14	2014/15	2015/16	2016/17
Community and Enterprise	£377,178	£201,944	£316,213	£275,676	£235,256
Education	£2,340	£13,601	£2,344	£19,354	£12,001
Finance and Corporate	£0	£0	£0	£1,993	£6,266
Housing and Technical	£143,119	£94,480	£75,701	£172,499	£185,524
Social Work	£70,968	£36,347	£72,645	£52,178	£111,006
Total	£593,605	£346,372	£466,903	£521,700	£550,052

Employers Liability Claims

Number of claims

	2012/13	2013/14	2014/15	2015/16	2016/17
Community and Enterprise	15	13	20	17	5
Education	7	3	3	2	2
Finance and Corporate	0	0	0	0	0
Housing and Technical	3	1	9	3	1
Social Work	5	8	5	2	3
Total	30	25	37	24	11

Cost of Claims

	2012/13	2013/14	2014/15	2015/16	2016/17
Community and Enterprise	£144,968	£109,382	£164,635	£131,961	£42,977
Education	£448,185	£15,541	£16,932	£11,171	£28,984
Finance and Corporate	£0.00	£0.00	£0.00	£0.00	£0.00
Housing and Technical	£4,772	£4,709	£77,959	£60,442	£8,439
Social Work	£38,788	£44,883	£50,029	£19,622	£17,500
Total	£636,713	£174,515	£309,555	£223,196	£97,900

Property

Number of claims

	2012/13	2013/14	2014/15	2015/16	2016/17
Community and Enterprise	47	45	25	38	26
Education	15	13	15	9	9
Finance and Corporate	0	0	0	0	1
Housing and Technical	60	62	44	53	39
Social Work	6	10	7	2	2
Total	128	130	91	102	77

Cost of claims

	2012/13	2013/14	2014/15	2015/16	2016/17
Community and Enterprise	£125,885	£119,825	£49,429	£57,649	£23,233
Education	£33,074	£30,709	£2,841	£28,428	£78,432
Finance and Corporate	£0	£0	£0	£0	£10,500
Housing and Technical	£157,600	£719,937	£621,564	£621,906	£153,685
Social Work	£7,711	£490	£2,398	£12,782	£11,500
Total	£324,270	£870,961	£676,232	£720,765	£277,350

Appendix Two

Comparison of claims costs and numbers for claims occurring during the last two years as at their respective year ends

All claim types

Number of claims

	2015/16 as at 31 March 2016	2016/17 as at 31 March 2017	Difference	Difference Percentage
Community and Enterprise	703	453	-250	-36%
Education	38	27	-11	-29%
Finance and Corporate	3	5	+2	+67%
Housing and Technical	442	436	-6	-1%
Social Work	71	80	+9	+13%
Total	1,257	1,001	-256	-20%

Cost of claims

	2015/16 as at 31 March 2016	2016/17 as at 31 March 2017	Difference	Difference Percentage
Community and Enterprise	£1,010,354	£779,968	-£230,386	-23%
Education	£122,992	£158,444	+£35,452	+29%
Finance and Corporate	£1,993	£16,766	+£14,773	+741%
Housing and Technical	£1,139,062	£566,577	-£572,485	-50%
Social Work	£99,624	£140,272	+£40,648	+41%
Total	£2,374,025	£1,662,027	-£711,998	-30%

Public Liability Claims

Number of claims

	2015/16 as at 31 March 2016	2016/17 as at 31 March 2017	Difference	Difference Percentage
Community and Enterprise	375	198	-177	-47%
Education	11	7	-4	-36%
Finance and Corporate	0	0	0	0%
Housing and Technical	242	204	-38	-16%
Social Work	3	4	+1	+33%
Total	631	413	218	-35%

Cost of claims

	2015/16 as at 31 March 2016	2016/17 as at 31 March 2017	Difference	Difference Percentage
Community and Enterprise	£499,649	£478,502	£21,147	-4%
Education	£43,218	£39,027	£4,191	-10%
Finance and Corporate	£0	£0	£0	0%
Housing and Technical	£275,059	£218,929	£56,130	-20%
Social Work	£700	£266	£434	-62%
Total	£818,626	£736,724	£81,902	10%

Motor Claims

Number of claims

	2015/16 as at 31 March 2016	2016/17 as at 31 March 2017	Difference	Difference Percentage
Community and Enterprise	279	224	-55	-20%
Education	18	9	-9	-50%
Finance and Corporate	3	4	+1	+33%
Housing and Technical	145	192	+47	+32%
Social Work	64	71	+7	+11%
Total	509	500	-9	-2%

Cost of claims

	2015/16 as at 31 March 2016	2016/17 as at 31 March 2017	Difference	Difference Percentage
Community and Enterprise	£386,223	£235,256	-£150,967	-39%
Education	£33,120	£12,001	-£21,119	-64%
Finance and Corporate	£1,993	£6,266	+£4,273	+214%
Housing and Technical	£190,294	£185,524	-£4,770	-3%
Social Work	£75,590	£111,006	+£35,416	+47%
Total	£687,220	£550,052	-£137,168	-20%

Employers Liability Claims

Number of claims

	2015/16 as at 31 March 2016	2016/17 as at 31 March 2017	Difference	Difference Percentage
Community and Enterprise	11	5	-6	-55%
Education	2	2	0	0%
Finance and Corporate	0	0	0	0%
Housing and Technical	2	1	1	-50%
Social Work	2	3	+1	+50%
Total	17	11	-5	-29%

Cost of claims

	2015/16 as at 31 March 2016	2016/17 as at 31 March 2017	Difference	Difference Percentage
Community and Enterprise	£73,245	£42,977	-£30,268	-41%
Education	£15,596	£28,984	+£13,388	+86%
Finance and Corporate	£0	£0	£0	0%
Housing and Technical	£50,242	£8,439	-£41,803	-83%
Social Work	£10,552	£17,500	+£6,948	+66%
Total	£149,635	£97,900	-£24,493	-16%

Property

Claims Numbers

	2015/16 as at 31 March 2016	2016/17 as at 31 March 2017	Difference	Difference Percentage
Community and Enterprise	38	26	-12	-32%
Education	7	9	+2	+29%
Finance and Corporate	0	1	+1	+100%

Housing and Technical	53	39	-14	-26%
Social Work	2	2	0	0%
Total	100	77	-23	-23%

Claims Costs

	2015/16 as at 31 March 2016	2016/17 as at 31 March 2017	Difference	Difference Percentage
Community and Enterprise	£51,237	£23,233	-£28,004	-55%
Education	£31,058	£78,432	+£47,374	+153%
Finance and Corporate	£0	£10,500	+£10,500	+100%
Housing and Technical	£623,467	£153,685	-£469,782	-75%
Social Work	£12,782	£11,500	-£1,282	-10%
Total	£718,544	£277,350	-£441,194	-61%

Appendix Three

Insurance Hotspots – Action Plans

Resource	Community and Enterprise Resources	
Class of risk	Hotspot identified	Agreed remedial action
Employers' Liability	General	<ol style="list-style-type: none"> 1. Ensure robust accident investigations are carried out and lessons learned shared as appropriate. 2. Continue to monitor closely and report outcome of detailed claims analysis to Community and Enterprise SMT.
Motor	Reversing incidents	<ol style="list-style-type: none"> 1. Ensure all new drivers attend driving assessment prior to driving SLC vehicles (All Services). 2. Ensure use of reversing assistants (Waste).
Property	Theft/Loss of plant/equipment from sites/depots	<ol style="list-style-type: none"> 1. Complete upgrade of security at Strathaven Grounds Depot. 2. Liaise with Security Manager to review security at relevant Grounds premises and identify where security upgrades are required. Implementing recommendations, where reasonably practicable. 3. Tool Box Talk to be rolled out to all Roads Contracting employees reminding them of existing procedures for security of equipment on site.

Resource	Education Resources	
Class of risk	Hotspot identified	Agreed remedial action
Employers' liability	Falls from height – standing on tables	<ol style="list-style-type: none"> 1. Safe Systems of Work to be re-issued to all staff in to reinforce message.
Public liability	Repeat incidents within Halfmerke Primary School.	<ol style="list-style-type: none"> 1. To be further investigated with School and School Support Co-Ordinator to ensure defect rectified.
Motor	Main area of motor incidents involve Youth Learning Services (YLS)	<ol style="list-style-type: none"> 1. Undertake review of all incidents involving Youth Learning Service. 2. Discussions to be undertaken with drivers to establish the root cause of incidents and implementation of measures to prevent reoccurrence.

Property/Public liability	Defects within schools – playgrounds, external furniture, equipment etc.	1. Reinforce that Janitorial staff complete on a weekly basis the property checklist and copies held within Schools.
Property	Trim trails – defective and dangerous play equipment	1. Undertake audit of equipment held within School playgrounds; and the current inspection/maintenance arrangements that are in place. Defects noted to be repaired timeously.
Property	Damage to Council property caused by third parties	1. Procedural note to be prepared and issued to ensure that recoveries are pursued from third parties who cause damage to Council property.
Property	Break-in at St Ninian's Primary School (high value IT loss)	1. Security Audit of School to be undertaken by Council's Security Manager and remedial action required implemented.
Property	Water damage – expansion joints/valves	1. Situation to be investigated further through Schools Modernisation to establish if there has been a history of problems with expansion joints/valves leaking; and establish what remedial action has been taken to resolve issues.

Resource	Housing and Technical Resources	
Class of risk	Hotspot identified	Agreed remedial action
Employers' liability	Slip, trips and falls (winter weather)	1. Ensure severe weather guidance rolled out following completion of review by Health and Safety. 2. Ensure risk assessments and winter procedures are up to date, and issued to appropriate employees.
Employers' liability	Use of PPE – industrial deafness	1. Use of PPE at all times by all employees to be reinforced via tool box talks.
Employers' liability	Scaffolding incidents	1. Ensure that handover certificates received from contractors, reviewed and details recorded. 2. Qualified Council scaffolders to ensure structures integrity.
Public liability	Slips, trips and falls – defects	1. Housing Services will review the checklists for scheduled estate inspections. Good practice will be established through liaison with Community and

		Enterprise Resources and the Council's insurers.
Public liability	Damage by operatives during works	1. Tool box talk to be developed and delivered to tradesmen.
Motor	Reversing incidents	1. Undertake review of reversing incidents to establish those vehicles fitted with reversing sensors. If fitted with sensors, establish cause of incidents and take appropriate action to prevent reoccurrence.
Motor	Incidents within Business Units	1. Review of traffic management plan for Hamilton Business Unit to establish if changes are possible to mitigate risks and/or reduce traffic flow. 2. Currently reviewing options in conjunction with Community and Enterprise Resources for disposal of waste materials in the local areas rather than transport back to Business units – this would reduce transportation costs and traffic flow within the Business Units.
Property	House fires	1. Procedures and Guidance on House fires to be developed and rolled out. 2. Posters highlighting fire safety and the need to keep areas clear developed and placed in communal areas of properties in high risk areas.

Resource	Social Work Resources	
Class of risk	Hotspot identified	Agreed remedial action
Employers' liability	Slip, trips and falls (winter weather)	1. Undertake pilot of appropriate footwear. 2. Subject to evaluation of the pilot, consider provision of footwear to staff. 3. Winter severe weather guidance to be updated to cover actions to minimise risk. 4. Risk assessments to be updated to include section on cold weather hazards such as ice, snow and frost; and slips, trips and falls in cold weather. 5. Briefing or Learn-on-Line Module to be developed on dangers that staff could encounter when delivering

		<p>services during winter weather.</p> <p>6. Consider trial of salt/grit being made available to staff at identified locations where care is of a critical nature.</p> <p>7. Consider communication with service users regarding the difficulties the Council may face in delivering services during periods of severe weather.</p> <p>8. Consider issue of letter to service users to outline what assistance they, their family, neighbours or friends can provide in severe weather to allow the Council to continue delivery of services.</p>
Motor	Reversing incidents	<p>1. Specification of new vehicles to be reviewed, and consideration made to include locators and reversing sensors.</p> <p>2. Guidance on safe reversing to be provided to drivers.</p>
Motor	Use of mobile phones/reading files whilst driving	<p>1. Staff briefing to be issued to reinforce legislation changes (fines/licence endorsements).</p>
Motor	Own fault collisions (minibuses)	<p>1. Minibus Driver Awareness Scheme (MiDAS) training – records of drivers to be reviewed. Refresher training to be undertaken where required.</p>
Motor	Damage to vehicles whilst parked/unknown damage	<p>1. Practicalities of additional checks at handovers/end of shifts to be considered.</p>
Motor/Property	Security at Depots	<p>1. Security measures at Auchentibber to be reviewed following vandalism to vehicles and break-in and thefts.</p>
Property	Loss of mobile phones	<p>1. Staff briefing to be issued.</p>

