

RISK News

Issue 30

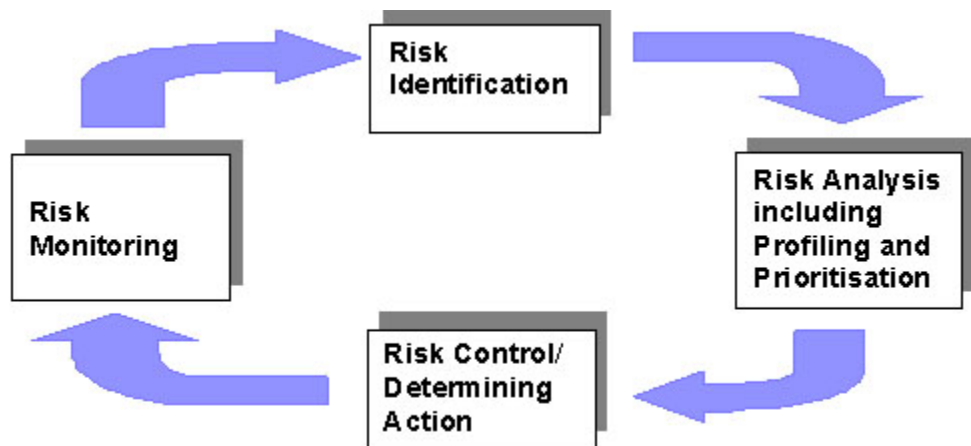
July 2005

New way forward

The County Council's Chief Officer Group (COG) recently approved a new framework and toolkits for managing risk within our organisation. The framework builds on the existing strategy to enable risk management to become embedded in to our business planning and financial planning processes. The toolkits and resulting risk registers will become aids to management teams to help them manage their business or service.

What is risk management?

Risk management is the process of identifying risks and opportunities, evaluating their potential consequences and determining the most effective methods of controlling them and/or responding to them.



To manage risk effectively, the risks associated with each policy option or service delivery method needs to be systematically identified, analysed, controlled and monitored. This process is referred to as the risk management cycle.

This and the toolkits are explained further on pages 2 to 4.

Special features

Pages 2-4	Risk Management toolkits
Pages 6-7	Educational visits
Page 8	Protecting your identity

Comment

Welcome to the latest issue of Risk News.

In this issue we report on two key areas of risk management. Our lead article explains how we will be taking risk management forward in the County Council, embedding it within normal business, planning and budgeting processes. This is a key element in managing the risks that can affect our service aims and ambitions. It will aid managers to ensure our plans and services can be delivered to the people of Norfolk in the most reliable and effective manner.

The other issue is the topical subject of educational visits. This is a high profile issue across the country and generates much uninformed opinion from several quarters. School trips are great fun for the children as well as having huge educational benefits. By following sensible guidance with regard to safety, trips will pass without incident and everybody gains.

If you would like to contribute to a future issue of Risk News, or have any other comments, please contact any of the people listed below.

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Identifying risks

Risks to the Council's business can take a variety of forms. Remember that risks can come from both negative threats and missed positive opportunities. In order to identify risks you need to consider the following questions:

- What could prevent us from delivering our services?
- What could prevent us from achieving our objectives?

Without this knowledge, it is difficult to manage your business effectively. Whether you are a school, an office, a business unit or a department, knowing what your risks are and how you will plan to manage them will improve the way you operate.

Identifying the actual risk can be harder than it first seems. The risk needs to tell you what could go wrong and what the impact will be if it does go wrong. For example, 'high levels of staff sickness' is not a risk, it is simply an issue or a problem. The real risk is what these high levels of staff sickness could result in (i.e. the impact of the issue). The real risk may therefore be 'high levels of staff sickness resulting in an inability to meet the required project deadlines'.

You may also want to consider what is causing the high levels of staff sickness in the first place, e.g stress. Thus the risk could be redefined as:

'High levels of stress within the section leading to high levels of staff sickness resulting in an inability to meet project deadlines'

So when you consider a risk try to think of the following three parts:

EVENT → **CONSEQUENCE** → **IMPACT**

Analysing risks

Once the risks have been identified, you need to assess the level of risk associated with each one. This enables you to prioritise risks and identify those that pose the greatest threat (or opportunity) to your operation.

Risks should be assessed in terms of:

- Likelihood - how likely is the risk to occur?
- Impact – what would the impact be if it did occur?

Both elements should be given a score between 1 and 5 using the definitions below and this assessment should take into account any control measures already in place.

These two scores can then be combined (likelihood x impact) to provide an overall risk score. This risk score can then be plotted on the risk matrix below. The risk matrix will indicate the overall risk category (low, medium, high or very high) for each risk as well as how that risk should be managed in overall terms.

Likelihood is defined as:

Score	Definition
1 – Rare	The event may occur only in exceptional circumstances
2 - Unlikely	The event is not expected to occur
3 - Possible	The event might occur at some time
4 – Likely	The event will probably occur in most circumstances
5 - Almost Certain	The event is expected to occur in most circumstances

Impact needs to be relevant to the size of the organisation concerned and what level of 'risk appetite' the management team feels is best for them.

Split the impacts between:

- 1 - Insignificant
- 2 - Minor
- 3 - Moderate
- 4 - Major
- 5 - Extreme

Examples could include the following but the scale of the definitions will need careful consideration. Consider impacts such as:

- Expected level of disruption to service or project
- Extent of any injuries
- Extent of any financial losses or unplanned costs
- Level of damage to reputation
- Level of any impact on the environment

These evaluations are brought together in a risk matrix to determine the risk category and how the risks should be managed.

Risk matrix

		IMPACT				
		Catastrophe 5	Major 4	Moderate 3	Minor 2	Insignificant 1
LIKELIHOOD	Almost certain	25	20	15	10	5
	Likely 4	20	16	12	8	4
	Possible 3	15	12	9	6	3
	Unlikely 2	10	8	6	4	2
	Rare 1	5	4	2	2	1

KEY TO MATRIX	Extreme Risk (16-25)	Immediate action required, Senior Management must be involved
	High Risk (10-15)	Senior Management attention needed and management responsibility specified
	Medium Risk (5-9)	Manage by specific monitoring or response procedures
	Low Risk (1-4)	Manage by outline procedures, unlikely to need specific or significant application of resources

Controls

Once you have identified and assessed each risk you need to consider who will own that risk and if further control measures need to be developed in order to reduce the level of risk. Very high and high risks will probably require further control measures, however medium and low risks may be able to be managed by routine monitoring.

Where you have identified opportunities, you should look for ways to maximise them.

In order to identify the necessary control measures consider the following questions:

- Can the likelihood of occurrence be reduced?
- Can the impact be reduced?
- Can we change the consequences of the risk?
- Who should own and manage the risk?

All risks should be recorded in a risk register that is a live document to be owned by the management team and regularly updated with new information or changes in controls. The register should also identify who is the relevant risk owner for each risk. These people will have prime responsibility for managing the individual risk and reporting to the management team on progress.

The key risks and the control measures planned need to be fed into business planning and financial planning processes so that all parts of the planning and business management are aligned with the business objectives.

School liability risk seminars

“How vulnerable are you?”



Since our last edition, the Risk and Insurance Section together with our external legal advisers Browne Jacobson, have presented a series of half-day seminars on the subject, “School Liability Risks - How vulnerable are you?”.

The seminars aimed to reassure schools and other LEA staff that they should not restrict activities or practices due to a fear of being sued. They also raised awareness of new areas of liability, for example around exclusions, bullying, disability discrimination and human rights.

The seminars explained that over the last seven years we received, on average, 35 public liability claims per year relating to schools and their activities. Of these 74% were either refused or successfully defended and only a very small number actually result in a payment.

The seminars main message was **“Do not be afraid of litigation. If you take all reasonable measures to safeguard pupils by following LEA guidelines and other best practice, keep a record of this and act reasonably in a way others in your profession would, then you will be fine”.**

“Very reassuring – there has been an anxious reaction to risk assessment and liability”

The seminars were attended by staff from the SEN sector of the Children’s Services Department and over 65% of schools were represented. Evaluations from the seminars showed that some 90% of delegates found them to be useful or very useful. The seminars highlighted some key concerns currently experienced by delegates, such as:

- Lack of time to keep abreast of best practice
- Educational visits (too demanding)
- School transport (pupil behaviour)
- Parental violence
- The inclusion/exclusion balance

“Ideal opportunity to share and hear areas of good/ poor practice”

We will be feeding these back to the Children’s Services Department.

Thanks to everyone who attended and made the sessions interactive, interesting and indeed challenging on some occasions. We hope to be able to continue with more sessions on other liability areas in the future.

Educational Visits and Journeys

Procedures and Guidance

Educational visits are an essential part of a school community's life. They provide stimulating opportunities to promote learning and personal development away from the classroom and, sometimes, in unfamiliar or challenging settings. Offsite visits by schools and the youth service are managed, in each establishment, by an Educational Visits Co-ordinator (EVC) following the procedures and guidance set out in Norfolk County Council's "Educational Visits and Journeys Procedures and Guidance" published in 2004.

The benefits of educational visits are widely recognised. Many of those working with young people would endorse the view that a well-conceived and well-planned visit beyond the classroom:

- Strengthens relationships between pupils (and between pupils and staff)
- Builds confidence
- Promotes different learning styles
- Raises self-esteem
- Increases understanding
- Facilitates oral and written communication skills
- Broadens and raises expectations
- Stimulates teaching and learning
- Brings learning alive
- Involves all the senses and helps pupils connect and understand
- Provides opportunities for hands on experience
- Offers a new, wider range of learning opportunities
- Expands the classroom
- Engages pupils through experiential learning
- Increases motivation

Despite these benefits, the educational visit has faced many challenges over the past decade, and the goodwill and willingness of teachers and others to undertake educational visits are increasingly being compromised. Several factors contribute to this, including the increasing cost of visits, the behaviour of some of our challenging young people, the risk of litigation and the burden of bureaucracy.

The approach adopted in Norfolk County Council's Procedures and Guidance sets out to manage these factors. The procedures recognise and build on the knowledge, skill, dedication, time and effort given by teachers and other visit leaders. They also offer guidance and an approach to help ensure that these valuable experiences, while retaining an element of adventure and challenge, are as safe as they can be.

A range of information, including the guidance document itself, is available online at <http://www.norfolkesinet.org.uk/pages/viewpage.asp?unqid=1490>. Help and advice on education visits is available from Tom Hanrahan and Hayley New in Children's Services. They are based at the Norwich Professional Development Centre, Woodside Road, Norwich NR7 9QL, and can be contacted by email tom.hanrahan@norfolk.gov.uk, by fax (01603 700236) or phone (01603 433276).

Common questions

Experience to date has thrown up a number of common questions relating to visits and these are set out below. Where appropriate, the answers refer to the appropriate section in “Educational Visits and Journeys - Procedures and Guidance 2004”.

How many staff do I need on a visit?	→ Educational Visit Co-ordinators (EVCs) determine the ratios using the guidance. (Section 3.3.9)
Can we use parents to make up the numbers of staff for the visit?	→ Yes. They will need to be well-briefed and know what they are responsible for. They may also need a CRB check, which is free. (Section 3.3.4)
Do all educational visits need approval?	→ Yes. Low risk visits (Category A) need to be approved by the EVC, the headteacher and governors. Higher risk visits involving hazardous or adventurous activities, residential visits and visits abroad (Category B) also need to be monitored and approved by the local authority.
Our school is finding it difficult to train enough staff to facilitate our trips. Should we just stop doing them?	→ No. Our aim is to ensure that as many trips as possible go ahead as planned. You should talk to Tom Hanrahan as you may be able to meet the requirements in another way. We would only advise you to cancel as a last resort.
Can we still go to the zoo, to local parks, to shows, to local ‘attractions’?	→ Yes. Providers have been working with us to provide relevant ‘risk’ information. These providers are listed on www.norfolkesinet.org.net
Can we use parents’ cars to transport pupils?	→ Yes. The driver must hold a valid licence and check with their insurance company that they are covered. Their vehicle must be roadworthy. Drivers will need a CRB check. (Section 3.5.5)
Do we need permission from parents/ carers to take children on a visit?	→ Yes. Parents should be given adequate information and asked to give their consent. (Sections 3.1.9 and 3.5)
How long does it take to get approval?	→ Applications for approval of Category B visits should be submitted at least five weeks prior to the visit. Applications are reviewed weekly and approved when they are complete.
Will I be sued if there is an accident?	→ An injured party will not sue you (although they might sue the authority). As long as the procedures have been followed and reasonable precautions taken, any claim is unlikely to be successful.
We use an INSET day for First Aid training. Will that cover us?	→ It will cover you for local, Category A, visits. You will also need some staff with the Health and Safety Executive approved ‘First Aid at Work ‘ (FAW) qualification for Category B visits. (Section 3.2.5)
Can I use a provider’s risk assessment (especially for visits to Holt Hall or Wells) or do I have to do my own?	→ You can use the provider’s generic risk assessment but should carry out your own risk assessment of factors specific to your group. The visit leader is responsible for signing off the overall risk assessment for the whole visit. (Section 3.2.2-6)
What do I need to drive a minibus?	→ You must have a D1 entitlement on your licence and have taken the NCC minibus test. Those without D1 need to take a PCV Test.

Protecting your identity

A quarter of UK adults know someone who has had their identity taken or misused, or experienced it themselves, according to a recent survey by Which?



IMPOSTERS? YOU CAN PROTECT YOURSELF AGAINST ID THEFT

Fraudsters can use personal details to gain access to bank accounts, run up bills, obtain loans, launder money, create false documents such as passports or birth certificates and carry out benefit fraud. The consequences can be very distressing and a major headache for victims to sort out. The government estimates this is costing the UK £1.3bn a year.

There seems to be at least three main ways that fraudsters try to target you.

- Taking documents containing personal information from your rubbish bins
- Sending emails purporting to be from your bank asking you to re-input your details – these seem more common now than a few months ago
- Sending emails that contain viruses that access information on people's computers – so called 'spy ware' or 'keyboard loggers'

So what can you do?

- All documents containing personal information or financial transactions should be ripped up or shredded before they are thrown out. Credit and debit card slips, utility bills, bank statements, etc can all be used by crooks.
- Be wary about any emails supposedly coming from your bank. A bank will never ask for passwords or log-ins via email. Equally credit card companies (or any other genuine body) will never ask for PIN numbers. If in doubt about a request, ring the bank or card company and confirm the request is genuine.
- Install good quality virus protection on home computers and keep it updated.
- Don't use the same password for all your accounts. Also don't use your mother's maiden name or place of birth as your sole passwords as these are very easy to obtain.
- Check all bank and card statements as soon as you get them, or if online then on a regular basis, to identify any rogue transactions quickly.
- If you are concerned that someone may have used your details to obtain credit you can check your personal credit file for as little as £2 with one of the credit reference agencies – Equifax, Experian or Callcredit.

Further details can be obtained at identitytheft.org.uk a Home Office site

Summer driving

There can be a number of hazards when driving at this time of year.

Vehicles

- The greatest cause of summer breakdowns is overheating. The cooling system should be completely flushed and refilled about every 24 months. The level, condition, and concentration of the coolant should be checked periodically.



- A dirty windscreen causes eye fatigue and can pose a safety hazard, particularly if facing low evening sun. Check front and rear wiper blades for damage and replace if worn. Keep a pair of sunglasses in the car.
- The summer brings an increase in flying insects that get splattered on the windscreen. Make sure there is plenty of windscreen washer solvent to keep the windscreen clean and smear free.
- Tyre condition should be checked. Tyre pressure is critical in summer, especially when carrying heavy loads. Under-inflated tyres cause heat build up that can lead to sudden tyre failure or blowouts.

Drivers

- Warm, muggy weather can cause serious drowsiness in drivers, making them less alert and dangerously sleepy while they travel. On long journeys plan to stop every two hours to take a break.
- Hay fever sufferers may find their medication makes them drowsy. If planning a long journey also plan when to take any treatments.

Awareness

- Do not fill the fuel tank to the brim on especially hot days. As with most liquids, fuel will expand. This could cause fuel to leak out of the filler neck of the fuel tank.
- After a spell of dry weather the road surface will become slippery after rain. A coating of oil, grease and tyre rubber with water on top will dramatically reduce grip and drivers need to drive more slowly and be aware that stopping distances will increase.
- With the warmer, longer evenings drivers need to be aware of the increase in the numbers of children, cyclists and runners who may be on the roads.

If you need this newsletter in large print, audio, Braille, alternative format or in a different language, please contact the Helpline on 01603 223488 (minicom 223833) and we will do our best to help.



Line Managers matter!

H & S Training – Have your say

NCC offer a one day course which is designed to give managers and supervisors the practical skills and knowledge they need to manage health and safety in the workplace. Its benefits include contributing towards taking a positive approach to health and safety, as an integral part of the management role.

The Corporate Health and Safety Team would like line managers and supervisors in NCC to give their views about H & S training:

- What content do you expect to be included on the course?
- What training methods are best to ensure that managers get the most from it?

- By what means have you been made aware of the H & S training available to you?

This information will be used to evaluate course content and delivery alongside core contents. Please email your views to ann.hacon@norfolk.gov.uk.

Details of current training can be accessed on HR@norfolk - Learning and Development, Health and Safety, Health and Safety for Managers Foundation and Review Course.

Please use the email address above if you are unable to access this training information.

The fourth emergency service

(No, not some vehicle breakdown company)

Nearly half of all parents do not know that the coastguards is an emergency service and like the fire brigade, police and ambulance, can be called by dialling 999, according to a recent survey by the Maritime and Coastguard Agency.

Despite an increasing number of people needing rescuing or assistance at the seaside, the survey revealed that 55% of the parents interviewed would not dial 999 and ask for the coastguard. Half of these would call 999 but not know which service to ask for, leading to delays in getting help.

Worryingly, if they saw someone in difficulty, a quarter of those surveyed would put themselves at risk by trying to rescue the person. As the chief coastguard says, "This might be the instinctive thing to do but this is actually the worst course of action they could take."

Safety leaflets are available from most local tourist information centres.



Key control and locks

Key control is a vital part of overall premises security. Without it many other security measures will be ineffective.

- Keys to a building or areas within it should only be issued to authorised people on the basis of need. New keys should be cut only with the permission of the establishment head.



- Maintain a key register so there is a record of who has been issued with what keys.
- Once a year carry out a key audit and ask everybody who is meant to have a key to produce it. They should then sign to say they have been reissued with the relevant keys.
- Make sure that when someone who has been issued with a key leaves for another position, they hand back all keys, passes etc.
- Care should be taken if keys are given to a hirer of the premises or someone who does not work for Norfolk County Council. In the event that they fail to lock up properly, and there is then a theft as a direct result, the loss is unlikely to be insured.
- If you find that a set of keys has gone missing or has been stolen, consult the Risk and Insurance section before arranging for replacements.

- Staff issued with keys have a responsibility to look after them. The keys should be kept secure when on the premises and not just left lying around where anyone could find them.
- Safe keys must not be left in unoccupied premises.
- Loss or theft of keys have cost the Council nearly £20,000 in last couple of years because often locks will need to be replaced as well as replacing the actual keys.

Door entry systems

- It is good practice to change the codes on digital locks and keypad entry systems on a regular basis.

Padlocks

- Do not rely on the “County” padlock to secure anything important. There are thousands of keys to these padlocks.
- The standard of any chains, hasps, etc that are holding a padlock must be of at least as secure a standard as the padlock itself.
- Good quality products can be acquired through ESPO, but you do get what you pay for. A cheap lock will not be as effective as an expensive one but you need to know what you want it to do.



Risky business

Protecting information

Did you know?

If a PC or a laptop is stolen or lost, this loss of data needs to be reported to your Departmental Security Officer.

Care should be taken that confidential or vital information is not kept on the hard drives of equipment that may be vulnerable to loss or theft.

Regular transfers of data and back ups should be done as a matter of regular routine.

Uninsured drivers

A recent survey by RAC has shown that 9% of motorists admit to driving without insurance.

On this basis, if you are involved in an accident caused by another driver there is roughly a 1 in 10 chance the other driver has no insurance.

Depending on your own insurance policy, this may result in the claim going against your record and costing you more for future premiums.

It is worth checking your motor insurance policy to see what is covered.

School fire costs

New figures released by Zurich Municipal show that the cost of fires in schools increased by 13% in 2004, compared with the previous year. Costs incurred as a result of school fires were £83m last year and have increased by 137% in the last ten years.

“Goodness gracious, great . . .”
(with apologies to Jerry Lee Lewis)

Here’s a risk for the boys that you may not have come across before. Male fertility is declining quite dramatically in the western world with a reported reduction in sperm count of nearly 30% between 1989 and 2002. There is much speculation as to what is causing this and now researchers in the US have come up with another possible cause – use of laptops.



The research found that using a laptop on your lap for an hour significantly increases the temperature in the scrotum.



Some experts believe this can cause reduced sperm counts and reduced fertility.

Whether this is true or not is too early to say but just to be on the safe side, use a laptop on a desk or a table whenever you can!

Makes you think!!

A recent survey found that 47% of Britons do not always wash their hands before eating lunch at work. ‘So what’, you may say.

Well, . . . there are 400 times more bacteria on the average workstation than on a toilet!

And finally . . .

A genuine claim received in our office

“I wish to make a claim for injuries suffered after walking into an incorrectly sited road sign. The sign in question says ‘High Risk Accident Site’.”

No kidding!!