

LGMS RISK MANAGEMENT PROGRAM 2026/27

Member Information Package
and Expressions of Interest

OVERVIEW

This information package outlines the core risk management services, programs and member-facing initiatives available to member councils through the LGMS mutuals (LGM Liability, LGM Assets and LGW Workcare).

It is intended to help member representatives understand the program elements, benefits, commitments and how to participate in available risk management initiatives.

HOW TO USE THIS PACKAGE

- Read the program summaries and benefits for each initiative
- Review any participation requirements and timeframes
- Contact your Risk & Resilience Coordinator (RRC) or LGW WHS Consultant to discuss
- Express interest (where appropriate) using the Expression of Interest (EOI) form

PRIVACY AND CONFIDENTIALITY

LGMS will treat all information provided through any EOI or assessment process as confidential. Information will be used only to design and deliver the requested services and to support scheme oversight and improvement.

Summarised, aggregated and de-identified data may be used for benchmarking, sector-level reporting and program evaluation.



OVERVIEW OF RISK MANAGEMENT SERVICES AND INITIATIVES

GUIDANCE MATERIAL, ADVISORY SERVICES AND TAILORED SUPPORT

The LGMS Enterprise Risk Management Member [Guide](#) provides the core foundation of risk management guidance for LGMS members. It is aligned with Australian Standard ISO 31000:2018 Risk Management – Guidelines and informed by other widely recognised risk management frameworks, including the COSO Enterprise Risk Management framework and the Queensland Audit Office Risk Maturity Model.

It serves as a practical reference for LGMS members, supporting them to develop, implement, review and improve the core elements of an enterprise risk management framework in accordance with their individual needs and circumstances.

In addition to the main Guide, a range of supporting [documents](#) are available to address specific risk exposures common in the local government sector. These include guides covering assets, cyber incidents, data breaches, events, fleet, footpaths, indemnities and insurance, information security, professional indemnity, recreation areas, roads, signage, trees, vendors (cyber), and waste management. There are also many [information sheets](#) available that address specific risk management issues, such as the use of inflatable devices, volunteer risk management and damage to underground network infrastructure.

Members also have access to risk management and coverage advice from technical specialists who provide support on specific issues encountered during LGMS activities. This specialist advice helps members respond appropriately to emerging risks, better understand coverage considerations, and strengthen their overall risk management approach.

A [Member Queries Library](#) has also been developed and is available through the Member Centre. This resource catalogues and makes available advice relevant to issues and risks encountered across the membership, enabling members to access previously considered guidance where it may assist with similar matters.

The [LGW-Safety Management System Resource](#) suite also provides a template safety management system for members to adapt to their own circumstances. There are also several guides to assist members apply and embed these resources.

A new initiative currently being developed are “Internal Audit Checklists”. This will assist members to conduct an internal audit/compliance check of their systems against a relevant topic. The list of checklists developed to date have been created off the back of the LGW Mutual Risk Program audits conducted over the last 4 years.





LGMS RISK MATURITY ASSESSMENT PROGRAM

The LGMS Risk Maturity Assessment Program is available to support members in reviewing and strengthening their risk management maturity over time.

Working with individual member representatives, the Risk & Resilience Coordinators (RRCs) help assess current capability, identify opportunities for improvement, and highlight practical priorities. Where needed, they can also assist in developing a tailored, member-specific risk improvement roadmap.

The Framework is aligned with the Queensland Audit Office Risk Maturity Model and the LGMS Enterprise Risk Management Member Guide 2020. It is built around four key elements: Framework, Machinery and Practices; Risk Maturity Assessment; Risk Profiling Gap Analysis; and Governance Risk Profiling.

Representatives are encouraged to contact their RRC or complete and return the attached Expression of Interest form to arrange an assessment.

LGW MUTUAL RISK PROGRAM

The LGW Workcare Mutual Risk Program is a member-focused framework designed to strengthen workplace health and safety performance across Member councils. The program supports councils to manage risk more effectively, improve compliance, and reduce the likelihood and impact of workplace injuries.

This support includes a rolling program of in-council work by dedicated LGW WHS Consultant to measure, develop and improve safety management maturity, systems and protocols across the membership.

The first round of the program concluded on 30 June 2025, and the revised program will operate from 1 January 2026 to 30 June 2030. Building on the learnings from the first cycle, the updated program has been streamlined into four clear standards that better reflect what members need to maintain strong safety systems and demonstrate ongoing improvement.

Representatives are encouraged to contact their LGW WHS Consultant for further information on how this program will be delivered within their organisation.

LGM RISK SELF-ASSESSMENT

The LGM Risk Self-Assessment helps members assess the effectiveness of their risk management systems in relation to key public liability exposures. The assessment is based on the principles in the LGM Footpath Guide 2023, Road Risk Management Guide 2024 and Recreation Areas and Facilities Guide 2020, which together address a significant proportion of liability claims.

The process provides members with a clear visual summary of their results, benchmarking against previous performance, scheme averages and their peers. It also identifies practical opportunities to strengthen risk controls across areas such as emergency response, business continuity, facilities management, hot works, contractor controls and training, and climate risk governance.

Participating members are also eligible for an incentive rebate applied to their next LGM Liability contribution.

LGM RISK EXCELLENCE AWARDS

The LGMS Risk Excellence Awards recognise outstanding risk management initiatives by members and showcase practical examples of best practice across the sector. The Awards support member learning, help successful projects progress further and provide recognition for councils who are leading the way in risk management.

Each year, the RRCs nominate up to 3 member councils each for consideration by the LGM Board of Management. Award winners receive formal recognition at the LGAQ Annual Conference, promotion through LGMS communications, an opportunity to present to the Local Government Risk Management Focus Group, sponsored attendance at the National Local Government Risk Management Conference, and funding of up to \$18,000 (including GST) to reimburse eligible risk management goods or services.

Runner-up members also receive sponsored attendance for one representative at the following National Risk Management Conference.

Projects must demonstrate a structured approach consistent with ISO 31000 risk management principles.

Members should speak with their RRC for more information or to nominate for consideration of an Award.

NETWORKING AND INFORMATION SHARING

LGMS supports member learning and connection through the Local Government Risk Management Focus Group (LGRMFG), a practical forum for sharing experience, discussing emerging risks and hearing from specialist speakers across the sector.

LGMS personnel also regularly participate in key LGAQ events, including the LGW People and Safety Conference, Coastal Leaders Forum, LGAQ Annual Conference, Bush Councils Convention, Disaster Management Conference and other relevant safety, governance and sector forums.

This engagement is complemented by webinars, roundtables, newsletters, podcasts and digital updates that share practical guidance, promote peer learning and help members stay informed on current and emerging risk issues.

Recordings and related documentary resources are generally made available following these events through the [Member Centre](#).



TARGETED RISK MANAGEMENT INITIATIVES AVAILABLE IN 2026/27

SELECTION OF TARGETED RISK MANAGEMENT INITIATIVES

The targeted initiatives included in this Program have been selected following a comprehensive assessment of members' risk profiles and the operating environment for Queensland local government.

The selection process considers claims exposure, emerging risks, sector challenges, member feedback, priorities of the LGM Board of Management and LGW Management Committee, and the Scheme Manager's industry knowledge. This includes risk intelligence gathered from national and global networks of risk professionals, insurers, underwriters, and state and national regulators.

PSYCHOSOCIAL RISK MANAGEMENT

The LGMS Psychosocial Risk Management Program helps members strengthen capability to identify, manage and reduce psychosocial hazards in the workplace. Developed in partnership with Mercer and aligned to the WorkSafe Queensland Code of Practice: Managing the Risk of Psychosocial Hazards at Work 2022, the program provides practical, scalable support across the mutuals.



KEY ELEMENTS INCLUDE:

- Executive training delivered through a comprehensive webinar with a clinical psychologist
- Manager and supervisor training through live, facilitator-led sessions
- Modular online learning available to all staff via the LGMS Member Centre
- A dedicated advice hotline to provide support for council leaders when responding to acute incidents or regulator engagement

Supporting resources and recorded sessions will be made available on the Member Centre for ongoing access.

Together, these elements help members build awareness, improve early intervention and strengthen their response to psychosocial risk.

Details to access the elements of this initiative are being finalised and will be communicated in due course. Member representatives can also contact their RRC, LGW WHS Consultant or [LGMS Member Services](#) for further information.

WASTE FACILITY ASSESSMENT PROGRAM

The LGMS Waste Facility Assessment Program is designed to help address high-severity risks at council waste facilities. This includes fire, lithium-ion battery incidents, PFAS, environmental contamination, property damage and personal injury and hazardous material storage. It responds to a more challenging external environment, with increasing regulatory scrutiny, remediation costs and underwriting expectations.

The program will deliver up to 12 on-site specialist assessments for LGM Assets members in 2026/27 across selected facilities, supported by tailored site reports, baseline compliance data and an updated Waste Management Guide.

Assessments will benchmark current practice, identify key hazards, prioritise loss prevention actions and provide practical guidance on incident response, emergency planning and operational resilience.

Participation is by expression of interest and appointment. Members wishing to participate should complete and return the attached Expression of Interest form.

CYBER RESILIENCE

The LGM Liability Cyber Risk Management Program complements cyber liability coverage and is designed to strengthen cyber incident response capability across Executive Leadership teams and Cyber Incident Response Teams.

It combines practical advice, sector-relevant exercises and specialist support to help Members prepare for, respond to and recover from cyber threats.



KEY ELEMENTS INCLUDE:

- Up to 7 facilitated scenario-based workshop or cyber incident response exercises
- No-cost access to technical cyber consults to support enhanced cyber risk controls, organisational capability, incident preparedness and response planning (note limits in available consulting hours apply)
- Provision of tailored Cyber Risk Controls Report for each LGM Liability member council, which includes benchmarking and improvement opportunities
- Access to best practice cyber security risk management guides, including planned updates to the exiting Information Security Management Systems and Cyber Incident Response Guides
- Incident response management services

Members wishing to access technical consultants should contact their RRC or [LGMS Member Services](#).

Members interested in undertaking a scenario-based workshop or facilitated exercise should complete and return the attached Expression of Interest form.

RISK ENGINEERING PROGRAM

The LGM Assets Risk Engineering Program supports members with site-level hazard identification, risk grading and practical recommendations to improve risk controls, with a particular focus on fire and natural perils.

The program involves site visits by insurer risk engineers, who assess key exposures including fire, wind, storm, bushfire, flood and earthquake, alongside the growing impact of climate change on the frequency and severity of natural perils. Each site is assigned a semi-quantitative risk grade, supported by benchmarking, tailored risk

improvement actions and follow-up monitoring to help members address priority issues and strengthen asset resilience.

Participation is by expression of interest and appointment, with site scheduling subject to underwriter prioritisation. Members wishing to participate should complete and return the attached Expression of Interest form.

FLEET SAFETY RISK MANAGEMENT

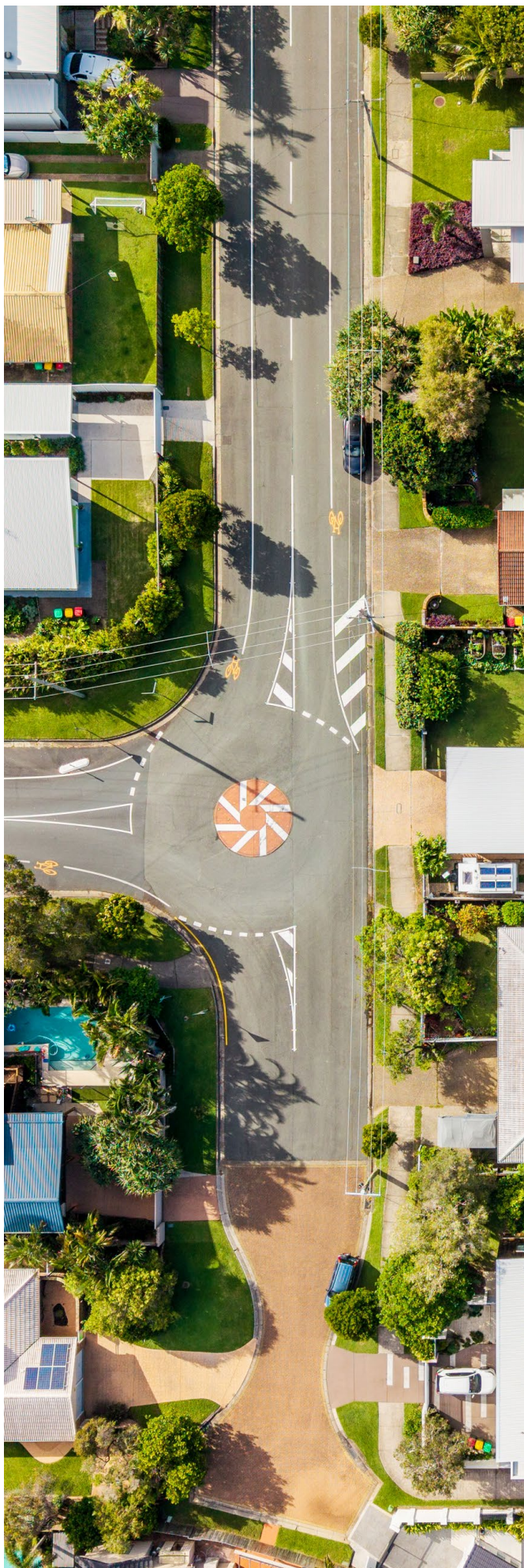
The LGMS Fleet Safety Risk Management Program supports members to reduce fleet-related incidents and claims by strengthening governance, training, maintenance and regulatory compliance.

Built from the Fleet Risk Management Guide and Fleet Controls Assessment Tool, the program provides rolling assessment (up to 6 member councils able to participate in 2026/27). Participants receive tailored reporting to help members improve fleet safety and embed more mature, data-driven risk management practices.

Each participating Council receives a tailored assessment report benchmarking current practice, identifying improvement opportunities and prioritising practical actions to uplift fleet governance, operations, training and maintenance. A consolidated summary report is also prepared to highlight common themes and sector-wide learnings.

Participation is by expression of interest and appointment. Members wishing to participate should complete and return the attached Expression of Interest form.





FURTHER INFORMATION

CONTACT

Risk and Resilience Coordinators – contact your local RRC for advice on this program (or any element) and to submit EOIs.

General enquiries and EOI submission to LGMS member services by [email](#) or on 07 3000 5555.

PRIVACY AND CONFIDENTIALITY

LGMS will treat all information provided through EOIs and assessments as confidential. Information will be used only to design and deliver the requested services and to support scheme oversight and improvement. Summarised and de-identified data may be used for sector-level reporting and program evaluation.

For further information, refer to the Collection Notice on the attached Expression of Interest form.

ATTACHMENT 1: EXPRESSION OF INTEREST FORM

Please use this form to indicate which LGMS risk management initiative(s) your organisation is interested in participating in.

Forms should be returned to your organisation's allocated Risk and Resilience Coordinator or by email to [LGMS Member Services](#).

LGMS will review EOIs and confirm participation or offer alternative timing within the program window.

CONFIDENTIALITY: Information provided in this form will be used only to assess interest, plan delivery and support program design and reporting.

MEMBER DETAILS

Council / Member name

Contact person (name and position)

Email

Phone

Primary executive sponsor (name and title)

Primary site / business area contact, if/as relevant

INITIATIVES OF INTEREST

Please tick each initiative your organisation would like to be considered for. You are welcome to select as many as you like.

1. Waste Facility Risk Assessment Pilot

Key contacts/notes:

2. Facilitated Cyber Scenario Workshops / Exercise

Key contacts/notes:

3. Risk Engineering Assessment (Property)

Key contacts/notes:

4. Fleet Safety Risk Assessment

Key contacts/notes:

5. Risk Maturity Assessment

Key contacts/notes:

PARTICIPATION DETAILS

Preferred delivery timing or months

Primary objectives / priorities

Does your organisation agree to provide relevant records and documentation as required? YES NO

Does your organisation agree to nominate an executive sponsor and primary contact? YES NO

Any access, scheduling or other considerations

Primary site / business area contact, if/as relevant

AUTHORISATION

By submitting this form, your organisation confirms that the nominated representative is authorised to lodge the expression of interest on its behalf.

Authorised delegate (name and title)

Signature

Date

NEXT STEPS

- LGMS will review EOIs and confirm participation or offer alternative timing within the program window.
- Selected Members will receive communications confirming scope, expected inputs, timelines and any costs, if applicable.
- Workshops, pilot assessments and reports will be scheduled and delivered in line with the relevant program timetable.

SUBMISSION AND FURTHER INFORMATION

- Return the completed form to your Regional Risk Coordinator or memberservicesqld@jlta.com.au.
- Selected Members will be contacted with further participation details.
- LGMS member services by [email](#) or on 07 3000 5555

MARSH COLLECTION STATEMENT

In accordance with the Privacy Act 1988 (Cth) (and subsequent amendments) ('the Privacy Act'), we, JLT Risk Solutions Pty Ltd, a business of Marsh, and our Associated Entities (as that term is defined in the Corporations Act 2001 (Cth)) draw your attention to the following:

- We may collect personal information about you by means of the enclosed document.
- We are collecting the information to assess expression of interest nominations and to facilitate communication to prospective and participating member organisations and their representatives under the LGMS Risk Management Program.
- The information we collect may be disclosed to third parties including but not limited to (re)insurers, insurance intermediaries, service providers, finance providers, advisers, agents and Marsh's Associated Entities, which are all businesses of Marsh group of companies.
- Your personal information may be sent to our administrative processing centres in Mumbai (India) or Kuala Lumpur (Malaysia) and to other Marsh companies, insurers, reinsurers and other third party service providers (e.g. data storage providers) in the United Kingdom, Singapore, Hong Kong, the United States of America and elsewhere.
- If you provide us with personal information about other individuals, you must ensure that those persons have been made aware of the above matters. Where the information collected relates to health, criminal record or other sensitive information as defined in the Privacy Act, you must obtain it with the individual's consent.
- We will use and disclose your personal information in accordance with our Privacy Policy. By completing this form you confirm that you have read the Marsh Privacy Policy available on our website (<https://www.marsh.com/en-gb/compliance-pages/au-privacy-notice.html>) and you authorise and consent to Marsh collecting, holding, using and disclosing any personal information collected by means of the enclosed document in accordance with the terms of the Marsh Privacy Policy, including for the purposes explained in this collection statement above. If there are any inconsistencies between the terms of this collection statement and the terms of the Marsh Privacy Policy, the terms of the Marsh Privacy Policy prevail to the extent of that inconsistency.

- You can contact our Privacy Officer by:

Email – privacy.australia@marsh.com

Phone – (02) 8864 7688

Post – PO Box H176, Australia Square NSW 1215

Local Government Mutual Services (LGMS) is the overarching brand incorporating the Queensland local government discretionary mutual schemes — LGM Liability, LGM Assets and LGW Workcare — under the trusteeship of the Local Government Association of Queensland Inc. JLT Risk Solutions Pty Ltd (ABN 69 009 098 864 AFS Licence No. 226827) (JLT) is the appointed Manager of the LGMS mutuals and is a business of Marsh.

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For all details regarding the protection provided to Members of the Mutual Schemes, refer to the Scheme Rules for the LGM Liability Scheme, LGM Assets Scheme and LGW Workcare Scheme or contact your LGMS representative.

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