

**RISK RATING FOR INSURANCE PURPOSES**

90% of NZ Managers and also their Brokers are not aware of the real facts for insurance. They believe that insurance is to cover losses that cannot be predicted or prevented. Clever Managers believe that insurance is a risk management tool to help balance off expenses that can happen in a business environment and the levels of insurance can be adjusted by highly effective training of workers.

In fact the highest insurance premium in NZ is Rent a Dent and they pay 10% per annum or \$3000 for \$30, The lowest premium is not what the managers think and nor is it what the Brokers think or have been told. It is not 1.5% although that is the average minimum being charged at the present time.

The minimum according to international underwriters and insurance experts is 0.33% which is less than one quarter of the average minimum. This means that if you ask your Broker for help, he may give you a reduction of 10% from 1.5% to 1.35%. This rate is still 4 times the real minimum and your Broker will not know that and will not want to hear that if s/he is on commission.

Risk rating audit logs are important and we have one with 158 questions and it is highly accurate and credible. Clever Managers can get their key people qualified as safety officers and fire wardens and reduce risk by a significant amount. We believe that our courses have an effective risk reduction of 80%.

We have long had a relationship with KH of Wellington a former Director of International Insurance companies and he set up a scheme for a very large property group comprising schools, churches and hospitals. They must complete a simple 25 question audit monthly to monitor the important issues like extinguishers and training and control of sparks and flames. This is almost identical to our practice and procedures for high level control.

Summit Manager Name \_\_\_\_\_  
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<sup>13</sup>Looking for that blessed hope, and the glorious appearing of the great God and our Saviour Jesus Christ; <sup>14</sup>Who gave himself for us, that he might redeem us from all iniquity, and purify unto himself a peculiar people, zealous of good works. Tit 2.13-14

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**INFLATABLE SLIDE COLLAPSE GETS COURT SEQUEL**

A Council has been sentenced for its part in failing to keep people safe in a giant inflatable slide collapse, despite the slide being operated by another party. When I was in Local Government there were regulations for Amusement Devices and the local body had to check out the travelling circuses etc and we had a design engineer on our staff. More recent local bodies are much too clever for all of that nonsense and they only required a declaration form to be filled in.

Thames Coromandel District Council authorized JTK Trustees Ltd to operate the slide at a festival and a dozen people were involved in the accident fell from a height of up to 12 metres. One victim a father of children on the slide had two broken ankles broken and 11 surgeries and the Court has now ordered the Council to make reparations to the damages.

WorkSafe Manager Paul West stated that the council plainly failed to do its due diligence on an operator with a poor safety record. WorkSafe found that JTK applied to the council using an old form which didn't require confirmation the slide met safety standards. A permit was given three days after JTK applied, without the council doing any of the checks recommended by its own staff.

After the incident expert reports found the slide was electrically unsafe, had air leaks via holes and seams, and poor anchoring. Slide users can keep safe by looking for the AS 3533 label, which should be prominently be displayed.

WorkSafe considered the business had departed from guidance which was available and could have prevented this injury, including:

- Protecting your workers' eyes
- Personal protective equipment guides for businesses and workers
- How to manage work risks
- Providing information, training, instruction or supervision for workers

## 2.

### **NZ WORKSAFE AND ACC BOTH HAVE CHANGED TUNE**

Both WorkSafe NZ and ACC have now decided to change their tune that NZ is the worst country for accidents and they both now realise that NZ diseases need further attention and research due to the prevalence of occ diseases. They are inviting submissions from groups about new or changed types or strains / classes of diseases.

Obviously we have now had Covid and we know that Occ hygiene is important and Occ overuse troubles are present in most industries. There is also a problem with the stress that has developed due to employers being unable to make proper profits due to NZ having the highest minimum wages in the world and not just the developed world the whole world.

As indicated in the previous newsletter – NZ jobs are being priced off the market and major employers in NZ now engage telesales people from India and Manilla. You are invited to respond to the ACC request by 17 May 2023.

### **NZ JOBS FINALLY PRICED OFF THE MARKET PLACE**

Sky TV is taking on 200 telephone workers from India /Philippines about \$7 instead of NZ workers at \$23-27. Gloriavale may yet have some lessons for us as we think that 25% of NZ businesses are reducing staff numbers at the present time. When John Key became PM he arranged for wages minimum to be increased from \$11 to \$15. Jacinda said “we can do better than that.”

She arranged for annual increased and we have risen to be on par with Berlin, London and Luxemburg. This does not count the four increases in leave that Jacinda dished out. a) Annual leave went from 3 weeks to 4 weeks; b) Sick leave went from 5 days to 10 days; c) Covid holidays are now prevalent; d) Parental leave was increased by an extra 26 weeks on free pay.

### **INCENTIVES FOR FIRE WARDENS & SAFETY OFFICERS**

We are pleased to advise that for 90 days we are offering an incentive to get more fire wardens and safety officers qualified for New Zealand. The proposal is that every business that has Fire Wardens or Safety Officers trained there will be four incentives

- a) Hi vis vest for each warden qualified
- b) Two emergency whistles for employer
- c) On request one or two videos for staff

Most importantly we will also offer a memo about the risk rating changes that are achieved when we get people qualified as wardens or safety officers.

## 3.

### **CABLE WHIPLASH CAN INJURE OR EVEN KILL**

WorkSafe NZ is stressing the requirement for employers to provide and ensure personal protective equipment (PPE) is used after Mapua Avocados Limited was found guilty and sentenced in relation to a casual worker in Northland who suffered a significant eye injury.

The victim and a supervisor were repairing orchard fencing in April 2021 when a high-tensile wire snapped, striking the 20-year-old's left eye. The injury required two surgeries and his vision is now permanently impaired.

WorkSafe's investigation into the incident found the business failed to train and supervise workers and didn't monitor the safe use of PPE when workers were carrying out work. The business had no formal process in place to ensure workers were wearing PPE, leaving supervisors to instead fill that gap by managing the wearing of PPE in the field.

The investigation also found there had been a near miss one month earlier in similar circumstances, which was not reported to senior management by a supervisor until after the later incident.

The victim, who was a trainee, had seen others including supervisors not using protective eyewear during fencing jobs and neither the victim nor their supervisor had been wearing safety glasses at the time of the incident.

“Information about PPE such as eye protection and how it protects workers has been readily accessible for years now. The use of PPE is entrenched in every modern safe work practice. Businesses do not meet their obligations to workers by viewing safety as optional, and workers should be wearing PPE where they are exposed to risk. Businesses are required to model and champion safe work.” says WorkSafe's area investigation manager, Danielle Henry.

