Combined Risk Management Action Plan – As of 30th September 2026 – *All previously completed actions and reported are listed separately at the end of this document. A glossary of terms is available at the end of this document.*

Action	Action Owner	By When	Progress September 2026
1. There should be more details on the responsibilities within the Risk Management Policy Statement which are then aligned to the Financial Regulations.	IRCM	15 Feb 2026	**Linked actions 1 - 8.** **Partially complete** – linked to work commissioned to develop risk appetite statement, see actions 36 – 38. Amendments linked to actions within revised RM Framework presented to Policy and resources Committee on 9th September 2026. Further revisions expected in 2027 following completion of risk appetite work and changes to governance and committee system. **Revised Date: 31 March 2027**
2. The section on Internal Audit should be re-written to reflect that a regular review should be arranged with an external provider.	HOCR	15 Feb 2026	
3. Include a section on crystallization of risk, where a risk has happened, the maintenance of risk issues in an issues log and where this should be reported to.	IRCM	15 Feb 2026	
4. Include relevant content from the Delivering Good Governance in Local Government: Framework "(CIPFA/Solace 2016) into the risk management policy.	IRCM	15 Feb 2026	
5. The Governance section should be updated to include the Annual Opinion of the Head of Risk and Compliance.	IRCM	15 Feb 2026	
6. Include how risks in the CRR will be monitored through Key Risk Indicators.	IRCM	15 Feb 2026	
7. Include a scoring mechanism that defines whether a risk is corporate, directorate or operational risk.	IRCM	15 Feb 2026	
8. The revised version of the Risk Strategy should be presented to SLT and Policy and Resources Committee for approval.	IRCM	31 March 2026	
10. Approve revised wording for inclusion in Financial Regulations at next update. 11. Include the revised wording in Financial Regulations	DoF	31 Mar 2026 31 July 2026	**Completed** Subject to next scheduled update – due in Feb/March 2027.

Action	Action Owner	By When	Progress September 2026
13. Carry out Risk Workshops with Policy and Resources Committee and SLT to review existing risk register content and identify risks arising over the horizon.	IRCM/ SLT	31 March 26	Sept P&R Committee – request for inclusion of CRR in Finance Working Group discussions. Democratic Services liaising to schedule sessions prior to purdah period. Reporting to P&R Committee in Dec 2026.
14. Develop a risk issues log from discussions with Directors and include with next update on Corporate Risk register to be provided to Policy and Resources Committee.	IRCM	31 March 2026	**Partially complete** – initial version introduced in May 2026, exercise to be repeated for October/Q2 review. **Revised Date: 31 December 2026**
16. Define guidance on how actions should be recorded (SMART) and how they should individually be scored to individually/ collectively reach the target score. Guidance to be shared with Risk Owners and Action.	IRCM	31 Jan 2026	**Completed**. Included in revised RM Framework.
17. Work with the Action owners to develop the further actions to meet the target score. The actions should be SMART with action owners and dates to complete. There should be consideration how the actions will individually and collectively reduce the net risk score to the target score.	SRBC	31 March 2026	**Partially complete** – planned actions linked to Directorate Business Plan key initiatives and Directorate Risk Registers – to be reviewed in Qtr. 2 2026/27 **Revised Date: 30 November 2026**
18. Ensure actions are captured with the Council's Power BI data visualisation toolkit to enable monitoring on progress. Working with Wirral Intelligence.	SRBC	30 April 2026	**Complete** – improvements included in P&R committee report Sept 2026. Changes to report to highlight overdue planned actions – reporting to P&R in Dec 2026.

Action	Action Owner	By When	Progress September 2026
19. Ensure that the CRR and potentially DRRs reflects the plan objectives following revision of the Council Plan 2023-27.	SLT	31 August 2027	**Partially complete -** part of the regular quarterly review process, wholesale review following revision of the Council Plan. For review at Qtr 2 2026 ahead of Council approval of Wirral Plan 2027-31 and to take account of structural changes. **Revised Date: 31 December 2026**
22. Directors to ensure that there is a standard agenda item on Directorate Risk Register every quarter ensuring that there is a note of the discussion and agenda item which is shared with Risk team on a quarterly basis.	SLT	31 Jan 26 & quarterly onwards	**Linked actions 22 & 23.** **Partially complete** - Guidance issued to Directors and Risk Co-ordinators in May 2026. Evidence to be gathered from DMTs of activity taking place regularly by Oct 2026 and report at SLT Nov 2026. **Revised Date: 30th October 2026**
23. Define guidance for what should be included in risk agenda item and circulate including: • New risks • Risk to be removed. • Relevant Project Risks • Risks that have become issues. • Risks for escalation to the CRR • Evidence of meeting agenda and outcome to be provided to Risk Team	IRCM	31 Jan 2026	
25. Introduce a formal way of reviewing Directorate Risk Registers and provide feedback to Directors.	SLT	31 Mar 2026	**Partially complete** - Informal reviews undertaken to understand common weaknesses and provide feedback. Worksheet drafted, liaison with Risk Coordinators to introduce to DMT reviews and reflect structure changes. **Revised Date: 30 November 2026**

Action	Action Owner	By When	Progress September 2026
26. Include in assurance reporting to SLT and ARMC	SRBC / IRCM	30 June 2026	**Linked to action 25.** Will be included in next update to SLT in November 2026 and subsequent committee update. **Revised Date: 30 November 2026**
27. Formally consider whether Annual Business Plan objectives have highlighted additional risks which should be included in the DRR or CRR.	SLT	31 March 2026	**In progress** – to be reviewed again after submission of Directorate Risk Registers in October 2026. Discussion at SLT to link by reference key activity/actions in plans to planned actions in risk registers. **Revised Date: 30 November 2026**
28. Working with Service areas to build SRRs and ensure that they are regularly updated	SRBC	31 March 2027	**In progress**. Working with Finance Directorate and ASC&PH.
29. Introduce a formal way of reviewing Service Risk Registers and provide feedback to Directors.	SRBC/ IRCM	31 March 2026	**In progress** - linked to Actions 25, 26 and 28. **Revised Date: 31 March 2027**
30. Include in assurance reporting to SLT and ARMC.	SRBC / IRCM	30 Sept 2026	
31. Project Risk Registers should be shared with Risk Section on a quarterly basis.	SLT/ Programme Office	31 Jan 2026 and onwards.	**In progress.** To link with Transformation Programme as Target Operating Model (TOM) and associated projects developed. **Revised Date: 31 December 2026**

Action	Action Owner	By When	Progress September 2026
32. Use quarterly risk agenda on DMTs to identify if any project risks should be escalated to DRR or CRR	SLT	31 Jan 2026 and quarterly onwards	**In progress.** Linked to actions 22 & 23. to be reviewed again after submission of Directorate Risk Registers in October 2026
36. Ensure that risk appetite is included as part of the report header for committee/board decisions.	HoRC / IRCM	31 March 2026	**In progress** – following risk appetite session with ELT 2nd October 2026. Remaining actions (36 – 38) to follow the completion of commissioned work, due to be finalised in June/July 2026. Linked to actions 1 – 8. **Revised Date: 31 March 2027**
37. Provide guidance on the use of risk appetite in the report header.	IRCM	31 March 2026	
38. Ensure that risk appetite is regularly reviewed to determine if further setting is required and provide recommendations to SLT.	IRCM	Every two years from 31 March 2028	
39. Define risk tolerance for the organisation aligned to risk appetite	SRBC	31 Oct 26	To follow completion of risk appetite work.
40. Working with Directors define Key Risk Indicators for each risk in the Corporate Risk Register. 41. Use proposed Key Risk Indicators in quarterly reporting to Policy and Resources Committee and SLT.	SLT/ SRBC IRCM	31 May 26 30 June 26 onwards	**In progress** – to review following Quarter 2 updates to DRR due in October 2026. Seeking to use performance indicators within Business Plans and performance reporting. Linked to Action 6 **– Revised Date: 31 March 2027.**
42. Design basic risk management awareness training for staff and members and launch.	SRBC	31 July 2026	**Partially complete** – Session for members held July 2026. As per Action 43. Training for staff to be updated following changes to RM Framework, to reflect any

Action	Action Owner	By When	Progress September 2026
			changes in strategy, scoring and risk appetite (actions 1-8 & 36-38) **Revised Date: 31 December 2026**
43. Review training that is available considering the changes in action plan and relaunch	SRBC	31 Aug 2026	Planning underway – see Action 42.
46. Draft up relevant examples to share with HoRC and SLT. 47. Present two options to SLT. 48. Presented updated version to Policy and Resources Committee in March 2026.	IRCM IRCM	28 Feb 2026 31 Mar 2026	**Complete -** improvements included in P&R committee report Sept 2026. Changes to report to highlight overdue planned actions – reporting to P&R in Dec 2026. **Linked to 18**
49. Reporting to include: • New CRR risk(s) and removed risks. • Has the CRR been updated quarterly. • Nos of Directorates which have had a quarterly risk agenda item. • Nos of DRR updated quarterly and received • Progress on implementing action plan from audit and other action plans. • Quality of Risk Registers through checklists • Progress on implementing further actions from Power BI • Risk training on Flo. • Update on publication on risk to build knowledge	IRCM	31 March 2026	**Partially completed** – additional elements to be added as actions 18, 25, 26 and 42 progressed. **Revised Date: 31 December 2026**
50. Reporting to include: • New CRR risk(s) and removed risks. • Has the CRR been updated quarterly. • Nos of Directorates which have had a quarterly risk agenda item. • Nos of DRR updated quarterly and received. • Progress on implementing action plan from audit and other action plans. • Quality of Risk Registers through checklists	IRCM	31 March 2026	**Partially completed** – additional elements to be added as actions 18, 25, 26 and 42 progressed. **Revised Date: 31 December 2026**

Action	Action Owner	By When	Progress September 2026
• Progress on implementing further actions from Power BI • Risk training on Flo			
52. Ensure that there is a risk management audit in the Annual Audit Plan every two years. The review due to the Global Internal Audit Standards will need to be completed by an external audit team. 53. Implement the actions from the Risk Management Audit started in November 2025	HoRC HoRC / IRCM	31 March 2028 31 March 2027	**In progress.** Planning for 2027/2028 has been commenced, discussions with other LAs. **Partially complete** – seven out of ten actions completed, details in table below.
54. Draft guidance for the opportunity risk management 55. Facilitate the implementation of positive risk identification within the Corporate Risk Register. 56. Contribute through the identification of opportunity risk.	SRBC SRBC / IRCM SLT	31 March 2027 30 June 2027 30 June 2027	Started planning for implementation, date for implementation to be delayed and follow on from changes associated with risk appetite and RM Framework changes to take precedence.
57. Develop a survey methodology on an annual basis to obtain stakeholders view on whether risk management is embedded. 58. Use the outcome of the survey in the Assurance reporting to SLT and Audit and Risk Committee.	SRBC IRCM	31 March 2027 30 June 2027	**In progress**. Development of survey for senior officers aligned to the Alarm National Performance model. **Linked to IAR01.**
59. Consider how risk will be implemented with Cabinet against the current framework for example role of Cabinet Members and Cabinet and define proposed actions to address.	IRCM	30 June 2027	**In progress.** Discussions to take place with Democratic Services to align to committee terms of reference as they are developed.
60. Build into reports to SLT on the CRR details of relevant risk surveys and other publications by insurers and professional bodies which will help to inform and build greater understanding of risk environment at UK/ Global level.	IRCM	31 July 2026	**Partially complete** – reports identified for consideration – insurance brokers and RM advisors (Aon/Marsh, ZM & WEF Global Risk

Action	Action Owner	By When	Progress September 2026
			Report) reports tend to be produced in January to March. Linked to action 49. **Revised Date: 31 March 2027**
61. Develop training for the Audit and Risk Committee in line with guidance from CIPFA on the role of the Audit Committee to manage risk within public bodies.	IRCM / HoRC	30 April 2026	**Completed** – session for ARMC held on 29th July 2026. Recording and slides made available.
63. Following the completion of the risk strategy develop a comms pack to relaunch risk management following the approval. 64. Include a quarterly update to staff on risk management	IRCM SRBC	31 March 26 30 June 26 and quarterly thereafter	**Linked to actions 1-8.** **Partially complete** – revised RM Framework approved at P&R committee in September, updated version available on intranet. **Revised Date: 31 December 2026**

Recommendations from external risk management audit carried out by Cheshire East

Rec No	Action	Action Owner	When	Progress September 2026
IAR 01	A risk maturity assessment should be conducted and formally documented to enhance transparency. The outcome to be provided to Senior Leadership Team and the relevant governing body.	IRCM	31 October 2026	**Linked to action 57.** **In progress – development of survey for senior officers aligned to the Alarm National Performance model.**
IAR 02	Partnership risk arrangements should be strengthened within the framework and practice. This is contingent on the progress of the identification of significant partnerships	IRCM	31 March 2027	**In progress** - Partnerships identified in Directorate Business Plans, definition to be reviewed. Discussions with Governance and Corporate Support Service.

Rec No	Action	Action Owner	When	Progress September 2026
IAR 03	Consideration should be given to appointing a member risk champion who takes forward a more in-depth knowledge of risk and the framework, to facilitate additional challenge and assurance.	DoF	30 June 2026 **Date revised to June 2027.**	**Linked to action 59.** **In progress** - move to Cabinet system will provide Executive Member with this role. Discussions with Governance and Corporate Support Service.
IAR 04	The strategy element of the framework should be strengthened to include clear goals over the next 24 months. This should include defined objectives, milestones, and expected outcomes to provide a clear direction for improvements and enable progress to be monitored effectively. A revised Risk Management Strategy will be devised and presented to Policy and Resources Committee.	IRCM	30 June 2026	**See actions 1- 8 above.** **Completed** – guidance on the use of AI in risk management added to RM Framework and approved at P&R Committee 9th September 2026.
IAR 05	Within the risk management framework, include guidance for services on suitable AI tools that can support initial risk identification. This will help services adopt a more forward-looking approach and strengthen the consistency and quality of early risk identification across the organisation.	IRCM	30 June 2026	**Completed** – guidance on the use of AI in risk management added to RM Framework and approved at P&R Committee 9th September 2026. Guidance available to staff via intranet.
IAR 06	Consideration should be given to implementing software solutions that can automate the process of recording and reviewing the risk profile of the whole organisation efficiently with a report to Director of Finance. Decision to be made on the outcome of the report. 30 November 2026	IRCM / HoRC DoF	30 September 2026 30 November 2026	**Completed – options reviewed,** decision to be revisited in 18 months.
IAR 07	Scrutiny arrangements should be strengthened in the framework. A revised Risk Management Strategy will be devised and presented to Policy and Resources Committee.	IRCM / HoRC	31 March 2026	**See IAR04 and Actions 1 – 8.** **Completed** – Revised RM Framework approved at P&R Committee 9th September 2026.

Rec No	Action	Action Owner	When	Progress September 2026
	Committee members should receive training for scrutinising risk registers. This will be incorporated into a ARMC training plan for 2026/2027			Training for members of ARMC undertaken in July 2026.
IAR 08	Review of risk mitigations and actions scrutiny needs to be strengthened in the framework and practice.	IRCM	30 June 2026	**See IAR04 and Actions 1 – 8.** **In progress -** DRRs reviewed by SRCO and guidance issued to DMTs and risk co-ordinator.
IAR 09	Reporting should be strengthened to provide full information on the risk register. This will be considered in the reporting to Policy and Resources Committee in March and June 2026	IRCM	March and June 2026	**Linked to Actions 45 – 48.** **Completed** – presented at P&R Committee 9th September 2026, due to go again in December 2026.

All past completed actions are listed separately at the end of this document.

Completed actions - Reported to ARMC June 2026
Risk Management Action Plan
9. Financial Regs - Propose wording should be drafted and provided to the Director of Finance to approve. 17. Consider other areas for inclusion in the Corporate Risk Register. 15. Risk Owners to identify Action Owners for the CRR and provide to Risk Team for each risk in the CRR. 20. Directors to ensure that they provide a DRR every quarter to the Risk Team 2. Directors to ensure that the DRR is fully updated each quarter before sharing with Risk Team. 33. Directors should provide a nomination for a risk co-ordinator in post. 33. Decision on the whether to define a risk appetite for the Council using external resources involving SLT and Members. 34. Obtain quotations for the options available and present to Director of Finance for consideration. 35. Provide decision on authorisation of proposed exercise after being provided costs. 44. Decision that undertaking risk management training is a mandatory requirement. 44. Research on presentation of the risk to other local authorities and potentially other bodies such as housing associations. 51. Provide outcome of 2025/2026 risk management audit to SLT and ARMC with action plan to address weaknesses. 62. Revise the risk management page on the intranet to include strategy and guidance detailed above
Audit Recommendations
IAR10. Reminders should be sent to report writers reminding them of the need to ensure risks are linked to the Corporate, Directorate and service risk registers, and that equality duty risks are included in the risk section where required.

Glossary of Terms

Term/Abbreviation	Description
AI	Artificial Intelligence
ARMC	Audit and Risk Management Committee
ASC&PH	Adults, Social Care and Public Health
CIPFA	Chartered Institute of Public Finance Accountancy
CRR	Corporate Risk Register
DMT	Directorate Management Team
DoF	Director of Finance
DRR	Directorate Risk Register
ELT	Executive Leadership Team
HoCR	Head of Risk and Compliance
IRCM	Insurance, Risk and Continuity Manager
P&R	Policy and Resources Committee
Power BI	Business Intelligence system
SEND	Special Educational Needs and Disability
SLT	Strategic Leadership Team
SMART	Specific, Measurable, Achievable, Reasonable, Timely - related to actions
SOLACE	Society of Local Authority Chief Executives
SRBC	Senior Risk and Business Continuity Officer
SRR	Service Risk Register
TOM	Target Operating Model
WEF	World Economic Forum
ZM	Zurich Municipal