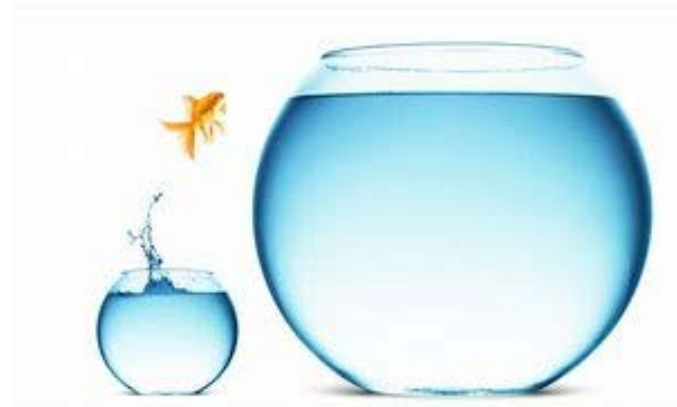


# It's a Risky World Out There!



**Darrow Milgrim, Trip Thomas & Mike Harding**

The information provided in this presentation is intended for general informational purposes only and should not be considered as all encompassing, or suitable for all situations, conditions, and environments. Please contact us or your attorney if you have any questions.





# Did You Know?



# Utilizing Risk Management to Help Enrich Lives Through Camping Experiences

“...enriching the lives of children, youth and adults through the camp experience.”

Mission of the American Camp Association

## The Business of your Camp:

- Is to keep your camp in business
- By providing those enriching experiences that differentiate YOUR camp
- WITHOUT any “derailments” that detract from those enrichments
- Resulting in a seamless, high quality, enjoyable experience.

Embracing Risk Management can help you succeed in this!

Risk Management should be integral to YOUR business of camp!

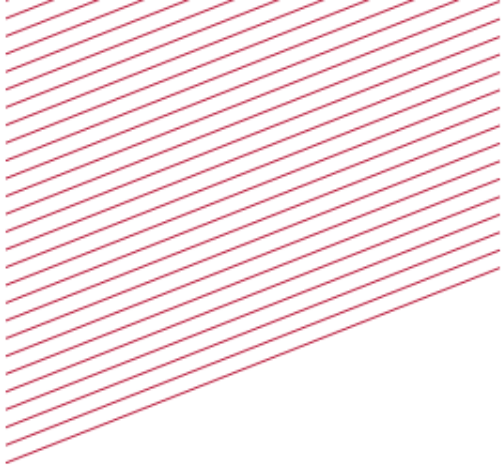


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# What worries you about your camp?

What keeps you awake at night?

# Today is so different than before

- Today, more than ever before ...
- **PUBLIC SCRUTINY** is the norm!
- Every move we make (nearly) is being scrutinized.
  - Often by others – that have NO vested interested in what you do or what you're trying to accomplish.
- Social media is “overflowing” with examples!
- Watchdog organizations are ready to call attention to your “misstep(s)”.



# Are You Reactive or Proactive?



**How do YOU go about protecting what you and so many others have worked so hard to build?**

**Do you  
React after the fact?**

**Or do you  
Look ahead to identify those perils  
That endanger  
All that your camp entails?**

**Risk Champion?**



**Hazard Identifier?**



# So what is it you want to protect?

**RESOURCES at RISK**  
**What is your most important resource?**

- Staff
- Those that you serve
- Volunteers
- Reputation
- Property
- Financial



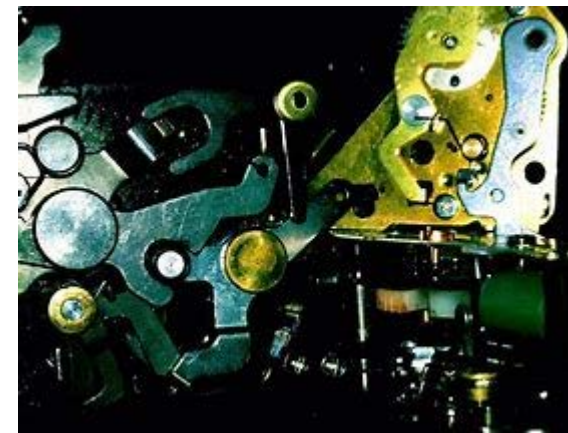
# ... and more resources at risk

- Loss of Confidence in Leadership
- Loss of Support
- Clients
- Community
- Donors & Grant Resources
- Detraction from achievement of mission





# Like a fine-tuned machine



- All of your assets must work together
- Your community expects you to achieve your mission.
- Mission stewardship becomes increasingly more important!
- AND the question now becomes:
- “Are you adequately safeguarding your (valuable) camp assets against:
  - Those familiar risks?
  - Those not-so familiar risks?”
  - Those “demons” that could derail your Mission?



# Are you Strategic in Your Stewardship?

## DO YOU:

- Make Decisions That Support Your Camp's Mission?
- Plan ahead and in Detail?
- Evaluate Potential Risks and Hazards?
- Plan for Emergencies and Contingencies?
- Understand Your Camp's Limitations and Have the Courage
  - And willingness to just say, "No" or "Wait?"



# What is Risk Management ?

Simply stated, managing risk is developing a practical plan to identify, deal with and minimize the adverse effects of the unexpected on your camp, if or when it happens.

## Risk Management is about forward planning



# Risk Management Strategies You Can Use to Manage Risks

**There are five ways to deal with any given risk:**

1. Reduce it (i.e. with controls)
2. Ignore it
3. Eliminate it
4. Transfer it (with insurance as an example)
5. Accept it



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# To look forward, look inward and ask:

1. What can go wrong ?
2. What are you concerned about ?
3. What will you do to prevent harm from occurring ?
4. What will you do to lessen the worry?
5. How will you finance that?



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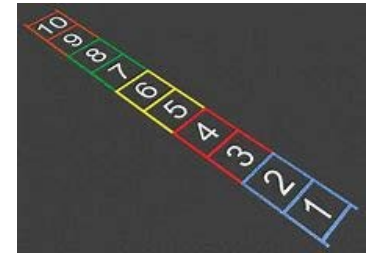
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# Getting started - in a practical way

- **1. Create a working group** –
  - include representatives with different job responsibilities
- **2. Brainstorm events and scenarios**
  - that could create risks for your camp
- **3. Rank the risks by likelihood and impact.**
  - Absolute precision is not necessary (Scale of 1 to 10, Risk Matrix)
- **4. Now for controls and solutions:**
  - List existing controls already in place, new ones needed. How will you address this challenge?
- **5. Select an appropriate point person**
  - Who will be responsible for championing each high-priority control?
- **6. Establish a way to measure results**
  - How will you know how you are doing?
  - Keep it simple. Show progress. Communicate your progress.



# Risk Matrix

5x5 RISK MATRIX

|                    |                 |               |               |               |               |               |
|--------------------|-----------------|---------------|---------------|---------------|---------------|---------------|
| <b>PROBABILITY</b> | Highly Probable | 5<br>Moderate | 10<br>Major   | 15<br>Major   | 20<br>Severe  | 25<br>Severe  |
|                    | Probable        | 4<br>Moderate | 8<br>Moderate | 12<br>Major   | 16<br>Major   | 20<br>Severe  |
|                    | Possible        | 3<br>Minor    | 6<br>Moderate | 9<br>Moderate | 12<br>Major   | 15<br>Major   |
|                    | Unlikely        | 2<br>Minor    | 4<br>Moderate | 6<br>Moderate | 8<br>Moderate | 10<br>Major   |
|                    | Rare            | 1<br>Minor    | 2<br>Minor    | 3<br>Minor    | 4<br>Moderate | 5<br>Moderate |
|                    |                 | Very Low      | Low           | Medium        | High          | Very High     |
|                    |                 | <b>IMPACT</b> |               |               |               |               |

Source: [project-risk-manager.com](http://project-risk-manager.com)



# So How Did You Do?

# Are You Aware of These Risks?





# Knowledge in Motion



- What does it take to run your camp?
- Picture it.
- All the knowledge and things your camp involves and runs on!
  - Where is it?
  - Who maintains it?
  - Is it accessible?
  - Where is it vulnerable?
- Think about 4 or 5 work-related things you know.
  - Which has the highest value?
  - Where is it stored?
  - If you were to leave camp, would other people be able to find it?



# Threats to a knowledge base

- Out of sight – out of mind
- Undocumented process / procedure (it's in my head)
- Internal moves – lateral, vertical and geographical
- Rising number of short duration employees
- New undertakings – successful or not – without debriefs afterwards



“We are transitioning to a time when we are always in transition”

(John Seely Brown)

Are you a learning organization?

- Do you know what those in “your path” know?
- Is there conscious attention to what’s being learned?
- Are there routine capture activities? (Is it in writing?)

# Emergency Preparedness

## The New Normal

Don't get caught with your ~~pants~~ plans down.

You are expected to be prepared!

- NOW is the time (pre-season) to:
  - Identify potential emergencies
  - Establish site-specific plans to deal with these.
- Are you prepared for:
  - Storms, Quakes, Wildfires, Floods
  - Power outages, Compromised drinking water, Train derailment, Chemical issue
  - Other local risks



Source: <https://www.acacamps.org/resource-library/campline/emergency-preparedness>

# Emergency questions to consider

- What immediate action should be taken to protect campers / staff?
- Who, if anyone should be called?
- What is the potential impact?
- What follow-up action is necessary?
- What communication strategy is in place?



The ACA website has numerous resources to help you with emergencies.

Source: <https://www.acacamps.org/resource-library/campline/emergency-preparedness>

# Camp Security



Is your camp on “full alert” against the rise in threats / violence against youth?

Some considerations for you – have you:

- Accessed you susceptibility to kidnapping, terrorism and other dangers?
- Objectively looked at your land & location?
- Designed a protocol for handling visitors?
- Develop protocols for the acceptance and transfer of luggage, mail, and other parcels?
- Assessed the quality of security & control present at your facility – especially in the evening?
- Coordinated with local support systems?
- Communicated with parents – to help them feel confident?

Source: <https://www.acacamps.org/resource-library/camp-security>



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# And How About Your Property?



# When did you last do a Facility Risk Assessment?

## Common Facility Risk Exposures Include:

- **Exteriors**
  - Walks, steps, lawns, trees & shrubs, lighting
- **Parking lots**
  - Traffic flow, security, lighting, cameras, pedestrians, weather
- **Roof Concerns**
  - Drains, gutters, downspouts, HVAC, age, flashing, access, age
- **Entries, Halls and Passageways**
  - Weather, slip & fall, lighting, security, stairwells, egress
- **Offices**
  - Egress, ergonomics, storage, trips & falls, security, cyber risks
- **Utility & Storage**
  - Chemicals, other hazards, fire prevention, storage, age
- **Special Spaces**
  - Fitness, gymnasiums, playground areas, more?



# Contracts

- Establish a Contracting Policy
  - Who has Authority to Sign Contracts
  - Model Form for Routine Contracts
  - Storage/Retention for Contracts
- Educate Team on Camp Contract Policy
- Perform Contract Reviews
  - Involve Legal Counsel for Significant/Unusual Contracts
  - Run Insurance Provisions by Broker
- What to look for in Certificate of Insurance





# Cyber & Technology Issues

- Cyber Threats are Everywhere – We're All at Risk
- Examples: Cyber Extortion, Breach of Personally Identifiable Information, Data Restoration Costs, Resulting Business Interruption Losses
- What You Can Do
  - Perform Self-Audit of IT Infrastructure & Processes (Self-Help Guides Available)
  - Establish "Positive Pay" Process to Prevent Social Engineering Losses
    - "It's your boss! Please wire \$50,000 to our new vendor ASAP!"
  - Consider Purchasing Cyber Liability Insurance



# Wildfires

- Be Proactive
- Know Your Surrounding Vegetation
  - Is It Highly Flammable?
  - Palms, Eucalyptus, Chaparral Burn Particularly Combustible
- Maintain Adequate Defensible Space
- Get to Know Your Local Fire Department, And Let Them Know Your Camp!
- Maintain Up-to-Date Evacuation Plans
  - Roles/Responsibilities
  - Ingress/Egress/Transportation Routes
  - Family Reunification
- Develop Business Continuity Plan
  - Alternate Sites/Facilities
  - Fire Restoration Services





# Sexual Harassment, Abuse & Prevention



# It shouldn't hurt to be involved with others ...



- Generally an escalating pattern
- Involves unwanted interaction or (sexual) contact for the pleasure of another  
**(VARIETY OF DEFINITIONS – YOU KNOW IT!)**
- Widespread - **National Center on Child Abuse reports:**
  - 1 out of every 3 girls
  - 1 out of every 5 boys
  - Are victims of some form by age 18
- All social, economic & racial strata are susceptible
- Often the offender is a person in a position of trust



# What Can YOU DO?



## ARE YOU TAKING THESE STEPS?

- Screening and Selecting Employees & Volunteers
- Guidelines on Interactions Between Individuals
- Monitor Behaviors
- Ensure Safe Environments
- Responding to Inappropriate Behavior, Breaches in Policy and Allegations and Suspicions of Sexual Abuse
- Educational Programs – Training about Sexual Abuse Prevention
  - How STRONG is YOUR message?
    - Use tough language (“You WILL go to jail – we will help you go to jail!”)
    - Okay to be a “snitch” – establish comfort level to come forward
- Parents look to YOU to see this does NOT happen!

Source: CDC – Preventing Child Sexual Abuse within Youth-serving Organizations

# Hiring & Employment Policies

- People are your most precious asset
- A common area of great risk for camps
- Establish consistent & fair hiring & employment practices
- Should reflect the interests of clients served
  - (especially when vulnerable clients are served)
- Consistently applied
- Meet applicable regulations
- Reviewed by Legal / HR counsel



# Questions you might ask regarding your employment policies & procedures:

1. Are they clear & concise?
2. Do they apply equally throughout camp?
3. How are they communicated?
4. Do we promote consistency?
5. Are our managers trained to apply policies?
6. How is hiring done?
7. Screening & background checks for everyone?
8. What are our background checking policies?
9. Policies consistent with regulations & mandates?
10. What are our termination policies?
11. Are terminations policies uniformly applied?



# Volunteers



- Volunteers expose your camp to risk.
- Policies & procedures must be adapted for Volunteers.
- Check with legal on state regulations
- Generally Volunteer policies = “lite” versions of employee’s
- Volunteers (also) need to be:
  - Selected
  - Screened
  - Oriented
  - Trained for their tasks
  - Evaluated on their performance





# Questions you might ask regarding volunteers

1. How will volunteers be used?
2. Have they been properly trained?
3. How many will have direct contact with clients?
4. To what degree will they have contact with clients?
5. What happens if a volunteer is injured?
6. What rights will a volunteer have when they feel they have been treated unfairly?
7. Will volunteers be allowed to drive company vehicles?
8. Will volunteers be required to drive their own vehicles?







# Questions you might ask regarding safety

1. How frequently do safety incidents arise?
2. How will our management deal with them?
3. Who is responsible for mitigation efforts?
4. What costs are associated with each event?
5. What costs are associated with initiatives to mitigate them?
6. What safety & legal regulations are applicable?



Sign up to  
SAFETY

# Happened more than once (from claims submitted to Markel)

- Slips and Falls 58%
- Theft 44%
- Sexual Abuse 12%
- Inappropriate Supervision
- Vehicle related 43%

a mistake  
repeated  
more than once  
is a  
decision

Choices



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# Even if it happened only once . . .

## LESSONS LEARNED?

- What can be done to avoid similar accidents in the future?
- Rereading and following manufacturer warnings?
- Confirming operating rules from equipment manuals?
- Ensuring thorough training for:
  - Individuals new to equipment
  - Individuals that rarely use the equipment
- Clarity on what each particular job / task entails?
- Proper assignment of individual tasks?
- Is all training documented?
- Are individuals properly supervised?



# Aquatics



## Is your aquatics staff ready for summer?

(Includes not only lifeguards but those with specific skills (canoe, sailing, etc.)

- Have you verified their skills? Can they perform the skills required of them?
  - Should include:
    - The appropriate environment (pool vs. lake vs. river, etc.)
    - Demonstration of the skills they are expected to perform
    - Check of skills required to receive certification
- In-service training
  - Are they ready to respond to emergencies at a moments notice?
  - Keeping needed skills “fresh” to respond to those emergencies? (4 hr./ mo)
    - Physical training
    - Skills training
    - Timing 20-minutes training at a time
    - Recognition. Recognize them for things they are doing well.

# Driving Exposures



- Driver Selection & Driver Evaluation Process
- Demonstrating Management Support
- Developing Written Policies & Programs
- Orientation, On-boarding & Training Programs
- Focus on Managing Driver Safety
- Managing Hired & Non-Owned Exposures
- Managing Volunteer Exposures
- Process for Incident Reporting
- Remaining Cognizant of Vehicle “type” Exposures
- Protocols for Inspections & Maintenance



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# Trips out of Camp

- How Are Trips Determined and What's the Approval Process?
- Identifying and Inspecting the Location
- Selection & Preparation of Staff & Volunteers Leading the Trip
- Contracts with Outside Providers and Vendors & Permits
- Equipment
- Risk Transfer
- Emergency Planning and Crisis Response
- Transportation
- Health & Medical Care
- Evaluations





# Crisis Communication



*“When written in Chinese, the word 'crisis' is composed of two characters. One represents danger and the other represents opportunity.”*

John F. Kennedy

You have many resources available to you from the ACA:

- Crisis Communication Toolkit (download from their website)
- ACA Crisis Hotline

Highlights (from the toolkit) include: [https://www.acacamps.org/sites/default/files/resource\\_library/ACA-Crisis-Communications-Toolkit.pdf](https://www.acacamps.org/sites/default/files/resource_library/ACA-Crisis-Communications-Toolkit.pdf)

- Designate a crisis communications protocol
- Manage the message and the media
- Understand and prioritize your audience
- Communicate early and often
- Do NOT lie
- Do not ignore the situation



# Creating a Culture of Risk Management



**“Risk is routinely managed - part of business.”**

**ROUTINELY EXAMINED  
INTEGRATED INTO DAY TO DAY OPERATIONS  
JUST PART OF WHAT YOU DO**



# Things Managers Can Do to Help Steward your Mission

## Start at the Highest Levels!

1. Operate in a transparent & ethical manner
2. Promote a sense of accountability
3. Build risk management into operations
4. Include risk management in program development
5. Incorporate good control standards
6. Establish ways of monitoring when problems arise
7. Methods to address risks that are beyond threshold



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# More things to do

7. Hold regular risk management conversations
8. Set the tone for good practices among staff
9. Have an open door policy
10. Set the tone so your staff can come forth with out fear of retaliation
11. Welcome challenges to decisions when they are in the best interest of your chapter and your clients
12. Define & establish processes that clarify responsibilities & accountabilities among staff
13. Regularly monitor / report on risk indicators, problems & promising new practices & comparisons to other camps



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# Next Steps – Let's Get This Moving!

1. Develop list of possible risks:
  - People
  - Property
  - Other
2. Prioritize & Choose Top 5 Risk Concerns
  - Or top 2 to 3 from each category
3. Use task group / committee to review these risks
  - Key staff, trusted volunteers, insurance professionals
  - Effective risk mgmt. can never be just 1 person
4. List steps / actions that can be taken to reduce negative effects





# Questions?



## For Markel policyholders:

### Michael Harding

Senior Loss Control Specialist  
Markel Specialty Commercial  
4600 Cox Road  
Glen Allen, VA 23060  
(804) 527-7627  
[mharding@markelcorp.com](mailto:mharding@markelcorp.com)

## Gallagher Contacts:

### Darrow Milgrim

National Director,  
School & Camp Practice  
Arthur J. Gallagher & Co.  
505 N. Brand Blvd., Suite 600  
Glendale, CA 91203  
(818) 539-8668  
[darrow\\_milgrim@ajg.com](mailto:darrow_milgrim@ajg.com)

### William S. (Trip) Thomas III

Regional Director,  
School & Camp Practice  
Arthur J. Gallagher & Co.  
505 N. Brand Blvd., Suite 600  
Glendale, CA 91203  
(818) 539-1409  
[trip\\_thomas@ajg.com](mailto:trip_thomas@ajg.com)

## About Markel:

Markel Specialty, a division of Markel Corporation, provides innovative insurance solutions for both commercial customers and individuals. Types of insurance offered include property and casualty, workers compensation, accident, and programs featuring industry or risk-specific coverage packages.

## About Gallagher:

As one of the world's leading insurance brokers, Arthur J. Gallagher & Co. leverages its expertise – along with a global network of partners – to deliver a broad range of commercial insurance and risk management products and solutions to clients around the world.





*“Reckless leaders take reckless risks; prudent leaders take calculated risks.  
Risk Management is the “calculator.”*”

Kayode Omosebi