

Keep it Simple

How would you characterize your “camp risk management style”? Are you a “dot all the I’s and cross all the T’s, I have to be involved in everything” type? Maybe you are an “I can’t get it perfect so I’m satisfied to get things 75 percent or 80 percent right and fill in as I go” type? Or, maybe you are a “delegate the responsibility to someone else and keep me informed (or not), but it’s your problem” type?

Regardless of your risk management style, there is one factor that is absolutely essential for a successful risk management program: management’s (ownership’s) commitment to the process.

Know Your Risk Management Style

Every person in a responsible position develops a management style. Naturally, every management style has its strengths and weaknesses. We all have a tendency to become very involved in the areas where we have real expertise or have the most fun. That means we spend less time and run the risk of ignoring the areas where we don’t have as much knowledge or simply find the effort more difficult. The trouble in this situation is that holes may develop in our camp business’ risk management plan over time, which could lead to losses (injuries or damage to property) if a more balanced approach is not developed.

Successful camp risk managers know their style. They will be aware of the things they do well and of the areas where they need help. It is literally a matter of life and death that you get your camp risk management priorities straight and get help where you need it. Failure to do this can lead to problems like the following.

Gaps Between Plans and Execution of Plans

Failure to develop a team with risk management skills that complement yours results in risk management plans that look great on paper but fail when the plan is implemented.

You’ve probably noticed how much documentation insurance company underwriters are asking for these days (e. g., safety plans, copies of inspections, staff ratios, multi-page applications, etc.). You may also be wondering why. Well, this is one way insurance underwriters determine the quality of management.

Another way underwriters develop opinion about your management ability is by conducting a loss-control visit or inspection. This “walk about” your premises is designed to confirm that the information listed in the applications and outlined in the other documentation provided with your application for insurance is actually being put into practice.

Sometimes problems are uncovered through this process and recommendations are generated. These recommendations range from “nice-to-do” items to “mandatory” items depending upon the risks and potential for severity involved.

The point is the quality of your documentation in the application process and the implementation of your plan as uncovered in the loss-control visit help create lasting impressions about your risk management capabilities. When inconsistencies are uncovered, there is a direct affect on the cost of your insurance in the future. There is a big financial incentive (not to mention the responsibility to campers) to find and develop staff with risk management skills that complement yours, so you can develop and implement a quality risk management plan.

Knowing yourself and your style will help you find staff with the characteristics and skills you need and they need to succeed.

Hire the Best People You Can Find

Once you have an awareness of your management style, hire the best staff you can find and afford. Knowing yourself and your style will help you find staff with the characteristics and skills you need and they need to succeed. Find people who can work in the environment you’ve created. Do you know what I mean?

People, that is, the quality of the people makes a difference! I think this is pretty simple. You know this. Have you ever been a customer at any business where the people in charge or the people you encountered were doing just the minimum to get by? This is not what I mean. You don’t just want a warm body in your position. You want people who care, have pride in themselves, who want to do a good job, and who can follow your lead.

Experience shows us that indifference, and the inattentiveness that indifference breeds, is one of the staff behaviors that can lead to injuries to people and damage to property at camp. How can they succeed if you don’t create an environment that supports their efforts? How can they care if they really don’t want to be there?

Training Is a Perennial Problem

The seasonal nature of the camp business presents camp risk managers with a perennial problem. How can we train our staff appropriately? What skills does this group need? Do I have the resources? If not, can I acquire the resources? How much will it cost? How long should the training be? These are just a few of the issues.

One practice that appeared to be a good idea on paper, which now develops some unanticipated risk, is "training the trainer." Many camps have designated certain key staff with longer term commitments to their organizations as their "trainer" for various activities. I'm sure you have such a person on your team.

The problem develops when the "trainer" modifies or improvises certain practices over time without getting input from the organization who originally trained them. In worst-case scenarios, the "trainer" begins teaching other staff practices or procedures that are not currently taught by the organization and that may actually be unsafe.

The counterbalancing factor to this unanticipated risk is to provide a pro-

gram of continuing education for this "trainer." Under these circumstances, the risk of using a "trainer" to train other staff decreases. But, be sure to document all of the education. Let your insurance advisors know about your continuing education program so they can keep your underwriters informed. Make a commitment to constant improvement throughout your organization.

Management's Commitment to Risk Management

Boards of directors and owners must be behind the risk management process 100 percent. Without this support, risk management is an uphill battle.

Finances are under pressure in all organizations whether for profit, or non-profit. Consequently, risk management budgets may be among those listed for "cuts." If you operate through a board of directors, presenting convincing evidence that risk management is worth the expense can be a challenging task in these circumstances. How can you quantify the benefit to your organization of injuries to people or damages to property that

didn't occur? Spend some time thinking about how you would answer this question if you have to persuade your board of directors that spending money on risk management is worth the expense. Once you have developed this information, keep it and similar information about your risk management successes in front of them regularly.

If you are a private camp owner, you have the final say on expenses. Don't succumb to the temptation to cut your risk management expenses to balance your budget. Do your best to find other areas to reduce expenses if necessary.

Maintain your commitment to risk management. After all safety is no accident!

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