

Risk Management



SUPPORTING RISK MANAGEMENT IN LOCAL COUNCILS

Spring 2009

Risk Management Project Grants Total \$25,000 in 2009

The Risk Management Advisory Panel historically has awarded grants to local council risk management committees for projects that were completed in the prior year. In 2008, the panel expanded its funding for councils that have risk management projects they want to implement but that need financial assistance. In 2009, the panel awarded a total of \$25,000 in project funding grants in amounts of \$500, \$750, and \$1,000.

The panel chose from 86 project funding submissions, ranging from very large capital campaign projects to very narrowly focused projects. After the screening process, the panel members reviewed 41 grant applications and awarded grants to 31 local councils.

Some of the councils that received grants were able to purchase and install warning devices, alarm sirens, and weather alert systems at camp properties. Other councils received funding to purchase radios or repeater towers, enhancements for portable communication systems, and AED and medical equipment for camps.

The grant program continues in 2009 for projects that will be completed in 2010. The 2010 Risk Management Project Application can be found online at MyBSA, Risk Management Service, and must be submitted by October 1, 2009. Submissions will be reviewed by the Risk Management Advisory Panel, which will award project funding in amounts of \$500, \$750, and \$1,000. The funding will be determined by the end of 2009 and will be paid in February 2010 so that councils can plan projects accordingly. A project that receives funding should be completed in 2010; therefore, we would like a status report no later than June 30, 2010. Projects that will be considered by the Risk Management Advisory Panel include ones that focus on risk management issues and that are not part of a very large project budget.

The application for the 10 percent credit given to local councils for having an active risk management committee is still available. Applications must be received in the Risk Management Team office by June 30, 2009.

The grant recipients from each region are as follows.

Central Region

Anthony Wayne Area Council
Calumet Council
Chicago Area Council
Erie Shores Council
Gerald R. Ford Council
Glacier's Edge Council
Great Sauk Trail Council
Northeast Illinois Council
Northern Lights Council
Sagamore Council
Sioux Council
Southeast Wisconsin Council

Northeast Region

Bucktail Council
Cradle of Liberty Council
Finger Lakes Council
French Creek Council
Jersey Shore Council
Northeastern Pennsylvania Council
Otetiana Council
Puerto Rico Council

Southern Region

Cape Fear Council
Central Florida Council
Cherokee Area Council
Golden Spread Council
Indian Nations Council
Palmetto Area Council

Western Region

Denver Area Council
Greater Yosemite Council
Los Padres Council
Monterey Bay Area Council
Santa Clara County Council



RISK MANAGEMENT TEAM
BOY SCOUTS OF AMERICA

2009 Health and Safety/ Risk Management Conference at Philmont Training Center



The 2009 Health and Safety/Risk Management Conference is a hands-on workshop designed to give participants valuable information to help ensure the physical and mental well-being of Scouts and Scouters as well as the financial well-being of the local councils. Participants

will gain knowledge on the latest updates to BSA rules, policies and procedures, and exercises in risk identification and analysis. This course is designed for district and council health and safety and/or risk management committee members; members of camp visitation teams; camping, properties, and training committees; and other key volunteers and professionals with health and safety or risk management responsibilities.

Each year, the conference features representatives from the National Council Health and Safety and Risk Management teams. This year's course will be facilitated by Cliff Crismore, Scout executive of the Midnight Sun Council, and Sven Rundman III, a volunteer from the National Capital Area Council and a member of the National Health and Safety Support Committee.

The 2009 conference is scheduled for August 16–22, 2009. If you or someone from the council health and safety or risk management committee is interested in attending the conference, contact your council Scout executive. Registration for the conference must be approved by your local council.

Report Claims and Incidents With the Click of a Button

The Risk Management and Health and Safety teams have introduced a new incident reporting system. The Risk Management Information System (RMIS), from Aon eSolutions, provides an avenue to report claims, incidents, and near-misses to the national office via MyBSA. The local council administrator has access to incident reporting, and the Scout executive will designate a person to enter claims, incidents, and near-misses.

RMIS maintains claim information not only on accidents and incidents, but also on near-miss incidents. This new tool allows the national office staff to provide information that can assist risk management and health and safety committees with loss and claim information. Councils should record near-miss information just like they are currently doing for their COPE and climbing activities.

The New 2010 Jamboree Emergency Preparedness Award

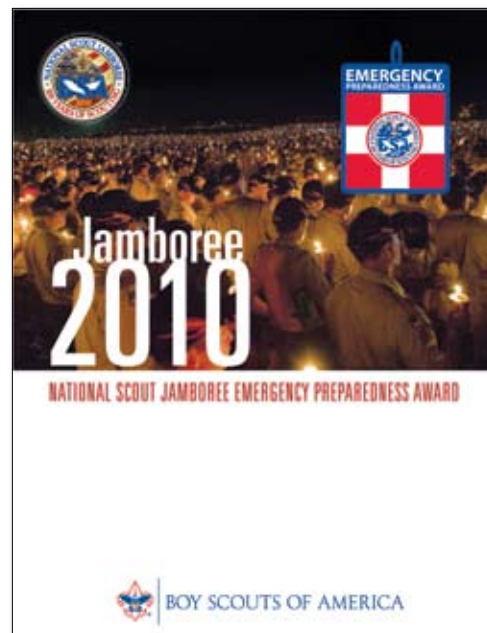


From its beginning, Scouting has taught young people to do their best, to do their duty to God and country, to help others, and to prepare themselves physically, mentally, and morally to meet these goals. The basic aims of Scouting include teaching young people to take care of themselves, to be helpful to others, and to develop courage, self-reliance, and the will to be ready to serve in an emergency.

The National Scout Jamboree Emergency Preparedness Award was designed with those aims in mind and was introduced at the 2005 National Scout Jamboree. The award, conceived by Jack Coughlin, a member of the BSA's National Insurance Team, has been earned by more than 18,000 participants.

The 2010 National Scout Jamboree promises to be bigger and better than ever as Scouting celebrates its 100th Anniversary—all the more reason to “Be Prepared.” The primary goal for the National Scout Jamboree Emergency Preparedness Award is to encourage jamboree participants to be prepared to act promptly and to be able to take care of themselves in an emergency. Teaching young people to know and be able to use practical skills when needed is an important part of individual preparedness.

More information about the 2010 National Scout Jamboree Emergency Preparedness Award can be found at www.bsajamboree.org/prepared.



Certificates of Insurance Are More Than Pieces of Paper

Certificates of insurance are an important part of program planning. When planning for any activity, more times than not a certificate of insurance may be required. Certificates of insurance are used to show proof that the unit has insurance coverage for that particular activity or event.

Requests for proof of insurance come in many different forms. Many facilities will have their insurance requirements on a hold-harmless and indemnification agreement, facility-use agreement, contract, or other form.



Appropriate Uses

All requests for a certificate of insurance must be taken seriously. Generally, certificates of insurance are a way to transfer risk from one party to another. In the case of unit activities, the property or facility owner is transferring liability to the unit, local council, and National Council.

Facility-use agreements and/or contracts should be thoroughly reviewed by your council so responsibility and liability are not transferred unnecessarily to your council or the BSA. This holds true especially when the other party wants to be named as an additional insured. "Additional insured" means that the property or facility owners are requesting to be "an insured," or attached to the BSA commercial general liability policy. If the risks and liabilities are placed on the unit when some or all should remain with the property or facility owner, a certificate of insurance should not be issued unless it has the appropriate language.

Adding individuals or organizations that donate land, real estate, goods, or services to the general liability policy is an appropriate use of the insurance program. However, if an individual or organization is providing a service to the council or unit for a salary, fee, or price (profit), then that activity

is business in nature, and the individual or organization should carry its own insurance.

When a Scouting unit is doing something to benefit a city, county, municipality, etc., such as "Adopt a Highway" or some other cleanup project, the beneficiary of the unit's Good Turn should not ask for insurance protection or ask that a hold-harmless agreement be signed. The same is true for Eagle Scout leadership service projects. The beneficiary of the project should not be provided coverage through the BSA insurance program. Certificates of insurance can be provided only as proof of insurance coverage.

Submitting Requests

When a unit leader is planning an activity or program, the leader should submit requests for a certificate of insurance to the local council in a timely manner, along with the written insurance requirements of the property or facility owner. Local councils are authorized to issue certificates up to \$1 million to those entities wanting *additional insured* status. **Certificates of insurance requesting \$2 million or more must come from the local council (rather than from volunteers) to the Risk Management Team in the national office at least two weeks in advance.** A shorter period does not allow enough time to resolve potential problems.

For more details about certificates of insurance, see Section 4 in the Risk Management Notebook, located under "Links to BSA Info" in the Resources section of MyBSA.

Newest Member of the National Risk Management Team

Randy Mitchen joined the Risk Management Team in March 2008. His responsibilities as assistant director include supervision and oversight to all liability claims made against the BSA, local councils, chartered organizations, and participating organizations. Randy personally handles all abuse cases, employment claims, and directors and officers liability claims for the BSA, local councils, and chartered organizations.

Randy came to the BSA from an outside organization and has more than 20 years' experience adjusting claims. You can contact Randy at Randy.Mitchen@Scouting.org or by telephone at 972-580-2145.





Your Risk Management Advisory Panel

(From left) Pat Coviello, Greater Niagara Frontier Council; Dave Anderson (chairman), Narragansett Council; Michael Hale, Cornhusker Council; Tim Cooper, Greater Alabama Council; Michael Sulgrove, Gerald R. Ford Council; Steven Royster, Utah National Parks Council; and Gordon Rubard, Montana Council. Not pictured is Michael Hartigan III, Mobile Area Council.

National Risk Management Team Mission Statement

Risk management is the process of dealing with the uncertainty of loss in all aspects of the Scouting program. The process is an integrated system that involves identifying and analyzing risks from both program and administration activities and then making recommendations that are in the best interest of the BSA and local councils. This process also includes analyzing financial, legal, and insurance issues that are a part of the Scouting program.

The ***Risk Management*** newsletter, produced by the Risk Management Team, National Council, delivers direction and information to volunteer committees charged with the mission of risk management in local councils. Responses and topic ideas should be directed to Phillip Moore, S402 at the national office.