

Third Edition

Highlights of **RISK** Management

BOY SCOUTS OF AMERICA



In appreciation for your forthcoming service to youth,
this book is presented to

With your help, youth will receive a quality Scouting program.

Highlights of Risk Management

Preface

Highlights of Risk Management is produced to support volunteer committees charged with the mission of risk management in local councils.

This third edition represents a major revision that includes new sample work plans to help committees with their task.



Boy Scouts of America

What Is a Risk Management Committee?

The Risk Management committee is the foundation for a council's dedicated efforts to prevent and reduce losses.

The committee charged with risk management will identify trends and hazards in Scouting activities in local councils that affect the personal well-being of individuals, with regard to fatalities, serious injuries, child abuse, etc., and the financial assets of local councils. Its members will be professionals whose specific expertise is in risk management, safety engineering, law enforcement, insurance, or other careers that affect loss prevention. For the most part, the committee will serve in an advisory capacity by reviewing, consulting, and recommending measures for better loss prevention control, but at times

members will be required to be available for various hands-on projects.

The committee will have high visibility and will be accountable to the local council Scout executive or a council officer. To make sure the goals of risk management are communicated and implemented in all program areas, the committee should interact with program operational committees, i.e., training, camping, health and safety, commissioners, and so on. Members of the operating committees may also be invited to serve on the risk management committee. The Scout executive or an appointee serves as an adviser to the committee.

How Does the Committee Get Started?

The chairperson of the risk management committee is appointed by the council president or vice president of administration in consultation with the Scout executive. Committee members are recruited by the chairperson in consultation with the president or vice president of administration and/or the Scout executive.

The professional adviser serves as a key resource of information for the committee and should furnish copies of organizational charts, calendars of activities, program materials, newsletters, and other information to give the committee an overview of Scouting and the operation of the local council. The local council committees will also need the most current edition of the *Guide to Safe Scouting*, which identifies many policies and guidelines regarding safety in Scouting activities.

The *Guide to Safe Scouting* is updated periodically. A reproducible, updated master copy is sent to every local council to aid in the duplication and distribution to unit leaders. In addition, the *Guide to Safe Scouting* can be purchased through the Supply Division catalog.

The National Council supports local council committees with information in the form of special directives or newsletters; copies of the more recent newsletter issues would be helpful. The local council committees are conduits for national risk management efforts. Contact the Risk Management Service at the national office with the name of your new committee chairperson and adviser. A letter will subsequently be sent to the chairperson offering direction and suggestions. This person's name should be kept current on our database for future newsletter mailings.

What Is Risk Management?

Risk management is simply a process of identifying and evaluating loss exposures, and then deciding how to handle them. The following outlines the risk management process:

1. **IDENTIFY** the activities and operations of your council as well as natural or man-made hazards and environmental compliance issues that could result in
 - Injury to an individual—could be a youth, volunteer, or an employee

- Damage to property—the council's property or property of others
 - Loss of goodwill toward Scouting
 - Financial loss to the local council or the Boy Scouts of America organization
2. **ANALYZE** the benefits versus the risk of loss:
 - What is the enhancement or benefit of the activity to the council program?

- What is the possibility or probability of injury or damage?
3. **DECIDE** whether to
 - Avoid the activity, operation, or hazard.
 - Reduce the chance of loss with safety and loss prevention.
 4. **IMPLEMENT** the appropriate action.
 5. **MONITOR** the results on a regular basis to determine if any modifications should be considered.

Six Basic Functions of Risk Management Committees

While every council's operation has specific needs, six basic functions are necessary for the operation of all risk management committees. Here is a review of those functions:

1. Analyze activities to identify potential exposures to loss.

The committee must familiarize itself with all council activities to identify what potential for loss exists. Key resources to determine what Scouts do in your council are local and national tour permit applications, copies of certificates of insurance issued to other parties, accident reports, council camp health lodge logs, unit money-earning applications for proposed fundraising activities, etc. A part of this analysis could include asking yourselves questions like those suggested on the risk analysis questionnaire. (See Sample 2 Work Plan.)

2. Evaluate serious or fatal accidents for future prevention.

The committee should investigate or review all serious injuries or fatalities that have occurred on council property or in connection with a Scouting activity, and develop recommendations for future prevention.

For instance, In reviewing a bus accident in which all the passengers were killed when the gas tank exploded upon impact, you might find a big contributing factor to their deaths from smoke inhalation was the fact that the rear exit was blocked with equipment and gear and they could not get out. What would you recommend to prevent this from happening again?

3. Review camp injury reports to identify trends requiring preventive action.

Camp health logs and injury reports serve as an effective resource for identifying trends that require preventive action. The committee should consider that if an accident happens once, it could be random or

chance; if an accident happens twice, a pattern is indicated that should be examined; if an accident happens three times, a cause exists and the committee should find the cause and make appropriate changes to prevent the accident from occurring again.

One committee reported that it revised the incident report form because the form being used did not provide enough information to identify causes and contributing factors.

4. Develop a risk management training plan.

After committee members identify factors that might cause accidents, evaluate serious and fatal accidents, and review injury reports, they should be prepared to plan a strategy that will not only address specific problems, but will be the basis of an overall effort to heighten awareness of the need for safety and risk management.

5. Support efforts to disseminate policies and procedures regarding safety and risk management that have been approved by the council board and/or the national office.

Recognizing the importance of council, district, and unit leaders, as well as youth members, and staying current and alert to safety guidelines, risk management committees should identify opportunities to promote the awareness of safety guidelines.

A helpful publication for identifying policies of and guidelines relating to safety in Scouting activities is the *Guide to Safe Scouting*. Another publication is the *Loss Prevention* newsletter, produced by Risk Management Service, which delivers direction and information to local council risk management committees.

6. Participate in council precamp inspections.

Since local council camps represent significant exposures for accidents, this committee should be actively involved with precamp inspections.

Let's Get Busy

The balance of materials in this pamphlet will focus on suggested activities for the risk management committee. First, some "starting point" activities and then some activities based on specific concerns.

The Boy Scouts of America is an organization of activity. More than ten million participants engage in activity every day. To assist the committee in the first step of the risk management process, the committee adviser should assemble any materials that will help the committee identify what kinds of activities are occurring and what accidents are resulting from these activities. The materials should include those described in number one of the "Six Basic Functions of Risk Management Committees."

To help a committee get started, the following first four sample work plans have been developed to give the committee immediate direction. When committee members begin to work through the various suggested tasks and to plan items, they will begin to analyze activities and procedures that represent potential exposures to loss. Their

analysis of the exposures in the framework of the risk management process will prepare them to make recommendations and suggestions that support the risk management effort and reduce the chance of loss.

Two additional sample work plans are included:

1. Sample 5 Work Plan—Emergency Procedures. The emergency procedures of a camp operation should be reviewed periodically to respond to many kinds of emergency situations, and councils should not forget the service center locations in their plans.
2. Sample 6 Work Plan—Lyme Disease. This sample work plan has been included to show how a specific problem can be addressed.

Following the sample work plans are "Issues for Special Consideration." Establishing lines of communication at the national, district, and unit levels will generate additional questions for the committee to ask itself and others to identify exposures to loss.

Sample 1

Work Plan—Committee Organization

I. Committee Members (List all members—check those present.)

II. Self-Introduction of Chairperson and Committee Members

III. Committee Structure

- A. Review the purpose and scope of the risk management committee.
- B. Review where the committee fits in the BSA organizational structure and how it interfaces with program committees.
- C. Review policies and procedures that influence risk management.
 - 1. Review the *Guide to Safe Scouting*, which is a good resource for safety and loss prevention policies.
 - 2. Discuss the dissemination of policies and procedures. One meeting during the year should include representatives from each district who can be resources for the committee and also the communication link between the committee, districts, and units.
 - 3. Make sure unit leaders understand and adhere to policies regarding safety. Injuries and deaths are more likely to occur when policies regarding safety are ignored or are not understood by leadership. The following are actual incidents that have occurred in Scouting. How might policies and procedures be used to prevent similar accidents in your council?
 - An Explorer, age 18, dove into shallow water while participating in a unit's river canoe trip and suffered a broken neck and paralysis.
 - A Cub Scout, age 8, drowned in a no-swimming area of a lake waterfront during a district Cub Scout day camp at the council's camp.
 - A Boy Scout, age 13, suffered a blow to the head when he fell off the bumper of an automobile being driven by a 17-year-old patrol leader during his troop's weekend campout.
 - A troop committee member, age 40, died of burns caused by an explosion from a campfire after someone threw gasoline on it.
 - 4. Have the committee identify and help to implement, if needed, two or more new ways to disseminate policies and procedures regarding safety and loss prevention. Complete this assignment for a report at the next meeting.

Person(s) responsible:

- 5. Develop a plan to put a copy of the *Guide to Safe Scouting* in hands of units. Complete this plan for the next meeting.

Person(s) responsible:

IV. Next Meeting

Date _____ Time _____ Place _____

Resource materials the professional adviser should have for committee members:
Guide to Safe Scouting.

Sample 2

Work Plan—Risk Analysis

I. Committee Members (List all members—check those present.)

- | | |
|---|-----------------------|
| II. Committee Action Reports | Person(s) Responsible |
| A. Disseminating Policies and Procedures | _____ |
| B. Unit Distribution of <i>Guide to Safe Scouting</i> | _____ |

III. Review of Investigative Reports

Review and discuss investigative reports of serious injuries or fatalities that occurred on council property or in connection with a Scouting activity.

- A. Is the reporting structure adequate (forms, committee, etc.) for analysis, or is more information needed?
- B. Are recommendations warranted for future prevention of like incidents?
- C. What follow-up procedures might be necessary to determine whether, after the approval process by the governing body, the recommendations are working or further action is needed?

IV. Risk Analysis Questionnaire

Review the sample "Risk Analysis Questionnaire" that follows. It has been included to help you begin your identification of potential exposure to loss. The National Council claims database identified the following as significant categories of claims that have resulted in serious injuries or death during the last ten years.

- | | |
|---|--|
| <ul style="list-style-type: none"> • Motor vehicle accidents • Falls from elevation • Water/aquatics/boating accidents | <ul style="list-style-type: none"> • Accidents involving horseplay/games • Individuals struck by falling objects • Accidents resulting from the use of firearms |
|---|--|

Using the risk analysis and the above list, determine what areas have the greatest potential for losses in your council. Again, this is an opportunity for information to flow from the district representatives. Contact each representative for information to complete the risk analysis.

District	Person(s) Responsible	District	Person(s) Responsible
1	_____	4	_____
2	_____	5	_____
3	_____	6	_____

V. Attend Council Committee Meetings

Representatives of the risk management committee should attend other council committee meetings to help develop support. Prepare a report for the next meeting.

	Person(s) Responsible		Person(s) Responsible
Insurance Committee	_____	Camping Committee	_____
Training Committee	_____	Other	_____

VI. Next Meeting

Date _____ Time _____ Place _____

Resource materials the professional advisor should have for committee members:

1. Investigative reports of serious injuries or fatalities
2. Copies of risk analysis for each member
3. Contact people of other committees

Risk Analysis Questionnaire

These sample questions are not all-inclusive but are intended as examples to generate additional questions for the committee to ask itself and others to identify exposures to loss.

A. Transportation Exposures

1. Are procedures for transportation of youth members known and followed by adult leaders?
2. Is the council using the latest edition of the Application for Local Tour Permit, No. 34426?
3. Are procedures for filling out local and national tour permits known and observed by adult leaders?
4. Are vehicles used in Scouting activities mechanically safe?
5. Do drivers who transport Scouts have a valid driver's license?
6. Do drivers operating vehicles in Scouting activities or Scouting business meet insurance requirements?
7. Is there a driver safety program available?
8. Are Scouts educated in pedestrian safety?
9. Is two-deep leadership being adhered to?

B. Aquatics Exposures

1. What standards are being maintained in the water safety training of unit leaders?
2. Are all council-controlled swimming pools enclosed by fences with locking gates?
3. Regardless of where a unit may be swimming, is a qualified lifeguard on duty?
4. Who receives Safe Swim Defense training? When and where is the training done?
5. Do adult leaders understand that the eight points of Safe Swim Defense apply to all aquatic activities?
6. Who receives Safety Afloat training? When and where is this training done?
7. Do all adult unit leaders understand that Safety Afloat guidelines apply to all activities involving any watercraft?
8. How is hypothermia prevention taught?
9. Are swimmer qualification tests conducted annually?
10. How are personal flotation device (PFD) regulations enforced?
11. Does the council utilize only designated diving areas, and do these designated areas meet minimum water depth requirements?

C. Exposures When Activities Include the Community

1. What council activities include community participation? (Examples: fund-raising activities, Scouting shows, and Good Turn projects.)
2. Are guidelines established for the use of pioneering projects (monkey bridges, slide for life) when included in public shows?
3. Are safety procedures considered when planning unit, district, and council activities?
4. Are guidelines for unit activities that include community participation circulate and observed?
5. Do emergency procedures exist for large gatherings and are they circulated?
6. Are procedures followed for obtaining hold-harmless agreements and certificates of insurance from non-Scouting groups using Scouting facilities?

D. Exposures Relating to Guns and Firearms

1. Are adult leaders aware of the supervision required when guns (including BB guns) are included in an activity?
2. Are standards for use of guns and firearms understood and observed by adult leaders?
3. What are the security procedures for council-owned guns and ammunition during camp and off-season?

E. Unit Outing and Activity Exposures

1. Are leadership policies as described in the *Guide to Safe Scouting* understood and observed by all adult leaders?
2. Do procedures exist to prevent leaders with inadequate training to take a unit on an overnight campout?
3. How is camp safety training achieved in your council?
4. What higher risk activities do units participate in outside of council camps? (Examples: rappelling and high adventure)
5. With regard to the previous question, do adult leaders know and follow procedures and guidelines that "manage the risk"?

Sample 3

Work Plan—Camp Operation Loss Prevention

I. Committee Members (List all members—check those present.)

_____	_____	_____
_____	_____	_____
_____	_____	_____

II. Committee Action Reports

Reports from representatives who attended other committee meetings:

	Person(s) responsible:		Person(s) responsible:
Insurance	_____	Camping	_____
Training	_____		

III. District Reports

Reports resulting from risk analysis and survey of district representatives.

District	Person(s) Responsible	District	Person(s) Responsible
1	_____	4	_____
2	_____	5	_____
3	_____	6	_____

IV. Camp Operation Loss Prevention

Since council camps represent significant exposures to accidents, loss prevention activities surrounding the camp operation will require some active involvement by committee members.

A. One or more representatives of the committee should serve on each precamp visitation team. The committee member will report observations (apart from the visitation team's standard report) to the committee at its next meeting.

	Person(s) Responsible		Person(s) Responsible
1. Cub Scout day camps	_____	3. Long-term camps	_____
2. Cub Scout resident camps	_____	4. Other	_____

B. A valuable resource for identifying trends that require preventive action are camp health logs and injury reports. Analysis of all logs on collective and individual bases should be performed and a report prepared for the next meeting.

Person(s) responsible:

C. Contact the camping committee and identify a special training need for the camp staff. Identify a resource person on the committee or in the community who can make this safety presentation (example: chemical hazards/emergency preparedness regarding chlorine).

Person(s) responsible:

V. Next Meeting

Date _____ Time _____ Place _____

Resource materials the professional advisor should have for committee members:

1. *Camp Health and Safety*, No. 19-308
2. Precamp inspection form
3. Camp staff training materials
4. Copies of camp health logs and injury reports

Sample 4

Work Plan—Risk Management Action Plan

I. Committee Members (List all members—check those present.)

_____	_____	_____
_____	_____	_____
_____	_____	_____

II. Camp Operation Loss Prevention Reports:

Person(s) Responsible

A. Inspections

- 1. Day camps
- 2. Cub Scout residents camps
- 3. Long-term camps
- 4. Other _____

B. Analysis of Health Logs and Injury Report

C. Camp Staff Training

III. The committee has had an opportunity to review and analyze the information and should now be able to prepare a plan or strategy that will be the basis of an overall effort to heighten the awareness of the need for safety and loss prevention. The framework should be multifaceted and designed to address specific problems as well as provide an on-going plan of action. The plan draft will be prepared for the next meeting.

Person(s) responsible:

_____	_____
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IV. An annual report to the council executive board should be prepared to review the committee's activities and plans for the future.

Person(s) responsible:

_____	_____
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V. Next Meeting

Date _____	Time _____	Place _____
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Sample 5

Work Plan—Emergency Procedures

- I. Committee Members (List all members—check those present.)

_____	_____	_____
_____	_____	_____
_____	_____	_____

- II. Action Reports from Last Meeting

- III. **IDENTIFY** potential emergency situations/what types of disasters could strike your facility:

- Fires
- Natural disasters
- Explosion
- Flood
- Multiple and severe injuries
- Hazardous material release
- Bomb threats or other security issues
- Power or communications loss

The above list provides several examples; each BSA council or camp exposure is different. Identify exposures in your council where an emergency plan would be beneficial. The Risk Management Service can provide a model plan upon request.

- IV. **ANALYZE** and assess the potential need for an emergency response related to the exposures identified. This includes a review of policies and procedures already in place.

- V. **DECIDE** on the best course of action:

- No emergency response plan is necessary
- Update plan already in place
- Develop an emergency response plan

All emergency response procedures should be developed with input from local Scout professionals and other related committees such as properties or camp.

- VI. **DEVELOP** the necessary emergency procedures from the exposure(s) selected and submit to the Scout executive.

Resource materials the professional adviser should distribute to committee members:

1. Current emergency plans
2. Support materials available from the national Risk Management Service

Sample 6

Work Plan—Lyme Disease

I. Committee Members (List all members—check those present.)

II. Action Reports from Last Meeting

III. Review and Discuss Council's Lyme Disease Prevention Policy

- A. This policy should address the possible exposure of council employees as well as youth and adult program participants.
- B. If the council is located in a state where Lyme disease is not known to be prevalent, does a procedure exist to educate members who plan to camp and travel in states where the disease is a problem?
- C. Discuss how the prevention policy is disseminated?
 - 1. How are employees trained?
 - 2. How are youth and adult participants informed/trained?

IV. Camp Policy

- A. Is there a camp policy requesting that all ticks be removed by the camp health lodge staff? If the camp medic is not qualified to determine if a tick is a transmitter of Lyme disease, is there a procedure to save the tick for further analysis?
- B. If a youth participant has been bitten by a tick, does a procedure exist for informing parents of the bite and to observe the youth for the symptoms of Lyme disease?

V. Insect Repellents and Insecticides

- A. How are insect repellents and insecticides used?
- B. Are state and federal environmental protection rules followed?

Resource materials the professional advisor should have for committee members:

- 1. Council prevention policy statement on Lyme disease (if available)
- 2. *Camp Health and Safety*, No. 19-308
- 3. Camp staff training materials that refer to the subject
- 4. Health lodge procedures for Lyme disease

Issues for Special Consideration

There will always be ongoing issues of emphasis that deserve special consideration. It is suggested that when developing risk management committee meeting agendas, these special issues should be included for discussion.

Three such issues that could result in catastrophic loss to human life or assets are listed here.

1. **Vehicular accidents** are the number one cause of liability claims in Scouting and, according to statistical reports, the number one killer of employees in the nation.
 - Determine how the risk management committee can add value to presenting the roundtable special feature "Transporting Youth Safely." (If you do not have a copy, contact Risk Management Service.)
2. **Environmental compliance** issues and the losses surrounding this category of exposure could put a council in a serious financial situation.
 - Offer assistance of expertise or contacts and information to the Scout executive and board in their efforts to identify potential loss exposures.
3. **Disaster recovery** is the process of putting Scouting back in business in the event of some kind of disaster.

- Risk management committees can be of significant help in developing disaster recovery plans for local councils. Use the Model Disaster Recovery Plan developed by the Risk Management Service that was sent to local councils to use as a basis for developing their own plan.

Employee safety is a very important issue for analysis and consideration. Workers' compensation insurance is a major expense item to the council, and there are many "hidden costs" when employees are injured. A risk management committee can help a council identify ways to keep employees safe and premiums lower.

Also, remember the BSA is not immune to OSHA. OSHA views BSA operations no differently than any other employer. Councils have suffered noncompliance fines for such things as confined space entry; improper fuel labeling, storage, and protection; absence of eyewash equipment; and absence of machine guarding and record keeping. Again, a risk management committee could be of substantial assistance to help prevent such fines.

Notes