

# *Developing Protection Against Financial Disasters*

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Rick Braschler

Director of Risk Management, Kanakuk Kamps, Inc.  
President, Braschler Consulting Services, Inc.

### **Components to Defining 'Your' Disaster**

- 1) Degree of financial loss
- 2) Depth of Personnel
- 3) Scope of Marketplace/Donors
- 4) Management of Operations

### **Developing a Program Overview**

- Summary description of the Program
- Description of operational areas
  - Health Services Staffing and Operations
  - Activities description and Operations
  - Staff Hiring, Training and Supervision
  - Maintenance and Grounds Operations
  - Key Administrative Positions and roles
  - Property Description and Oversight
  - Dining Hall Staffing and operations

### **Insurance Bid Packet**

- Cover Page with Index (Tabs)
- Program Overview
- Key Employee Bios
- Insurance Coverage's and Schedules
- Liability, Property, Automobile, Inland Marine, Workers' Comp, Camper Accident, etc.
- Detailed Operational Outline
- Loss Runs

### **Interfacing Insurance with Risk Management Planning**

#### **Define Self Insured Appetite**

- Deductibles, Maximums, Exclusions
- Identify Self Insured Thresholds
- Identify Deficient Methods

#### **Establish Prevention Methods**

- Areas with limited or no insurance
- Areas with higher claim freq/sev
- Areas of industry/public concern

### **Questions**

