



# RISK AND RESILIENCY

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Addressing evolving threats for long-term success and safety

With each year comes a new opportunity to look afresh at camp operations and consider how to make them not only safer for guests, but also more resilient to outside threats and economic shocks.

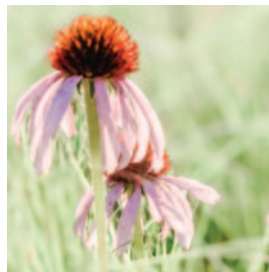


Photo courtesy of Wellstead

Assessing and streamlining internal practices is often the best way to steel a camp against external risks, as attendees of the CCCA's TOGETHER conference in December 2022 learned during expert presentations. ▶



Photo courtesy of Word of Life Fellowship

Conducting consistent review of child protection efforts — and taking appropriate actions based on them — is an important strategy for preventing future losses.



In some ways, the risks camps and conference centers face haven't changed, continuing to center around the physical safety of guests and maintenance of facilities, as well as girding against legal liability and unforeseen expenses with the right preparation and insurance coverage.

But camps are also being held to a higher standard of protection, and the nature of threats — and consciousness about how to address them — is continuing to evolve with increasing revelations of child sexual abuse and instances of gun violence in society.

### **Natural Disaster Preparation**

On the more prosaic side, weather-related events are causing the bulk of the losses that camps experience, says Brandie Le Clair, a risk-control consultant with Church Mutual® Insurance Company S.I. (a stock insurer), which has been insuring religious camps for nearly a century.

Extreme events like hurricanes and wildfires are forcing Church Mutual and some other carriers to reevaluate and assess long-term sustainability of property coverage in particularly risky areas, but in many places, simple preparation is sufficient to keep more common issues at bay.

Church Mutual insures nearly 1,500 camps, sports and outdoor recreation facilities. Those customers accounted for \$70.6 million in recorded losses between 2019–2022, with nearly one-third (\$20 million) caused by one fire resulting from the combustion of oily rags put into a dryer.

Other examples include limbs falling on ropes courses and challenge elements, and even a tree that fell onto watercraft and inflatables floating in a lake, causing \$100,000 in replacement expenditures. Snow drifts, downed trees and damages to maintenance equipment, even the loss of refrigerated food due to power outages, continue to show up in the statistics.

Le Clair encourages camp executives to think through how they're preparing, emphasizing the need to rehearse fire drills, evaluate coverages and rebuilding costs during a time of inflation and look at written policies and procedures for gaps.

In a world where hindsight is always 20/20, conducting consistent reviews — and taking appropriate actions based on them — is always the most important way to prevent future losses. (For more tips from Church Mutual on risk mitigation, see the sidebar on page 30.)

“One of the first things I would recommend for any camp is to reach out to their insurance carrier to see what kind of loss-control services they provide,” Le Clair says. She also suggests taking advantage of “any opportunity you have to work with a risk-control professional, to have an extra set of eyes and ears to review your processes and practices.” ▶

Intentionality is key for camps.  
Camp ministries will never be  
“accidentally excellent” in  
preventing child sexual abuse.



Photo courtesy of Echo Ranch

## Sexual Abuse Prevention

Child sexual abuse continues to be a significant issue, despite rising awareness about the problem. Church Mutual provides a discount for policyholders whose staff are equipped by MinistrySafe, a consulting organization providing training and preventative resources for churches and Christian ministries. (CCCA members have discounted access to MinistrySafe training as part of their membership.)

Kimberlee Norris is an attorney and sexual abuse expert. She founded MinistrySafe with her husband, Gregory Love, created its five-part safety system and says intentionality is key for camps. Camps will never be “accidentally excellent” in preventing abuse, said Norris, whose organization trains an average of 70,000 ministry personnel each month.

She describes the problem in epidemic proportions, citing studies noting that about a quarter of girls and about one-sixth of young boys experience sexual abuse during childhood.

Background checks are a current standard of care and important first step, but not a stand-alone safety protocol, because convictions often fall off felons’ records after a prescribed period, and less than 10% of abusers encounter the justice system, ever.

Norris says staff should be well trained to spot signs of the abuser’s grooming process, understanding that molesters are rarely menacing outsiders but instead are generally known and trusted by their victims.

“The ministry cases that have rocked Christendom or Christian camping scenarios have all been from within,” Norris says. “I have yet to hear, in a ministry setting, the people who surround that circumstance say, ‘I knew that guy was a scumbag.’ I have not heard that in 31 years, and that’s because the molesters groom the gatekeepers. They groom the gatekeepers — fellow staff members or camp directors — to believe them to be helpful, trustworthy and responsible individuals. Abusers work to create trusted time alone with kids in camp programs.”

Equally important is crafting clear, written policies about staff engagement with campers, and adequately supervising peer-to-peer interactions, which account for a larger proportion of incidents than many realize.

“Ministries are encountering children who are sexually acting out and victimizing other children, and it’s going to continually be an issue,” Norris says, pointing to the hyper-sexualized culture in the U.S. and the blurring of the lines of gender and acceptable mores.

Anywhere where lights are turned off, such as in camp cabins, or where clothes come off, like in swimming pools, locker rooms or other settings — should be places of particular concern, she says.

Camp staff should also be prepared to address complaints about abuse that occurs *before* campers arrive at camp.

Abuse victims sometimes entrust counselors with revelations about what’s happening in their world at home, and staff members should be aware of laws governing the reporting of child abuse and neglect in their states. In most jurisdictions, it’s mandatory.

“It’s not just that it’s not OK to fail to report, it’s a crime,” Norris says, noting that false allegations of child abuse are exceedingly rare.

If camps need to get one issue right, it’s this one, she says, not only because of the trauma that can befall kids but also because it can impact the camp itself.

“There is no single issue that will more heavily frame public perception about your camp than this issue,” Norris explains. ▶

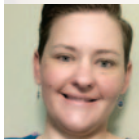


# Top 10 Essential Practices for Risk Mitigation

## Considerations from Church Mutual

■ by Brandie Le Clair

1. Establish robust written policies and procedures.
2. Execute consistent and thorough staff screening and training.
3. Conduct comprehensive abuse prevention training.
4. Invest in professional trainers and vendors for special areas of focus.
5. Implement an annual/scheduled plan of maintenance.
6. Ensure that all challenge course elements are built and inspected by professionals annually.
7. Require lifeguard supervision for everyone swimming and personal flotation devices for anyone boating.
8. Conduct motor vehicle record checks and provide training for all drivers.
9. Require certificates of insurance for rental groups.
10. Require an annual review of all incident/accident reports.



*Brandie Le Clair is the risk control specialist at Church Mutual Insurance, S.I., dedicated to providing risk control programs and services designed specifically for the unique needs and risk exposures associated with camps and conference centers. Brandie brings extensive knowledge with almost two decades of professional experience working at resident and day camp programs.*

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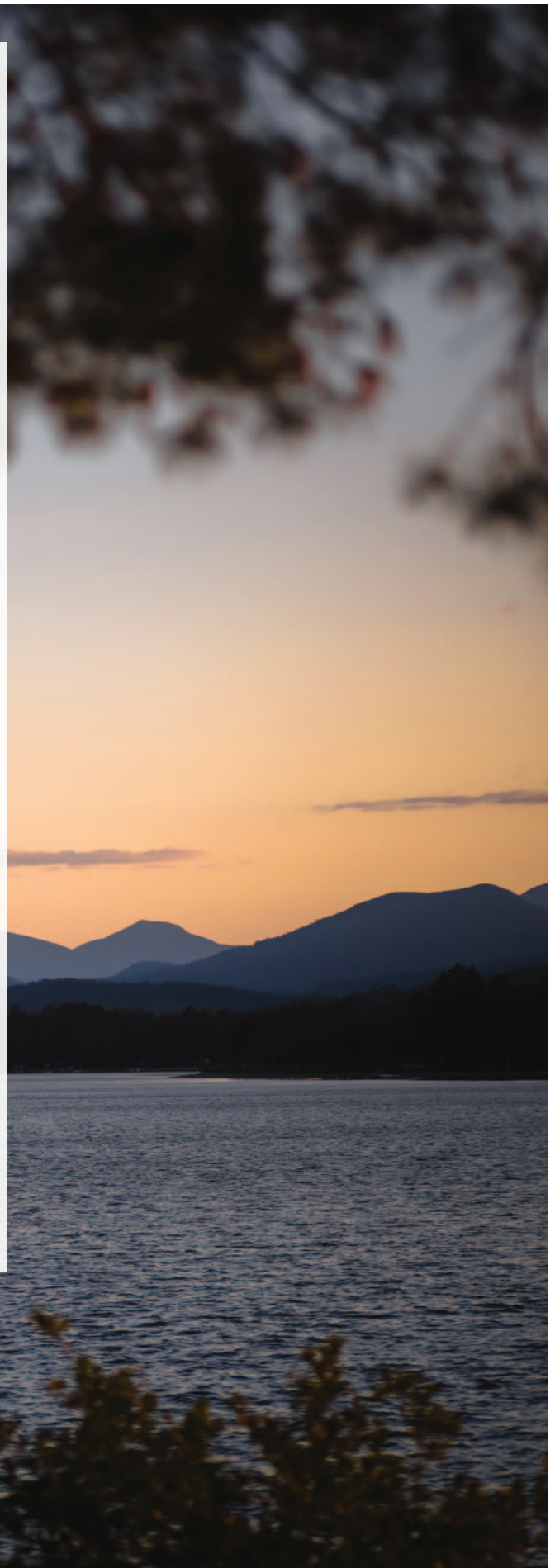


Photo courtesy of Word of Life Fellowship

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## Active Shooter Preparation

Camps are also being asked to consider another seemingly unthinkable scenario on a more regular basis — the prospect of an active-shooter incident in which a gun-toting intruder seeks to inflict mass casualties on an assembled group.

Largely unscathed by this menace so far, camp directors have watched as schools and houses of worship have been increasingly targeted, bringing about the need for active preparation.

J.P. Guilbault of Navigate360, a consultancy focused on safety and wellness solutions including active-shooter training, says the fact that the empirical risk of a catastrophe remains low does not excuse camps from taking pragmatic steps to prevent one.

“In my line of work and experience, one of the biggest inhibitors or barriers is, ‘It can’t happen here, or it won’t happen to me.’ [Preparation] really does start with a mindset or culture of safety,” Guilbault explains.

Being aware of warning signs is a core aspect of prevention, he says, citing evaluations of prior tragedies in which a tip about peculiar behavior either stopped a mass-casualty event or could have.

Unfortunately, Guilbault says, school, church and camp leaders now have a “duty of care” to always be situationally aware. That means a consistent yellow on Cooper’s color code, a system for personal safety developed by a U.S. military commander in the 1970s.

That doesn’t mean that hardening of spaces through safety infrastructure like metal detectors is always the answer. Simple evaluations of the entry and egress points for your property and buildings can go a long way. Vitaly important is creating a written emergency plan so staff — and ideally campers themselves — have a common language and baseline knowledge of what to do if something happens. Law enforcement should also be involved long before being called to the scene.

“Camps should have a coordinated plan with law enforcement, and the playbook and the language should be shared between both,” Guilbault says.

In addition to asking law enforcement to assess potential vulnerabilities in advance, camp leaders could ask other ministries to share best practices.

“If a camp has a strong policy, they’re usually willing to share it so you don’t have to start from scratch,” says Le Clair from Church Mutual.

Any CCCA members who have developed a plan for an active-shooter situation (or other risk management scenarios) are encouraged to share and talk about it in the Camp Forums at [www.ccca.org/discussionforums](http://www.ccca.org/discussionforums).

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Like Guilbault, Le Clair believes that addressing a new era of risk requires a newfound commitment to essential safety practices long before they’re tested by accidents or exploited by bad actors. ■



*J. Trevor Williams is managing editor of Global Atlanta, an online international business news service that has sent him on reporting trips to more than 30 countries on five continents. His writing has focused intently on Asia, investment, trade and how cities connect with the global economy. He earned dual bachelor’s degrees in magazine journalism and religion at the University of Georgia, along with a minor in Chinese language and literature. He is a proud husband and father of two young sons, as well as the editor of the book Making Men: Five Steps to Growing Up.*