

Key Reminders to Counter Loss Trends

Reviewing losses helps us evaluate our risk management practices and identify emerging trends. The following are some of the losses reported to Markel:

- Three vehicle thefts and one van rollover
- Fractured leg when one girl intentionally jumped onto another girl's leg during a game of capture the flag
- Photos of nude males taken by male staff
- Visitor drowning during celebrations
- Female house parent had sex with teenaged male in a foreign country
- Food-choking death of a disabled adult
- Serious injuries to multiple participants hit by boat while tubing
- Consensual sex between two youths on an overnight camping trip
- Fractured arm of a teen when another teen threw him into a padded wall beneath the basketball goal

Significant events that occurred at non-Markel programs that made the press included:

- Executive Director committed suicide after becoming a target of an FBI investigation
- Plane crash killed an instructor and youth
- 12-year-old was suffocated while being restrained by a staff member
- 95 girls at a church camp were exposed to a potentially rabid bat
- Lost campers on hiking trips were reported by numerous camp programs
- 6 counselors were killed in a high-speed auto crash
- Lightning strike killed several children
- Tree fell on an 8-year-old girl, killing her and hurting three friends
- Several organizations reported widespread issues with lice and possible Lyme disease
- Several organizations reported an increasing frequency of dealing with teens who are pregnant

These losses remind us of several important issues:

- Staff supervision isn't just about having a breathing body present. It's essential to ensure staff are trained appropriately and positioned in proximity to intervene. Also, establishing a culture where staff members are expected to intervene is an important part of adequate supervision.
- Crisis management plans should encompass all aspects of your program.
- Your policies and procedures can be of great benefit if those policies and procedures are followed, and if they reflect current industry standards.
- Organizations can accommodate a wide variety of medical issues that youths may bring, including teen pregnancy, but we don't want to go into these situations without adequate knowledge, resources, or a plan.