

Cover All the Bases

Stringent risk management policies help protect members, staff and volunteers.

Count on It

Risk management means covering every base, asking all the right questions and considering the myriad possibilities.

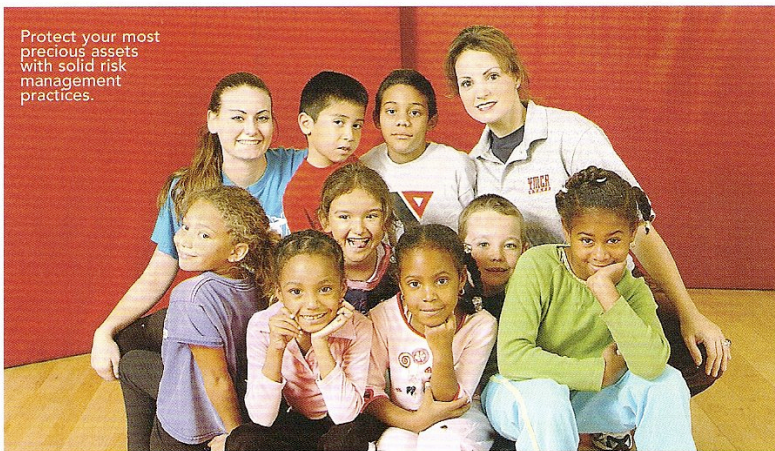
Keep it straight with help from YMCA Services Corporation (YSC).

The insurance and risk management organization for YMCAs, YSC provides insurance advice, risk management audits and consultation services.

Participants in YSC's insurance program, Y-Mutual, have realized a consistent decrease in claims and loss costs, says David Golnick, YSC's director of risk management services. Because of implemented risk management initiatives, Y-Mutual members have well-maintained facilities, high-quality programs and an environment in which members feel safe.

YSC's Risk Information Database also can help you develop focused risk management strategies that have dramatically reduced the number of accidents, claims and exposures unique to YMCA operations.

For more information, call YSC at 800-646-1528 or visit its Web site at www.yservicescorp.com.



Risk Management Director Beth Nash's arrival at the Central Florida YMCA in Orlando, Fla., four years ago revealed several safety concerns. The facility didn't post emergency plans, for example, and most staff members had their own ideas on what constituted first aid. "Everybody was doing their own thing," Nash says.

"Risk management is more than just buying insurance. It's providing an overall sense of security." — Beth Nash, Central Florida YMCA

Nash knew the growing association needed strict across-the-board policies to protect members and staff.

In her first six months, she surveyed the overall risk landscape and installed

automatic external defibrillators at every site and trained staff how to use them.

Nash also conducted a survey to learn members' top priority: facility safety. "Without having consistent policies and the safety and risk management issues on the forefront of everybody's mind, [members won't] have a safe place to come."

Nash formed a Workplace Safety Committee, which tabulated major risks including, for instance, equipment malfunctions and poorly trained staff. It then compiled standard preventative and reactionary procedures. Now every staff member receives a manual that outlines everything from what to do if someone gets pool chemicals in their eyes to how to manage the facility when a hurricane is near.

"Risk management is more than just buying insurance," Nash says. "It's providing an overall sense of security." ■