



AURORA, INC
INSURANCE



CCSAA Meeting

April 8, 2010 – Seventh Mountain Resort

Bend, OR



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**Focus on the things that Matter,
We'll Handle the Risk!®**

Objectives

- Discuss the loss picture
- Discuss risk management controls
- Review what your carrier can offer



Who is getting hurt?

- Injured XC Skiers tended to be:

“ ..to be older and more likely to be female than the downhill skier”



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When are they getting hurt

- Accidents occur late morning or late afternoon – peak hours are 1:00 to 3:00 PM



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What is getting hurt

• SPRAIN	43%
• FRACTURE	25%
• BRUISE	18%
• KNEES	26%
• THUMB HAND	13%
• ANKLES	12%



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Why are they getting hurt

Risk factors:

- **- Poor condition of trail track**
- **- Too deep, icy, sharp bends**
- **- Inferior equipment**
- **- Poor technique; body mechanics, experience**



Risk Management Strategies

Fundamentals

- Close review of losses
- Close audits of rental equipment
- Certified Instructors
- Daily inspection of trials dawn to dusk
- Make every posted policy - OBVIOUS



Risk Management Strategies

Risk Mgt Piece: No Magic Dust

Pre Incident Mgt

Policy & Procedures (SOP)
Instruction – technique
skating style, overuse injury
prevention
Self-audits
Waivers Releasing Liability
Course Design
Course Markings

Post Incident

Accident
Investigation



Risk Management Strategies

Pre Incident Mgt – 5 in your control!

- Posted responsibility codes, Marking's
- Active ski patrol, sweep of areas
- Design of trails – extremes?
- Ski education programs – levels will attract folks to learn vs burn!
- Instructors – now that you attracted students certify and cultivate experienced staffers!



Risk Management Strategies

NATIONAL XC TRAIL MARKINGS



Boundaries Marked?

MARKINGS Obvious?



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Risk Management Strategies

Pre Incident Mgt – 8 NOT in your control!

- Pre season conditioning
- Following responsibility codes
- Warming up
- Technique
- Equipment
- Limiting alcohol intake: 8-hrs bottle to throttle!
- Supervision of children
- PPE use



Risk Management Process

- 2 Steps
 - Identifying and Measuring Risk
 - Controlling Risk



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Risk Management Process

- Identifying and Measuring Risk
 - Any risk that may arise as a result of an activity or event
 - Probability
 - Effects/costs
 - Risks are
 - Physical or mental injury
 - Loss of rights/wrongful action
 - Property loss/damage
 - Damage to reputation



Risk Management Process

- Controlling risks
 - Developing & implementing measures
 - Policy development
 - Communication and education
 - Instruction or training
 - Establish qualifications
 - Use of agreements
 - Supervision
 - Complaint handling
 - Emergency procedures
 - Use of warnings & waivers



Risk Management Plan

- Trail Development Standards
- Resting Areas
- Signage
- Maintenance Tasks
- Trail Repair
- Safety Standards



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Risk Management Plan

- Trail Development Standards
 - Use Defined
 - Surfacing
 - Width
 - Clearance
 - Barriers
 - Fencing
 - Road Crossing



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Risk Management Plan

- Resting Areas
 - Where located
 - View points
 - Compatible with surrounding areas



Risk Management Plan

- Signage
 - Consistency
 - Maps
 - Access Points
 - Decision Points
 - Distance Markers
 - Crossing signs



Risk Management Plan

- Maintenance Tasks
 - Every Second Year
 - Annual
 - Semi-annual
 - Monthly
 - As Required



Risk Management Plan

- Trail Repair
 - Inspection Reports
 - Frequency



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Risk Management Plan

- Safety Standards
 - Trail Captain Responsibilities
 - Equipment certifications
 - Use of Volunteers
 - Chemical usage
 - First Aid/Emergency plans
 - Accident/Incident Reporting



CCSA Controls to Consider Release from Liability

- **PARTICIPANT WAIVER AND
RELEASE OF LIABILITY**
- (IMPORTANT – READ BEFORE
SIGNING)



Documented efforts

**Good faith attempt. Due diligence.
“if it is not written – it was never
done”**



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www.losscontrol.com

No cost to our Agents and Policyholders.



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"Highlights" of our Website Resources

Auto Fleet

"Innovative Services Producing Optimum Results!"

Online Defensive Driver Training



33,000 drivers have already taken the course in less than 18 months!! No cost to policyholders.



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These services are pre-negotiated arrangements with a “Best in Class” a vendor and provide solutions to your human resources and risk management needs. PIC does not receive any revenue from these alliances.



- Affiliate of the Insurance Services Offices (ISO), is the leading provider of innovative decision-support products of employment and background checks.
- As a PIC client, you receive the value-added benefit of reduced pricing and access to the largest criminal history database available.

Workers compensation records	Nationwide criminal records searches	Single-county court searches
Education verification	Criminal Super Search - 50 states of criminal record data	Federal criminal records search in all U.S. district courts
Employment verification	Arrest and booking records	Motor vehicle records - all 50 states
Personnel assessments	Statewide criminal searches	Social Security number verification
Drug testing	Civil court records	Credit reports



Philadelphia Insurance Pricing and Coverage Information

Platinum Package - \$9.95

- SuperSearch
- Sex Offender Registry
- Identity Verification
- Terrorist Database
- Most recent single county that does not report to IntelliCorp

A savings of over \$40 off our retail pricing

Philadelphia Insurance
Pricing and Coverage Information



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Sample Property Conservation Program

Property Conservation Program addressing nine precise areas:

- A. Management Policy Statement
- B. Fire Prevention Inspection Program
- C. Sprinkler Control Valve Inspection Program
- D. Fire Extinguisher Inspection Program
- E. Two-Inch Main Drain Test/ Waterflow Alarm Tests (ITC)
- F. "Hot Work" Permit Program
- G. Crisis Management/ Emergency Preparedness Programs
- H. Emergency Evacuation Plan
- I. Program Audit

Evaluation of Special Hazards:

- 1. Cooking
- 2. Flammable Liquids storage and Handling
- 3. Storage



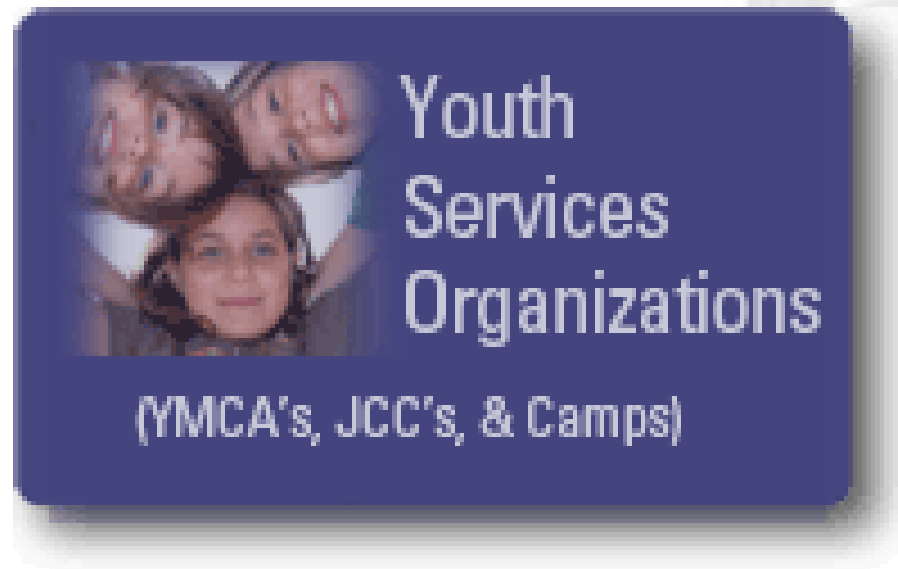
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Camps and other Outdoor Organizations

Specialized Resources for Youth & Camp Organizations



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Sample Programs, Policies and Information



[Risk Management](#)



[Aquatic Safety](#)



[Camp Programs](#)



[Child Abuse Prevention](#)



[Transportation Safety](#)



[Safety Reminders,
Hot Topics and
Tip Sheets](#)



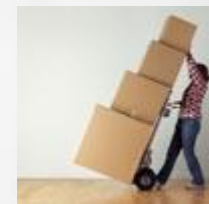
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Safe-WiseSM

Experience • Knowledge • Insight

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Our Online Camp Counselor Training

Welcome

Welcome

Welcome

Camp Counselor Training

Welcome

Welcome



IMPORTANT NOTICE: The enclosed loss control information is for your consideration in your loss prevention efforts. The information is not intended to be complete or definitive in identifying all hazards associated with your business, preventing workplace accidents, or complying with any safety related, or other, laws or regulations. You are encouraged to address the specific hazards of your business and to have your legal counsel review all of your plans and company policies.

Click Next to continue



Progress Meter

3%

◀ Back

✕ Exit

▶ Next

matter.

Disability Awareness Training



Abuse Prevention

disability awareness
TRAINING

Abuse Prevention

disability awareness
TRAINING

David V. Whalen
Susan Whittemore Mentecki, Contributing Editor
www.disabilityawarenesstraining.com
716.565.9338

Developed exclusively for:

 **PHILADELPHIA**
INSURANCE COMPANIES

Abuse Prevention

disability awareness
TRAINING

David V. Whalen
President, Lead Trainer
Bio | Contact

Outline	Thumb	Search
Slide Title	Duration	
▶ Abuse Prevention	00:22	▲
Philadelphia Insuranc...	00:30	
Introduction	00:50	⋮
Introduction	00:30	
What is Abuse?	00:45	
What is Abuse? (conti...	00:19	
Action or Inaction	00:33	
Video: Charles	01:44	
Categories: Physical ...	00:31	
Categories: Sexual A...	00:39	
Categories: Psycholo...	00:29	▼
21 Minutes 43 Seconds Remaining		

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For our EPLI Clients



Web-enabled EPLI Risk Management Services.

AGOSNET™ provides FREE HR training programs and other materials to all EPL Policyholders to assist the policyholders in reducing their exposure to employment practices liability.

- One hour Sexual Harassment Prevention Training, 2 hour CA mandated training
- Template Employee Handbook with sample policy statements – clients may use as a guide
- Self assessments that clients may use to see how they stand on:
 - Basic risk management
 - Discipline policies
 - Employee Orientation
 - HIPAA – Organizational Implementation Issues
 - HIPAA – Employee Training and Notification
 - Hiring
 - Job Applications
 - Layoffs and Downsizing
 - Performance Evaluations
 - Termination



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Online Sexual Harassment Prevention Training

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Update My Account | Logout

My Toolbox | My Training | My Library | Smarter Adults | Philadelphia | Resources | Administration

My Training

Leslie Dugan
Philadelphia Insurance Companies

- Training Bulletins
 - Best Management Practices
 - My Favorites
- Online Training Modules
- Live Training
- Training Report

Best Management Practices - Hiring Considerations

Before any applicant ever walks through your door, you can take certain steps to minimize your exposure to a lawsuit. Begin by formulating a job description of the position you are seeking to fill. ([Click for more...](#))

Online Training Modules

- California Sex Harassment Prevention and Response Training (AB1825 Training)**
Assigned: 11/01/2007
Due: 11/15/2007
- Sexual Harassment**
Assigned: 12/12/2005
Due: 01/05/2006

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- Best Management Practices

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Sample Employee Handbook, Policies and Best Practices



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TABLE OF CONTENTS

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- 1.2 Employment Mission and Philosophy
- 1.3 Purpose of this Handbook

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- 2.2 Harassment Policy
- 2.3 Sexual Harassment Policy
- 2.4 Disability Discrimination Policy
- 2.5 Accommodation Request Policy
- 2.6 Pregnancy Discrimination Policy
- 2.7 Retaliation Policy

SECTION 3: EMPLOYMENT CLASSIFICATIONS, PRACTICES, AND PROCEDURES

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- 3.2 Handling of Confidential Information
- 3.3 Computer System Usage Policy
- 3.4 Work Hours, Tardiness, and Absences
- 3.5 Background Checks
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- 4.1 Employee Health and Safety
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SECTION 5: BENEFITS AND LEAVE

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- 5.2 Continuation of Insurance (COBRA)
- 5.3 Vacations and Holidays
- 5.4 Workers' Compensation
- 5.5 Family and Medical Leave Act (FMLA)
- 5.6 Personal Illness or Injury
- 5.7 Personal Leave
- 5.8 Military and Jury Duty

EMPLOYEE ACKNOWLEDGMENT FORM

that matter.

Lots of Technical Resources!

- Health & Fitness Risk Management Program
- Slip and Fall Prevention Program
- Equipment Breakdown Program
- Employment Practices Liability Risk Management Program
- Accident & Incident Investigation
- Emergency Evacuation / Crises Management Program
- Aquatic Safety Risk Management Program
- Camp Risk Management Program
- Day Care Risk Management Program
- Volunteer Risk Management Handbook



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LOSS CONTROL TECHNICAL BULLETIN

Bulletin
2200

5/2000
Page 1 of 3

DRIVER SELECTION PROGRAM

Background/

Establishing a meaningful, effective and realistic driver selection program is a vital component to the operation of any motor vehicle fleet, whether it is a coast to coast interstate operation or a small incidental fleet of sales vehicles. By placing sufficient emphasis on selecting the best available driver, a company helps to avoid future financial losses resulting from accidents and abuse of vehicles.

The opportunity to select the right person for the position will largely depend on management's ability to develop job standards that reflect the prerequisites and skills necessary for acceptable job performance. This process will establish the standard against which you will evaluate a driver's ability to fulfill the job requirements. Job descriptions should be reviewed and updated on a regular basis and whenever changes are made to the position. Having a prepared job description will also make recruiting drivers much easier.

The driver selection process should include several steps such as:

- Driver's application form
- Interview
- Drivers license verification
- Reference check
- Motor vehicle record (MVR) review
- Physical examination
- Road test
- Written test (optional)

By using these elements consistently, you should be able to determine which applicant is the most qualified to fill the position. Applicants that consistently show poor results in the selection process are more prone to be problems later. The following suggestions should help you select a driver who will be a valuable asset to your business.



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E-Flyers – Quick and Easy Trainings emailed to our Clients

JANUARY 2008

Employee Dishonesty: Controlling Criminal Loss Exposures



MAY 2008



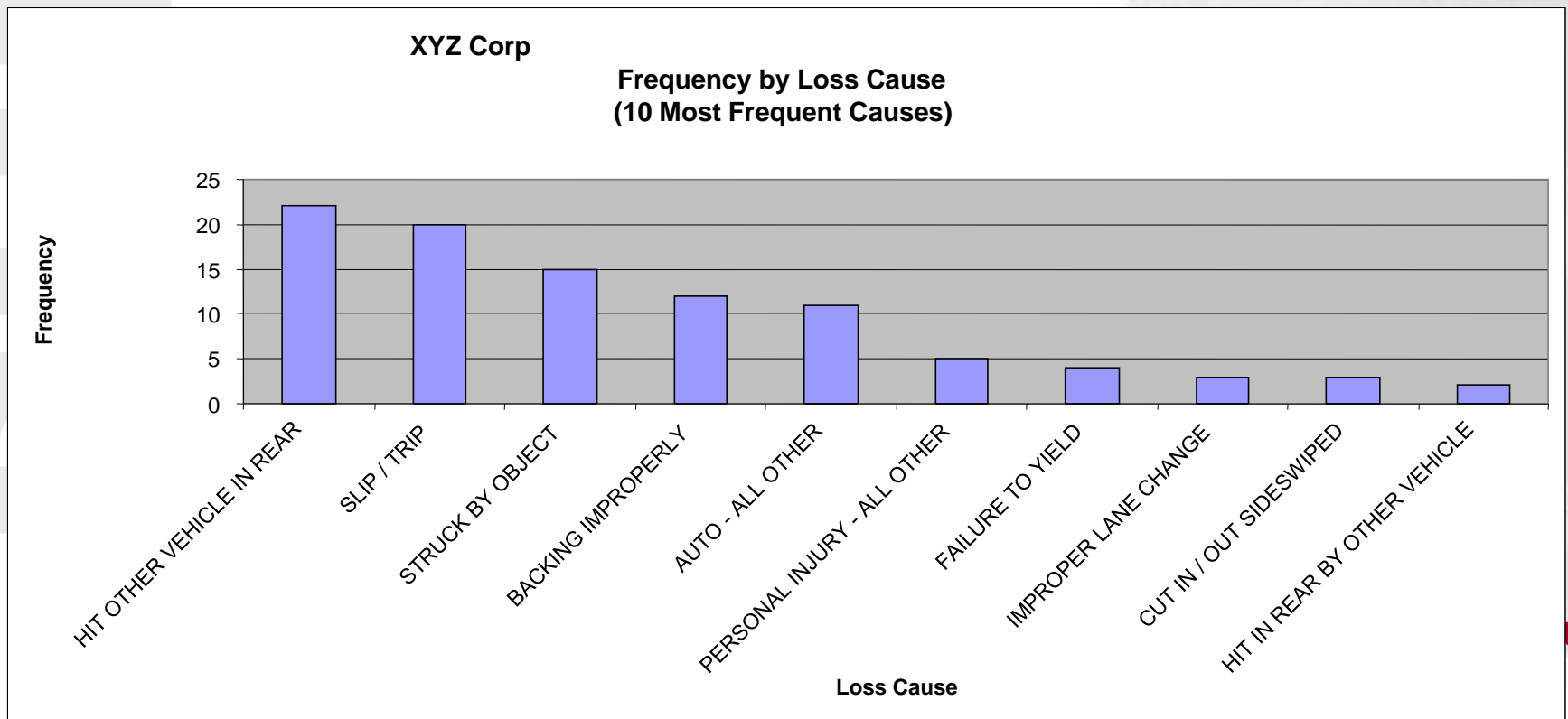
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PIC's Proprietary Risk Management Loss Trending Information System:

- Utilizes ALL claims data.
- Email ability between all agent and client.
- Extensive details on loss circumstances.
- Loss cause analysis through graphs and charts.
- Specific location analysis.
- Coverage specific analysis capability.



The Winning Partnership



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