

Insurance Fee Increases for 2019

The Northern Lights Council, Boy Scouts of America has increased the insurance fee charged every participant from \$1.80 per registered member, to \$4.00 per registered member effective this recharter period. This is an increase from 15 cents per month to 33 cents per month.

There are several factors that make this insurance fee increase essential, and why future increases will be considered, up to the \$12 per participant (\$1 per month) maximum allowed by the Boy Scouts of America. In 2018, the council paid \$10.18 per member for insurance, while collecting \$1.80 per member.

Why the Increase Is Necessary

Rising Cost of Insurance- Insurance continues to increase in all sectors, including GLIP-General Liability Insurance Premiums, Automobile, Health, Sickness & Accident, Property, D & O (Director's & Officers), Inland Marine & Crime

Additional Insurance Requirements-Last year, the council was required to double the amount of coverage for automobile accidents incurred by volunteers or employees. Coverage has increased for structures at Camp Wilderness. Coverage has been added for major equipment failure at the Center for Scouting and other coverages are being considered including Cyber Breach & Data Recovery Insurance and Business Interruption Insurance.

Friends of Scouting Declines in 2018- The primary support for council funding of resources, including insurance coverages is Friends of Scouting. This year, the council experienced a significant decline in giving, attributed to less people attending presentations, and less units accommodating them. In addition, follow up call nights have had much less success, with fewer people answering calls, returning calls and/or screening calls. There is also concern that doubling the standard tax deductions in 2018 has disincentivized FOS giving for tax savings purposes.

Insurance Coverage Provided by the Northern Lights Council

General Liability Insurance- Umbrella coverage against all legal actions and claims of negligence/oversight. Protections against false claims. Unit coverage required for building and land use for events and activities.

Automotive- Coverage in support of automobile liability claims for volunteers and employees.

Accident- A scout/leader fell at camp and broke an arm. Yes, we have secondary coverage that will pay the deductible, and primary coverage if a member doesn't have insurance.

Director's & Officers- Executive Board members need protection from policy and procedural legal actions.

Property- Good stewards protect what they own, mitigating risk. Camp Wilderness, Heart Butte, Council Offices

Inland Marine- Waterfront equipment at camp.

Crime- Some coverage to protect against theft

How You Can Help to Lower These Increased Insurance Fees

1. Personally, give to Friends of Scouting, and ask others to do so. Ensure your unit has and supports a Friends of Scouting presentation. FOS is the primary support to the council, and while voluntary, (about 25% of members participate), if everyone donated, insurance fees would not need to increase.
2. Be a risk manager. Ensure all are Youth Protection Trained and following the two deep leadership rules. Drive safely, using seatbelts and the guidelines for Scouting travel. Read the Guide to Safe Scouting and follow all policies and procedures individually and as a leader in your unit. Be properly trained and conditioned for the Scouting adventures you are participating in, whether that is swimming, canoeing, rock climbing, taking a long hike or strenuous high adventure activities.

THE "TRUE" COST OF SCOUTING

"The Iceberg Analogy"

What you see above the water is only about 20% of what Scouting provides to our members.



Books,
Uniforms,
Boys' Life,
Equipment,
Registration,
Activity Fees,
Meeting Place
Costs, etc.

But there is a whole lot more below the waterline!

Volunteer and Staff Training

Training for nearly 4,000 volunteer leaders every year

Insurance

General liability and unit accident insurance to protect our volunteers, youth, staff, and property

Reference publications and resources

Everything from program planning kits, calendars and camping guide-books

Camp Promotion

Camp Wilderness, Heart Butte Scout Reservation, Big 4 Scout Camp, Tom Brantner Memorial Camp

Camp Equipment

Tents, cooking equipment, vehicles, pumps, canoes, equipment replacement and repair

Recognitions

For leaders who attend training, volunteer for special projects, and help out in many roles throughout Scouting

Professional Staff

Our full-time staff who work with volunteers to organize new units, manage fund raising, conduct trainings, work with membership recruitment, provide counseling and advice for your district, our camps and programs

Support Staff

For registration, typing publications, and program support

Administrative Needs

Postage, computers, and link-up to National Computer System, copy machines, folding machines, and printing

Friendly Camp Ranger

To keep our beautiful camps up to national standards

Service Centers

Utilities, insurance, repairs and care for our headquarters

Charter Fees

For every Scouting youth, leader, and unit

Audio Visual Supplies

Used in training, camp promotion, activities and much more

Postage

Mailings to leaders, parents, and youth members

HiLites Newsletter

Our newsletter so you know what is going on in Scouting

Unit Program Calendar

And many other items provided to help you plan your weekly program

Council Website

Go online to learn more about our council and its program

The majority of costs of the Scouting program, like running our camps, record keeping, materials, training programs, support staff and insurance, are hidden beneath the surface, just like an iceberg. The 80 percent that isn't visible is what keeps the rest afloat. Please help keep Scouting afloat!



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