

CASE STUDY

Children's Country Week Association

Founded in 1875, the Children's Country Week Association (CCWA) is a Pennsylvania youth development organization that operates Paradise Farm Camps on 600 acres of scenic natural resources. Offering day camps, school programs, and partnerships with many social service agencies, scout groups, and youth development organizations, CCWA provides environmental education, outdoor adventures, and teambuilding exercises to thousands of students throughout the year. Bought by CCWA in 1912, the Paradise Farm Camp seeks to keep children "hands-on, feet-in, and minds-engaged" while teaching children about personal responsibility, citizenship, and leadership.



Challenge

During the height of summer camp season, the typically lean staff at CCWA grows to more than 70 employees, most of whom are seasonal employees. But the sharp employee growth is necessary for the camps to operate. Serving over 6,000 children each year, CCWA is passionate about connecting children to the outdoors. To do this they have also had to become passionate about growing program revenues. Currently, the organization knows that they aren't positioned to bring in a large amount of new funding, so managing their operating costs and being able to trend unemployment expenses downward is essential to success.

Solution

Despite having a workforce supplemented by a seasonal staff, which can often lead to high unemployment rates, Andy Schaum, President & CEO of CCWA explains, "Because we run a tight ship—in that we're very disciplined with how we search for, screen, hire, and train our staff—we're not in a position of having to layoff or hire employees, so our potential for claims is very small. When you work with an entity like UST, you build up the assets and then you only have to pay based on claims. To me that's what really helps us. And that to me is the primary driver of our success with UST."

As CCWA has continued to see few claims, it has also seen its assets with UST grow. Says Schaum, "The amount that

we contribute each year now is very, very minimal. We have insurance executives that sit on our board... and when I present the budget now they are excited about how UST saves us money." Unlike paying state taxes year after year where the money disappears into the tax system, their contributions to their UST account have built up a reserve that rolls over each year. Since they have had few to no claims, their reserve fund is at a point where they can make just small quarterly deposits, which remain an asset on their books.

In addition, says Schaum, "When we've had the few small claims we have had, the process has worked well; the technology and innovations are user friendly. When I get a claim form, I can click it and send it back. I have enough paper in my world."

Summary

CCWA has been positioned in such a way that they are able to make very small contributions into their UST account now, and they get excited to see their yearly contribution amount continuing to trend downward. This has led to "incredible cost-savings." Along with this, Schaum says that UST's continued improvement in services and offerings has made his job easier because CCWA is able to take advantage of UST's growth to help continue building their own assets.

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