A Future for YMCA Risk Management Starts Here



Reinventing risk management to protect the YMCA's purpose for generations to come.
A message from Madison Clark, Business Risk Consultant and leader of Granite Insurance's YMCA initiative.

GRANITE FALLS, NC | August 7, 2025 - Every day, YMCA leaders balance an extraordinary mission with increasingly complex risks. For too long, insurance has been treated as a transaction. We believe YMCA leaders deserve a fundamentally different kind of insurance partner.

We've spent countless hours meeting with YMCA CEOs, state alliance leaders, and respected voices throughout the YMCA movement, asking one simple question:

What does a truly valuable insurance partner look like?

The answer to that question led Granite Insurance to develop a dedicated YMCA risk management initiative, a long-term commitment to helping YMCA associations strengthen their organizations through a different approach to risk management.

From childcare and camps to aquatics, transportation, wellness programs, and community partnerships, YMCA associations operate with an extraordinary range of responsibilities and exposures.

Perhaps the most important thing we heard wasn't about insurance at all.

Leaders weren't asking for another broker.

They were looking for a partner who understood both their mission and the realities of operating a YMCA — someone invested in helping them succeed long before an insurance claim ever occurred.

Those conversations shaped our vision and continue to guide everything we're building for the YMCA movement.

That's why Granite is developing a YMCA-focused support platform designed to help YMCA associations strengthen their operations through specialized risk management resources, claims advocacy, educational content, operational guidance, and access to experienced professionals who help organizations navigate challenges before they become claims.

Because we believe the best insurance outcomes begin long before a claim ever occurs.

For me, this work is deeply personal.



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The YMCA has been part of my family's story for generations. My mother and siblings worked for the Y, and it was also my first job during college. Those experiences gave me a firsthand understanding of the organization's mission and the impact it has on children, families, and communities.

My Christian faith has shaped the way I approach this work and reinforced my belief that we are called to serve others well. That is why the YMCA's commitment to strengthening communities and investing in people resonates so deeply with me.

Leading this initiative is an opportunity to help YMCA leaders better understand risk, strengthen their organizations, and protect the mission they advance every day

As Granite prepares to introduce this initiative, we'll continue doing what brought us here in the first place:

Listening.
Learning.
Building alongside YMCA leaders.

Those principles will continue to guide everything we build moving forward.

Organizations with missions as important as the YMCA deserve more than an annual renewal. They deserve an insurance partner who understands their mission, supports their people, and is committed to helping them protect the communities they serve.

We believe a different future for YMCA risk management is possible. And we're committed to helping build it.



About the Adventure & Entertainment Insurance Program:

Granite's Adventure & Entertainment Insurance Program is a performance-based insurance model that recognizes and rewards operators who go beyond minimum standards. Rather than pricing based on industry-wide assumptions, the program's underwriting uses real data and field-based evaluations to deliver meaningful savings and stronger protection to operators who invest in safety and accountability.

Expand Your Impact. Protect Your Mission.
To learn more about the YMCA Insurance Program or to see if your operation qualifies,
visit: https://graniteinsurance.com/ymca-insurance/
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