

## **RISK REPORT: The Entertainment Industry**

### **Risky Business**

*When red carpets don't roll for temperamental talent in Hollywood, or when dangerous stunts on faraway sets put stars at risk, movie and television production staffs must find ways to protect their cast, their crew and their budget.*

### **BY BRUCE SHUTAN**

Dave Chappelle was the toast of Tinseltown when he signed a \$50 million deal to extend his wildly popular sketch-comedy series for a third and fourth season. The Emmy-nominated "Chappelle's Show," which boasted more than 140 cast and crew credits, was one of the highest-rated shows on basic cable and the fastest-selling DVD in television history when the show's enigmatic star walked off the set two-thirds into taping his third season, refusing to discuss the sudden departure and his "spiritual retreat" to South Africa.

Such are the occasional risks in entertainment, though the age-old topic of how to manage disgruntled entertainers is so incendiary that Hollywood insiders won't even agree to talk about it off the record.

The Viacom-owned Comedy Central program, which did not return calls for comment, may have been able to insure against a shutdown in production under slightly different circumstances. So-called cast coverage, which dates back to a policy written on silver-screen swashbuckler Douglas Fairbanks Sr., covers cost overruns related to the illness, injury or death of cast and crew members.

One recent example involved heartthrob George Clooney putting up his \$7 million home as collateral in order to have the insurance reinstated on his recent film "Good Night, and Good Luck." The policy had been yanked due to concerns about leaking spinal fluid in the actor's back, which could possibly prevent him from finishing the biopic of legendary newsman Edward R. Murrow. Clooney, whose father was a broadcast journalist, directed and co-starred in the film.

Without adequate insurance coverage, motion-picture and television productions would be unable to secure the necessary financial backing in an industry that's used to incurring hundreds of thousands of dollars daily for simple accidents on big-budget shows.

### **FALLEN STARS**

While cast coverage does not insure against the risk of a star storming off set for whatever reason, Hollywood's unspoken understanding is that top talent honor their contracts. Or else they pay. Actress Kim Basinger lost a high-profile lawsuit over backing out of a verbal agreement to star in "Boxing Helena," a 1993 feature film about an obsessed doctor who captures a former girlfriend and cuts off her arms and legs.

"It cost her dearly," recalls Brian Kingman, senior vice president for Aon/Albert G. Ruben in Los Angeles, a film-insurance pioneer that has arranged to insure three-quarters of the American Film Institute's 100 most celebrated movies of all time. "What happens when you breach your contract is you get sued and held responsible for liquid damages, and you will have a credibility problem." Basinger filed for Chapter 11 just days after being ordered to pay \$8.1 million and eventually reached an out-of-court settlement.

Chris Palmer, director of risk control in the Aon/Albert G. Ruben Los Angeles office, explains how it's much more difficult to weather the storm in motion pictures: "If an episodic television actor gets sick, the show can go on hiatus for a couple of weeks until that person gets back, which is an option you don't have on a feature film."

In the event that a movie star or TV personality crosses paths with the police, Kingman says, it's unlikely that a court hearing or trial would commence until the actor is done with his or her project, unless there's a compelling reason to facilitate that process.

"If an individual is deemed to be a safety threat to society, then they may take a different position," he says. "But usually they don't want a filmmaker to have to stop production and put \$10 million or \$20 million at risk because an actor may or may not have broken the law and had to attend court. Usually they'll work with us."

It's anyone's guess how Russell Crowe's recent brush with the law will affect his next film, "A Good Year," which is slated for release in 2006. Crowe, who was charged with second-degree assault and fourth-degree criminal possession of a weapon, is expected back in court when this article goes to press. The irascible New Zealand-born thespian was arrested in June for allegedly throwing a telephone at a hotel employee and striking him in the face in a fit of anger.

The larger lesson may be that keeping temperamental talent happy both on and off the set is as elusive as bringing to justice each perpetrator on "America's Most Wanted." Still, Kingman and Palmer insist that the salacious developments that fill the pages of industry tabloids are rare, and pale in comparison to more pressing matters.

## STUNT SAFETY

A far more manageable goal of motion-picture and television production companies involves risk-mitigation strategies in the area of stunt work. Most underwriters exclude coverage for hazardous stunts involving principal cast members, explains Palmer, who devotes considerable time to observing how these impressive feats will be performed so that precautions can be taken to minimize risks.

Creative license has helped accomplish this goal. For instance, he says, the chief tool for capturing explosions on film is the use of computer-generated images known within industry circles as CGI, whereas pyrotechnics or miniature-scale models have been used during most of the past 10 to 15 years.

"Now you don't necessarily have to put someone in harm's way" to achieve a dramatic end result, he says, noting the growing use of CGI and shooting against blue and green screens, as well as long lenses. "There's no risk to the principal cast member."

But it's important to bear in mind that production crews still run tremendous risks at a time when the thrill factor has been significantly ratcheted up.

"We have to go further and further out on a limb in order to keep today's audience entertained because they're not excited anymore about seeing a fast car chase on San Francisco streets," observes Scott Thaler, a veteran motion-picture line producer and production manager who often teams up with his action-adventure producer wife Stephanie Austin. "For a Coca-Cola and box of popcorn, it isn't worth getting somebody killed, and if at the end of the movie it says 'in memoriam to,' then you haven't properly done your job."

Responsibility for maintaining a safe working environment weighs heavily on the production manager and assistant director. That means anticipating the trajectory and physics of flying projectiles, or offering detailed instructions to stuntmen who put their lives on the line. Such efforts also must be factored into each production budget.

Thaler, whose film credits include "Shanghai Knights" and "The Long Kiss Goodnight," recalls a recent trip to the Czech Republic where a stuntman was asked to leap 20 feet off the edge of a boat. After noticing the stuntman's wobbly legs by the third try, Thaler's advice was to print the best take and avoid injury.

Thaler took after the spirit of director James Cameron's cautious-but-prepared approach to stunt safety on "True Lies." One noble example from that film, which starred Arnold Schwarzenegger, involved a harrowing ski scene. Three months ahead of shooting, Thaler and Austin assembled a 300-foot pipe rig to ensure there'd be no

chance of a helicopter hitting a tree. The Austrian body builder who became California's governor was supposed to shoot down a helicopter in Squaw Valley, slalom half a mile down the mountainside and hop into a getaway van with co-star Tom Arnold behind the wheel.

"We were going to mount a helicopter onto a frame that fit onto a snowmobile and have Arnold appear to be shooting down the hill, and Arnold said to Jim (Cameron), 'If you will put your 2-year-old in it, then I will get into it.' He made it very personal to all of us," says Thaler.

On another movie staged at a theme park, Thaler kept stuntmen from bailing out of a boat and dodging dangerous bullet-hit effects created by spear-like underwater pipes blowing air up through the pool. "I had to stop everything—to the distress of the director and producer—and take the better part of an hour to find the safe area in this waterway with about 30 feet clear so that they didn't get impaled on a piece of steel," he says.

On "Sahara," a water scene involving lead actor Matthew McConaughey had to be moved off to the coast of Spain from Morocco, where the water was high in bacteria. "You see kids jumping in the water and figure it must be safe. They were born and raised in it, but our people could have gotten terribly ill," Thaler says.

There were sand hazards on the picture as well. About 40 Moroccans were hired to capture pinky-finger-sized horned vipers burrowed into the Saharan desert along the Algerian border. Cast and crew were warned not to wear sandals or open-toed shoes. "You have to show the studio that you've done your due diligence," Thaler adds.

Given the moviegoer appetite for more action than ever before, when budgets are tightening in the face of higher ticket prices that have hurt box-office numbers, Thaler is genuinely concerned about safety in Hollywood in the years ahead. "They're going to be taking more risks because they don't have the time and money to put in the prep they need—something that should guide their consciences every day," he says.

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