



**US YOUTH
SOCCER®**

The Game for All Kids!®



MITIGATING RISK

With a Goal of Reducing Insurance Claims

US Youth Soccer Risk Management Committee



USYOUTHSOCCER.ORG

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What Is Risk?

- **Risk** is the possibility of suffering loss.
- **Risk** is anything that threatens the ability of an association or club to accomplish its mission.
- **Risk Management** is the process of analyzing exposure to risk and determining how to best handle such exposure.



What to Expect in 2014

- **Liability** – Insurers are expecting that underwriters will seek about a 5% rate increase. This increase is driven by the low interest rate environment.
- **Medical** -- A 5% overall increase due to medical inflation is expected.



Naming Additional Insured



Reducing Claims

Naming Additional Insured Makes You Liable

- **Example from top 20 claims:** A club installed outdoor lights and was sued by a nearby HOA. Field owner defended as an additional insured.
- Loss amount: \$350,000
- Defense and indemnity: \$150,000.
- Total expense: \$500,000



Reducing Claims

Be Aware of Cost of Defense

- **Example from top 20 claims:** A 79 year-old woman going to soccer game trips on speed bump in school parking lot, breaks hip and, eventually, dies from an infection/heart attack. School asks for coverage as an additional insured.
 - Outcome: Denied in mediation.
 - Cost of defense: \$91,682 Award of \$82,500
 - Total expense (defense + award): \$174,182

Reducing Claims

Limit Additional Insured – Set Policy

- **Field owners** (cities, schools, etc.) may demand this status for you to use their facility.
- **Vendors** benefit from providing you with services/goods and should not receive additional insured status.



Reducing Claims

Check Vendor Coverage

- **Check your State statutes.** Many states have statutes that prevent indemnification of a third party for their sole-negligence. Know if you have this protection.
- **Vendors** should provide you with a certificate of insurance with limits of liability no less than \$1,000,000 per occurrence.



Reducing Claims

Become an Additional Insured

- **Protect your organization.** Have your vendors name you as an Additional Insured whenever possible.
- **The vendor's liability policy is, then, primary.** The SA, US Youth Soccer, the tournament, etc. will be defended for any alleged negligence by the vendor under their policy.



Diminishing ACL Claims



Reducing Claims

Diminish ACL Claims

- **ACL claims are expensive.** They are 12% of all medical claims, but account for 22% of the cost of medical claims. Typically treatment includes surgery, therapy and rehab.
- **65%** of sprains, strains and ACL claims come from female players. They are 4 to 6 times more likely to have a serious, non-contact ACL injury than a male player.



Reducing Claims

Diminish ACL Claims

- PEP: Prevent Injury and Enhance Performance, developed by Santa Monica Orthopedic and Sports Medicine Research Foundation, showed an **83% reduction** in ACL injuries in the first year study of 14 to 18 year old female club players using PEP compared to girls on teams not using PEP. The second year showed a **72% reduction**.



Reducing Claims

Diminish ACL Claims

- PEP is soccer-specific drills to replace standard warm-ups and takes 15 to 20 minutes to complete. Recommended for use 2 to 3 times per week.
- PEP is recommended for athletes u-12 and older.

(Contact Holly Silvers, PEP Coordinator, HollySilversPT@aol.com, for modifications for younger players.)



Reducing Claims

Diminish ACL Claims

From a report by the Center for Disease Control:

- Athletes using the PEP Program suffered no ACL injuries during practice, compared to six injuries among other teams.
- In the second half of the season, athletes using the PEP program reported no ACL injuries, while other athletes experienced five injuries.

Reducing Claims

Diminish ACL Claims

- PEP may reduce reinjuring ACLs. Among athletes with a history of ACL injury who used the program, none experienced non-contact ACL injuries, compared to four injuries among other players with a similar history.

Reducing Claims

Learn About PEP

- Descriptions and videos of PEP are readily available on the web. PEP includes training drills that require balance, power and agility. Plyometric exercises, such as jumping and balance drills, help improve neuromuscular conditioning and muscular reactions to potentially decrease the risk of an ACL injury.



Reducing Claims

Diminish ACL Claims

- Ask a Club, League or State DOC or Technical Director to learn the PEP warm-ups and educate other coaches.
- Talk with orthopedic doctors and see if they are willing to educate on preventing ACL injuries.
- Become aware of all injury reduction protocols. FIFA 11+ for male and female players 14 and older shows a 30 to 50% reduction in injuries.



Addressing Concussions



Reducing Claims

Addressing Concussion Issues

- Concussion medical claims grew between 2009 and 2010 (Pullen Insurance)
 - \$10,107 paid in 2009
 - \$29,771 paid in 2010
- 2011 and 2012 have remained below the 2010 level:
 - \$26,402 paid in 2011 for 1,527 claims
 - \$27,228 paid in 2012 for 1,332 claims



Reducing Claims

Addressing Concussion Issues

- Concussion claims in 2009 and 2010, attributed to female players, accounted for 56% of total claims. In 2011 and 2012 it was 55%.
By age level, most concussions are seen in the 13 to 15 year old age groups.
- The majority of concussion claims come from player-to-player contact.



Reducing Claims

Addressing Concussion Issues

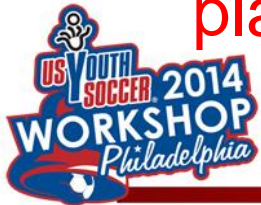
- If your state does not have a concussion policy, at a minimum you are to follow the US Youth Soccer Concussion Policy (May 2012).
- In July, an underwriter put a clause in a youth sports contract (not a US Youth Soccer affiliate) requiring concussion education for concussion to be in effect.
 - This may be a sign of what will be included in future insurance policies.



Reducing Claims

Addressing Concussion Issues

- Ask your State/League/Club how they will deal with concussion issues to limit future liability if they don't follow their state and/or US Youth Soccer Policy?
 - Is there a requirement to remove and sit a player suspected of having a concussion? State law?
 - How is the policy implemented? Player cards pulled?
 - What must the player do to return to play?
 - Is the policy communicated to all stakeholders – players, parents, coaches, admins and referees?



The Most Expensive Claims



Reducing Claims

The Most Expensive Claims

- Injuries from goal posts and claims for sexual misconduct remain the largest awards paid.
- Six of the top 20 claims come from goal injuries. The highest goal post award was over \$2,000,000.
- Four of the top 20 claims come from sexual misconduct with a top award of over \$1,300,000.



Reducing Goal Post Claims



Reducing Claims

Strategies to Reduce Goal Post Injuries

- Do not use homemade goals – the liability is yours and yours alone.
- Know who owns goals and where goals you own are located.
- Consider periodic “audits” of goals to check

Reducing Claims

Strategies to Reduce Goal Post Injuries

- Information on how to properly anchor goals is available on the Consumer Products website, www.cpsc.gov
- Put warning labels on all goals. Free labels are available from Kwik Goal, www.kwikgoalsafety.com.



Reducing Claims

Strategies to Reduce Goal Post Injuries

- Realize the importance of reducing goal claims. Pullen Insurance, “unsecured goals...are under the radar of sports underwriters”.
- The possibility exists that a requirement of coverage could become properly anchored goals.
- Could your State/League or Club remain viable if they had an uncovered goal injury claim?



Addressing Potential Sexual Misconduct



Reducing Claims

Strategies to Address Potential Sexual Misconduct

- Encourage coaches and admins to keep professional barriers in place.
 - Remind coaches that they should never be alone one-on-one with a player. Trainers working with individuals should work in an open area, in sight.
 - Remind coaches whether they are paid or a volunteer they are now a mentor, a teacher and an authority figure.

Reducing Claims

Strategies to Address Potential Sexual Misconduct

- Encourage coaches and admins to keep professional barriers in place.
 - Remind coaches that they are vulnerable to false accusations.
 - Encourage all coaches to have an assistant coach, manager or another adult present at all practices, games and team functions.



Reducing Claims

Strategies to Address Potential Sexual Misconduct

- Encourage professional barriers.
 - Educate that all team functions should be team functions – not functions with an individual player or a small group of players.
 - Educate coaches to use a buddy system so no player goes anywhere alone while under his or her supervision. This is especially important when traveling.

Reducing Claims

Strategies to Address Potential Sexual Misconduct

- Be aware and informed.
 - Note red flags such as a coach who only wants to coach a certain age group or a coach who has a “special” relationship with a player.
 - Use your State’s Risk Management screening. Also, ask for and check references.



Reducing Claims

Strategies to Address Potential Sexual Misconduct

- Educate on using modern communications.
 - Talk about texting as texts could open the door to an improper relationship.
 - All texts should be group texts – including all team members and their parents.
 - Texting creates risk. Once a coach has sent a text, he or she cannot control the text that may be sent back to them.



Reducing Claims

Strategies to Address Potential Sexual Misconduct

- Educate on using modern communications.
 - Have coaches consider using one of the free communication services available on the web such as rainedout.com
 - Texting is the way young people communicate with each other. When used by a coach, it lowers the professional barrier. Address this as a concern.



Reducing Claims

Strategies to Address Potential Sexual Misconduct

- Educate on using modern communications.
 - Talk about emails. Again, all emails should be group emails to all team members and their parents.
 - Emails also create risk. Once an email address is given out, there is no way to control return emails.
 - Encourage coaches to keep their personal lives/emails separate from their “team” lives.



Reducing Claims

Strategies to Address Potential Sexual Misconduct

- Educate on the use of social websites.
 - Coaches should not “friend” players on social media sites.
 - Talk to parents (or have coaches talk to their parents) about the dangers of team social media sites.
 - Make it known that players’ personal information should not be made public



Reducing Claims

Strategies to Address Potential Sexual Misconduct

- Educate on the use of social websites.
 - Practice times and locations should not be made public on a social media or unsecured website.
 - Beware of tagging photos in a way that can lead a pedophile back to the individual sites of a youth.
 - Search! From time to time, search for your organization, team or programs. See what is being said about you on the web.



**Reducing Claims
In Conclusion**

EDUCATE!

**Get the Risk Management
messages to all
stakeholders.**



**Create vigilant players,
parents, coaches and
admins who will help you
control risk.**

Create a culture of safety!





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