



Athletic Risk

Management – Part 2



Presented By

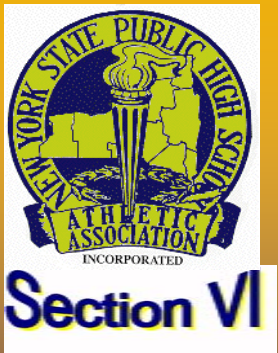
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Overview of Discussion

- ◆ **Loss Leaders**
- ◆ **General Liability Issues**
- ◆ **Defense Strategies**

INJURIES AND LOSSES





NYSIR LOSS EXPERIENCE

◆ Loss Areas

◆ Gym - Physical Education

◆ Sports Activities

◆ Pool

◆ Lifting

TYPICAL CASES

- ◆ Gym
- ◆ Pushed While Playing
- ◆ Equipment or Lack of Equipment
- ◆ Dental Injuries
- ◆ In-Line Skating
- ◆ Horseplay
- ◆ Sports
- ◆ Supervision
- ◆ Football Injuries
- ◆ Equipment
- ◆ Wrestling - Off Mat
- ◆ Continue Playing - Failure to Address
- ◆ Horseplay



TYPICAL CASES

- 
- ◆ **Pool**
 - ◆ **Falls**
 - ◆ **Supervision**
 - ◆ **Unauthorized Activities**
 - ◆ **Horseplay**
 - ◆ **Lifting**
 - ◆ **Unsupervised Activities**
 - ◆ **Lifting Beyond Ability**
 - ◆ **Poor Technique**
 - ◆ **Horseplay**



CASE STUDIES

◆ **Baseball Warm Up Case**

◆ **Athletic Trainer Case**



PENNSYLVANIA HIGH SCHOOL STUDY OF SPORTS INJURIES

- ◆ **56% of All Injuries - Practice**
- ◆ **44% of All Injuries - Competition**
- ◆ **Football Injuries - 26% - Approx. 15% Lower than National Average**
- ◆ **Presence of Athletic Trainers and Emergency Medical Services**



RUTGERS STUDY LAWSUITS BY VENUE

- ◆ **Recreation** **48%**
- ◆ **Instruction** **32%**
- ◆ **Team** **20%**



RUTGERS STUDY LAWSUITS BY ALLEGATION

- ◆ **Environmental Conditions** **53%**
- ◆ **Selection & Conduct
of the Activity** **24%**
- ◆ **Supervision** **23%**



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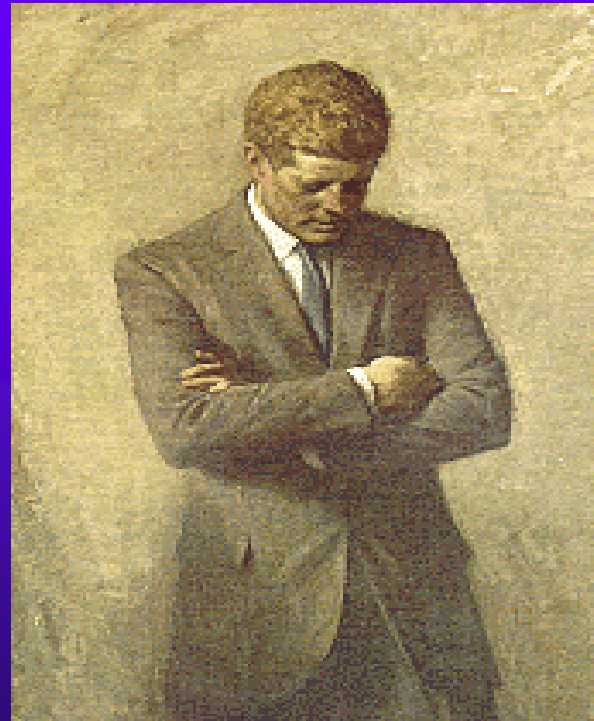
Avoid bad habits...



GENERAL LIABILITY & YOU

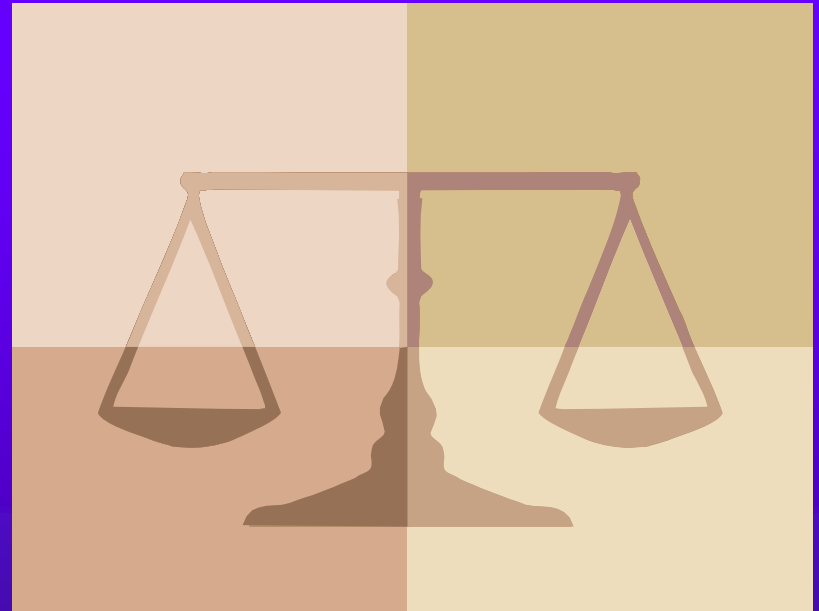


**“Things Do Not Happen,
Things Are Made to Happen”**



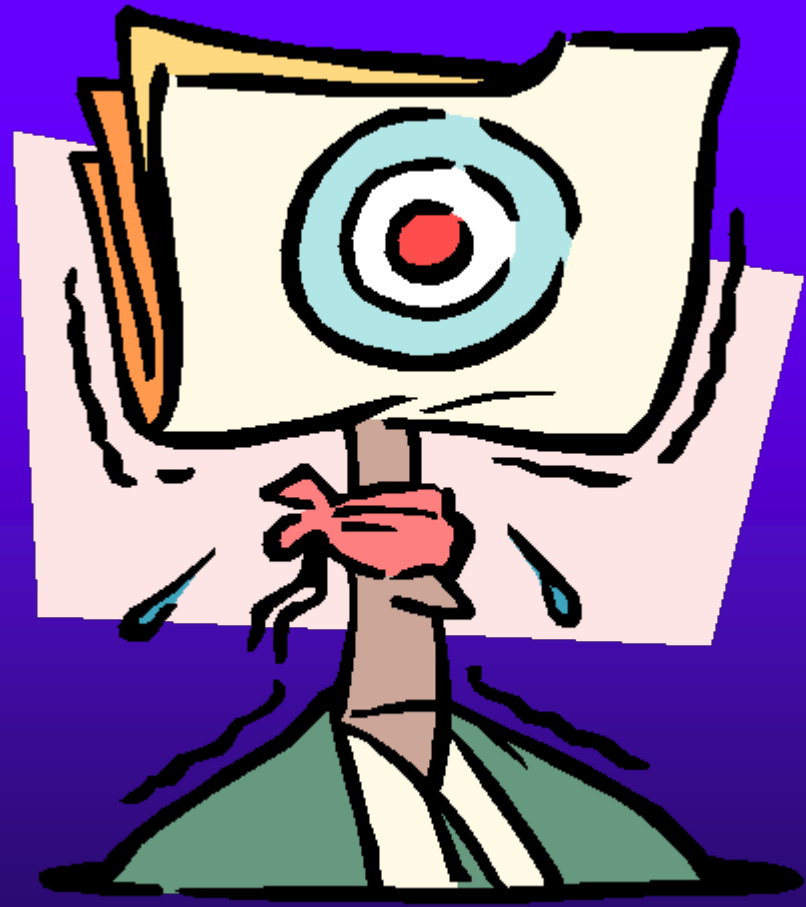
CAN YOU BE SUED?

- ◆ **NYSED Law**
Indemnifies
School District
Employees from
Financial Loss
- ◆ **NYS Insurers**
must follow
NYSED Law



GENERAL LIABILITY LANDMINES

- ◆ Supervision
- ◆ Violation of Civil Rights
- ◆ Discrimination
- ◆ Notice of Defect
- ◆ Failure to Protect
- ◆ Failure to Warn



GENERAL LIABILITY LANDMINES



- ◆ **Failure to Heed Medical Decision**
- ◆ **Deliberate Indifference**
- ◆ **Gender Trap**



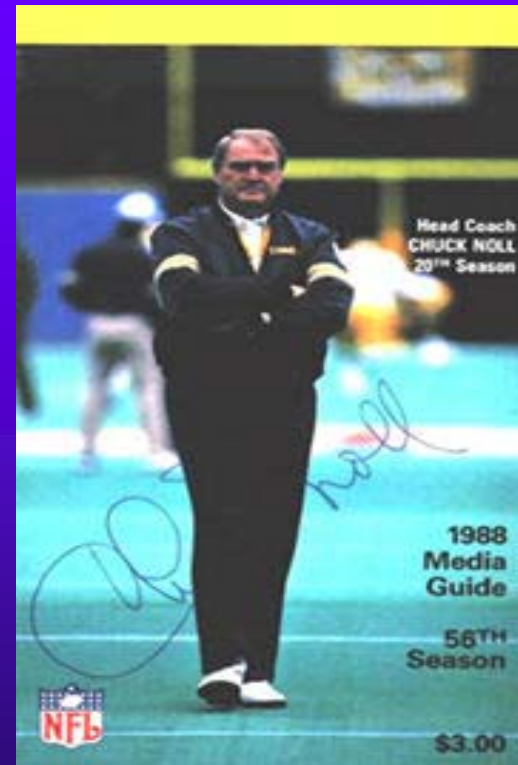
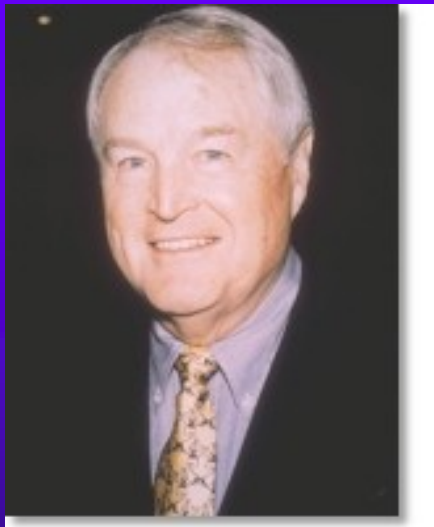
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**Don't let
the
situation
confuse
you...**



“The Best Offense is a Great Defense”





Risk Management Strategies

- ◆ **Review the Philosophy, Goals and Objectives of Program**
- ◆ **Establish a Record Keeping System**
- ◆ **Conduct Pre-Season Meetings for Parents/Guardians and Coaches**



Risk Management Strategies

- ◆ **Establish Realistic Expectations**
- ◆ **Be Proactive – Safety Must be a Priority**
- ◆ **Educate Yourself and Staff**



Risk Management Strategies

- ◆ **Establish Good Working Relationships with other Departments**
- ◆ **Develop a Safety Plan**
- ◆ **Investigate Incidents**



Risk Management Strategies

- ◆ **Develop and Track Corrective Actions to Completion**
- ◆ **Listen**
- ◆ **Why are you here . . . ?**



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**Be determined in
achieving your goals...**



SUMMARY & QUESTIONS

