Athletic Risk Management – Part 2

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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%
Sanity Saver
Avoid bad habits...
“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
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 . . . ?
Sanity Saver
Be determined in achieving your goals...
SUMMARY & QUESTIONS