RISK MANAGEMENT ESSENTIALS FOR LOCAL SPORTS PROGRAM

By David Mair, USOC Risk and Insurance Management

The discipline of risk management attempts to identify the sources of potential losses (e.g,. injuries, property damage, legal liability), evaluate ways to minimize the potential for those losses and implement the strategies to reduce risk. In recent months, several national sports organizations have drawn attention for what are alleged to be unsafe practices and inadequate response to the health and safety of athletes. Reports in newspapers and television news magazine shows discussed participants who died during training and competition and what governing bodies have done or not done to require medical care for athletes during training and competition.

Administering a risk management program for a sports organization requires time and attention, but it does not have to be overwhelming. The key to starting a successful risk management program begins with an evaluation of the exposure faced by the program. The evaluation can be performed within the organization by using a simple template.

1. Risk Management Policy Statement

The policy statement should describe the organization's commitment to protecting the health and safety of participants. The statement may contain positive messages (We commit to ensuring the safety..) or negative statements (We do not tolerate practices which place the safety of participants in a position to sustain injuries from causes which are not inherent to the sport.). It must have the commitment of the board of directors and senior management. The policy statement must be implemented in practice.

2. Exposure Analysis

- Inherent risk of the sport(s) - Because some programs operate several sports under a single organizational umbrella, it is important to understand the nature of risk associated with the sport. Each sport comes with some inherent risks of injury. In many ball sports, it is the potential for being struck by a batted, thrown, kicked or struck ball even beyond the field of play. For other sports, it is the potential for slips and falls on an ice or snow covered venue. Many sports count the potential for collisions between participants among the inherent risks. For the coach or administrator, a simple starting question can be "What can go wrong even if we are doing things correctly?"

- Venues - At the local level, this is one of the most important elements of analyzing the potential for injury. While game venues are often well-prepared and maintained, many practice venues are open fields in public park areas. A local youth sports program in Colorado Springs plays on fields laid out across

a large park area, and during a pre-game review after the second game of the season a four-inch hole was discovered in the middle of one of the fields. The referee for the game who had been on the same field the previous week said the teams “played around” the hole. Ignoring problems of this type increases the organization’s level of risk.

- Quality of equipment used

Case Study

During the first period of a roller hockey game, John slipped while approaching the end dasher boards. His head struck the boards after which he appeared dazed. Coaches and administrators arrived quickly and provided appropriate care for the immediate situation. As John skated back to the bench, it was clear that his helmet had broken as a result of the impact. A few minutes later, John was observed back in the game with the broken pieces of his helmet taped in place. Other players were observed with mouthpieces hanging loose inside their face shields.

The quality and use of equipment is an essential consideration for both coaches and officials. While equipment review is a game duty of officials, at practice the coach must perform this role and be familiar with both the requirements and the state of equipment during the activity. As described by the case study, the state of equipment may change to the degree that it no longer meets the rules, and coaches and officials must be aware of and enforce proper equipment use. When a bat is breaks, for safety reasons both coaches and officials generally do not permit it to be used; the same principle must be applied to all equipment in every sport.

- Health condition of athletes - The death of Korey Stringer of the Minnesota Vikings was a striking example of the impact of outdoor weather conditions and individual conditioning during training, but his was not the only death attributed to weather and conditioning. It is vital that coaches, especially in local sports programs where athletes may not be especially well-conditioned or where there are a limited numbers of coaches to supervise a large number of athletes, develop ways to monitor what is happening with their athletes. This is especially important during early season training or where weather conditions may add to the potential for injury or illness.

- Adherence to rules

Case Study

Jill was injured when she collided with another athlete during practice. The rules of her sport require that eye protection be worn; however, because this was a practice neither player was wearing protective eyewear. The eye protection was sitting near the door to the court on a bench. The coach was seated on the same bench and had moved the equipment in order to be able to sit to watch the girls’ workout. The same coach is also a referee for the sport, and recently passed a new level of officials’ certification. During the last match refereed, he reminded one of the players to put on her required eyewear!

Every sport program should require that all coaches attend rules clinics where it is emphasized that enforcing rules for the safety of the athlete be consistent at all times. This includes rules related to the nature of play and those related to the duties of officials during play. Enforcement of rules is as important during practice as at an event, and the sports organization is open to claims of negligence when it permits activities to be conducted in which the rules of play are ignored.
While this is a brief overview of risk management areas and concerns, it is crucial to periodically consider the breadth of responsibility that coaches and administrators have for the protection of athletes, their organizations and themselves.

For additional information about developing a risk management program or other risk management questions, contact the **USOC Risk Management Office at 719/866-4600.**