



AmTrust North America  
An AmTrust Financial Company

# Safety Zone

## Managing Athletics To Reduce Risk

When First Nonprofit Insurance Group, an AmTrust Financial Services Company, studied workers' compensation claims in Illinois, an unexpected loss source was discovered: **athletics**.

While athletic based losses represented only 3% of total claims, they were unusually severe. The average claim from an athletics-related injury is \$7,995.

Most athletics-related claims are preventable. In some situations, employees of a nonprofit agency, or employees of a school, after school, summer or camp program may be required to play sports or games as an element of a therapeutic client program, coaching or training program. However, in the majority of athletics-related workers' comp claims, injuries result when employees choose to play instead of supervising activities. Playing may be fun, but when employees choose to play, it endangers both the employee and those under their supervision. Employees cannot properly supervise athletic activities if they are engaged in playing them.

To prevent or reduce injuries resulting from supervision of athletics, consider developing employee policies that limit or prohibit employee participation in athletics. If employees are required to participate, establish guidelines for training employees and defining what personal protective equipment must be worn. Examples include helmets, face guards, proper footwear for the particular sport, life jackets, sunscreen, etc. Both reduced risk and improved quality of service can be achieved by establishing policies that limit or prohibit staff participation.

For additional information and resources on this topic and other safety and risk management subjects be sure to visit the Loss Control section on our website:

<https://www.amtrustgroup.com/small-business-insurance/claims/prevention>

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