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# Youth Soccer Insurance Claims 2012



# Most Common Claims

## Three most common claims:

1. Fractures (35% of total claims, 30% of total amount paid)
2. Sprains/Strains (23% of total claims, 19% of total amount paid)
3. ACL (12% of total claims, 22% of total amount paid)



# Sprains/strains/ACL

- 65% of claims attributed to female athletes
- 53% of claims occurred in the 12-15 age group
- 37% of claims occurred in the 16-19 age group



# Fractures

- 60% of claims attributed to male athletes
- 24% of claims occurred in the u12 age group
- 57% of claims occurred in the 12-15 age group
- 19% of claims occurred in the 16-19 age group



# Factors Leading to Injuries

- Increase in competition and level of play
- Increase in exposures – more games & practices
- Lack of down time for players to rest and develop – not enough time to recover from lesser injuries leading to more severe second-impact injuries
- Increased focus on specialization or specialization at too early an age



# What Can Reduce Injuries?

- Better warm ups
- Promote good stretching
- For girls, more emphasis on strengthening their core, hamstrings and quads
- Agility exercises
- Attention to field conditions



# Most Expensive Soccer Insurance Claims 2012



# Claim #1

Coach in personal auto waves player onto highway en route to another practice facility. Player strikes oncoming motorcycle. Motorcyclist has severe head injuries resulting in need for 24/7 residential skilled nursing care.

**Total: \$7,764,674**

**Indemnity Paid: \$5,000,000**

**Expense: \$2,764,674**



# Claim #1

Player admitted fault. However, lower court ruled the player was “an agent of the club” and that it benefited the club to transport the players. Ruling would be adverse for all youth sports nationally. Was taken to 9<sup>th</sup> Circuit Court and verdict was upheld. State Supreme Court refused to hear another appeal.

**Total: \$7,764,674**

**Indemnity Paid: \$5,000,000**

**Expense: \$2,764,674**



# Claim #2

Player fatality: Player struck by unanchored, portable goal during practice. The team was moving the goal back in place after it had been moved to the side by the groundskeepers.

**Loss Amount: \$2,400,000**

**Indemnity: \$2,200,000**

**Expense: \$ 200,000**



# Claim #3

Sexual Molestation of a Minor: Soccer coach allegedly became intoxicated and sexually molested a female player. Case in litigation for two years and settled in 2004. Settlement includes \$300,000 excess.

**Loss amount: \$1,374,849**

**Indemnity: \$1,300,000**

**Expense: \$ 74,849**



# Claim #4

Auto Loss in Rented Automobile: Coach driving rental vehicle on behalf of named insured collided with motorcyclist when failing to yield while making left turn. Motorcyclist sustained severe injuries and had medical costs of almost 2.5 million.

**Loss amount: \$ 1,020,419**

**Indemnity: \$ 995,000**

**Expense: \$ 35,419**



# Claim #5

Sexual Molestation of Minor: A coach engaged in inappropriate sexual encounters with a 13 year old female player. Coach allegedly had a history of sexual improprieties. Criminal background check, while clear, was not conducted by club at the time of hiring.

**Loss amount: \$ 769,645**

**Indemnity Reserve: \$ 500,000**

**Expense: \$ 269,645**



# Claim #6

Player fatality: Goalie killed by a falling goal during a scrimmage. In addition to the cost to soccer, \$300,000 was paid by the general contractor and school architect. An undisclosed amount was paid by the school.

**Loss amount: \$ 640,000**

**Indemnity: \$ 500,000**

**Expense: \$ 140,000**



# Claim #7

Player injury: Player injured while performing excessive practice drills at direction of coach.

**Loss amount: \$ 580,000**

**Indemnity Reserve: \$ 500,000**

**Expense: \$ 80,000**



# Claim #8

Player fatality: Player struck by unanchored, portable goal during practice.

13-year-old claim. Settlement does not reflect “time value” of money.

**Loss amount: \$ 570,000**

**Indemnity: \$ 500,000**

**Expense: \$ 70,000**



# Claim #9

Spectator injury: A mother going to a game fell in a gopher hole in the parking lot and had to have surgery for ankle and ligament repair. She sued the city who was an additional insured under the SA. Noted that complex was aware of gophers and could have fixed for \$8000. Initial demand was for \$800,000. Case settled for less.

**Loss amount: \$ 550,000**

**Reserved Amount: \$ 475,000**

**Expense: \$ 75,000**



# Claim #10

General liability and D&O: A coach taking a team to Europe was accused of inappropriately touching some of the boys and taking the boys to the red light district to have sex. The coach committed suicide when the information got out. SA was sued by a family for negligent supervision & sexual abuse.

**Loss amount: \$ 530,000**

**Indemnity: \$ 35,000**

**Expense: \$ 495,000**



# Claim #10

Case was fought for 5 years. Re-filed and settled for \$35,000 when boy turned 18. Legal expenses were \$195,000. Assistant coach is suing for wrongful termination under the Whistle Blower Policy. He claims he was terminated for bringing this matter forward – not because he participated in the alleged activities.

**Loss amount: \$ 530,000**

**Indemnity: \$ 35,000**

**Expense: \$ 495,000**



# Claim #10

The assistant coach is asking for back pay and reinstatement. This has created \$300,000 in defense costs. The association is concerned that they will be ordered by the courts to reinstate the coach in direct violation of the State's abuse and background check policies.

**Loss amount: \$ 530,000**

**Indemnity: \$ 35,000**

**Expense: \$ 495,000**



# Claim #11

General liability: Club installed outdoor field lighting system on leased premises. Homeowners Assn. filed suit against field owner and club. Field owner defended under policy as Additional Insured.

**Loss amount: \$ 500,000**

**Indemnity: \$ 150,000**

**Expense: \$ 350,000**



# Claim #12

Player injury: A player had a seizure during a tournament game and quit breathing. CPR was administered immediately but an on-premise AED was not used and an ambulance was not on site. Ambulance arrived in 8 minutes. Player has significant impairment – cannot speak, fed through feeding tube. Lawsuit claims AED should have been used.

**Potential amount: \$ 450,000**

**Reserved Amount: \$ 400,000**

**Expense: \$ 50,000**



# Claim #13

Player injury: Claim based on player mismatch. A 13-year-old player broke leg after colliding with another player.

Allegations of negligence revolved around U14s playing against U15s. Settled in mediation.

**Loss amount: \$ 401,864**

**Indemnity: \$ 285,000**

**Expense: \$ 116,864**



# Claim #14

Player injury: Unsecured goal falls on player. Coach was player's father. Field owner was initially sued and defense was tendered based on additional insured agreement.

**Loss amount: \$ 253,246**

**Indemnity: \$ 225,000**

**Expense: \$ 28,246**



# Claim #15

Auto loss in rented vehicle. A club rented a 15-passenger van to transport team to out-of-state tournament. Vehicle overturned with numerous severe injuries.

**Loss amount: \$ 200,000**  
**All defense costs to date.**



# Claim #16

Spectator injury: A 79-year-old female fell over a speed bump in school parking lot while attending a soccer game. She later died of a heart attack caused by an infection from the injury. The school district intended to have their full defense tendered through their indemnification agreement. In mediation, the school district was ordered to pay \$242,500 and a smaller amount was awarded to be paid by soccer league.

**Loss amount: \$ 174,182**

**Indemnity: \$ 82,500**

**Expense: \$ 91,682**



# Claim #17

Player injury: Poor field conditions were cited as the reason for the injury -- a broken leg which required surgery. Injury was sustained on a wet, muddy field. Settled in mediation. (Total amount represents total loss – Indemnity & Expense show soccer portion.)

**Loss amount: \$ 164,196**

**Indemnity: \$ 115,000**

**Expense: \$ 49,196**



# Claim #18

Soccer goal injury: League members unlocked and moved a goal that had been secured by the city. Claimant was struck in head when goal fell. \$32,500 was paid on behalf of the League and an equal amount paid on behalf of the city based on Additional Insured agreement.

**Loss amount: \$ 158,680**

**Indemnity: \$ 65,000**

**Expense: \$ 93,680**



# Update

## Original Reserve \$150,000

Hotel property damage: Players were kicking a soccer ball in the hallways of a hotel. A sprinkler head was knocked off resulting in significant water damage. Families' homeowner policies paid \$90,000.

**Loss Amount: \$ 40,000**

**SA paid: \$ 15,000**

**Expense: \$ 25,000**





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