

PLAYERS HEALTH

# EXPERT PLAYBOOK

ON ATHLETE SAFETY, RISK & INSURANCE





OUR MISSION IS TO

**CREATE THE SAFEST  
& MOST ACCESSIBLE  
ENVIRONMENTS POSSIBLE  
FOR ATHLETES TO PLAY  
THE SPORTS THEY LOVE.**

**THIS GUIDE HELPS SPORTS ORGANIZATIONS UNDERSTAND  
HOW ATHLETE SAFETY AND INSURANCE ARE DEEPLY INTEGRATED —  
AND HOW TO NAVIGATE THE COMPLEXITY OF BOTH.**

UPDATED APRIL 2026



# THE RIPPLE EFFECT: A MESSAGE FROM TYRRE

## EVERYTHING WE DO MATTERS

If we recognize that everything we do matters — that every action has a ripple effect — we start to think about our work differently. Actions have meaning. The actions we take to create safe sport environments matter. The way we treat those in our organization matters. When everyone is treated as if they matter, a chain reaction impacts the world.

Building safe and positive environments where all participants feel they matter creates a ripple effect. Think about the ripple effect in sports as a transaction. If we make positive deposits in kids' social-emotional bank accounts through sport participation, the withdrawals they can make from that account down the road are incalculable.

### Deposits from Sport Participation

- Inspiration
- Team Building
- Leadership
- Problem Solving
- Confidence
- Motivation

### Withdrawals for Life

- Inspiration
- Team Building
- Leadership
- Problem Solving
- Confidence
- Motivation

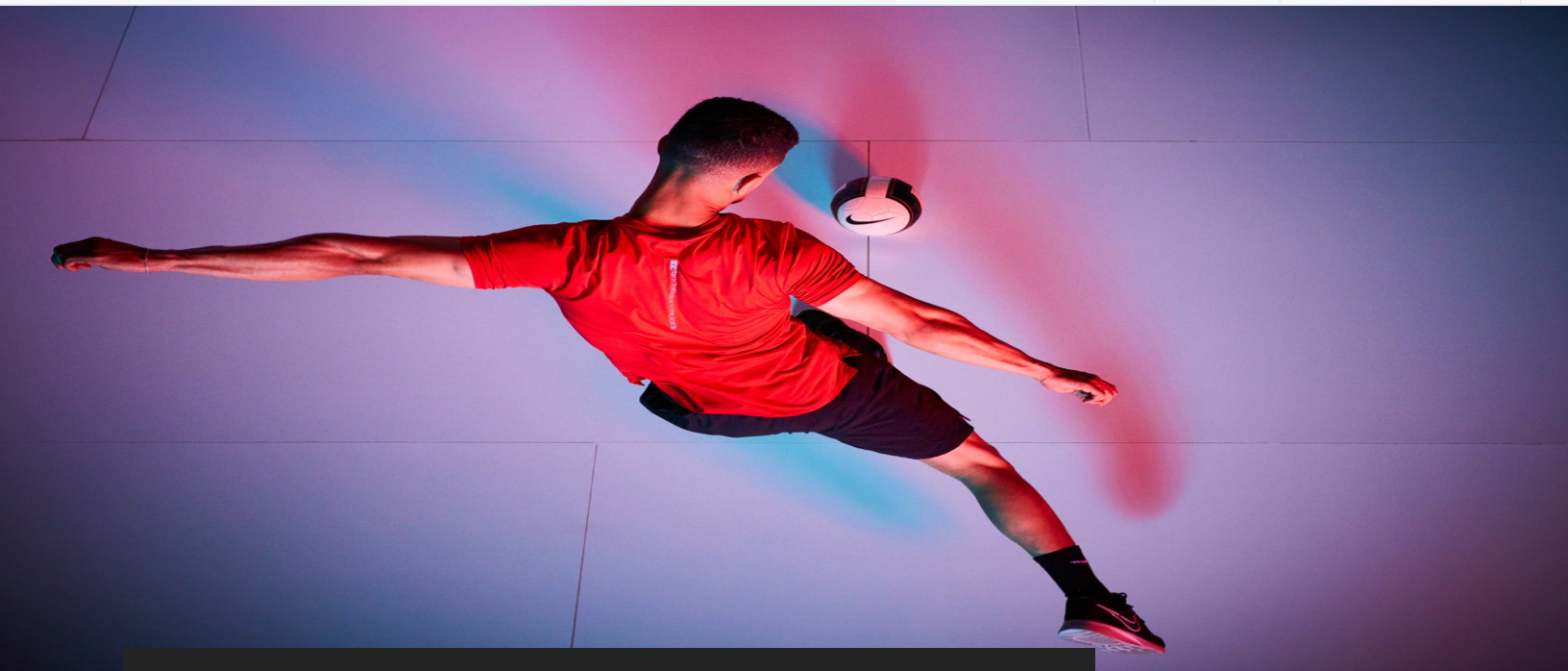
95% of Fortune 500 CEOs played sports. Fortune 500 companies represent \$16 trillion in value.\*

If we want positive, motivating, inspirational leaders in this world, it starts with sports. Whatever we teach our players — whatever positive or negative experiences they have — will shape how today's athletes show up for the next generation.

So what's at stake? The impact we have on our kids and sports culture, and the role we play in their experience, will have a lasting impact on our society.

That's the opportunity and responsibility we have.  
**Tyrre Burks, CEO and Founder, Players Health**

\*Only 6% of Fortune 500 CEOs are women; still, 90% of those women played sports at some point and 54% played at the university level.



# BUILD YOUR PLAYBOOK TO KEEP YOUR ATHLETES, COACHES, ADMINISTRATORS AND ORGANIZATIONS SAFE

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# PLAY 1: YOUR TEAM

**“PEOPLE ARE NOT YOUR MOST IMPORTANT ASSET. THE RIGHT PEOPLE ARE.”**

– Jim Collins

Organizations are simply a group of people working toward a common goal. Having the right leaders, personnel, board members, volunteers, and coaches on your team is essential to building the culture of safety, integrity, and excellence you want.

**CULTURE = THE WAY WE DO THINGS HERE**

Do you know what the culture of safety you strive for looks like?

What type of people do you want allied with your organization?

**Common traits among those who will commit to athlete safety and positive culture:**

- **Integrity** – Those in your program should be honest. They do what they say they will, and they're trustworthy.
- **Impeccable background or learned experience** – Lived experience can offer participants a new or different perspective on overcoming life challenges.
- **Institutional sport knowledge or different sport exposure** – Knowledge of the sport, or of another sport, provides value to participants.
- **Service to minor athletes** – Those in your program need to be in it for the kids, not themselves. Coaching is not about the coach.
- **Commitment to well-being** – Programming should support the holistic well-being of minor athletes – sport, academics, relationships, and other endeavors.

**START WITH THE PEOPLE.**



# PLAY 2: SOUND FINANCIAL PRACTICES

## THE DOs AND DON'Ts

**Do set up your organization with the appropriate legal structure.**

For-profit or non-profit? Establish what's appropriate for your organization.

[nilanjohanson.com/you-run-a-youth-sports-organization-should-you-set-up-a-501c3-or-an-llc](http://nilanjohanson.com/you-run-a-youth-sports-organization-should-you-set-up-a-501c3-or-an-llc)

**Don't forget the by-laws (if applicable).**

If you are a non-profit organization, the by-laws spell out how the organization is run.

**Do have a Board of Directors with a designated Treasurer.**

Your organization must have a treasurer with a background in finance or accounting. If not a professional, find someone who is good at balancing their own checkbook and managing their finances.

**Don't forget to review your insurance needs – including crime insurance.**

Ensure coverage addresses all your financial risks. Poor financial controls are a frequent underwriting red flag.

**Do institute a two-signature rule for any bank accounts.**

Two signatures must be required for signing physical checks or initiating electronic fund transfers.

**Don't cut corners on an accounting system.**

- Ensure accounts receivable and accounts payable processes are in place.
- Use consistent charts of accounts from the top of the organization down to individual teams within larger organizations.
- More than one person should have visibility into the system or tools used to track financials – software like QuickBooks or shared spreadsheets.

**Do create an annual budget.**

- A budget is a clear guide for how funds are collected and spent.
- The budget provides transparency for your organization on how you allocate your funds.
- The same budget template should be followed by all leagues/clubs/teams within the larger organization.



# PLAY 2: SOUND FINANCIAL PRACTICES

**Don't skip an audit of financials or annual tax forms.**

- If your organization is a non-profit, file the annual 990 tax form.
- If you are a large organization, pay for an official audit; sometimes by-laws will require it.
- If resources are limited, tap into your network and see if a CPA might be willing to do a quick audit, compilation, or review of the financials.

**Do provide an annual report for membership.**

Providing visibility into your financials for your membership is a great way to let them know where you are spending your money. An annual report is easy for constituents to understand and provides transparency about your business practices. It tells your members what the organization accomplished throughout the previous year.

## **WHY THIS MATTERS FOR INSURANCE**

Clean financials don't just protect your books — they protect your insurability. When carriers evaluate your organization, they look for operational controls. Poor financial governance signals weak controls overall, which can flow straight into higher premiums and tighter terms.

**YOU ARE A STEWARD. BE WISE AND RESPONSIBLE.**



# PLAY 3: INSURANCE REFLECTS RISK

## ATHLETE SAFETY IS AN UNDERWRITING INPUT

Insurance does not replace athlete safety. It reflects it. Policies, training, background checks, reporting pathways, investigations, and response protocols are the strongest predictors of an organization's risk profile — and carriers price your program based on that profile, whether they say so or not.

Most traditional carriers price youth sports organizations on three basic inputs: sport type, geography, and claims history. Players Health goes further. We underwrite the actual operational controls that drive those claims — because the organization that runs a real safety program is a fundamentally different risk than one that simply buys a policy.

## A DIFFERENT UNDERWRITING MODEL

**Traditional carriers price on:** sport type · geography · claims history.

**Players Health also evaluates:** the existence and quality of your safety policies, training and compliance rates, reporting mechanisms, investigation protocols, and how incidents are actually handled when they occur. Your safety operations are not a side topic. They are a direct input into how your organization is insured and at what cost.

WEAK SAFETY CONTROLS DO NOT SHRINK RISK. THEY SHIFT WHO PAYS FOR IT.



# PLAY 3: INSURANCE REFLECTS RISK

## UNDERSTANDING YOUR INSURANCE COSTS

Insurance pricing for youth sports organizations varies widely and depends on a complex mix of factors. Rather than relying on published rate benchmarks — which may not reflect your sport, your state, your claims history, or the depth of your safety program — the most important thing to understand is **what drives your cost**.

The youth sports insurance market is specialized and capacity is limited. Only a small number of carriers write this business nationally. Abuse exposure, concussion claims, and rising litigation severity have pushed many carriers to narrow their appetite. Work with a broker who specializes in this segment — not a generalist who occasionally places a team policy.

## KEY FACTORS THAT DRIVE YOUR PREMIUM

- **Sport type and contact level** — High-contact and collision sports carry higher base rates than non-contact sports.
- **Participant count and age groups** — More participants and younger athletes generally increase exposure.
- **Claims history (loss runs)** — Your past claims are the clearest predictor of future cost. A clean loss history is your strongest negotiating tool.
- **Safety program quality** — Documented policies, training completion rates, background check compliance, and incident reporting protocols all influence how underwriters view your risk.
- **Coverage limits and structure** — Higher limits, lower deductibles, and abuse & molestation sublimits all affect cost.
- **Geography** — Litigation environment varies significantly by state.

## THE BOTTOM LINE ON COST

Your premium is not arbitrary. It is a pricing signal about how underwriters see your risk.

Organizations with strong safety programs, clean financials, consistent compliance, and low claims history are measurably better risks — and better risks get better terms.

The #1 way to decrease insurance costs is to manage risk and limit claims.

## WORK WITH THE RIGHT BROKER

Not all insurance brokers understand youth sports. Find one who:

- Specializes in sports or human services organizations
- Can access specialty program markets, not just standard lines
- Reviews your safety program alongside your coverage — not just at renewal
- Brings you loss run analysis annually and helps you act on it



# PLAY 3: INSURANCE REFLECTS RISK

## THE 5 CORE COVERAGES — AND HOW THEY WORK TOGETHER

No single policy covers everything. Youth sports organizations need a layered coverage structure. Here's what each coverage does and why the combination matters:

- 1. General Liability** Covers third-party bodily injury and property damage claims — the foundational layer. If an athlete is injured and sues your organization, if a spectator trips at your facility, or if your event causes property damage, GL responds. It also covers your legal defense. Most venues and governing bodies require it as a condition of use.
- 2. Accident / Sports Accident Medical** Pays medical expenses for athletes injured during sanctioned activities, regardless of fault. This is a no-fault benefit that reduces the likelihood a routine injury escalates into a liability claim. It fills gaps left by an athlete's personal health insurance and demonstrates care for participant well-being. Widely expected by families and often required by governing bodies.
- 3. Directors & Officers (D&O)** Protects board members and organizational leaders from personal liability for decisions made in their official capacity — wrongful termination of a coach, governance disputes, financial mismanagement allegations. Without D&O, your volunteer board members' personal assets are exposed. This is the coverage that lets qualified people say yes to serving on your board.
- 4. Crime / Fidelity** Covers loss of funds due to employee dishonesty, theft, forgery, or fraud. Youth sports organizations handle significant cash, registration fees, and tournament revenues — often managed by volunteers with limited oversight. Crime coverage fills the gap when a financial control fails. Underwriters view poor financial controls as a red flag; having this coverage signals you take stewardship seriously.
- 5. Equipment** Covers loss of or damage to your physical assets — jerseys, scoreboards, timing systems, training equipment. Often overlooked until something is stolen from a facility or damaged in transit. Replacement cost coverage is preferable to actual cash value.

### ADD-ON COVERAGES TO CONSIDER

**Abuse & Molestation (A&M):** Critical for any organization working with minors. Often excluded from standard GL or sublimated — verify your policy explicitly. This is the coverage most likely to be missing and most likely to matter.

**Umbrella / Excess:** Sits above your primary coverages and extends limits across GL, auto, and employers liability. Essential for larger organizations or those with significant assets.

**Property:** Covers your owned or rented facilities — buildings, contents, improvements.

**How they work together:** Think of your coverage stack as a team defense. GL handles routine third-party claims. Accident medical prevents routine injuries from becoming suits. D&O protects your leaders. Crime protects your funds. A&M handles your most severe exposure. Umbrella catches what falls through. A gap in any layer creates a gap in your protection.



# PLAY 3: INSURANCE REFLECTS RISK

## CONTRACTUAL RISK: WHAT YOUR AGREEMENTS CREATE

Insurance covers what your policies protect. Contracts determine what your organization has agreed to be responsible for — and those two things are not always aligned. Contracts are a risk management tool, not just a legal formality.

### WAIVERS & PARTICIPANT AGREEMENTS

A well-drafted waiver can reduce your exposure for inherent risks of sport participation. But a waiver is only as strong as the law in your state allows, the language it uses, and the conduct it covers. Waivers do not protect you from gross negligence, intentional misconduct, or abuse. Work with an attorney to draft participant agreements — and review them when laws change.

### FACILITY & VENUE AGREEMENTS

When you sign a facility use agreement, you are often accepting liability the facility is pushing onto you. Read every agreement carefully for:

- **Indemnification clauses** — Are you agreeing to hold harmless and defend the facility for claims arising from your use?
- **Additional insured requirements** — Most venues require you to name them as an additional insured on your GL policy.
- **Insurance minimums** — Venues often specify required limits. Verify your coverage meets them.
- **Scope of use** — A claim arising outside your permitted use may not be covered.

### COACH & VENDOR CONTRACTS

Independent coaches, trainers, and vendors working with your organization create liability exposure. Without a written agreement, their negligence can become your claim. At minimum:

- Require contractors to carry their own liability insurance and name your organization as an additional insured.
- Clarify whether the individual is an independent contractor or an employee — misclassification is a separate legal risk.
- Define scope of work, conduct expectations, and termination grounds in writing.
- Apply your athlete safety policies (background checks, training requirements) to all contractors working with athletes.

#### KEY PRINCIPLE

Your insurance responds to the risk your organization creates. Your contracts define how much of other parties' risk you have agreed to absorb. Review both — together — with qualified legal and insurance counsel annually.

Waivers and contracts are only as strong as the policies and behavior behind them. A waiver won't protect you from a claim that stems from a failure to follow your own policies.



# PLAY 3: INSURANCE REFLECTS RISK

## REAL-WORLD CLAIM EXAMPLES

Claims are not abstract. They come from real incidents — often preventable ones. The following examples illustrate how different types of claims arise, which coverages respond, and what operational controls could have changed the outcome.

### Scenario: Inadequate Supervision — Abuse Claim

**What happened:** A volunteer coach for a youth soccer club engaged in repeated one-on-one contact with a minor athlete over two seasons. The organization had no one-on-one interaction policy, no background check requirement for volunteers, and no reporting mechanism. The family filed suit after the athlete disclosed the abuse.

**Outcome:** The claim involved both Abuse & Molestation and General Liability coverage. Defense and settlement costs were significant. The carrier non-renewed. The absence of any policy documentation — background checks, interaction policies, reporting pathways — directly contributed to the severity of the legal exposure.

### Scenario: Concussion / Return-to-Play Failure

**What happened:** A 14-year-old football player sustained a head impact during practice and reported symptoms to a coach. The coach allowed the athlete to continue participating. The athlete sustained a second impact the following week, resulting in serious injury. The family alleged the organization failed to follow its own concussion return-to-play protocol — because no such protocol existed.

**Outcome:** General Liability and Accident Medical coverage both responded. The claim exceeded six figures. Most states now require concussion protocols by law. An enforced return-to-play policy, paired with concussion awareness training for all coaches, is both a legal requirement and a direct claims prevention control.

### Scenario: Volunteer Theft — No Financial Controls

**What happened:** A league treasurer used her sole signatory access to divert approximately \$34,000 in registration fees over 18 months. The organization had no two-signature rule, no annual audit, and no one else with visibility into the account.

**Outcome:** Crime/Fidelity coverage responded, but only partially — the policy had a sublimit the organization did not realize was in place. The league absorbed a significant portion of the loss. Basic financial controls — dual signatures, shared accounting access, an annual review — would have caught this far earlier.



# PLAY 3: INSURANCE REFLECTS RISK

## THE ATHLETE SAFETY → AFFORDABILITY LOOP

Athlete safety, insurance, and affordability aren't separate topics — they're one connected system. Strong policies shape daily behavior. Behavior shapes claims. Claims shape your risk profile. And your risk profile drives the price of your coverage. Every turn of the loop either protects your program or quietly unwinds it.



**STRONG PROGRAM →** fewer claims, cleaner loss history, better risk profile, stable or lower premiums, and more kids able to keep playing.

**WEAK PROGRAM →** more claims, a deteriorating loss history, an elevated risk profile, rising premiums, and fewer kids who can afford the game.

**KEEPING SPORTS AFFORDABLE STARTS WITH KEEPING ATHLETES SAFE.**



# AUDIBLE: FOUNDATIONAL POLICIES & PROCEDURES

## POLICIES SET THE BEHAVIOR EXPECTATIONS

The standard of care has changed. Unacceptable behavior can no longer be excused. Policies are how an organization sets the behavior it expects – from adult participants, from minor athletes, and from everyone in between. They are also the clearest evidence an organization can show that it is actually managing risk.

**QUESTION:** How do you BEST protect athletes every time they come to your program?

**ANSWER:** Establish your key athlete safety policies – and actually live by them.

Start by defining who participates in your program and who is subject to your athlete safety policies, with any exceptions. That becomes your Adult Participant, Minor Participant, and Exceptions policy.

- **Prohibited Conduct** – Defines the conduct line – the basis for enforcement.
- **Background Checks** – Screens out disqualifying history before harm occurs.
- **One-on-One Interactions** – Reduces the highest-severity abuse-related claims.
- **Concussion Return-to-Play** – Reduces severity of head-injury claims.
- **Severe Weather** – Reduces preventable environmental injuries.
- **Facilities Safety** – Reduces premises and participant-injury claims.
- **Mandatory Reporting** – Ensures nothing is buried; reduces abuse exposure.
- **Education & Training** – Creates shared understanding across your program.
- **Disciplinary & Appeals** – Ensures enforcement is consistent and defensible.
- **Cardiac Arrest Response** – Lowers response-failure claims in emergencies.
- **Heat Index Management** – Reduces preventable medical claims.

## POLICIES ARE BOTH SAFETY CONTROLS AND UNDERWRITING EVIDENCE.



# AUDIBLE: FOUNDATIONAL POLICIES & PROCEDURES

All policies should live on your organization's website and be communicated to every stakeholder. How to report prohibited conduct should be explained publicly, and a reporting mechanism (text, call, email, or online form) must be available and easy to find.

Policies only work if people can find them, understand them, and use them. A beautifully written policy that sits in a binder nobody reads is indistinguishable from having no policy at all – both to an athlete in crisis and to an underwriter reviewing your program.

## WHAT POLICIES ACTUALLY DO

Policies do more than define expectations. They:

- » give staff and volunteers a shared standard to enforce,
- » give families a clear way to raise concerns early,
- » give investigators a framework to act consistently,
- » give underwriters evidence that risk is being actively managed.

An organization without published, enforced policies is not a low-risk organization. It is an unmeasured one – and unmeasured risk is the most expensive kind.

**THE GREATEST RISK IN A SPORT PROGRAM IS THE SAFETY OF ITS ATHLETES — PRIORITIZE IT WITH POLICY.**



# TIMEOUT

## DEFINING PROHIBITED CONDUCT

**Harassment** – Repeated and/or severe conduct that causes fear, humiliation, or annoyance; offends or degrades; creates a hostile environment; or reflects discriminatory bias used to establish dominance, superiority, or power over an individual or group based on age, race, ethnicity, culture, religion, national origin, or mental or physical disability – or any act described as harassment under federal or state law.

**Sexual Harassment** – Any unwelcome sexual advance, request for sexual favors, or other unwanted conduct of a sexual nature – whether verbal, non-verbal, graphic, physical, or otherwise. Also includes harassment related to gender, sexual orientation, gender identity, or gender expression, including aggression, intimidation, or hostility even if the acts do not involve conduct of a sexual nature.

**Racial, Religious, or National Origin Harassment** – Any verbal, written, or physical act in which race, religion, or national origin is used or implied in a manner that makes a reasonable person uncomfortable – including jokes, display of objects or pictures, or use of pejorative or demeaning language.

**Child Sexual Abuse** – Any sexual activity with a child is prohibited. Includes sexual contact accomplished by deception, manipulation, force, or threat of force – regardless of the ages of the participants – and all sexual interactions between an adult and a child, regardless of whether the child understands the sexual nature of the activity.

**Sexual Misconduct** – Any sexual interaction between an athlete and an individual with evaluative, direct, or indirect authority is prohibited. Such relationships involve an imbalance of power and are likely to impair judgment or be exploitative. Does not apply to a pre-existing spouse or life-partner relationship.

**Emotional Misconduct** – A pattern of deliberate, non-contact behavior with the potential to cause emotional or psychological harm. Does not include professionally accepted coaching methods of skill enhancement, physical conditioning, team building, appropriate discipline, or improving athletic performance.



# TIMEOUT

## DEFINING PROHIBITED CONDUCT

**Physical Misconduct** – Contact or non-contact conduct that results in, or reasonably threatens to cause, physical harm – or any act described as physical abuse or misconduct under federal or state law. Does not include professionally accepted coaching methods. (Hitting and punching are regulated in combat sports but have no place in [our sport/program].)

**Bullying** – Intentional, persistent, repeated patterns of physical and non-physical behaviors intended – or reasonably likely – to cause fear, humiliation, or physical harm to socially exclude, diminish, or isolate targeted athletes. Does not include group or team behaviors that establish normative team behavior or promote team cohesion.

**Hazing** – Coercing, requiring, forcing, or willfully tolerating any humiliating, unwelcome, or dangerous activity that serves as a condition for joining a group or being socially accepted by the group's members. Does not include group or team activities that establish normative team behaviors or promote team cohesion.





# PLAY 4: COMPLIANCE

## COMPLIANCE IS EVIDENCE YOUR RISK CONTROLS WORK

Compliance is not just a paperwork exercise. It is the evidence that your policies and training are actually doing their job. When compliance rates are high, your risk controls are functioning. When they are low, every other safety investment weakens.

Compliance that is required by law typically = education and training + background checks.

### Typically required trainings include:

- Abuse Prevention Training
- Concussion Awareness Training
- State-law specific trainings (e.g., Cardiac Arrest, Lindsay's Law – Ohio)

### Background checks should reveal the full criminal history picture.

- Not all background checks are created equal.
- Research the right background check package for your organization.
- Don't overlook county-level checks – that's where most convictions are found.
- National criminal database + national sex offender registry alone is usually not enough.

### Tracking and reporting:

- Do it. Consistently.
- It will be hard to manage – that's why compliance is the hardest part of athlete safety.
- Find a system that works: software platform or structured spreadsheets.
- Keep records as defined by your document-retention policy.



# PLAY 4: COMPLIANCE

## What is an acceptable level of compliance?

100% compliance is nearly impossible. Aim for 70–75% across your population, and do spot audits on the local level. Pick a team, look at the individuals who work directly with minor athletes on that team, and confirm that they have completed all required trainings and have a current, clean background check.

### WHY COMPLIANCE MATTERS AT CLAIM TIME

When an incident happens, compliance records become evidence. Missing background checks, incomplete training records, or scattered documentation all hurt you — legally and in the eyes of a carrier.

Low compliance rates typically indicate inconsistent enforcement, weak administrative controls, or poor access to training materials. Any of those signal elevated exposure in the event of a claim or lawsuit.

Access the Players Health state-by-state guide to concussion, cardiac arrest, and background check laws at [playershealth.com/guidebooks](https://playershealth.com/guidebooks).

**HOLD PARTICIPANTS ACCOUNTABLE — AND DOCUMENT IT.**



# HANDOFF: INCIDENT REPORTING IS CLAIM PREVENTION

**IF YOU DON'T HAVE A PLACE TO REPORT IT, YOU DON'T ESCAPE IT — IT JUST SHOWS UP AT YOUR INSURANCE CARRIER INSTEAD.**

This is the single most misunderstood truth in youth sports operations. An organization without clear reporting pathways does not have less risk. It has the same risk — just with fewer options to address it internally. When there's no place to report, the incident still happens. It just arrives later, as a lawsuit, a news story, or a claim.

Organizations that actually deal with incidents — promptly, independently, and consistently — often resolve them before they escalate. Organizations that don't, find out their carrier is now the first responder.

**If you can't hand off to a third party, these practices keep incidents from becoming claims:**

- » **At least one reporting mechanism** — text, call, email, or online form. Publish it. Make it easy. A silent inbox is not a reporting system.
- » **Prompt triage.** Every report is reviewed. If it's potentially prohibited conduct, there is a defined pathway for where it goes next.
- » **Consistent protocols.** Follow the same steps, the same way, every time — in written and visual form, available to anyone who asks.
- » **Notify the right agencies** when appropriate — law enforcement, the US Center for SafeSport, and social services.
- » **Independence.** If you're not using a third party, make sure no one in the process has a conflict of interest. If Susie is the respondent, her best friend Joanne is not interviewing witnesses.
- » **Written findings and recommendations** — and actually implement them.

**HANDLE IT EARLY, OR HANDLE IT AT THE CARRIER. THOSE ARE THE OPTIONS.**



# MAN-TO-MAN COVERAGE: PUBLIC DISCLOSURE

**THE MOST DANGEROUS PLAYER IS THE ONE LEFT UNCOVERED.**

One blown coverage can leave the offensive player wide open to score. On the defensive side, that's a disaster.

Sport organizations often dismiss bad actors but keep the information internal. When you do that, you've blown the coverage – those individuals are free to continue their conduct in another program. Without a public-facing list of individuals who are no longer eligible to participate, more minor athletes end up at risk.

**MAINTAIN A PUBLIC LIST OF INDIVIDUALS INELIGIBLE FOR YOUR PROGRAMS.**

## Why:

- Deters movement by bad actors from one organization to another.
- Provides parent/guardian visibility – the name can surface in a simple search.
- Demonstrates transparency in how you remove bad actors from programming.

## How:

- Set, describe, and stick to criteria for ineligibility.
- Keep the criteria consistent for how individuals are placed on – and removed from – the list.
- Define the general ways someone can land on the list (failed background check; listing on the US Center for SafeSport Centralized Disciplinary Database; criminal conviction; disqualifying factors found in the media).
- The list doesn't need to detail the specific reason for a given individual, but should outline all the potential reasons.
- Document timelines – track why and when someone was placed on the list, including any expiration, and remove on time.

**DON'T MAKE IT EASY FOR BAD ACTORS TO USE THE SAME PLAYBOOK ELSEWHERE.**



# PLAY 5: LOSS RUNS AS A SAFETY DASHBOARD

Loss Runs = a review of your organization's insurance claims over time.

Loss runs are not just a renewal document. They are a diagnostic. They tell the clearest story an organization can get about where harm is happening, how often, and how severely. Ignore them, and you've ignored your best source of operational truth.

What claims trends can reveal:

- Field or facility conditions driving recurring injuries
- Coaching practices associated with higher-severity incidents
- Medical response readiness gaps
- Weak athlete supervision in specific contexts
- Transportation procedure breakdowns
- Inconsistent enforcement of one-on-one interaction policies
- Environmental safety protocol failures

## THE CLOSED LOOP

The organizations best positioned for long-term insurance stability treat claims data, incident data, and safety operations as one connected system.

Safety Operations → Incident Trends → Claims Experience → Insurance Outcomes

Weak controls drive incidents. Incidents become claims. Claims shape your underwriting profile. Your underwriting profile determines what coverage you can buy, at what cost, with what exclusions.

Annually, work with your broker to review claims and identify improvement areas.

**BE PROACTIVE. PREVENT INCIDENTS THAT BECOME CLAIMS.**



# RUN A ZONE: ANNUAL REVIEW

Zones break a field into quadrants with players responsible for their section. Run the same play on your organization: every year, work through each step below to evaluate what's working and what needs to change. Treat your safety program and your insurance program as one review, not two.

## YOUR 9-STEP ANNUAL REVIEW — PART 1 OF 2

1

### ANNUAL REPORT & FINANCIALS

Create a report for your membership. Show where money comes in and goes out, walk through league and tournament play, and highlight new advancements. If a full report isn't feasible, at minimum keep financial statements available publicly or on request — transparency builds trust.

2

### COVERAGE REVIEW WITH YOUR BROKER

Walk through your programming with your broker every year. Make sure the broker knows the whole operation. Confirm your coverage still tracks with what you actually do, not what it did two seasons ago.

3

### POLICY UPDATES

Review and update your athlete safety policies annually. Governing bodies change requirements, laws change, and policies that aren't working fail in silence. Communicate every change clearly to everyone.

4

### COMPLIANCE RATES

If compliance rates are below 70%, ask why. Is access difficult? Is the user experience poor? Simpler, easier tools bring rates up — fast.

5

### ADVERSE ACTION

If you made no adverse decisions this year based on background checks, you may have the wrong package. Crimes against children, violent crimes, and crimes of a sexual nature should be automatic disqualifiers.



# RUN A ZONE: ANNUAL REVIEW

## YOUR 9-STEP ANNUAL REVIEW — PART 2 OF 2

6

### INCIDENT REVIEW

What types of incidents came through? Patterns tell you a lot. If 90% of reported incidents are emotional misconduct, you have a culture conversation to have.

7

### INVESTIGATIONS PERFORMED

How many reports became investigations? What does that ratio tell you about how you're triaging reports and holding participants accountable?

8

### LOSS-RUN REVIEW

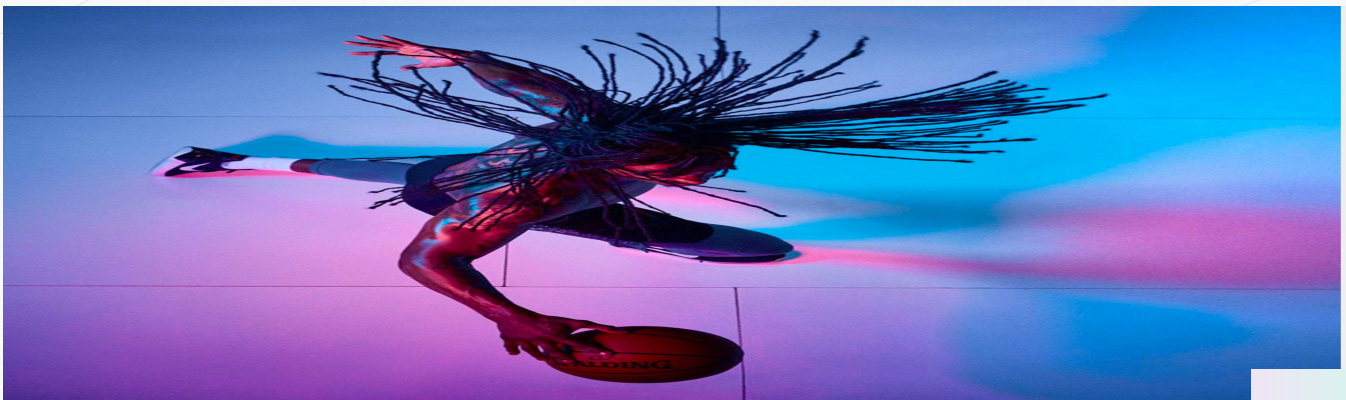
Look for recurring themes — a cluster of ACL tears on one field, abuse-related reports from one program. Use the data to build preventive programming (ACL prevention, coach education, facility upgrades) before the next cycle.

9

### AFFORDABILITY CHECK

Compare year-over-year premiums as a percentage of registration revenue. If that percentage is growing, pricing pressure will reach your families next. Treat it as an early warning light on your safety program, not just a line-item problem.

**RUN IT EVERY YEAR — BEFORE RENEWAL SEASON.**





# EXPERT PLAYBOOK PLANNING TOOL

Review the content for each play. Evaluate how your organization is doing. Develop a plan to improve. Complete this review at least annually – and more often when you renew insurance or onboard new leadership.

## PLAY

## GRADE:

## ACTION PLAN:

HOW ARE WE DOING? WHAT TO IMPROVE?

Play 1: Your Team

Play 2: Sound Financial Practices

Play 3: Insurance Reflects Risk

Audible: Foundational Policies & Procedures

Play 4: Compliance as Evidence

Handoff: Incident Reporting / Claim Prevention

Man-to-Man: Public Disclosure

Play 5: Loss Runs as a Safety Dashboard

Run a Zone: Annual Review

Loop Check: Safety → Affordability



# RESOURCES

## RESOURCE LIBRARY

[onlinelearning-playershealth.talentlms.com/plus/](https://onlinelearning-playershealth.talentlms.com/plus/)

- Policy templates
- Policy video tutorials

## GUIDEBOOKS

[www.playershealth.com/guidebooks](https://www.playershealth.com/guidebooks)

- Everyday Risk Management in Fitness Facilities
- Violence Prevention and Response at Youth Sport Events
- Concussion Guidebook
- Camp Safety Guidebook for Parents and Athletes
- Camp Safety Guidebook: Risk Management 101 for Camp Operators
- State Law Guidebook: Concussions, Cardiac Arrest & Background Check
- Abuse Prevention Guidebook for Parents and Guardians
- Active Shooter in Sport Guidebook
- Expert Playbook on Fitness Member Safety & Risk Management
- Background Checks Guidebook

## COURSES LIBRARY

[www.playershealth.com/courses](https://www.playershealth.com/courses)

- Your organization may already be eligible for discounted courses or a custom portal.



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