




Concussion in football and sport - keeping the risks front of mind

Market Report



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Concussion can be notoriously difficult to identify, particularly in the midst of sports participation, but is it a word we've become desensitised to in today's sport culture?

Concussion frequently features in the conversation around sporting injuries. Most of us – especially those of us with an interest in contact sports – will be accustomed to hearing about the occurrence of concussions, but often the narrative lacks the severity of tone that such an injury should demand.

Despite familiarity with the term, it's unlikely that few of us will be aware of the full extent of the symptoms of concussion, or the long-lasting effects it can have on an individual, their lives and the people around them. However, the 2015 biographical sports-drama film, *Concussion*, starring Will Smith made some headway with elevating the issue in public consciousness.

FROM HOLLYWOOD TO HOME RUNS

Concussion recounts the true story of a forensic pathologist, Dr. Bennet Omalu, and his battle to prevent the National Football League (NFL) from suppressing his research into chronic traumatic encephalopathy (CTE) – which was essentially a study on the brain degeneration suffered by a number of professional football players over the course of their careers.

The research showed that over a ten-year period, seven ex-professional NFL stars either took their own lives or died from seemingly unforeseen and unnatural circumstances. After years of disproving and dismissing Dr. Omalu's findings, the NFL, amid growing scrutiny from congress, finally accepted the clear link between playing American Football and CTE. It was acknowledged that NFL players are highly susceptible to the disease, due to their constant exposure to head trauma.

Thanks to the progress of Dr. Omalu, along with the filing of several lawsuits, awareness of concussion and its correlation to brain injury has started to get some of the exposure it deserves. High-profile cases of head trauma in the NFL have acted as a catalyst for other contact sports to follow suit, urging their players to understand the life-long and multi-faceted dangers of sustaining concussion.

COGNITIVE DISSONANCE?

Though public awareness around concussion has spiked in recent years, the question remains - is enough being done to address what is still a severe risk across fields, pitches and sporting arenas worldwide?

Simply educating athletes on the impact of such an injury will not move the needle alone, especially if sports continue to subject players to head trauma all the same. A 2018 industry-wide report from *Department of Prevention, Health Promotion and Sports Medicine - MSH Medical School Hamburg* revealed that concussion remains a prevalent health risk in multiple sports¹.

Men's Rugby (3.00/1,000 AE*)	Women's Ice Hockey (2.27/1,000 AE*)	Women's Football (or Soccer) (1.48/1,000 AE*)
Men's American Football (2.5/1,000 AE*)	Men's Ice Hockey (1.63/1,000 AE*)	Men's Football (or Soccer) (1.07/1,000 AE*)

*AE = Athlete Exposures, defined as one athlete participating in one game.

¹ www.ncbi.nlm.nih.gov
Source: completeconcussions.com

MAKING HEADWAY - FOOTBALL AND RUGBY

With high levels of physicality, both Football and Rugby are great examples where sports has acted on the severity of concussion by implementing some vital procedures to mitigate the effects of head injury.

In 2015, the sport's international governing body, *World Rugby*, mandated that if a suspected head injury occurs, a temporary substitution must be made immediately. During the substitution, the player will undergo an off-field *head injury assessment* (HIA) to ascertain whether they have suffered a concussion. If the player fails the HIA, then he/she will be immediately withdrawn from play and undergo further testing to evaluate the extent of the injury, whilst following a strict return to play protocol.

Fast forward four years and *World Rugby* continues to make strides in protecting its players from head trauma. If you've been watching the recent Rugby World Cup held in Japan, you may have seen a number of tackles and collisions referred to the Third Match Official (TMO) for their opinion on any endangering foul play.

This in-play review system has proved extremely beneficial in not only reminding players about the severity of a head injury, but also incentivising them to avoid inflicting it on others. This year's tournament saw seven out of eight red cards issued because of illegal impact or dangerous play involving a player's head.

When comparing this to previous tournaments, the 2019 World Cup had more head-related red cards then the previous four tournaments put together², demonstrating the effort the sport is putting in to ensure player safety is top of the priority list.

Discussions around the impact of head injuries in later life are now filtering into other contact sports too, especially at the grass-roots level of the game. For example, there is talk of the Scottish Football Association becoming the first European governing body to ban children from heading a football during games.

Researchers from the University of Glasgow and Queen Elizabeth University Hospital in Scotland claim to have found a common link between heading a ball at a young age, and developing dementia later in life³. Although there have been some suggestions that this particular research is somewhat unsubstantiated, growing public and media anxiety around CTE in former athletes is adding fuel to the fire, escalating debates like this one.

What's more, developments in the medical practice have enabled physios and doctors to respond to and manage concussions more efficiently in recent years. However, the barrier that health professionals most frequently come up against is the players themselves. It is the players' relentless drive to succeed and commitment to their teams which often results in a willingness to continue playing despite medical advice to the contrary. While bravery is admirable, it is paramount that doctors and physios have the final say. Only then will sport be forced to prioritise the long-term health of its players above the outcome of a single game.

² www.rugbyworldcup.com
³ www.telegraph.co.uk



GETTING AHEAD AND FINDING THE RIGHT COVER

Although steps are being taken in the right direction, as long as footballers are pushing themselves to their physical limits, accident and injury will never be an entirely avoidable element of the game. Professionals face a raft of risks every time they step on to the field of play, so finding the right cover is essential.

Players need protection against their personal, in-game exposures. In the unfortunate event of a career-ending injury or temporary disablement, the right protection will play a vital role in ensuring players get a settlement that is fair and just.

For both brokers and clients involved in the process of acquiring cover, presenting comprehensive information in a clear and concise manner will significantly help underwriters provide a policy that is tailored to the sports person's specific needs.

On the flip side, as games are played in such unpredictable environments, underwriters need to be able to provide a wide breadth of cover options to athletes, so they have the peace-of-mind that their insurance properly protects them. When specifically looking at concussion, cover is not generally available as a 'stand-alone' product in either amateur or professional sports.

Nonetheless, many insurance carriers will provide concussion cover as standard within their policies across a wide range of sports. It is therefore imperative that when applying for cover, all concussion episodes are declared, so the policy purchased provides appropriate protection.

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As one of the world's largest community brokers, we take enormous pride in providing essential protection to an array of different sports that include football/soccer, rugby, golf, cycling, golf, basketball – so athletes and professionals can face their future with absolute confidence.

Our sports insurance team have excellent relationships with insurance providers across Lloyd's and the wider insurance community, enabling us to find protection that is flexible and bespoke to the individual needs and exposures of a client's chosen sport. Having worked with many leading athletes, clubs and brands, our collective experience and knowledge of the sports industry make us the ideal partner to advice, design and execute a comprehensive risk management programme.

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- Mental Health Benefit: (Up to GBP 10,000 contribution to mental health counselling/therapy)



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