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Lloyd William Cole

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AN ANALYSIS OF AVAILABLE FORMS OF ATHLETIC INSURANCE
AND SUGGESTIONS FOR ACCIDENT INSURANCE FOR
KANSAS HIGH SCHOOL ATHLETES

A Thesis Submitted to the Graduate Division in
Partial Fulfillment of the Requirements for the Degree
of Master of Science

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By

Lloyd William Cole

KANSAS STATE TEACHERS COLLEGE

Pittsburg, Kansas

July, 1937

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ACKNOWLEDGEMENT

To Doctor C. W. Street, under whose supervision this study was undertaken, the writer wishes to express his appreciation for timely criticisms and helpful suggestions.

ABSTRACT

This investigation was undertaken to determine: (1) the insurance companies that issue policies which guarantee adequate protection to high school athletic teams, (2) the state athletic associations that have worked out or adopted plans that give satisfactory protection to high school competitors.

Letters were sent to a number of insurance companies and state athletic associations to obtain information concerning their plans for compensation of athletic accidents. The policies of four insurance companies--Central Assurance Company, Columbus, Ohio; Income Guaranty Company, South Bend, Indiana; Sportsman Mutual Assurance Company, Washington, D. C.; Travelers Mutual Casualty Company--and the plans of three state athletic associations--Wisconsin, New York, North Dakota--were studied.

The findings of this study indicate that the cost of athletic coverage in established companies is considerably higher than the cost of protection provided by the state athletic associations. All the athletic insurance plans considered in this report list a schedule of benefits similar to that offered by the Wisconsin Interscholastic Athletic Association. The Wisconsin plan, however, offers a maximum schedule of indemnities at a minimum cost.

The writer recommends that the Athletic Board of the Kansas Activities Association adopt, administer, and finance a plan to insure students engaged in high school athletics similar to the benefit plan now operated by the Wisconsin Athletic Association.

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CHAPTER I

INTRODUCTION

The Problem

Each year in September it is estimated that 616,000 high school students in the United States start their training period for football. Approximately a million begin basketball practice the last of November, and every spring over a million engage in track and field sports. Out of this vast army of athletes, a multitude of newspaper heroes emerge, and certain desirable character changes develop, and several thousand injuries and a few fatalities result.

Dr. Floyd R. Eastwood, Assistant Professor of Education, New York University, New York City, made a survey to determine the number of injuries caused by participation in high school and college athletics. He reports fatalities in no sport but football. Detailed information concerning football fatalities is available for the five-year period 1931-1935.¹ During this time, 146 deaths caused directly by participation in football occurred in sandlots, athletic clubs, high schools, and colleges. Although football was given as the cause for sixty-nine additional deaths listed,

¹Frank S. Lloyd, George G. Deaver and Floyd R. Eastwood, Safety in Athletics (Philadelphia: W. B. Saunders Company, 1936), pp. 42-44.

these fatalities resulted from heart failure or infections developing from slight wounds incurred by bumping into a roller, running into the street, being hit by a truck while playing with a football, or some similar accident--deaths not directly caused by participation in organized football.

On the basis of a study in 510 private and public secondary schools in the United States, it is estimated that 17,330 accidents occur annually in athletic activities in high schools.² It is estimated that over 17,000 school days are lost every year by high school athletes as a result of accidents occurring in physical education activities.³

The possibility of injuries and fatalities which might be suffered has always limited somewhat the number of students entering into high school athletic competition, but during the past few years parents have shown a tendency to be more reluctant to permit their sons to take part in high school sports. Perhaps there are many economic factors which contribute to this growing reluctance of parents, but only two will be enumerated: First, parents feel that they cannot assume the financial responsibility incurred by possible injuries. Secondly, it has become financially impos-

²Frank S. Lloyd, Safety in Physical Education in Secondary Schools (New York: National Bureau of Casualty and Surety Underwriters, 1933), as quoted in Lloyd, Deaver, and Eastwood, op. cit., p. 23.

³Lloyd, Deaver, and Eastwood, op. cit., p. 23.

sible for the local athletic associations to assume the responsibility of caring for the injuries received by members of the athletic squads.

Because of the injuries and fatalities received by those engaged in high school athletic competition, and the financial burden which naturally arises, parents, school officials, and the high school athletes themselves are looking forward to the time when some kind of athletic insurance may be purchased which will distribute more equitably the expense caused by athletic injuries or fatalities.

The school administrator, a majority of the people in the community, the faculty, and the student body expect much from their school athletes, and they, in turn, receive much from the maintenance of an athletic program. Winning teams gain publicity for the home town and its high school. However, much more important are the immeasurable recreational values accruing to the people in local communities throughout the nation. Athletics contribute much clean, wholesome enjoyment to the millions of fans whose chief pleasure is watching and discussing school athletic contests.

What is the school's responsibility to the school athlete and his parents? The high school athlete is an amateur. If he were employed for wages, as most workers are, he would be entitled to workman's compensation in-

insurance as well as wages. Since he contributes his services to the school, should he and his parents be unprotected from financial losses resulting from athletic injuries?

The prevention and treatment of injuries resulting from athletic competition has become a problem of paramount importance. With the extension of the physical education program, which now encompasses a broad program of intramural sports, injuries are becoming more numerous. This condition increases expenses for parents, students, or the institution in which the student participates. Members of athletic teams, in a very few schools, are spared the personal expense of caring for athletic injuries, for the school has assumed that responsibility. The problem has become so extensive, that, just as the school provides adequate protective wearing apparel for those teams which represent it in athletic competition, it is beginning to care for the injuries sustained.

Statement of the Purpose

The writer, who is familiar with the school administration problems arising from injuries suffered in high school athletic competition, is fundamentally interested in developments in the field of athletic insurance. Motivated by a desire to discover information, not readily available, concerning this type of insurance, he undertook this in-

vestigation to determine:

1. The insurance companies that issue policies which guarantee adequate protection to high school athletic teams at a rate which is within the financial means of individual, sectional league, or state athletic associations.
2. The state associations, if any, that have worked out or adopted plans that give satisfactory protection to high school competitors.

The findings of this study are to serve as a basis for recommendations regarding the feasibility of offering insurance to the high school athletes of Kansas.

Method of Procedure

Letters were sent to a number of insurance companies requesting those which offered protection for competitors in high school athletics to send the writer a sample policy, and other available information relative to athletic insurance. If such insurance was not offered by the company addressed, it was asked to suggest names of companies which might issue such policies.

Only four companies from which replies were received write athletic insurance: The Central Assurance Company, Columbus, Ohio; Income Guaranty Company, South Bend, Indiana; Sportaman Mutual Assurance Company, Washington, D. C.; and the

Travelers Mutual Casualty Company, Des Moines, Iowa.

The writer, who felt that more suitable plans for athletic insurance than those submitted by the four insurance companies were probably available, sent letters to a number of secretaries of state high school athletic associations to find out what provisions they were making for the protection of their high school athletes.

Wisconsin, New York, North Dakota, Indiana, Ohio, Michigan, Illinois, Iowa, and Minnesota have the only state athletic associations which offer some form of athletic group insurance.

Although several other states are considering the adoption of some form of athletic insurance, the information they offered is so vague that it will not be considered in this report. The state athletic associations of Indiana, Ohio, Michigan, Illinois, Iowa, and Minnesota buy group insurance from old line insurance companies. Wisconsin, New York, and North Dakota are the only states in which the state athletic associations administer and finance their own accident benefit plans.

Analyses of these three state association plans as well as analyses of the athletic insurance policies of the four companies are given in the following chapter.

CHAPTER II

ANALYSIS OF THE FINDINGS

Wisconsin Athletic Accident Benefit Plan

The Athletic Accident Benefit Plan of the Wisconsin Interscholastic Athletic Association was initiated by the Board of Control in September, 1930, and unanimously approved at the annual meeting in November of the same year. During the first year, the plan was financed from the Association surplus. One hundred twenty-three requests for benefits were filed and 101 of these claims were paid. In the fall of 1931 the plan was again approved by vote of the Association member schools. An increase in annual Association dues was authorized to help finance the plan. In 1934, the rate of dues was again revised, and the amount raised from that source was decreased about \$1,700.00 per year. The purpose of this downward revision was to equalize more nearly the dues paid by the different classes of schools belonging to the Association. At the beginning of the 1932-1933 school year, the insurance plan was formally adopted as a regular part of the Association service to the schools.¹

As stated previously, no charge of any kind was made for the insurance the first year. For the next two years,

¹Wisconsin Interscholastic Athletic Association Bulletin, No. 1, (September, 1935), 7-10.

a small charge, averaging about five cents per boy, was made for the supplies used. During the 1933-34 season, a registration fee of twenty-five cents per boy was collected. The registration fee for 1935-36 was forty cents per boy, and schools not participating in basketball tournaments were required to pay a registration fee of fifty cents per boy.² In addition to the payment of each boy's registration fee, the school must pay dues according to the 1935-36 schedule which is given in Table I, page 9.

Table II, page 9, which shows the total number of boys participating, the total number of injuries reported, the total cost per year, and the cost per boy covered, for the five-year period beginning in 1930, shows that the average cost per boy has increased from thirty-four cents for 1930-31 to sixty-one cents in 1934-35. The increased

²W. I. A. A. Bulletin, No. 1 (September, 1935), 7:

During the last two years 35% of the total cost has come from additional dues, 40% from registration fees, while 25% has come from Basketball Tournament profit. The only serious objection to the Plan has come from schools which do not play football but participate in Basketball Tournaments. These schools state that they help produce the money required to pay the football benefits for schools not participating in Basketball Tournaments.

In order to equalize benefits with financial support, schools not participating in Basketball Tournaments will be required to pay a slightly larger registration fee than will the schools so participating. While these schools constitute less than 5% of total W.I.A.A. membership, benefit payments to them actually amount to 10% of the total benefits paid.

TABLE I

Schedule of W. I. A. A. School Dues for 1935-36

<u>Class</u>	<u>School Enrollment</u>	<u>Dues</u>
A	more than 1000	\$50.00
B	600-1000	40.00
C	250-600	20.00
D	100-250	15.00
E	less than 100	7.50

TABLE II

Number of Boys Participating, Injuries Reported, Cost per Year, and Cost per Boy of the W. I. A. A. Benefit Plan from 1930-1935

<u>Year</u>	<u>Boys Participating</u>	<u>Injuries Reported</u>	<u>Total Cost</u>	<u>Cost Per Boy</u>
1930-31	74,262	101	\$5,330.00	\$0.34
1931-32	95,568	363	7,988.00	.39
1932-33	101,779	522	8,888.40	.45
1933-34	126,211	558	8,655.10	.62
1934-35	144,227	668	9,999.00	.61

cost is a result of raising the schedule of benefits and increasing the coverage per sport. These have doubled during the past four years. Table III, page 10, in which is tabulated the coverage per sport shows that the total coverage has increased from 74,262 in 1930-31 to 144,227 for the

TABLE III

Total Number of Boys Covered by the Benefit Plan
of the W. I. A. A. from 1930-1935

Sport	1930-31	1931-32	1932-33	1933-34	1934-35
Football	12,741	14,989	12,954	14,782	15,164
Basketball	16,136	18,434	16,598	15,936	16,227
Track	11,314	12,663	14,054	14,376	14,336
Baseball	11,109	12,366	11,445	13,281	14,238
Golf	5,382	5,155	7,344	10,640	11,775
Skating	5,721	6,895	7,914	11,016	12,990
Swimming	6,253	7,576	8,818	12,931	13,684
Tennis	5,608	7,576	8,086	12,572	12,603
Hockey		5,757	7,625	10,893	9,975
Wrestling		3,847	6,941	9,784	9,273
Volleyball					6,782
Kittenball					6,980
	74,262	95,560	101,779	126,211	144,227

1934-35 term. The 1935-36 schedule of benefits is given in Table IV, page 11. These benefits range from \$2.00, for a chipped tooth, to \$200.00, the amount paid for the loss of the sight of one eye.

The requirements for participation in the Athletic Accident Benefit Plan of the Wisconsin Interscholastic Athletic Association are:

1. Member of the W.I.A.A. in good standing.
2. Dues for current year must be paid in accordance with regulations.

TABLE IV

The 1935-36 Schedule of Benefits for the Athletic Accident
Benefit Plan of the W. I. A. A.

<u>Accident</u>	<u>Benefit</u>
Entire sight of one eye if irrevocably lost	\$200.00
Both arms broken above the elbows	150.00
Both legs broken above the knees	150.00
Broken hip	80.00
Both bones of leg broken between ankle and knee	75.00
Both bones of arm broken between wrist and elbow	60.00
Either leg broken above the knee and in cast	50.00
Either arm broken above the elbow	40.00
Either bone of leg broken between ankle and knee	30.00
Either bone of arm broken between wrist and elbow	25.00
Broken collar bone	20.00
Broken jaw	20.00
Broken nose	10.00
One chipped tooth	2.00
Broken facing	3.00
Replacing knocked out filling	3.00
One broken tooth	10.00
Loss of one tooth	10.00
Maximum fee for one dental injury	20.00
Ordinary small fillings	2.00
Broken bone in hand	7.50
Broken bone in foot	7.50

3. No boy will be protected until his Examination and Permit Card and Registration Fee are in the office of the Secretary of the W.I.A.A. . . .

4. In addition to the regular Examination and Permit Cards, each principal must send two lists containing the names on the individual cards. . . .

5. The approved Examination and Permit Card of the W.I.A.A. must be used.

6. Boys will be protected only when injury occurs in sports approved by the W.I.A.A. and found printed and checked on the Examination and Permit Card. Protection will be effective for competition--interclass, intramural and interscholastic--as well as for actual directed practice in gym classes under the direction of instructors in sports approved by the W.I.A.A. . . .
7. Boys will be covered only in those sports checked on the Examination and Permit Cards which have been approved by physician, dentist and parent or guardian.
8. In order to be eligible for Athletic Accident Benefits a boy must be regularly enrolled in grades 9 to 12 in a public high school.
9. No boy will be eligible for more than one benefit of \$20.00 or more during one sport's season unless a re-examination report by a physician approving participating after recovery is on file in the office of the Secretary before a second injury occurs.
10. In case of more than one injury only those properly reported on the Preliminary Report Card will be considered for benefit.
11. The Board of Control reserves the right to ask for additional evidence beyond that originally submitted should the Medical or Dental Advisor or the Board of Control deem additional evidence desirable or necessary to establish the validity of a request.
12. All checks will be made payable to the principal as the agent of the boy and the physician or dentist rendering the service. . . .
13. The W.I.A.A. will not pay a benefit unless the Preliminary Report of Accident is received in the office of the Secretary within the ten days immediately following the day of an injury. . . .
14. The injury for which benefit is requested must occur in a regular practice or a regularly scheduled contest or in a gymnasium contest or class exercise in an approved sport conducted by the regular gymnasium instructor.
15. Requests not completed within sixty days from date of receipt of proof blanks by the principal will be considered withdrawn and will not be allowed.

16. Examination and Permit Cards must contain the original signature of parent or guardian, physician and dentist.

17. Examination and Permit Cards must be filed yearly.

18. Benefits will be paid only if injury is sustained as in (6) above and in games played under the playing rules approved by the W.I.A.A. If games are played in states where rules other than those approved by the W.I.A.A. are in use, boys will be eligible for benefit provided the rules used have been adopted by the State Association within whose jurisdiction the contest takes place.

19. A case once settled by payment of a request will not be re-opened if check sent has been presented for payment.³

New York Athletic Protection Fund

The Athletic Protection Fund of the New York State Public High School Athletic Association is a plan

to protect boys and girls engaged in athletics against the cost of injuries sustained in games and practices. The plan has been in operation for four years and in that time has paid all legitimate claims made against it in full. However, the ASSOCIATION DOES NOT GUARANTEE the payment of any benefits.⁴

The Association has paid all claims in full, and it expects to continue to do so; but it cannot distribute more money for injuries than is paid in by the schools in fees.

If the sum total of the fees paid in by the schools is insufficient in any sport to pay the claims made at the end of the playing season, the valid claims will be allocated according to the amount of money available.

The schedule of benefits has been increased in many instances and consequently the fees have also been increased. . . . Experience has shown that one out of every twenty-one boys playing football will receive during the football season an injury serious enough to warrant a claim of \$13 upon the Protection Fund.⁵

In order to share the benefits of the Athletic Protection Plan, schools must follow these directions carefully:

1. Your high school must be a member of the New York State Public High School Athletic Association and ready

⁴New York State Public High School Athletic Association, Year Book, 1936-1937, p. 34.

⁵Ibid., pp. 34-35.

and willing to co-operate in the association activities.

2. In order to expedite covering football squads the following procedure should be followed: As soon as your squad reports, you may send a typewritten copy of the football squad members with a check covering the squad and a copy of the year's schedule. (Fee is \$1.00 per boy.) Your examination cards and official blank will be returned to you. Before the first game each boy must have a complete physical examination and the official list of boys must be returned for our files. You cannot substitute names for boys once in the Protection Plan, in other words, each new name must be covered by a fee. For other sports follow this procedure. . . .

3. Twelve hours after the receipt of the registration blank in the office of the secretary the squad is protected.

4. In case of injury a preliminary report card signed by the principal giving the date, place and kind of injury should be mailed to the secretary. This must be mailed within 48 hours after the injury occurs. In case of emergency it may be signed by the physical director or coach.

5. The secretary will then mail to the principal proof blanks to be filled out by the principal, the attending physician and the boy injured, which after being properly filled out should be returned to the secretary. After a boy is once injured, he must be re-examined before being allowed to practice or play again. The school physician is the sole judge of whether a boy should participate or not.

6. No claims will be paid until the end of the playing season of the sports in which the injury occurs. . . .

7. Fees for each sport are payable on the following basis:

Football or Soccer.	\$1.00 per pupil
Basketball	0.50 " "
Baseball	0.50 " "
Track	0.40 " "

8. Seven games only are covered by the \$1.00 fee in football. For any game over seven a fee of 25 cents per boy will be charged.

9. Providing funds sufficient to cover injuries listed are available.

the schedule of benefits given in Table V, below, will be operative.⁶

TABLE V

The 1936-37 Schedule of Benefits for the Athletic Protection Fund of the New York State Athletic Association

Accidents	Benefit
Entire sight on one eye if irrevocably lost	\$200.00
Both arms broken above the elbows	100.00
Both legs broken above the knees	150.00
Both bones of leg broken between ankle and knee	75.00
Both bones of arm broken between wrist and elbow	50.00
Either leg broken above the knee and in cast	75.00
Broken knee cap	75.00
Either arm broken above the elbow	50.00
Either bone of leg broken between ankle and knee	40.00
Either bone of arm broken between wrist and elbow	35.00
Broken pelvis	100.00
Broken jaw	25.00
Broken collar bone	25.00
Broken nose	10.00
Broken rib or ribs	5.00
Serious external puncture--maximum fee	15.00
Separation of tendon from bone	5.00
Chipped teeth--minimum fee for one tooth	2.00
Broken teeth--maximum fee for one tooth	10.00
Teeth knocked out--maximum fee for a dental injury	20.00
Broken bone in hand	10.00
Broken bone in foot	10.00
Severe sprain--maximum	10.00

⁶New York State Public High School Athletic Association, Year Book, 1936-1937, pp. 35-40.

North Dakota Athletic Benefit Plan

The North Dakota High School League at its annual meeting in Fargo, November 8, 1934, authorized the acceptance of a plan of compensation for athletic injuries. The plan proposed to help high school football players pay their doctor bills in the event of certain specified accidents. The fee charged for this protection is seventy-five cents per boy. The service has been extended to include basketball coverage with the payment of a fifty cent fee.

To avoid legal problems, the Plan is not to be known or considered as insurance, for the League does not wish to form an insurance company. The Plan provides for the creation of a fund by the payment of the football or basketball coverage fee by the school for each athlete the school wishes covered. The treasury of the High School League will also pay into the fund a sum matching the payments from the various schools of the state. From this fund, after the close of the season, the Board of Control will make such adjustments as seem in keeping with the Plan. If the Fund is not sufficient to make the proposed payments in full, the appropriate amount will be prorated to the boys that have suffered injuries. The experience of other states, however, indicates that the fifty cent fee alone will more than meet the proposed adjustments without an additional sum.⁷

⁷North Dakota High School League, Year Book, 1934, supplement, pp. 7-15.

The North Dakota High School League contemplates the payment in full of the schedule of benefits listed in Table VI, although the payment of the amounts scheduled is not guaranteed by the association.

TABLE VI

The Schedule of Benefits of the North Dakota High School
League Athletic Benefit Plan

Accident	Benefit
Loss of life within 90 days from accident	\$250.00
Entire sight one eye irrecoverably lost	200.00
Both arms broken above elbow	150.00
Both legs broken above the knees	150.00
Both bones of leg broken between ankle and knee	100.00
Both bones of arm broken between wrist and elbow	75.00
Either leg broken above knee and in cast	75.00
Either arm broken above the elbow	50.00
Either bone of leg broken between ankle and knee	40.00
Either bone of arm broken between wrist and elbow	35.00
Broken jaw	25.00
Broken collar bone	25.00
Broken nose	10.00
Chipped teeth--maximum for one tooth	2.00
Broken teeth--maximum for one tooth	10.00
Teeth knocked out--maximum for one dental injury	20.00
Broken bone in hand	7.50
Broken bone in foot	7.50
Broken ribs--two or more	10.00

The North Dakota High School League has eighteen requirements for participation in the benefits of the Fund. These

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requirements are:

1. The school must be a member of the North Dakota High School League.
2. Benefit fee must be paid before the protection becomes effective.
3. The Board of Control insistently urges that for each athlete, the school shall secure, prior to the opening of the basketball season:
 - (a) Signed permission of parents for participation in basketball.
 - (b) Signed certificate of physical examination from a physician.
 These two documents will be significant and helpful in the event of injury.
4. Benefits will accrue for injuries received in all competition whether inter-class, intramural or interscholastic; and also for injuries received in actual directed practice.
5. The Board of Control reserves the right to ask for additional evidence beyond that originally submitted should they deem such additional evidence necessary to establish the validity of the case.
6. All adjustments checks will be made payable to the League Member, i. e., the school, as the agent of the athlete, to apply upon the expenses incurred in connection with the injury.
7. Report of accidents must be filed within ten days of the time of injury.
8. Injuries for which adjustments are to paid must have occurred during officially scheduled contests or officially scheduled practices.
9. Requests not completed within sixty days from date of filing the preliminary report will be considered withdrawn and cannot be allowed.
10. The Board urgently recommends that the physician's physical examination card and the parent's permission card be filed in the principal's office, each with

original signature of the physician and of the parent or guardian respectively.

11. The coverage shall include official school games and practices during the mid-year vacation period.

12. The coverage shall be within the part of the school year included between the first of December, 1934, and the close of the last basketball tournament in March, 1935.

13. The Board of Control proposes to pay all claims as listed in the schedule of benefits, but does not guarantee these specific amounts.

14. All claims must be presented through the school superintendent or high school principal. It shall be the duty of the superintendent or principal to produce all such articles of evidence as may be demanded by the Board of Control.

15. The Board of Control reserves the right to pay all claims after the end of the playing season. This is to enable the Board to pass on all claims in as few meetings as possible or to pass on such claims at any time.

16. In case of any dispute under this plan the decision of a majority of the Board of Control shall be final.

17. No right of action or right to sue said Board of Control shall exist in favor of any persons, corporation or institution because of the matters set forth herein.

18. It is expressly understood and agreed that this proposal and its acceptance shall not be deemed a contract of insurance.⁸

⁸North Dakota High School League, Year Book, 1934, Supplement, pp. 7-15.

Athletic Protection Plan of the Central Assurance Company

In 1932, the Central Assurance Company of Columbus, Ohio, offered an athletic protection policy for the Ohio High School Athletic Association, which, since that time, has been reconstructed in accordance with the experience of the Company.

The premium rate for football coverage under the group plan is \$3.00 per player. The same policy is issued to cover other sports at a rate of \$2.00 a player. This low premium rate is available only when the state association contracts for a group policy. An individual school may secure the same protection by paying the regular rate plus an additional dollar per player insured. The services of this company include athletic protection for semi-professional teams and coverage for almost any sport:

In event that the member while covered under this policy shall sustain a personal bodily injury which is effected directly and independently of all other causes, through accidental means, and while he is engaged in the play of football,⁹ basketball, speedball, track, cross country, swimming, tennis, golf, formal team gymnastics and soccer¹⁰ regularly scheduled by the association, or such practice sessions as are called by the Athletic Directors, and such injury sustained within the enclosures designated for that purpose, and where such accident results within one month of its date in any one of the . . . injuries named Table VII, page 22, the

⁹Central Assurance Company, Group Policy, Form No. G 323.

¹⁰Ibid., Form No. G 324.

Company will pay to the Administrative head of the High School which said member attends,

benefits as listed in Table VII:

TABLE VII

Benefits Scheduled in the Athletic Coverage Policy
of the Central Assurance Company

<u>Accident</u>	<u>Benefit</u>
Loss of life--within ninety days from injury	\$250.00
Entire sight of one eye if irrecoverably lost	200.00
Both arms broken above the elbow	150.00
Both legs broken above the knees	150.00
Both bones of leg broken between ankle and knee	100.00
Both bones of arm broken between wrist and elbow	75.00
Either leg broken above the knee and in cast	75.00
Either arm broken above the elbow	50.00
Either bone of leg broken between ankle and knee	40.00
Either bone of arm broken between wrist and elbow	35.00
Broken collar bone	25.00
Broken nose	10.00
Chipped teeth--Maximum fee for one tooth	2.00
Broken teeth--Maximum fee for one tooth	10.00
Teeth knocked out--Maximum fee for a dental injury	20.00
Broken bone in hand	10.00
Broken bone in foot	10.00
Broken ribs--two or more	10.00

The Central Assurance Company provides for the payment
of surgeon's fees:

If an injury sustained by the insured shall not come
under the schedule of indemnities Table VII

but shall require surgical treatment by a legally qualified surgeon (not including treatment on field at time of game) the company will reimburse him for the cost of such treatment in an amount not to exceed \$2.00 per treatment, and not for more than three treatments, providing that the attending surgeon's receipt and statement are furnished the company within thirty days from date of accident.¹¹

The General Provision of the athletic insurance policy of the Central Assurance Company are summarized:

All benefits . . . are payable to the Administrative Head of the High School which the member attends. . . . Payment of any claim to the Administrative Head. . . . as indemnity, incurred by any member . . . shall be a full acquittance and discharge to the Company for such claim, and the Company shall not be responsible for the application of the proceeds of any such claim by the member.

The Company reserves the right to demand radiographs or X-rays in event of claim, and . . . the Company shall have the right and opportunity to examine the person of the insured member when and so often as it may reasonably require during the pendency of claim . . . , and also the right and opportunity to make an autopsy in case of death where it is not forbidden by law.

The Company shall be liable only in cases where the insured has immediately after the accident occurred procured the professional attendance of a legally qualified physician. . . .

The Company will not be liable unless written notice of the injury on which claim may be based be given to the Company at its Home Office at Columbus, Ohio, within five (5) days after the date of the accident causing such injury.

Affirmative proof of loss must be furnished to the Company at its said Office in case of claim within ninety days after the date of such loss.

¹¹Central Assurance Company, Group Policy, Form No. G 323-324.

All indemnity provided in this policy for loss will be paid as early as may be possible after due proof is furnished to the Company at its Home Office, and in no event shall the time be extended beyond sixty days after the receipt of due proof of loss.¹²

¹²Central Assurance Company, Group Policy, Form No. 0
323-324.

The Income Guaranty Company Athletic Policy

The Income Guaranty Company of South Bend, Indiana, is one of the pioneers in the field of student athletic protection. For two years this company has issued insurance coverage for athletes in the high schools of Michigan and northern Indiana.

The premium per school year for the High School Athletes Policy is \$3.95 for each member insured. In many instances the schools pay out of their athletic fund the entire premium for their players insured. Some schools assume half of this obligation, the student paying the other part; but there are a few schools in which the student must pay the entire cost of the premium for his own athletic accident coverage.

The Athletes Policy provides indemnities for loss resulting from bodily injury sustained through accident:

In event that the insured while covered under this policy shall sustain a personal bodily injury which is effected directly and independently of all other causes through accidental means, and while he is engaged in the play of baseball, basketball, football, track, hockey, boxing, volley ball or wrestling, regularly scheduled by the association, or such practice sessions as are called by the Athletic Directors, and sustained with the enclosures designated for that purpose, or while being transported to or from such place of play or practice, under the direction of the Athletic Director, and where such loss results within one month from date of accident in any one of the losses enumerated Table VIII, page 26,¹³

¹³Income Guaranty Company, High School Athletes Policy, Form No. 11.

the Company will pay the benefits scheduled in Table VIII. However, payment shall not be made for more than one loss caused by any one injury.

The Income Guaranty Company provides medical attendance:

If an injury covered by this policy is sustained by the insured and does not come under the schedule of indemnities provided . . . , but shall require treatment by a legally qualified physician or surgeon, not including treatment on the field at time of play or practice, the Company will reimburse the insured for the cost of such treatment in an amount not to exceed \$1.50 for first treatment and not to exceed \$1.00 for each subsequent treatment, and in any event not to exceed \$5.00 for any one injury.¹⁴

The provisions under which the Income Guaranty Company operates are given in part:

Written notice of injury on which claim may be based must be given to the Company within twenty (20) days after the date of the accident causing such injury. In event of accidental death immediate notice thereof must be given to the Company.

Affirmative proof of loss must be furnished to the insurer at its . . . offices with ninety days after the date of the loss for which claim is made.

The Company shall have the right and opportunity to examine the person of the Insured when and so often as it may reasonably require during the pendency of claim . . . , and also the right and opportunity to make an autopsy in case of death where it is not forbidden by law.

All indemnities provided in this policy will be paid within sixty days after receipt of due proof.

¹⁴Income Guaranty Company, High School Athletes Policy, Form No. 11.

The Company shall be liable only in cases where the Insured has within forty-eight hours after the accident occurred procured the professional attendance of a legally qualified physician.

TABLE VIII

Benefits Scheduled in the High School Athletes Policy
of the Income Guaranty Company

<u>Accident</u>	<u>Benefit</u>
Loss of life	\$250.00
Loss of both hands or arms, or both feet or legs	250.00
Loss of sight of both eyes	250.00
Loss of hand, arm, foot or leg and sight of one eye	250.00
Loss of either hand or arm or foot or leg	100.00
Loss of sight of one eye	100.00
Both arms broken, one or more bones in each arm	80.00
Both legs broken, one or more bones in each leg	80.00
Both bones of leg broken between ankle and knee	60.00
Both bones of arm broken between wrist and elbow	40.00
Either leg broken above the knee and in cast	50.00
Fractured vertebra	50.00
Either arm broken above the elbow	30.00
Either bone of leg broken between ankle and knee	30.00
Either bone of arm broken between wrist and elbow	25.00
Injury to Kidney	25.00
Injury to Liver	25.00
Injury to Spleen	25.00
Injury to Stomach	25.00
Injury to Lungs	25.00
Fracture of knee cap	25.00
Broken collar bone	15.00
Broken rib--one or more	10.00
Broken nose	10.00
Broken bone in hand or foot	10.00
Chipped or broken teeth--maximum fee per tooth	2.00
Maximum fee for one dental injury	10.00
Teeth knocked out--maximum fee for one dental injury	10.00

Indemnity shall not be payable for any of the losses provided herein caused by injury received prior to the date of this policy, nor for any loss not specifically mentioned herein.¹⁵

Athletic Accident Policy of the Travelers
Mutual Casualty Company

The Travelers Mutual Casualty Company of Des Moines, Iowa, has been writing athletic accident insurance for the past three years. Although this experiment has not been profitable, the company has not suffered any great losses-- it has just traded dollars.¹⁶

The company has an optional coverage form which provides that benefits be required under Option I only. The other three options may be secured at the election of the school or association purchasing the insurance by the payment of the additional premium. This company has an unusually low rate. The premium is \$1.50 per school year for each football player. For basketball, baseball or diamond ball players, the charge is \$1.00 for each of the boys insured for the benefits of Option I. Under the provisions of Option I

The Company will pay to the Insured, the actual amount of any legally qualified physician's receipted bill for professional services rendered to the Insured as a result of such injury if the injury is one set forth in the schedule Table IX, but not to exceed the sum stipulated . . . for any given injury. Not more than one benefit shall be paid for injuries resulting from any one accident.¹⁷

¹⁶Personal letter from Travelers Mutual Casualty Company, dated April 15, 1936.

¹⁷Travelers Mutual Casualty Company, Athletic Accident Policy, Form AH-222.

Table IX gives the benefits included in Option I of the Athletic Accident Policy of the Travelers Mutual Casualty Company.

TABLE IX

Schedule of Benefits Included in Option I of the
Athletic Accident Policy of the Travelers
Mutual Casualty Company

<u>Accident</u>	<u>Benefit</u>
Broken bone in foot	\$ 7.50
Broken bone in hand	7.50
Broken nose	10.00
Broken ankle	30.00
Broken collar bone	30.00
Either bone of arm broken between wrist and elbow	35.00
Either bone of leg broken between ankle and knee	40.00
Either arm broken above the elbow	45.00
Either leg broken above knee and in cast	65.00
Both bones of arm broken between wrist and elbow	65.00
Both bones of leg broken between ankle and knee	85.00
Both legs broken above the knees	125.00
Both arms broken above the elbows	125.00
Entire sight of one eye if irrevocably lost	125.00
Entire sight of both eyes if irrevocably lost	200.00

Benefits in the above schedule shall be payable as follows: one-half of the amount shown for the attending physician's services in reducing the fracture; for each additional attendance thereafter, \$2.00; but the total liability of the Company shall not exceed the amount shown in the schedule. If X-ray is required on any scheduled injury an allowance of \$2.00 for the first picture and \$1.00 each for not more than three additional pictures will be made IN ADDITION TO THE SCHEDULE.¹⁸

¹⁸Travelers Mutual Casualty Company, Athletic Accident Policy, Form AH-222.

Option II is subject to the same provisions as Option I, and with the payment of an additional premium of fifty cents, the player receives added protection as follows:¹⁹

Either ankle or knee sprained and in cast . . . \$50.00

Hernia 30.00

There is an additional premium of twenty-five cents for the benefits of Option III, which pays \$200.00 for loss of life resulting from injury occurring within ten days of the accident.²⁰

In Option IV all benefits provided in the preceding three Options are "extended to include injuries sustained while the Insured is a passenger in any public or private conveyance and is being transported to or from any regular scheduled game."²¹ The additional premium for this protection is \$1.00.

The standard provisions of the Athletic Accident Policy of the Travelers Mutual Casualty Company contain the following:

Written notice of injury on which claim may be based must be given to the Company as soon as practicable after the

¹⁹Travelers Mutual Casualty Company, Athletic Accident Policy, Form AH-222.

²⁰Ibid.

²¹Ibid.

accidental death immediate notice thereof should be given to the Company.

The Company shall have the right and opportunity through its medical representative to examine the person of the Insured while living, when and so often as it may reasonably require during the pendency of claim hereunder.

All indemnities provided in this policy will be paid within forty days after the receipt of due proof.

Indemnity for loss of life of the Insured is payable to the beneficiary if surviving the Insured, and otherwise to the estate of the Insured. All other indemnities of this policy are payable to the Insured.

The insurance under this policy shall not cover any person under the age of 13 years nor over the age of 35 years. Any premium paid to the Company for any period not covered by this policy will be returned.²²

²²Travelers Mutual Casualty Company, Athletic Accident Policy, Form AH-222.

Athletic Insurance Plans of the Sportsman
Mutual Assurance Company

The Sportsman Mutual Assurance Company of Washington, D. C., was organized by a group of prominent sportsmen and sportswomen. The company is dedicated to the interests of all sports enthusiasts. The primary objective of this organization is to provide a fundamentally sound medium through which insurance especially designed to meet particular problems can be obtained economically.

The trend of insurance in the educational field is very definitely toward the provision of insurance that will not only cover accidents sustained in sports but also offer general accident and health protection to students. The Sportsman Mutual Assurance Company Policy, which offers a complete schedule of coverage for athletes in public schools, exemplifies the most recent developments in the field of athletic insurance. The policy schedule of the Company lists three plans:

Plan I offers broad protection for athletic injuries to colleges, universities, and private schools having tuition. In addition, under the Tuition Reimbursement Protection, general accident and health coverage is provided. For an annual premium of \$5.00 per student--\$4.00 extra if football coverage is desired--This plan, available to all students, covers injuries sustained while participating at school or

elsewhere in all recognized sports or athletic activities over a period of twelve months--school year and vacation period. Plan I provides for the payment of medical, surgical, hospital, nursing, and X-ray bills and 50 per cent of the dental bills of each student up to a maximum limit of \$250.00. If first aid service is provided by the school there is a premium deduction of \$1.00 per student. This first aid credit is a considerable item where large numbers insure that is very helpful to the school in financing its first aid facilities. Under the Tuition Reimbursement feature, the policy pays the pro rata share of the tuition for the period the student is unable to receive instruction on account of accident, illness, or quarantine. The tuition coverage is effective during the school year only.

For the payment of a \$3.00 premium--plus \$2.50 for football coverage--at the beginning of each school year, Plan II covers injuries suffered while participating at school or elsewhere during the school year in all recognized sports or athletic activities sponsored and supervised by the school. Each student insured may receive compensation to an amount not exceeding \$100.00.

At a premium rate of \$3.00 per student--\$5.50 per student for football--Plan III is available to members of athletic squads and teams if all members of the group are covered. This coverage extends over the season of the

sport and covers injuries sustained while participating in any specified sport sponsored and supervised by the school at home or on foreign grounds. This insurance pays a maximum indemnity of \$100.00 for each member of the squad.

In public schools, where there is no tuition and where conditions vary considerably from those in private schools, Plan I excluding the Tuition Reimbursement Protection and Plans II and III are available. When the school or college will not adopt the plan as presented but desires to insure only the members of certain teams, the company is agreeable but only upon the submission by the school or college of its experience with that team over a given period of years.²³

²³This discussion of the Sportsman Mutual Assurance Company is based upon material obtained from the Company's office, Washington, D. C.

CHAPTER III

SUMMARY AND CONCLUSIONS

The findings of this study show that insurance for competitors in high school athletics, a comparatively new undertaking in the United States, is yet in the experimental stage. The maintenance of an adequate plan for the protection of those who take part in high school sports is a problem of educational administration which offers many problems for investigation and study. This is especially true when the number of students in the United States who participate in athletic competition is considered.

State Association Plans

The writer found that there are only three state athletic associations in the United States which administer and finance their own athletic accident benefit plan.

The Athletic Accident Benefit Plan of the Wisconsin Interscholastic Athletic Association has been in operation since 1930. The Plan covers twelve sports at a cost of sixty-one cents per boy. Either a forty or fifty cent fee is paid for each boy insured--the remainder of the cost is provided from the dues paid into the association by the member schools. The Wisconsin Interscholastic Athletic Association Plan offers a list of benefits ranging from

\$2.00, for a broken tooth, to \$200.00, for the entire loss of the sight of either eye.

Wisconsin until recently was the only state which administered and financed an insurance plan through the state athletic association. The experience of Wisconsin shows that state association maintenance and control is the best way to provide athletic protection at a minimum cost. Where the state associations offer insurance through cooperation with an insurance company, the rates range from \$3.50 to \$9.00 per boy, while the benefits scheduled by these established companies do not greatly exceed those listed in the Wisconsin Plan. State associations have begun to see the possibility of rendering service to the boys engaged in athletics and are following Wisconsin in providing and maintaining their own athletic accident indemnity plans.

The Athletic Protection Fund of the New York State High School Athletic Association has been in operation since September, 1934. The Association covers four sports: football, basketball, baseball, and track. Fees range from thirty-five cents to seventy-five cents per boy--the amount of the fee depends upon the sport in which he is engaged. Benefits listed by the New York Plan range from \$5.00, for a broken rib, to \$200.00, for the entire loss of the sight of one eye. The Association does not guarantee the full payment of benefits, but the fees collected have always been

sufficient to pay all legitimate claims.

The Athletic Benefit Plan of the North Dakota High School League has been in operation since 1934. The Plan covers two sports: football, with a 75 cent fee per boy; and basketball, which requires a fee of fifty cents per player. The League benefits range from \$2.00, the indemnity for a broken tooth, to \$250.00, the amount paid to the beneficiary in case of loss of life. The League, like the New York Association, does not guarantee the full payment of benefits, but the fees paid in by the member schools have been more than enough to meet all legitimate calls for accident benefits.

Insurance Company Provisions

The writer found only four insurance companies in the United States that provide protection for high school athletes.

The Central Assurance Company of Columbus, Ohio, has an athletic insurance policy which has been in use since 1932. The premium rate for football, under the group plan, is \$3.00 per player. The Company provides another form of this policy which protects competition in twelve other sports with the payment of a \$2.00 premium per player. The Company's list of benefits range from \$2.00, for a broken tooth, to \$250.00, for the loss of life.

The Income Guaranty Company of South Bend, Indiana, one of the pioneers in the field of athletic insurance, offers a policy which covers seventeen sports, including football, at a rate of \$3.50 for each player insured during the school year. This policy includes coverage of members insured while practicing, playing, or in transportation to and from places of play while under the direction of the athletic director or coach. This company lists thirty-five benefits, a considerable greater number than the other three insurance companies schedule.

The Athletic Accident Policy of the Travelers Mutual Casualty Company of Des Moines, Iowa, has four options. Under Option I the premium is \$1.50 per football player during the school year. Two other sports, basketball and baseball, are covered under Option I, the charge being \$1.00 for each boy insured. If Options II, III, and IV, which include three additional benefits plus transportation coverage to and from scheduled games, are desired, the total premium charge is \$4.25. The benefits scheduled by this company range from \$7.50, for a broken bone in the hand or foot, to \$200.00, for the irrecoverable loss of the sight of both eyes.

The Sportsman Mutual Assurance Company's Policy, one of the most recent developments in the field of insurance for school athletes, schedules coverage under three plans.

The premium for all sports, including football, is \$9.00; the total coverage of each student is \$250.00.

This study of the policies of insurance companies shows that there is no definite standard of athletic accident coverage. This variation between established companies indicates that athletic insurance is still in an experimental stage. However, it is evident that group insurance is less expensive than protection purchased by individual schools.

Although the athletic insurance premiums of old line insurance companies seem rather expensive, the cost to public schools is not prohibitive, especially if the advantages enjoyed by the insured teams are considered. In the first place, when athletic protection is purchased for school athletes, the school observes safety precautions more carefully in order to comply with insurance company specifications; secondly, the school is less dependent upon the "donated" services of local physicians, athletic directors, and parents; and finally, in the event of accident, the parents and school are spared additional expense.

The findings of this study indicate that in order to receive the greatest benefit for the boys participating in sports, a plan similar to that used in Wisconsin should be adopted. The cost of athletic coverage in established companies is considerable higher than the cost of protection

provided by the state athletic associations. All the athletic insurance plans considered in this report list a schedule of benefits similar to that offered by the Wisconsin Interscholastic Athletic Association. The Wisconsin Plan, however, offers a maximum schedule of indemnities at a minimum cost.

Recommendations for Kansas

The writer recommends that the Athletic Board of the Kansas State High School Activities Association adopt, administer, and finance a plan to insure students engaged in high school athletics. Money could be raised by the collection of a small fee for each athlete enrolled in the member schools of the Association. In case the fees collected be insufficient to defray expenses, the Athletic Board could, if necessary, use a portion of the large cash surplus, which through its frugality the past several years has been accumulated, to help finance the enterprise.

The Kansas State High School Activities Association is fortunate to have as its Secretary, Mr. E. A. Thomas, who is familiar with the frequency of athletic accidents in the State as well as the benefits to be derived from adequate athletic insurance. Should the opportunity arise Mr. Thomas could, and would, no doubt, be willing to assume the responsibility and leadership of initiating an

athletic protection plan for the athletes enrolled in Kansas high schools.

If the Board of Control feels that it is not advisable to undertake the initiation of an athletic accident benefit plan similar to that operated by the Wisconsin Athletic Association, it should recommend group insurance to the Athletic Leagues of the State. Among the insurance companies studied, the writer believes that the Central Assurance Company of Columbus, Ohio, offers the most adequate athletic accident benefit policy.

Advantages of Athletic Insurance

The adoption of a plan of compensation for injuries suffered in high school athletic competition would ^{probably}

1. Provide added protection to the schools, to the parents, and to the athletes.
2. Increase the opportunities for a number of boys to take part in intramural and competitive athletics.
3. Provide more careful medical attention and treatment for individual athletes.
4. Eliminate the vast amount of medical services "donated" to the schools--an unfairness to the profession.
5. Decrease the necessity for coaches to help defray expenses from their own salaries, which, in too

many cases, are inadequate.

6. Relieve parents of the financial burden of caring for their sons' injuries sustained in athletic activities.
7. Facilitate the maintenance of standard equipment and observation of general safety precautions.
8. Necessitate the provision of better facilities for transportation and supervision of athletic squads to and from scheduled games.
9. Decrease the financial burden of the school so that it might maintain a full program of athletic competition in which all members of the squads may participate.

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