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## Research on Situation of Chinese Excellent Athletes Disability Mutual Insurance

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### Abstract

Athlete as a career has the characteristics of high risk. There are about 70% Chinese athletes who are in different degree of disability. As a consequence, the issue of disability security for athletes has always been taken seriously. Through researching on the development of Chinese excellent athletes disability mutual insurance, collecting and analysing the data of disability mutual insurance from 2007 to 2012 which was published by China Sports Foundation, it is obvious that relatively small number of athletes participate in Chinese excellent athletes disability mutual Insurance, and the premium is quite low. Research also shows that the degree of athletic disability is concentrated in lower rating, disability parts of different sports item have differences, and the insurance payments amount remains stable with a fact that male athletes are more than female ones.

**Key words:** Athletes; Disability mutual insurance; Social security

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### INTRODUCTION

During competitive sports challenging the limits of human physiology constantly, there is full of intense confrontational and competitive. The athletes who are in exercise and game face great risk of injury and accident risk. For athletic career, the possibility of getting injured or disabled, and even death, is much higher than other occupations. High frequency, high quantity and high harm that is top three risk of sports injury (Ji & Liu, 2005). An investigation shows that more than 70% of athletes exist in varying degrees of disability, disability and serious injury rate is nearly 30%, and the higher level athletes in the greater damage they may get (Wang, 2007). Chinese government has attached great importance to the issue of athletic disability security, and has made a great contribution to it. At present, athletes are involved in the national social security system and allowed to participate industrial injuries insurance. What's more, China Sports Foundation created Chinese excellent athletes disability mutual insurance, the following is a report which reviews the history of Chinese excellent athletes disability mutual insurance, studies the status and problems of it in-depth, and gives some suggestions for it.

The research is based on risk aversion and management perspective. The data of disability mutual insurance from 2007 to 2012 comes from website of China Sports Foundation. Its indicators includes name, gender, sports item, affiliation, disability rating, payment amount and date. China Sports Foundation published it by 128 batches, 10,019 athletes, 52 sports items and 42 large units are involved. Statistical software is used to analyze the coverage area, fund-raising, disability grade appraisal and payment standard of Chinese excellent athletes disability mutual insurance.

## 1. HISTORY OF CHINESE EXCELLENT ATHLETES DISABILITY MUTUAL INSURANCE

Sports insurance in China started later than other countries. For a long time, Chinese government has taken the whole package of excellent athletes' health treatment and disability security. The funds for athletes' public health was provided by government financial allocations. The socialization of athletic disability insurance was in a low level, and government played the only role. In March 1995, 11 CPPCC National Committee members filed a motion which's asking to establish disability insurance and pension insurance system for Chinese excellent athletes and coaches who contributed to the development of Chinese sports. Then sports insurance of China was officially put on the development agenda. In 1997, General Administration of Sport held Sports Insurance Work Conference in order to start the disability insurance program for the athletes in national team. China Sports Foundation was responsible for the operation. In 1998, the insurance department of China Sports Foundation and insurance company developed a series documents jointly. Those documents included "grade level standards disability incidents for national team athletes", "level definition rules disability accident for national team athletes", "trial procedures of disability insurance for national team athletes"<sup>1</sup> which promoted the development of Chinese sport insurance.

China Sports Foundation signed the contract about national team athletes disability insurance with China Life Insurance (Group) Company on September 18, 1998. Based on the contract, China Sports Foundation needed to pay 3,000-300,000 yuan to the insurance company. However, China Sports Foundation found that the premiums they payed was much higher than what they got. Actually, China Sports Foundation totally payed 2 million yuan to the insurance company but only got 58,000 yuan which was less than 30% of the premiums. The rest turned to be the profits of insurance company. Because of that, China Sports Foundation tried to promote athletic disability insurance for national team athletes from September 2000, and stopped buying commercial insurance. A year later, the athletes who were participating in the National Games of China were involved in it. Then the General Administration of Sport enacted "Chinese excellent athletes disability mutual insurance trial measures" on September 27, 2002, which made it clear that the person who can participate in the mutual insurance was the regular athlete who had sports allowance and bonus and engaged in the Olympic Games sports item. On November 4, 2003, "Reply to agreed to modify partial terms of disability mutual insurance" was issued

by the General Administration of Sport, which expanded the coverage of disability mutual insurance, increased disability rating and raised partial standards of payment<sup>2</sup>. In 2004, "Chinese excellent athletes disability mutual insurance trial measures" was revised so that the insured object, insurance forms, payment standards, disability rating standards, payouts was clearly defined. The security system of Chinese sport industry is constituted of Chinese excellent athletes disability mutual insurance, old athlete and old coaches care fund set in 2003, retired athletes scholarships and in-service athlete scholarships. In 2008, a special fund for athletes security joined the system, which was set by the central government and included athletes significant disability medicaid payments, athletes special hardship grants and athlete education grants.

**Table 1**  
**Chinese Excellent Athletes Disability Mutual Insurance Payment Standard**

| No. | Sports item   | Premium (year/yuan) |
|-----|---|---------------------|
| 1   | Boxing, wrestling, judo, taekwondo, Sanda, gymnastics, trampoline, diving, equestrian, cycling, modern pentathlon, triathlon, football, basketball, hockey, handball, baseball, softball, hockey, alpine skiing, freestyle skiing, short track speed skating, military pentathlon | 100                 |
| 2   | Track and field, swimming, water polo, weightlifting, martial arts, fencing, badminton, volleyball, beach volleyball, tennis, speed skating, figure skating, cross-country skiing, biathlon, artistic gymnastics, rowing, canoeing, sailing (board), torrent kayak                | 80                  |
| 3   | Shooting, archery, synchronized swimming, table tennis, curling   | 40                  |

Chinese excellent athletes disability mutual insurance entered a stable stage after ten years of promotion. 114,774 people participated in the insurance from 1998 to 2007, and the premiums was 8,850,022 yuan (Qiu, 2008). Chinese excellent athletes disability mutual insurance has covered more than 240 nationwide primary training units in 2010, and annual average of 2.5 million people insured<sup>3</sup>. In the end of November, 2011, there were 33 provinces which applied the disability mutual insurance for regular athletes.

<sup>1</sup> *China Sports Daily* (2004, October 7). Chinese sports insurance memorabilia. Retrieved from <http://sports.sina.com.cn/s/2004-10-07/0853383105s.shtml>

<sup>2</sup> Increasing the standard of definition and payment for the 11<sup>th</sup> disability rating into it, and raising the standards of the 9<sup>th</sup> and 10<sup>th</sup> rating.

<sup>3</sup> Xinhuanet. (2010, August 5). There are 25,000 athletes insure mutual disability insurance annually. Retrieved from [http://news.xinhuanet.com/sports/2010-08/05/c\\_12411849.htm](http://news.xinhuanet.com/sports/2010-08/05/c_12411849.htm)

## 2. PROBLEMS OF CHINESE EXCELLENT ATHLETES DISABILITY MUTUAL INSURANCE

### 2.1 Basic Framework of Chinese Excellent Athletes Disability Mutual Insurance

The establishment of Chinese excellent athletes disability mutual insurance is a recall to the initiative of the central government which is about promoting social solidarity and developing multi-level social security system. What's more, it also means to encourage athletes to train hard and relax their worries when they injured in training or competition. It's helpful to the further development of Chinese sports. Qualified athletes can participate the disability mutual insurance freely. They need to pay premiums by themselves and insure by group. The disability mutual insurance supplies economic help when athletes get injured in training or competition. It is a complement to the industrial injuries insurance of social insurance. Premiums standards are divided into three grades as 40 yuan, 80 yuan, 100 yuan each year according to risk of different sports items. Disability rating is divided into 12 grades (death or vegetative state is the highest grade the lightest is grade eleven). Payment standard is based on the disability rating. The highest payment is 300,000 yuan, and the lowest is 1000 yuan. Status and problems of Chinese excellent athletes disability mutual insurance.

### 2.2 Fewer Athletes Participate in the Insurance

According to "law of large numbers", ordinary athletes don't get good security because the athletes who can participate in Chinese excellent athletes disability mutual insurance is limited to the eligible one. Most of them are engaged in the Olympic Games or the National Games sports item. For example, only 7% athletes participate in the insurance in Liaoning Province (Zhang, 2013). However, ordinary athletes are also facing the risk of disability. They are more in need of protection (Zhou, 2007). Besides, the insured period is limited the service period which means that if athletes get injured or recurrence of old injury after retirement, they won't get any compensation. It is clearly contrary to the fact that athletes disability is delayed.

### 2.3 Lower Premiums of Disability Mutual Insurance

The current maximum premiums of Chinese excellent athletes disability mutual insurance is 100 yuan per person each year, equivalent to less than 9 yuan per month. For the athletes concerned, it is not conducive to improve the awareness of risk protection for athletes, neither to accumulation and operation of disability mutual insurance fund. The payment standard is stipulated by "Chinese excellent athletes disability mutual insurance trial measures" published in 2004. However, it needs to adjusted with inflation, price increases and insurance premiums paid. In addition, the current sources of disability insurance fund is still relatively simple.

### 2.4 Disability Athletes Concentrated in Grade Nine, Ten and Eleven

From 2007 to 2012, most of the excellent athletes who obtained payment of the disability mutual insurance were in grade ten and grade eleven, accounting for 46.15% and 48.51%, respectively, in general. Athletes in the two grades accounted for 94.66% of the total number. If coupled with the disability athletes in grade nine, the athletes in these three grades account for 99.38% of the total awarded, while the ones in special grade, grade one and two were only 13 person.

There were 118,383 excellent athletes from 2007 to 2012. The disability mutual insurance payments was 24.851 million yuan, equaled an average annual payment of 4.1418 million yuan, of which the highest is 2011, for 4.829 million yuan, the lowest for 2010 of 3.623 million yuan. The mutual insurance payment amount individuals concentrated in 1,000, 3,000 and 5,000 yuan which relative with the disability rating.

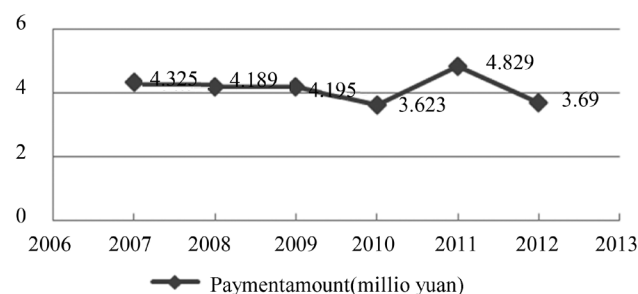
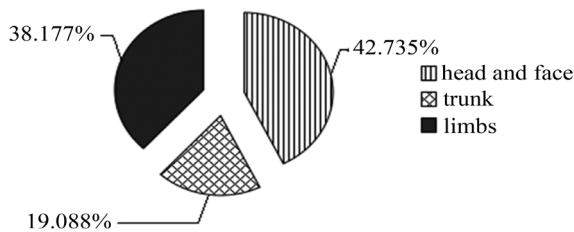


Figure 1  
2007-2012 Chinese Excellent Athletes Disability Mutual Insurance Payment Amount

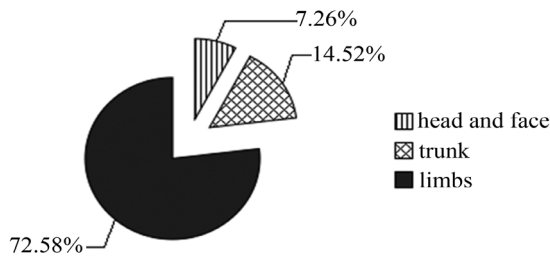
### 2.5 Disability Parts of Different Sports Items Have Differences

It is obvious that disability parts are different in different sports items. Taking the data of 2012 for example, there were 344 wrestlers got payments and disability parts were concentrated in the head and face, trunk and limbs except that most of their disability rating were grade nine, ten and eleven. Head and facial injuries accounted for 42.735% indeed. Among the 183 judo athletes who got paid, there were 48.11% of them whose disability part was limbs. Wrestler's ear<sup>4</sup> is special disability in both of wrestling and judo, accounting for 27.13% of these two items. But in the 124 taekwondo athletes who got payments, the disability parts were more concentrated in the limbs.

<sup>4</sup> Players's ear cartilage repeatedly damaged hyperplasia, auricle gradually disappear, swelling like a cauliflower, known as wrestling ear.



**Figure 2**  
2012 Disability Part in Wrestling



**Figure 3**  
2012 Disability Part in Judo

**Table 2**  
2007-2012 Excellent Athletes Disability Mutual Insurance Payment Conditions by Sports Item

| No. | Sports item               | Payout number | Proportion | No. | Sports item           | Payout number | Proportion |
|-----|---------------------------|---------------|------------|-----|-----------------------|---------------|------------|
| 1   | Wrestling                 | 1798          | 21.62%     | 27  | Rhythmic Gymnastics   | 40            | 0.48%      |
| 2   | Judo                      | 1068          | 12.84%     | 28  | Water Polo            | 38            | 0.46%      |
| 3   | Taekwondo                 | 574           | 6.90%      | 29  | Beach Volleyball      | 37            | 0.45%      |
| 4   | Sanda                     | 478           | 5.75%      | 30  | Modern Pentathlon     | 37            | 0.45%      |
| 5   | Handball                  | 392           | 4.71%      | 31  | Table Tennis          | 32            | 0.39%      |
| 6   | Basketball                | 368           | 4.43%      | 32  | Tennis                | 30            | 0.36%      |
| 7   | Track and Field Events    | 329           | 3.96%      | 33  | Triathlon             | 30            | 0.36%      |
| 8   | Weightlifting             | 317           | 3.81%      | 34  | Archery               | 25            | 0.30%      |
| 9   | Volleyball                | 309           | 3.72%      | 35  | Military Pentathlon   | 24            | 0.29%      |
| 10  | Gymnastics                | 298           | 3.58%      | 36  | Speed Skating         | 20            | 0.24%      |
| 11  | Boxing                    | 286           | 3.44%      | 37  | Equestrian            | 16            | 0.19%      |
| 12  | Cycling                   | 222           | 2.67%      | 38  | Synchronized Swimming | 16            | 0.19%      |
| 13  | Football                  | 201           | 2.42%      | 39  | Ice Hockey            | 15            | 0.18%      |
| 14  | Hockey                    | 175           | 2.11%      | 40  | Sailing               | 13            | 0.16%      |
| 15  | Wushu                     | 152           | 1.83%      | 41  | Rugby                 | 11            | 0.13%      |
| 16  | Trampoline                | 128           | 1.54%      | 42  | Windsurfer            | 10            | 0.12%      |
| 17  | Diving                    | 106           | 1.28%      | 43  | Alpine Skiing         | 8             | 0.10%      |
| 18  | Rowing                    | 104           | 1.25%      | 44  | Whitewater Kayaking   | 7             | 0.08%      |
| 19  | Fencing                   | 96            | 1.16%      | 45  | Figure Skating        | 7             | 0.08%      |
| 20  | Shooting                  | 89            | 1.07%      | 46  | Freestyle Skiing      | 4             | 0.05%      |
| 21  | Canoe Kayak               | 85            | 1.02%      | 47  | Curling               | 2             | 0.02%      |
| 22  | Badminton                 | 83            | 1.00%      | 48  | Winter Biathlon       | 2             | 0.02%      |
| 23  | Softball                  | 78            | 0.94%      | 49  | Rifles                | 1             | 0.01%      |
| 24  | Baseball                  | 66            | 0.79%      | 50  | BMX                   | 1             | 0.01%      |
| 25  | Short Track Speed Skating | 43            | 0.52%      | 51  | Skiing                | 1             | 0.01%      |
| 26  | Swimming                  | 42            | 0.51%      | 52  | Slalom                | 1             | 0.01%      |

Note. Data Sources: China Sports Foundation <http://www.tyjjh.org.cn/index.asp>  
(Data by sports item for 2009 is missing, so the statistics is actually the data for 2007, 2008, 2010, 2011 and 2012).

## 2.6 Disability Mutual Insurance Payments Is Stable, Male Athletes Are the Majority

From 2007 to 2012, a total of 10, 019 athletes got excellent athletes disability mutual insurance payments, and the number of each year remained stable. The average was 1,670 athletes. There were 1,798 athletes got paid in 2007, which was the largest number. And the smallest number was 1,456 in the year of 2010 with a difference of only 342 people. The male athletes were more than the female ones. For example, in 2010, 2011 and 2012, the proportion of male athletes in the year paid was 55.63%, 59.82% and 59.02%, respectively.

Overall, the top 10 sports items whose athletes got payments were wrestling (21.624%), judo (12.844%), taekwondo (6.903%), sanda (5.749%), handball (4.714%), basketball (4.426%), track and field events (3.957%), weightlifting (3.812%), volleyball (3.716%), gymnastics (3.584%), while the disability athletes of slalom, skiing, BMX, rifles and winter biathlon, curling were lowest, accounting for 0.012% and 0.024%, respectively.

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## CONCLUSION

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As Chinese excellent athletes disability mutual insurance is only limited to the regular athletes, the ordinary ones which is a larger group haven't been covered. The insured range is narrow. It is necessary to raise premiums and insurance coverage, expand financing channels which is based on the study of pathology, the law of risk and the depth and breadth of risk for different sports item. The duration of risk needs to be extended to retired period in order to solve the problem that the athletes disability security occurs fault caused by the retirement. Besides, the insurance awareness and the ability to guard against risks should be strengthened to athletes. So do the prevention of risk and the input of disability rehabilitation. Perhaps, it's better to change "Chinese excellent athletes disability mutual insurance" into "Chinese athletes disability mutual insurance" for the reason that more ordinary athletes can get necessary protection. What's more, clarifying the social attributes of China Sports Foundation which makes the disability mutual insurance charged by the national government become the insurance that society participates in, will be very helpful to the complementary role of athletes disability mutual insurance in Chinese athlete disability security system.

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