



Insurance, Risk Management and Youth Soccer Academies: A Maltese Case-Study

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Abstract. Our central thesis is whether Risk Management can be applied as part of a best practice management system throughout sport organizations. Our literature review reveals that the key risks faced by youth soccer and sports training in general, and the causes of legal liability. We analyse the results of an empirical study conducted across all 47 youth academies in Malta for the purpose of identifying the main risks faced. Interviews were also conducted with the official national sports organisation and an insurance broker who introduced the first (and only) such insurance policy targeted for youth soccer academies in Malta. Our findings indicate that injuries, liability risk and inadequate facilities are the key hazards of concern for youth academies. A framework is suggested to avoid and minimise the risks identified in our study. A key measure that minimizes most risks is coaches' continuous professional development. In addition, insurance policies ought to offer the ability to transfer risk.

Keywords: soccer, insurance, risk transfer, youth soccer

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1 Introduction

Risk management has become a core focus and a buzz word especially after the financial crisis of 2007 (Barbara et al., 2017). Various risk management processes have

been implemented but one can subdivide each process through a tripartite procedure: risk recognition; risk measurement; and risk minimising. We conduct a qualitative analysis of the risks encountered by the youth soccer clubs in Malta, to make recommendations in relation to the mitigation of the various risks that arise in youth soccer academies. This article also analyses the effectiveness of a new insurance policy. The aim of this article is to identify risk mitigation factors in relation to injuries, negligence, lack of fair play, and bullying in soccer academies.

The Maltese Youth Football Association (MYFA)¹ was established in 1982 with the responsibility of organizing and managing tournaments and competitions at youth level. Although starting with only eight academies, the structure now boasts the membership of 47 academies. Youth soccer academies in Malta tend to employ coaches on a part-time basis and administrators on a voluntary basis. The general trend has been of an increase in professionalism within soccer youth clubs due to a higher participation rate of students (and hence higher revenues), European grants to improve training facilities and significant MYFA involvement. Increased professionalism leads to more defined roles that require professionally certified members of staff and a stronger awareness of risks involved in the daily running of a soccer youth academy.

Risk Management can be applied as part of best practice management system throughout sport organizations. This process supports academies in identifying risk factors which can potentially lead to injuries and other hazards. These risks can be estimated and evaluated according to their severity. Information obtained

¹We use the term soccer to refer to the sport. However many associations outside the USA tend to have the word 'football'. Another term that is at times used is 'associate football'.

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from risk management processes can be used proactively to reduce or mitigate such risks. The acceptability of risk within particular sports is, however, reliant on the subjective perceptions of the participants involved (C. Fuller et al., 2004).

There are four main methods of how risk can be managed: risk avoidance, risk reduction, risk transfer and risk retention. Risk avoidance and risk retention are on the opposite ends, the choice depends on whether the perceived dangers of the risk offset the potential benefits. C. W. Fuller (2007) explains that the risks of some sports injuries are acceptable. ‘Acceptability’, for the purposes of this article, depends on the presence of consent between the parties and the injury being sustained within the rules/regulations of the specific sport. Other than evading the risk altogether by not participating, the risks can be reduced, by for example applying control processes, or transferring the risk to a third party, usually through an insurance (C. Fuller et al., 2004).

1.1 Current Insurance Cover in Malta

Currently, the only insurance policy available at youth level is offered through the MYFA. The association had interest in providing this risk transfer for quite some time, however premiums quoted resulted to be too expensive. Moreover, academies were not prepared for such change, as insurance was not considered as the main priority due to high costs involved. This resulted into the MYFA postponing the implementation of risk transfer throughout Maltese youth football. The drive for introducing this policy followed attendance of a course with the Scottish Youth Football Association, whereby the latter explained that a youth team cannot compete in Scotland unless insured. Following this the MYFA helped source an insurance policy with a local broker. Adopting a similar approach to the Scottish decision, the MYFA decided that the policy should be mandatory for all academies competing in the Youth FA events and leagues.² The policy was launched in July 2017 and is currently in its third season of existence.³

The current insurance policy covers three main areas: personal accident, public liability and professional indemnity. Personal accident outcomes relate to accidental death, permanent total disablement, loss of one or more limbs, loss of sight in one or both eyes, emergency expenses and physiotherapy benefit. Public liability covers up to two million euro for an incidence for ‘player to player’ injuries but excludes premises liability. Hence if an individual is injured on the youth soccer academy’s premises due to building damage, that should

be covered by the building’s insurance policy. The policy covers the professional indemnity of coaches for the same limit in aggregate.⁴

2 A review of the literature concerning injuries and liabilities

Youth academies are subject to several perils and risks. The most frequent risk faced by youth academies are injuries. Youth clubs also encounter less frequent yet more severe risks such as fatalities and liability claims.

2.1 Injuries

The prevalence of injuries in soccer is relatively higher as it is a contact sports. A study conducted in France over a ten-season period investigated several types of injuries sustained by soccer players in Under 14, Under 15 and Under 16 years old groups. Injuries were identified and documented by sports physicians according to type, location, severity, the date the injury occurred, and playing position. It was concluded that players younger than the Under 14 age group suffered most injuries during training rather than matches. Most of these injuries were due to growth related overuse disorders. The majority of injuries for all age groups were contusion, sprain and muscle strain (Le Gall et al., 2007). Moreover, concussion is a common risk found in soccer since a unique feature of soccer is the practice of the heading the football (Boden et al., 1998). Specifically, neurophysiologic and neuro psychologic changes have been observed in soccer players, with heading being the main cause identified, which could have an impact of the brain’s function (Barnes et al., 1998). The risk of concussion is not only due to heading since falling is another major hazard in soccer.

Recent research shows that four out of ten emergency room visits for children between 5 and 14 years of age are related to sports injuries (Serena, 2017). Repetitive-strain injuries are increasing in number because the competition in youth sports has increased drastically. Children train on a continuous basis and may not be including sufficient rest time in their regimen to allow their body to recover. The reasons for this lack of recovery could be due to the fact that some children might be participating in more than one sport and follow a schedule with a training structure that pushes them to not take rest periods. This contrasts with children moderating their activities when playing on their own as they tend to take breaks (Serena, 2017).

Motivation and concentration in a particular sport can create an aspiration to only engage in that sport as the athlete’s ability level and success increase. This might lead to burnout, which is defined as physical and

²Coverage for under 13, under 15 and under 17 is mandatory while coverage in relation to younger age groups is voluntary.

³A soccer season in Europe represents the year during which tournaments are held. This runs from August to May/June of each year.

⁴For example, injuries sustained due to a training regime change.

emotional fatigue from the strains of an athlete's sport. This factor increases the risk of injury and can simply occur when someone is constantly competing without adequate rest. Unlike professional athletes' physiques that are in a more mature state and can handle the stress that is placed on muscles and joints, young athletes are still in the process of growth (Dugas, 2017).

There is the tendency that children always push themselves to their limits due to their desire to want to play and have fun. In some instances, an injured child might continue to play without advising anyone that they are experiencing discomfort. This would make the situation worse and might aggravate the injury. Moreover, a sign of discomfort or pain is an indication of an injury and that children should never play or train with pain (Serena, 2017).

Sport diversification and non-specialization is fundamental in allowing proper development in young athletes. Participating in several sports, with adequate rest, permits an athlete to improve diverse skills that can aid in success in other areas. This also can lead to less burnout and allow youth sports to be healthier and remain competitive (Dugas, 2017).

2.2 Fatalities

The risk of fatalities is another type of risk faced by organizations. There were 120 sports-related deaths of young athletes in 2008-2009; 49 in 2010; and 39 in 2011 throughout the United States (Youth Sports Safety Alliance, 2013). 31 high school football players died of heat stroke complications between 1995 and 2009 (Youth Sports Safety Alliance, 2013). Some potential main risks that can lead to fatalities are sudden cardiac arrest, heart illness and sickle cell trait which includes heat, dehydration, altitude, asthma, high intensity exercise with few rest intervals.

In Malta, there are less cases related to fatalities in youth sport activities than the US due to the population size. However, fatalities do occur. In 2003 a fourteen-year-old boy, died when one of the goalposts toppled on him during a physical education lesson. The goal posts were made of thick metal pipes and although they were not shifted around, they were not fixed to the ground (Fenech, 2013).

2.3 Civil Liability

Coaches play an important role in youth sports. In the field of sports, one can observe several personal relationships including athlete-athlete, athlete-team manager, athlete-team physician. These relationships might have an influence on the performance of players. The relationship between a coach and the player is critical since it is unique and central for team sports (Jowett et al., 2002; Lyle, 1999, 2002). This type of relationship is one in which the coach governs critical factors such as skill,

training and energy (Emerick, 1997). This relationship affects the performance and the motivation of the young athletes. This connection does not end here as Engelhorn (2005) argues that coaches also have a legal relationship with the athletes. The obligations of these type of relationships are not defined by the parties involved, because they are defined by case law and statutes (Carpenter, 2008). However, there is an additional duty, one which is based in tort of negligence. This legal relationship obliges coaches to always prevent harm and protect his athletes. The wage level of the coaches is irrelevant as the duties are the same for every coach. Therefore, a paid coach and a volunteer have the same duties towards their athletes. Individuals and organisations who manage and organise sport programs and events have a duty to make such activities as safe as possible for anyone who participates. This is not based on a contractual relationship between the parties, it is based on a 'duty of care'.

The Duty of Care principle was formed due to the case of *Donoghue v Stevenson* [1932] UKHL 100. According to this principle, any individual or business that manufactures a product or offers a service must contemplate the safety of the users of that product or service. If there is a risk that the user of the product or service will sustain injury, illness or other harm, then the product or service should be withdrawn until the product or service is remedied. Therefore, coaches may be liable for any injuries sustained if it is established that they owed a duty of care to the children; they breached that duty; the breach of duty caused the injury; and the injury sustained was not too remote. Thus, a coach or an academy runs the risk of a court action for negligence, which occurs when there is a breach of the duty of care and an injury is caused as a result of that breach. The implications of this duty is that an individual coach might find themselves personally liable for the injury caused. This occurs where the academy is not liable because the coach was acting on a 'frolic on his own' (*Joel v Morison* [1834] EWHC KB J39) by departing from the normal course of employment and, accordingly, will fall outside the scope of vicarious liability of the employer.

In addition to the legal duties under statute and common law, a coach's duties are also defined by sports associations of a national standard (Engelhorn, 2005). The legal duties of coaches have been investigated by many (Borkowski, 2004; Carpenter, 2008; Doleschal, 2006; Fast, 2004; Figone, 1989; Hensch, 2006; Labuschagne et al., 1999; McCaskey et al., 1996; McGirt, 1999; Porter et al., 1980; Schwarz, 1996). The most significant of them, which enclosed most areas of coaches' legal duties, were originally categorized by Figone (1989) and then improved on by Engelhorn (2005). Mohamadinejad et al. (2014) also subdivided coaches' legal duties into

seven sections. We merge these to Engelhorn's (2005) to produce a list of duties as the provision of a safe sport environment through the conduction of appropriate training methods together with supervision, the use of best practices in delivering training, making use of appropriate and well-functioning equipment, adequate planning of both short and long-term training programs. Furthermore, coaches must properly match athletes, in both training and competition, based on their skill, size and power. The coach has the duty to warn athletes and their parents about the inherent risks involved in their specific sport. In addition to that, proper medical care must be always provided in order to tackle any injuries immediately. Finally, coaches must always prevent sexual harassment or harassment by other athletes and coaching staff.

When coaches fail to have sufficient knowledge about their main responsibilities and necessary precautions, athletes are being placed in unsafe situations. The violation of such duty might possibly result in criminal prosecution (Wenham, 1994). Conversely, the accident causing injury to the player may result into a civil prosecution against the coach (Wenham, 1999).

Coaches normally have the closest relationship with athletes and have the most direct control over them in any sport (Labuschagne et al., 1999). The coach-athlete relationship is special; therefore, coaches are responsible of doing everything in their power to mitigate foreseeable risks of harm to participants (Guskiewicz et al., 2010; Wehman, 2006; Whang, 1995). Coaches have the duty to continuously monitor and supervise their athletes to protect them from injuring or harming themselves. Labuschagne et al. (1999) explain that given the nature of the relationship between the coach and his athletes, coaches often find themselves facing civil liability. Nevertheless, it is crucial to mention that there is no automatic liability for coaches because the injury happened under their supervision. The source of civil liability is normally based on the tort of negligence (Labuschagne et al., 1999). Civil liability rises when a harmful action has occurred, creating damage or loss for the injured athlete and the loss is not too remote. Cases vary and diverse elements of evidence is used to provide any proof of evidence. The most crucial aspect in determining whether a coach is liable for injuries of his players is to conclude if the coach has satisfied their duty towards their players.

2.4 Criminal Liability

With regards to, criminal liability, the relevant provisions are contained in Chapter 9 of the Criminal Code of the Republic of Malta (1854, amended 2018) (The Code, n.d.). Coaching comprises a complex set of responsibilities ranging from emotional to physical that gives the coach a chance to reformulate coaching styles and inter-

personal relationships (Dowey, 2008). The relationship between coaches and players is not based on an equivalent collaboration, which results in the coaches having more power than players (Dodge et al., 2004). Moreover, in most cases young athletes often obey and uncritically agree to the coach's decisions. This shows that the relationship between the coach and their athletes is based on an imbalance of power (Fasting et al., 2009). An important value that is crucial in this type of relationship is trust (Williams, 2003). Coaches are supposed to be trustworthy, since they have a great responsibility of taking care of their players (Dowey, 2008). When dealing with youth players and minors, the responsibility is greater as their parents are trusting in the coach's behaviour and actions. The notion of trust is linked to the concept of autonomy. Philosophers (Kupfer, 1987; May, 1994; Meyer, 1987) make a distinction between two distinct notions of autonomy. According to Meyer's (1987, p. 267):

“[t]he first view might be called negative autonomy: an autonomous person is not directed by another. The second view could be called positive autonomy: an autonomous person is actively self-directed. One might better distinguish these two positions by noting that negative autonomy is a social conception, a conception of liberty. On the other hand, positive autonomy involves having a certain relationship with the 'natural' world of one's own emotions and desires.”

Kupfer argues that '[i]t is not enough simply to be free from others' interference; autonomy requires awareness of control over one's relation to others, including their access to us' (Kupfer, 1987, p.132). O'Neill (2002) stresses the importance of combining the accepted notion of autonomy with the equally important concept of trust. Trust and power can provide opportunities for coaches to misuse them (Fried, 1996; Williams, 2003). The complexity of legal suits is a powerful indication of the potential misuse of authority and power that coaches can deliberately or accidentally inflict in their relationship with athletes (Dowey, 2008). For instance, the usual physical contact between coach and athlete in order to teach several skills associated with movement, can be abused by some coaches who may not respect appropriate boundaries between the athletes and themselves (Bringer et al., 2002). However, sometimes the coach's action may be in good faith but might be misinterpreted and consequently trigger an impression of physical, sexual, or emotional abuse, or the subject of false allegations (Dowey, 2008). Consequently, the coach-athlete relationship is an unequal power relation based on power and trust that, if not carefully man-

aged, may easily lead to emotional or physical exploitation (Toftegaard, 2005). At youth level, coaches need to be more cautious and manage their relationship in a careful manner. Drewe (2000) reported that a few of the coaches saw potential dilemmas involving the possibility of an intimate relationship developing between coach and the athlete and how such a relationship might be 'perceived from the outside as sexual harassment'.

Corbett (1993) explains that according to criminal law, someone in a position of authority or trust towards a minor must never engage in a sexual activity with the minor even if the activity is consensual. Article 201 of the Code states:

“Unlawful carnal knowledge and any other indecent assault, shall be presumed to be non-consensual: (a) when it is committed on any person under twelve years of age; (b) when the person abused was unable to offer resistance owing to physical or mental infirmity, or for any other cause independent of the act of the offender, or in consequence of any fraudulent device used by the offender.”

With regards to, defilement of minors, Article 203(1) provides, 'Whosoever, by lewd acts, defiles a person who has not completed the age of sixteen years, shall, on conviction, be liable to imprisonment'. Unfortunately, sexual abuse victims, take an undesirable road, in keeping everything to themselves, rather than reporting the case. This is usually done out of shame and/or embarrassment. Fearing the worse, such as pay-backs, deselection, and not being taken seriously, is another major contributor to coaches and those in authority not facing the criminal justice system (Brackenridge et al., 1997). Nevertheless, examples of youth sport coaches preying on youth are vast (Wenham, 1994).

This could be illustrated through several real-life cases. For example, a former Malta Football Association coach was implicated in a sexual abuse scandal within English soccer. The BBC has conveyed that in 1997 more letters were sent to soccer clubs warning them about Bob Higgins. Higgins was working with the MFA throughout 1992 and 1994. His five year-contract was withdrawn by then MFA president George Abela over investigations of sexual abuse against him in England (Vella, 2016).

Criminal law issues also arise in the context of bodily harm, which may be 'grievous or slight' (Article 215). By virtue of Article 214 of the Code:

“Whosoever, without intent to kill or to put the life of any person in manifest jeopardy, shall cause harm to the body or health of another person, or shall cause to such other person a mental derangement, shall be guilty of

bodily harm. “

However, it is generally accepted that during sporting activity, such as soccer, the use of force is permitted which in other circumstances would be unlawful (McCutcheon, 1994). McCutcheon (1994) argues:

“Applications of force which would normally be criminal assaults are lawful when inflicted in the course of a game. The traditional explanation has been that the law recognises the consent of the participants as providing a defence. By the same token, it is accepted (with increasing regularity) that there are limits to the amount of force which might lawfully be inflicted in the course of a game and it is said that participation in sport does not confer a licence to abandon the restraints of civilisation. Thus, there is a point beyond which the consent of the participant is considered immaterial and the conduct is treated as unlawful.”

For the injury suffered to be outside the remit of the Code, three factors ought to be satisfied (Child et al., 2017). Firstly, it must be established that the 'sport' is played legally. In other words, it must be a sport recognised by law. Secondly, the rules of the sport will need to be examined. As a general rule, the law will accept that no offence is committed if it is conducted within the rules of the sport. The rationale for this is that the risks are implicitly consented to by the participants. Thirdly, the injuries that occur outside the rules of a recognised game, such as soccer, will need to be considered. This requires distinguishing between a legitimate foul play from illegitimate foul play. This distinction was highlighted in the English case of *R v Barnes* [2005] 1 WLR 910, where the defendant, playing in an amateur soccer match, mistimed a sliding tackle against the victim, causing serious injury. The defendant was found guilty of section 20, Offences Against the Person Act 1861. His appeal was allowed by the Court Appeal on the grounds that conduct can be outside the rules of the game and still be validly consented to. The Court of Appeal established a number of factors that should be considered when considering whether a risk is impliedly consented to by those involved, even though it is outside the rules of the game. The factors are: the type of sport, the level at which it is being played, the nature of the act, the degree of force, the extent of the risk of injury and the defendant's state of mind. Child et al. (2017) argue that, in relation to the last factor, the defendant's state of mind requires special attention. Outside contact sports, such as boxing and rugby plying sport should not involve a defendant intentionally causing a victim harm. Thus, in sports such as cricket and soccer, a victim does not consent to a defendant inten-

tionally causing them an injury. Where such an injury results, it can be argued that the victim did not consent.

3 Methodology

Primary data was collected through questionnaires sent to all 47 youth soccer academies registered with the Youth Football Association. A total of 43 responses were received (91.5%). The aim of this questionnaire was to understand and gather thoughts of youth soccer academies about several risks that are encountered and their opinion about the newly implemented insurance coverage. The questionnaire consisted of three different kinds of questions including simple 'yes' or 'no' questions, multiple choice questions and open-ended questions. The use of multiple-choice questions facilitates and simplifies as much as possible the questionnaire. The aim of this study is to gain an insight into the opinions of the various clubs representatives. The purpose of the first questions was to introduce and reveal particular significant aspects rather than produce a quantitative summarization or hypothesis testing.

The first question required the participants to disclose their role within the academy. Questions two and three consisted of gathering more information about the number of teams and children that are registered within the academies. The scope of such questions was to enable us to gain an in depth understanding of the level of risk present in the club of each respondent. The subsequent set of questions were related to the number of coaches involved within the academy, the number of full-time coaches working with the academy, qualifications and if coaches are required to have a first aid qualification to work within the academy. Since coaches are critical in the management of an academy, these questions were very important in order to provide a better insight of the management of the respondent's academy.

Questions 1–7, inclusive, gathered demographic data and were disregarded for the purposes of this article. Questions 8 and 9 were designed to analyse the risks faced by each responded. Question 8 required respondents to disclose the number of matches or tournaments their academy participates in on a weekly basis, whereas question 9 questioned the method of transportation used to arrive at the location where matches are held.

Questions 11 and 12 were open-ended, with the scope of giving freedom and to provide an opportunity for the respondents to list the main risks and hazards which they feel that their organization is exposed to. As explained by several authors (Dugas, 2017; Le Gall et al., 2007; Serena, 2017); the risk of injuries in youth soccer is a serious risk for both the academies and the youth players. Youths tend to push to their maximum limits when practicing sports and their body is still in a growth phase which makes them more susceptible to getting in-

jured.

Furthermore, respondents were encouraged to state ideas and solutions how such hazards can be managed or mitigated. Questions 13 and 14 focused about written risk assessment plans. Academies were asked if they have a written risk assessment plan or not and whether they think that it is necessary or not to have such plan in order to manage or reduce risks. The process of risk management can be implemented in order to minimize injuries. C. Fuller et al. (2004) discuss the importance of risk mitigation tools within sports. Having a detailed risk assessment plan, which explains clearly what to do when an incident arises will help the academy to be better prepared in tackling such instances in an organized manner.

Questions 15 and 16 focused on the actual insurance policy offered by the MYFA. Through these two questions, the respondents were given the opportunity to state their opinion about the current insurance policy provided by the MYFA. One of the main risk actions is when part of the risk is transferred (C. W. Fuller, 2007). The use of insurance policies is the main form of risk transfer whereby academies can protect their players and themselves from potential injuries of liability occurrences. The purpose was to identify the perception of academies regarding the actual insurance policy currently provided within local soccer.

Question 17 required academies to state their opinions and compare the current situation of Malta with foreign countries and to specify whether enough focus and attention, is being provided in Malta when compared to foreign countries. The subsequent question, involved in asking respondents if insurance is considered as an effective method of risk transfer. The purpose of this question was to test if academies consider insurance as an important method of increasing protection.

The final question identified alternative measures to increase safety and protection other than the use of insurance. The use of alternative measures can assist soccer academies in adopting better risk management strategies leading to added safety.

Primary data was also acquired through semi-structured interviews conducted with the MYFA, and Melita Unipol, the broker offering the insurance policy which covers Youth Football organizations.

4 Results

Responses obtained from the both the questionnaires and the interviews were used to evaluate and gather a better understanding of the current insurance policy focusing mainly on the benefits and its weaknesses.

4.1 Academies' Questionnaires

As explained in the methodology, a questionnaire was distributed to all academies registered with the MYFA.

The purpose of the questionnaire was to gather a better understanding about their perception related to insurance in general, the policy offered by the MYFA and also the factors related to risk management. The highest number of respondents were youth academy secretaries, followed by administrators, coaches, chairman and director of youth coaching (figure 1).

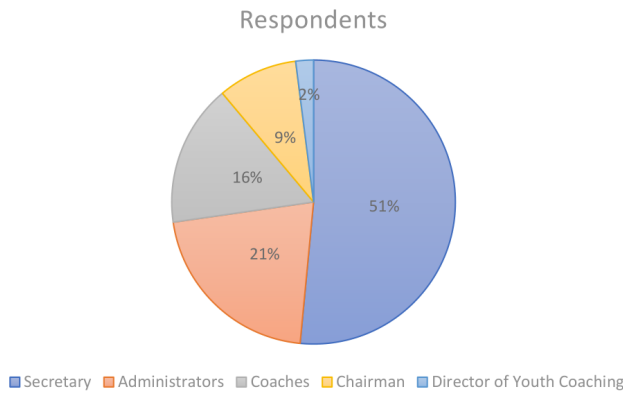


Figure 1: Respondents Role

Exposure to risk can be measured via the size of the soccer academy, coaches' qualifications and matches played. The number of coaches working within each academy varied between 3 and 25 with the average being 10 coaches and a standard deviation of 5.28. As expected, there is strong evidence that academies required more coaches for a higher number of registered youths ($r = 0.5504, p < 0.01$). 31 of the respondents have no full-time coaches, 2 of the respondents have one full time coach, and 1 of the respondents have two or more full time coaches. The remaining 8 respondents preferred not to answer the question. 52.17% of the respondents have more than 5 coaches who hold at least UEFA C qualification, an assessed qualification accredited by the European Football Association (UEFA), which focuses on youth development. Coaches with higher qualifications are expected to provide training sessions and guidance at a higher professional level and thus minimizing the frequency or severity of injuries or other claims. We also measured exposure to injuries via matches played (figure 2). Eight respondents participate in two and four matches respectively, whereas seven academies participate in three matches. Six respondents participate in more than four matches per week. The number of matches played per week was positively correlated with the number of teams involved with the club ($r = 0.5905, p < 0.01$).

Injuries ranked high as a significant source affecting the dropout rate although the major reason cited was the focus on studies (figure 3). This is matched by the academy's responses on the main hazards being faced (table 1) as injuries (90%), liability risk (60%) and un-

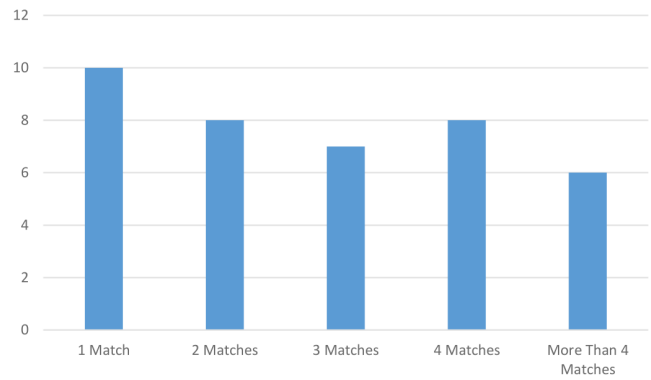


Figure 2: Number of matches played

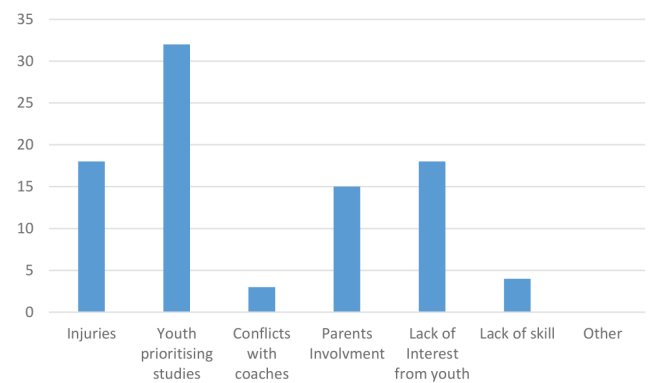


Figure 3: Factors affecting dropout rate

safe facilities (52.5%) are the most common responses. The largest 2 and smallest 9 academies (by number of youths registered) all listed injuries as a hazard. On the other hand, 7 and 18 academies from 9 and 20 academies with 61 to 80 and 81 to 100 youths registered respectively listed injuries as a potential hazard. This was not considered to be significantly different than 90% ($p > 0.2$).

We would have presumed that the larger academies, that is those with more youths, would be able to list more hazards (figure 4). However, we did not find evidence of a difference either when using correlation analysis ($r = 0.35418, p > 0.1$). When splitting the academy sizes in ranges of 20 youths (i.e. 40–60 youths, 61–80 youths, 81–100 youths and 101+ youths), we found that the latter group showed evidence of being having a higher mean when compared to any other group ($p < 0.05$) using a *t*-test for independent samples. We have also conducted the same analysis but subdividing by the number of games played, finding no evidence of a relationship between number of games played and number of hazards identified ($r = -0.27, p > 0.1$). Table 2 identifies the potential solutions that can be adopted to manage or mitigate the mentioned hazards, according

Hazards Identified	
Hazard Mentioned	# of times Mentioned
Risk that Child gets injured	36
Liability Risk	24
Unsafe Facilities	21
Equipment not up to standard	17
Posts Falling	8
Lack of fair play	6
Injuries to coaches and officials	3
Financial Problems	3
Fines	4
Bullying	1

Table 1: Main Hazards mentioned by respondents

Solutions Identified	
Hazard Mentioned	# of Times Mentioned
Safer Locations and Training Grounds	33
Investing in Better Equipment	31
First Aid Courses	28
Insurance	19
Educating Parents and Children	12
Secure Goal Posts	6
Periodical Meetings	6
Financial Investment in youth academies	5
More Equal Opportunities	1
Nothing can be done due to lack of investment	1

Table 2: Solutions identified by respondents

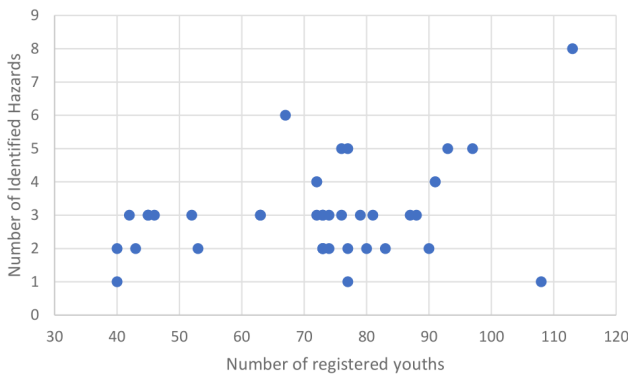


Figure 4: Number of Hazards identified by Academy Size

to academies. Investing in training grounds and better equipment were the most popular. The use of first aid courses and the insurance policies were also popular choices amongst respondents. These solutions can be easily related to the liability risks and injuries mentioned throughout the previous question. Other significant responses included education, periodical meetings and financial investment throughout youth academies.

Through questions 13 and 14 it was identified that 83% of the respondents stated that academies do not have a written risk assessment plan, whereas the remaining 16.5% stated that they have such a plan. Despite this, 87.5% of the academies believe that a written risk assessment plan helps in managing risks, while 10% stated that it is not necessary. The remaining 3% of the respondents were unsure. The role of respondent has been linked to whether the respondent considers the use of a risk assessment plan as useful within the structure of the club (table 3). Most of respondents are in agreement that the use of a risk assessment plan is important to manage and mitigate risks. However, one outcome of this analysis was that two out of three chairpersons do not consider the use of a risk assessment plan as useful. Using a z-score for proportion test, we find that this proportion of only one third in agreement is significantly different than the 87.5% of the total sampled population ($p < 0.01$). We have also examined the 4 respondents who did not consider the risk assessment important and the one that one was unsure for other variables but could not find any statistical significance. Furthermore, 65% of the respondents specified that the insurance policy is actually good and necessary, 28% stated that they do not find the policy beneficial. 7% of the respondents explained that it is a good policy, however it could be more

Risk Assessment Importance	Total	Yes	No / Unsure
Administrator	8	7	1
Chairperson	3	1	2
Coach	6	5	1
Director of Youth Coaching	1	1	0
Secretary	22	21	1

Table 3: Risk Assessment Plan Importance by role of respondent



Figure 5: Respondent Opinion on the Insurance Policy

detailed and certain changes are required. Figure 5 lists the most popular comments mentioned by academies.

4.2 Respondent Opinion on the Insurance Policy

As explained the methodology section, interviews with Melita Unipol Brokers and the Maltese YFA were conducted. The main themes and topics that emerged during the interviews are related to the main benefits of the insurance policy, the risks faced by youth academies, safety and injuries, the underwriting factors applied, the claims process and the possibility of applying a similar insurance policy within other sports.

The interviews conducted with YFA were more in depth as risks other than those mitigated by the insurance policy were discussed. The topics discussed included the youth academy's structure; managing parents' expectations; referees; the challenges of meeting the needs of a senior team while simultaneously catering for the needs of the soccer academy team; and the benefits of soccer participation among youths.

Albeit, insurance being a useful form of risk transfer mechanism, it is a partial form of risk transfer—academies should always be responsible and take appro-

priate measures to increase safety. Furthermore, there will always be a gap in insurance due to the exclusions inherent in every policy. Academies will always retain some form of risk. Additionally, it was pointed out that insurance comes at a cost and ultimately the use of insurance depends mainly on the financial resources of the academy and its risk appetite.

5 Results and Analysis

The policy offered for youth soccer academies is the only policy offered throughout youth sports within Malta. The policy provides benefits not only to youths but also to coaches and academy officials. Furthermore, this policy offers additional safety and protection to youths. Several Maltese academies stated that the insurance policy is necessary and was needed in Malta. Most of the respondents consider insurance as an effective risk transfer mechanism and consider such policy as valuable. Table 4 shows the key perils identified in our literature review.

Key Perils Identified
Injuries
Unsafe Facilities and Equipment
Lack of Fair Play
Coaches' civic liability
Coaches' criminal liability

Table 4: Key Perils Identified

5.1 Reducing Injuries

The majority of the academies listed injuries as one of their major concerns as it is one of the most popular factors that lead youths to dropout from soccer at a certain point is due to injuries; especially contusion, muscle sprain, growth related overuse disorders (Le Gall et al., 2007) and at times concussion (Boden et al., 1998),

The most appropriate risk mitigation method is the insurance policy provided by the MYFA. The insurance policy provides benefits such as physiotherapy facilities that help in mitigating the risk of injuries. Through insurance, youths are being protected and covered in the event of injuries, which can even threaten their carrier if not dealt with immediately.

However, insurance is not the only risk mitigation method to be used when assessing injury risks. Another critical solution explained by the respondents is a proper financial investment in youth academies, focusing mainly on better equipment, training ground and sports facilities. Through adequate facilities, academies benefit from increased safety which leads to a lower frequency of injured players.

Respondents also highlighted the importance of first

aid courses as it can be another significant method in managing risks. Having a first aid course minimizes the impact of the injury as certain preventive measures are taken immediately which reduces the severity of the risk. Finally, having educated coaches helps in providing the most suitable training plans which maximizes performance, player development and minimizes the risk of injuries. This reduces both the severity and the frequency of injuries since players benefit from the efficient training provided by the coach.

5.2 Protection of Coaches – Injuries to Coaches, Coaches’ Civic and Criminal Liability

Coaches have a major role in youth sports. We established in our literature review that coaches have numerous responsibilities and duties towards youths that may lead to civil and criminal lawsuits (Engelhorn, 2005). Civil liability is based on the tort of negligence and rises when a harmful action has occurred, creating damage or loss for the injured athlete and the loss is not too remote (Labuschagne et al., 1999). On the other hand, criminal liability is related to the abuse of power that the coach has over his young athletes focusing mainly on non-fatal offences against the person, namely sexual offences and wilful offences against the person.

The insurance policy provides coverage for non-criminal negligent acts and omissions covering mainly the civil liability part. The aim of the cover is to provide protection to coaches for any potential mistakes such as providing wrong training, which increases the injury rate, and this offers more security to coaches.

Since incidents involving civil and criminal liability are typically long tail claims, which take a long period to be settled, internal solutions mitigating this risk are necessary. With regards to civil liability, education has an important role in reducing the frequency of negligent acts and increase protection for coaches. Educated officials and coaches lead to better training regimes, less injuries and hence less likelihood of civil lawsuits.

The likelihood of a criminal act can be tackled through other solutions such as having regulations ensuring that the coach has a clean criminal record and is fit and proper to respect their role in the most suitable manner. Furthermore, an open environment must be created making sure that players know that they will be supported in case they need any help with anything making them uncomfortable. This can be done through periodical meetings evaluating any incidents and potential mishaps that might have occurred.

5.3 Unsafe Facilities and Equipment

The lack of safe facilities results in significant hazards identified in both the literature review and the in the results. In 2003 there was a fatality in Malta caused from a

falling goal-post (Fenech, 2013). Although, fortunately fatality cases are few in Malta, a significant number of respondents mentioned this as peril. A key example mentioned, possibly also influenced by the fatality experience, is that goal posts are not securely fixed to the ground and it represent a great risk, especially in adverse weather conditions.

The insurance policy covers personal accident including accidental death and permanent disability. While this minimizes the effect of a claim, the main priority for academies is to reduce the likelihood of such cases occurring. The best solution is adequate financial investments in order to have safer facilities and equipment up to standard, together with regular maintenance. Furthermore, secure fixed goalposts is the ideal solution related to falling posts, as it would practically mitigate the frequency of this risk completely.

5.4 Lack of Fair Play

Lack of fair play⁵ was another significant issue mentioned by respondents. Unfortunately, some coaches focus only on winning without prioritising the development or the attitude of the child. At young ages, the most critical aspect is to develop the skills of the child and making them a better person. Insurance cannot be a mitigating factor in this respect. Indeed, the ideal risk mitigation solution is once again education. Education must be provided to the children, coaches and even parents promoting and highlighting the importance of clean fair play. Furthermore, academies should create a respectful culture enhancing and stressing the importance of fair play and zero tolerance measures against lack of fair should be adopted.

5.5 Other Perils identified from interviews and questionnaires

Other issues mentioned by the respondents were financial problems, fines and bullying. For such circumstances, internal mitigation strategies must be implemented in order to reduce the frequency and severity of such risks. With regards to, financial problems, it is very important that a budget is set up with some form of limits as a guidance. In the case of fines, it is very important to have academy officials monitoring the MYFA’s regulations in order to adhere to them and lessen the likelihood of such risk. When dealing with bullying issues, education is the ideal solution in order to implement a culture where bullying is not tolerated. The academies that usually use part-time coaches may find benefit in having staff that are educators in their main full time role.

⁵Fair play is a concept that comprises and embodies a number of fundamental values such as fair competition, respect, friendship and team spirit that are integral to sports (International Fair Play committee, 2019).

5.6 Same coverage for all teams

Being a new and innovative insurance policy, it can be improved and additional features could be used in order to update and upgrade the current policy. One of the main disadvantages is that same coverage and exact premium is charged for each team. However, not every team represents the same risk. For example, an academy with a large number of children is subject to greater risk than a team with less children. Furthermore, some teams benefit from better and safer equipment than other teams. Nevertheless, through the interviews conducted it was identified that until now it is not feasible for the insurance providers to underwrite and evaluate academies individually.

Some academies do not consider insurance as an efficient risk transfer tool. Thus, demand for flexible insurance covers could be low. Additionally, some academies might have financial problems and may consider such policy as a financial burden rather than an advantage for their academy.

5.7 Future Opportunities

One of the main questions asked during the interviews concerned the possibility of insuring sports other than soccer. The responses obtained indicated a positive feedback as it was stated that it is a future possibility to have similar insurance policies covering various sports. Nonetheless, each sport needs to be evaluated according to its nature and specific risks, since not every sport gives rise to the same risks. Given the small size of youth training set-ups for sports other than soccer in Malta, the feasibility of insurance cover is deemed to be low.

6 Conclusion

Insurance is one of the main forms of adding and enhancing the level of protection and risk transfer within youth sports. However, other methods together with insurance could be applied to create a safer environment for youths. This article, through an empirical study, has identified that continuous professional development (CPD) combined with the use of the insurance policy as the most significant risk mitigation factors with respect to injuries, negligence, lack of fair play, and bullying. One must note that coaches with a UEFA C licence need to follow a certain number of CPD hours per year to maintain their licence. Future CPD session should include training in risk management within sports setting. Other specific methods identified include: written risk assessments; education; first aid training; health and safety seminars; regular medical checks; and government grants. The application of these risk mitigation methods has the potential to improve youth sports, broadly speaking. By adopting such measures, an ef-

fective framework of protection and safety will be created leading to numerous benefits such as the reduction of injuries and increase in number of youth athletes. Throughout this research, Malta was used as a case study representing a small state which is still at a developing phase related to soccer and sports. The introduction of the insurance policy is still a recent upgrade within Maltese youth soccer. The discussion and results obtained throughout the study could be attributed to small states and developing countries which still do not have the resources and facilities such as Germany, Italy and the UK, where these countries have more facilities and are well developed. Youths represent the future in each type of sport, therefore they need to be given further attention to establish an enhanced sports environment. To develop such an environment, it is imperative that dialogue takes place between coaches, youth soccer academy managers, and insurance companies.

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