



Determining Risk Profile

Are you currently running programs and/or facilities that are just 'too risky'? In other words, even after you implement risk controls, the residual risks are *still* too high and you won't be able to effectively manage them. [FULL STORY >](#)



Feeding the Risk Gap... and getting buy-in from Risk Management

Campus recreation programs struggle to find the balance between providing students with programs/sports/activities that are often perceived as 'high-risk' [FULL STORY >](#)



Concussions in Collegiate Recreation: Are we prepared?

Concussions have frequented the news in the last several years. The NFL and ESPN have made sure that anyone who watches professional football is well aware of the word "concussion." [FULL STORY >](#)



Student Athlete Reputation Risk Management

An emerging area of risk management concerns individuals' reputations. Although student athletes don't face the media scrutiny of professional athletes, [FULL STORY >](#)

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Welcome to Dr. Alison Epperson our new Associate Editor! Check out her bio on page 23.

Risk Management has many different components and nuances. Have you given any thought to the following:
what is your risk **appetite**?
what is your department's risk **tolerance**?
do you tend to avoid risk i.e. are you **risk averse**?

In our new **Blog** we'll be exploring a number risk 'definitions'. Check out the blog on our spiffy [new-look website www.sportrisk.com](http://www.sportrisk.com), and get involved in the discussion!

The discussion starts with a look at risk **profile** (Newsletter lead article) – and why this risk assessment tool is an essential component in your Risk Management Toolkit.

Have a great year!

Ian McGregor, Ph.D.
Publisher

 **BACK TO COVER**

Determining Risk Profile

Ian McGregor, Ph.D.
President, SportRisk

Editors note: this article is the starting point on a much broader discussion on the topic of 'risk'. Follow (and participate!) in the blog: go to <http://www.sportrisk.com/blog>

Are you currently running programs and/or facilities that are just 'too risky'? In other words, even after you implement risk controls, the residual risks are *still* too high and you won't be able to effectively manage them. Also, are you thinking about starting a new program and are struggling with the question – can we manage it?

Before you start getting into developing risk management plans and strategies, the starting point is to assess or measure the risks by establishing a '**Risk Profile**' for all your programs, facilities and people by separating them into high-risk and low-risk. You then focus on the high-risk programs/facilities/people – and **worry less** about the low-risk areas i.e. the 'small stuff'.

So how do you measure risk i.e. how do you determine risk profile?

There are two simple ways of looking at this: *Qualitatively* (Risk Matrix) or *Quantitatively* (Risk Rating).

In the **Qualitative** approach, you adopt a more 'intuitive' or 'gut-reaction' approach to measuring risk. The **Quantitative** approach attempts to 'put a number' on the level of risk by calculating a risk rating.

Determining Risk Profile

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a) Risk Matrix Approach

The **Risk Matrix** (or Probability vs. Severity Grid) is a tool that can help you determine high and low risk. While this risk classification system can be quite subjective, it is the simplest approach and you often end up with an assessment of risk level that is quite sufficient for your needs.

A Red Zone Activity

Probability is high that something will go wrong, or someone will get injured.
If something goes wrong, severity of outcome (damage, injury) is high.

An Amber Zone Activity

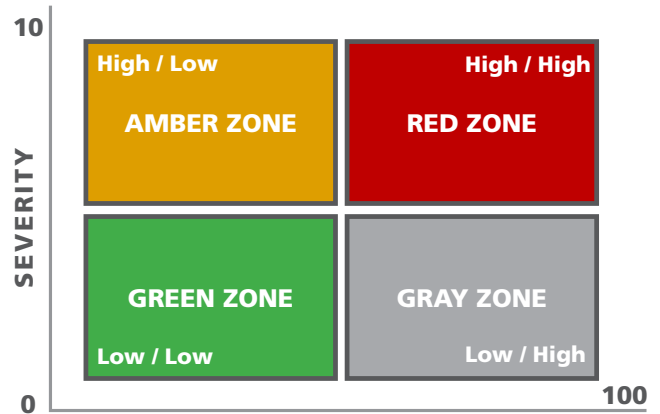
There is a low/medium probability that something will go wrong.
If something goes wrong, severity of outcome (damage, injury) is high.

A Grey Zone Activity

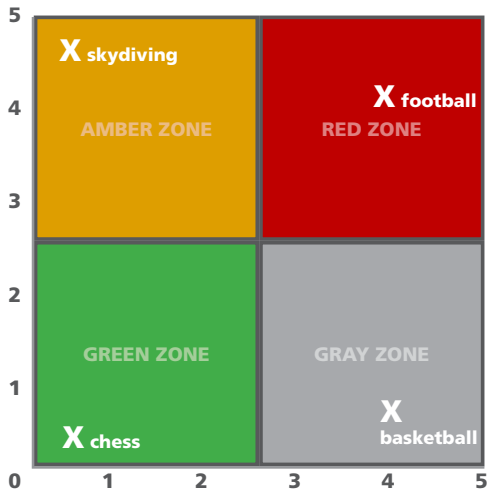
Probability is medium/high that something will go wrong.
If something goes wrong, severity of outcome (damage, injury) is low.

A Green Zone Activity

Probability is low that something will go wrong.
If something goes wrong, severity of outcome (damage, injury) is low.



RISK GRID



EXAMPLE

Tackle Football: Red Zone

High probability that someone will be injured
High severity of injury is likely

Sky Diving Class: Amber Zone

Low probability of something bad happening
High severity is guaranteed if something bad does happen

Pick-up or Intramural Basketball: Grey Zone

High probability of injury happening
Low severity – e.g. twisted ankle

Chess Tournament: Green Zone

Low probability/Low severity (not exactly rocket science on this one!)

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Determining Risk Profile

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Next Step: Place each of these programs in one of the four quadrants of the Risk Grid. The quadrants you are really interested in are the 'red zone' and 'amber zone', and programs, facilities or people falling in either of these two quadrants require special attention.

b) Risk Rating Approach

In this more quantitative approach, you assign numbers to Probability (P) and Severity (S). Note that this can often be challenging e.g. is P a '4' or a '5'? Use your best judgment and don't over-analyze! (Note: Blank forms are provided - see side panel on page 64 and end of the Chapter)

Probability (P) On a scale of 1–5, what are the chances of someone getting hurt, or property getting damaged?

- 1: Unlikely to occur
- 2: Unlikely but some chance
- 3: Could occur occasionally
- 4: Good chance it will occur
- 5: High probability it will occur

Severity (S) On a scale of 1-5, how serious could the injury or damage be?

- 1: Minor injury, no property damage
- 2: First Aid or minor property damage
- 3: Injury requires medical help; significant property damage
- 4: Injury may result in serious medical problems; serious property damage
- 5: Major injury/serious property damage

Risk Rating = P x S

18 - 25	Extreme Risk	Red
12 - 18	High Risk	Amber
6 - 12	Moderate Risk	Grey
0 - 6	Low Risk	Green



Applying the 'Risk Rating' approach to the previous examples results in the following:

RISK RATING FORM

Department:

Completed by:

Date:

Description of Risks	Probability (P)	Severity (S)	Risk Level (PxS)	Risk Rating
Tackle Football	4	4	16	High
Skydiving Club	2	5	10	Moderate
Pick-up Basketball	5	1	5	Low
Chess Tournaments	1	1	1	Low



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Determining Risk Profile

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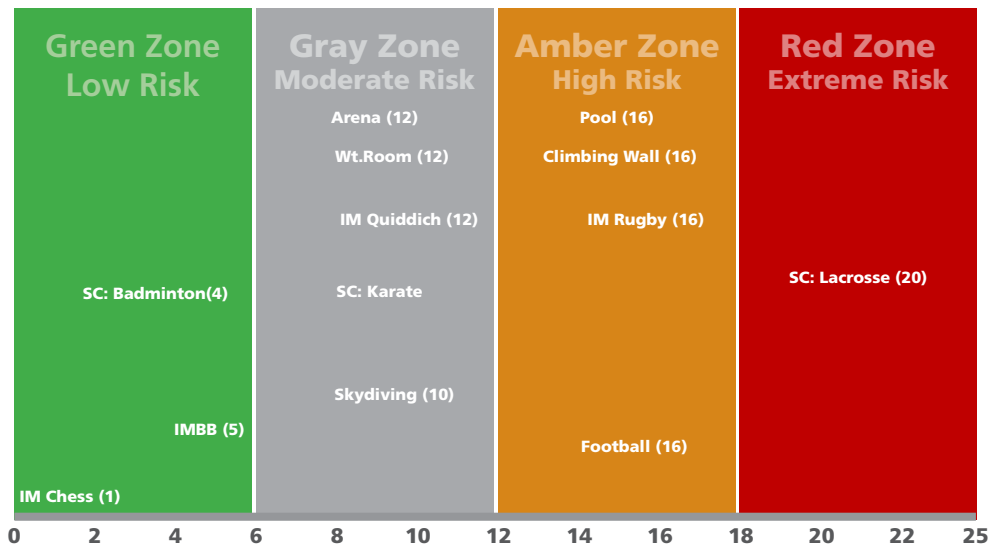


Next step: Place programs on a Risk Map. Note that for the example noted below, other programs have been added to demonstrate what a department map might look like (there is no relevance to the place they occupy on a map – the idea is to allocate each program/facility to a column or zone).

Irrespective of which tool you use (Risk Matrix or Risk Rating), you'll end up with a Risk Grid or a Risk Map which contains all your programs, facilities and people.

You have now established which programs/facilities/people are **high-risk** (red/amber zone or extreme/high risk rating), and which are **low-risk** (grey/green zone or moderate/low risk rating) and from a risk management perspective it is (always) important to look at programs/facilities/people through a 'high-risk' lens. This does not mean that you completely ignore the grey and green programs, but realistically you should regard them as 'small stuff' – unless parameters change or there are unique circumstances (e.g. if the Chess Tournament involves a liquor licence, then this program immediately jumps to red zone!)

RISK MAP



The next article in the series will take 'risk rating' one step further by looking at how the implementation of risk controls leads to 'residual risk' - and whether this can be managed.

Adapted from '**SportRisk**: Risk Management Planning Resource' available at www.sportrisk.com/resources

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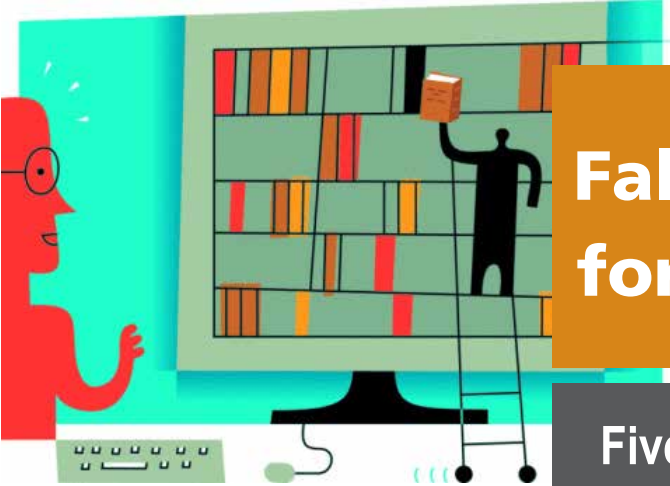
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Fall Online Courses for 2014/2015

Five Online Training Courses focusing on Risk Management!

1. Special Events Special Events have become a big issue for many Campus Recreation Administrators. This course will focus on a simple process, techniques and tools to assess and manage the complex risks involved in planning, organizing and running Special Events. While the course is aimed primarily at staff new to special event planning, seasoned planners will especially benefit from the hands-on exercises included in the course. (Note: a 4 week course spread over 8 weeks)

2. Sport Clubs Sport Clubs are initiated and managed by Club members with the primary role of the University being to support, assist and advise the student leaders. The key to a successful Sport Clubs program is strong student leadership and involved University support. Since risk management is a key concern for all Sport Clubs Administrators, the course will focus on how to develop an operational 'framework' for Sport Clubs to facilitate better oversight and management – and help ensure a safer environment for Sport Clubs participants.

3. Risk Management for Recreation Professionals The course explores Negligence Liability and the Risk Management planning process. Students will learn the critical concept of Reasonable Standard of Care and how this impacts and guides all risk management planning efforts. By the end of the course, students will have a clear understanding of the concept of Negligence as it applies to the area of sport and recreation, and will acquire valuable risk management planning tools and the skills necessary to develop and implement a comprehensive risk management plan.

4. Strategic Risk Management This course is aimed at the department 'Risk Manager' or Chair of the Risk Management Committee – the staff member who has been delegated by the Director to assume overall responsibility for leading and coordinating all risk management efforts in the department. The primary goal of the course is to provide the Risk Manager with the tools and leadership skills needed to successfully lead and champion risk management within their department.

5. Youth Camps The Standard of Care required for Youth Camps is very high – mostly because you are dealing with minors. While some of the risk management issues discussed are identical to those handled on a day-to-day basis in other Campus Recreation programs, many issues are unique to Youth Camps. This course will focus on how to develop an operational 'framework' to help organize and manage safe Youth Camps.

Online Courses	When Scheduled	For Course Outline and to register
Special Events	Oct 27 - Nov 21	www.sportrisk.com/online-course/special-events/
Sport Clubs	Oct 27 – Nov 21	www.sportrisk.com/online-course/sport-clubs
Risk Management for Recreation Professionals	Nov 10 – Dec 5	www.sportrisk.com/online-course/risk-management-for-recreation-professionals
Strategic Risk Management	Nov 10 – Dec 5	www.sportrisk.com/online-course/strategic-risk-management
Youth Camps	Jan 26–Feb 20 (2015)	www.sportrisk.com/online-course/youth-camps

Feeding the Risk Gap

.... and getting buy-in from Risk Management

Mark Oldmixon
Director of Recreation, Adventure and Wellness
University of Alaska Fairbanks



By providing the programs and opportunities for students to engage in more physical and social activities, the likelihood that they will engage in drinking, drugs, and other reckless behavior decreases.

Campus recreation programs struggle to find the balance between providing students with programs/sports/activities that are often perceived as 'high-risk' while avoiding administrative concerns for major liability. The advantage campus recreation programs have is the statistical research reflecting a generation who is exposed to risk-taking behavior at all times and are therefore going to engage in other risk taking behaviors which often lead to poor academic success. By providing the programs and opportunities for students to engage in more physical and social activities, the likelihood that they will engage in drinking, drugs, and other reckless behavior decreases.

The University of Alaska Fairbanks' risk story has a large asterisk associated: *takes place in Fairbanks, Alaska.

1. Residents of Alaska are naturally accepting of everyday risks and comfortable living with in environments not suitable to most in the lower 48 states.
2. Temperatures in winter regularly dip below -30F.
3. Children play at recess until -20F. Fairbanks' shortest day sees a little more than 3 hours of sunlight.
4. It is a notable day when it doesn't snow in the winter.
5. School is only cancelled in winter when temps climb too high and things melt.
6. Over 5% of Fairbanks' population doesn't have running water, showers or toilets.

And these are just the urban risks! Risk increases significantly as soon as you leave the city boundaries and ultimately you must rely on self-rescue techniques

As a result, it takes an extra level of excitement to satisfy an 18-year male's desire to push his limits and feel a rush of adrenaline. This appetite is increased with readily available pictures and videos of professionals pushing the limits in exotic places.



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Feeding the Risk Gap

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The Outdoor Adventures had already proven to be a tremendous success with climbing programs and classes. Capitalizing on that obvious student interest and our northern climate, we built a 30' outdoor ice climbing wall right next to the Student Recreation Center and campus entrance.

The response from upper level administration was "Why not?" and "How?" versus "What are you? Crazy?"

While the winters in Fairbanks are harsh and the residents are resilient, every degree towards a southern latitude provides milder winters and easier living. Thus, UAF tour guides are often asked the question by non-locals, "What do you do in the winter up here?"

UAF Chancellor Brian Rogers and Vice Chancellor for Student Services Mike Sfraga realized this question posed a three-component problem; recruitment, retention and ultimately success.

First, get the right pieces in place

Providing recreational opportunities to students was disjointed prior to Chancellor Rogers' appointment.

- The Student Recreation Center (SRC) reported to Athletics.
- The climbing wall inside the SRC was managed by a student club.
- The Outdoor Adventure program was growing and was housed in the student union.
- The pool and ice were treated as facilities, not programming spaces.

Over the course of two years UAF combined all these facilities and program areas into a single department, the Department of Recreation, Adventure, and Wellness (DRAW). It fit perfectly, we wanted to DRAW students to UAF and DRAW them out of the dorms and their comfort zones!

The Outdoor Adventures had already proven to be a tremendous success with climbing programs and classes. Capitalizing on that obvious student interest and our northern climate, we built a 30' outdoor ice climbing wall right next to the Student Recreation Center and campus entrance.

Thankfully, when this idea was brainstormed the response from upper level administration was "Why not?" and "How?" versus "What are you? Crazy?"

The next year, we opened a ski and snowboard terrain park which, to our advantage was located right on campus between the dorms and classrooms. Additionally, the location obtained high visibility as it was at the entrance to campus. Furthermore, it boasts three large jumps and 12 rail features, and both the ice wall and terrain park utilize a yurt to host guests, equipment, paperwork, etc.



For more information contact: Carol Malouf
p 800-955-1991 x196 or 801-412-2622
e cmalouf@summitamerica-ins.com



Feeding the Risk Gap

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We worked hard to satisfy the needs of risk management, General Counsel and master planning. While they did not shoot us down from the beginning, we had to earn their support every step of the way. Additionally, we had to fund these crazy ideas in a way that would not impact University relations as State dollars were not available.

In order to calm concerns of the various stakeholders, our staff worked closely with them to ensure everyone had the same vision before making presentations. We worked at length on a Standard Operations and Procedures manual which served to provide a clear vision of how we intended to operate each facility.

We worked hard to satisfy the needs of risk management, General Counsel and master planning.

Concerns included: fencing, staffing (including training and expectations), safety inspections (daily or monthly?), and emergency response procedures. We went into the meetings prepared to answer almost any question or possible scenario, and still allowed administration and others to make changes as needed.

Each project was also associated with a recognized industry group. This allowed us to defer our ideas to “industry accepted best practices.” Our climbing tower was certified by the Association of Challenge Course Technology and each belayer holds a Climbing Wall Instructor credential from the Professional Climbing Instructor Association. As a result, these high-standards certifications gave us legitimacy in the eyes of the approving authorities.

Each project was also associated with a recognized industry group. This allowed us to defer our ideas to “industry accepted best practices.”

Likewise, the terrain park has been approved as a ‘licensed ski area’ by the State of Alaska Department of Natural Resources and certified by the US Terrain Park Council. Obtaining these certifications substantially reduced concerns about million dollar law suits for each broken wrist.

While both projects were under the microscope from everyone from public to park services, we charged forward to find funding. Both projects generated great interest from students, and in response the student government supported each project financially.



From there, we gained funding from community dollars and in-kind donations. For example, the Rotarians raised enough money for us to buy a full-sized snow groomer and a local shipping company shipped the vehicle for free.

The naming rights to the terrain park were purchased by a local family looking to be supportive of youth activities in town in hopes of losing less youth to Lower 48. Thanks to these generous supporters, the “Hulbert Nanook Terrain Park” will be around for many ski seasons come. As an added benefit and show of gratitude, members of the community are welcome to use the park and climbing tower.

Feeding the Risk Gap

continued page 4

DRAW has existed for three years now, and continues to look towards the future to find ways to use our natural landscape and existing structures to meet the needs of a changing student demographic. Due to extremely high energy costs in Alaska and limited funding, we need to embrace our outdoor environment, current facilities and capitalize on untapped potential.

Due to extremely high energy costs in Alaska and limited funding, we need to embrace our outdoor environment, current facilities and capitalize on untapped potential.

Recently, we have taken on projects such as a 27-hole disc golf, developed a man-made outdoor skating pond, and are in the process of rehabilitating our fields with the hopes of holding more dog mushing events on campus.

Furthermore, we have broken down barriers for students by providing peer personal training opportunities and free group fitness classes. Intramurals continue to break the mold each year with various styles of dodgeball (including on ice) and the popular battleship.

Looking ahead, our next goal is to build an indoor challenge course suspended over the courts; including zip-lines, giant's ladder, bridges, and cargo nets with a projected timeline for completion in approximately 12-months.



Looking ahead, our next goal is to build an indoor challenge course suspended over the courts; including zip-lines, giant's ladder, bridges, and cargo nets with a projected timeline for completion in approximately 12-months.

Research data has shown students who are active on campus feel a stronger connection to the school and as a result, show stronger academic performance. Students who have a physical fitness outlet on-campus do even better. Many students are satisfied with the standard gym and intramural offerings, however, to attract and satisfy a greater percentage of students, more has to be offered.

They have an appetite and DRAW feeds them.

 **BACK TO COVER**

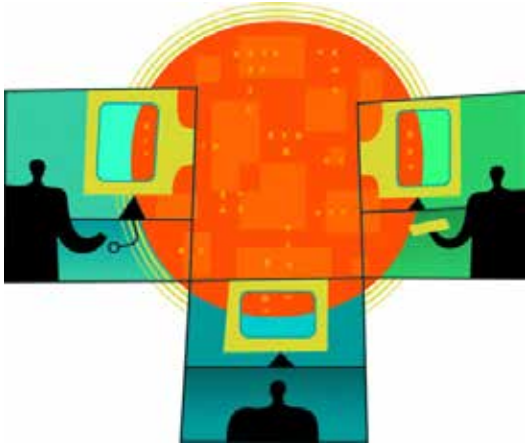


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Target Audience	All Campus Recreation staff <i>(Note: All 'Negligence Awareness Training' Webinars focuses on student staff)</i>
Pricing	All Webinars are \$50 (except the Freebee!)

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Concussions in Collegiate Recreation: Are we prepared?

Ann Wittkopp
Head Athletic Trainer
Central Washington University-Recreation

This article is the first in an ongoing series about concussions and other relevant sports medicine topics in collegiate recreation.



Until recently, concussions were only referred to as 'mild head injuries'.

Concussions have frequented the news in the last several years. The NFL and ESPN have made sure that anyone who watches professional football is well aware of the word "concussion." But how much do we really know about concussions? What constitutes a concussion? What does the peer-reviewed literature say about concussions? Until recently, concussions were only referred to as 'mild head injuries'; due to misconception of the severity of the injury, they are now referred to as 'mild traumatic brain injuries.'

What always concerns me, however, is the complete lack of concern (and sometimes disregard) most patients have for the injury itself and what it means for his/her health, and potential future.

As an athletic trainer working in collegiate recreation, I have seen more than my fair share of concussions with varying degrees of symptoms and duration; what always concerns me, however, is the complete lack of concern (and sometimes disregard) most patients have for the injury itself and what it means for his/her health, and potential future.

The CDC estimates that between 1.6 and 3.8 million sports-related concussions occur in the US annually; how many of us as collegiate recreation professionals can say that we understand the injury, its implications, and proper management for the injury? How many of us can say we feel adequately prepared to manage the potential influx of head injuries in our events and programs?

Although the injury itself is not completely understood, the most recent research suggests that it "is a complex phenomenon, involving interconnected pathophysiological/neurophysiological (cellular and vascular) changes that occur as a multi-layered metabolic cascade. The primary mechanisms. . .include ionic shifts, abnormal energy metabolism, diminished cerebral blood flow and abnormal neurotransmission" (Comper, Hutchison, Magrys, Mainwaring, & Richards, 2010).



For more information contact: Carol Malouf
p 800-955-1991 x196 or 801-412-2622
e cmalouf@summitamerica-ins.com



Concussions in Collegiate Recreation: Are we prepared?

continued page 2

Once an individual sustains a concussion, he or she is more likely to sustain them in the future, often with increasingly longer recovery times and prolonged symptoms.

These changes will not appear anywhere on a CT or MRI (Comper, Hutchison, Magrys, Mainwaring, & Richards, 2010). Injuries sustained in sport-related activities usually do not include a loss in consciousness, and once an individual sustains a concussion, he or she is more likely to sustain them in the future, often with increasingly longer recovery times and prolonged symptoms. A concussion can result from a direct blow to the head, but can also occur without any direct contact at all.

There are no specific symptoms that always occur with a concussion; symptoms and their duration are very individualized. Symptoms can include (among others not listed):


- Headache
- Nausea / vomiting
- Confusion
- Dizziness
- Fatigue
- Sleeping problems
- Difficulty concentrating
- Anterograde (memory loss after the concussion) or retrograde (memory loss before the concussion) amnesia
- Sensitivity to light or noise
- Irritability or over-emotionality



It is critical to keep in mind recovery time is very individualized.

It is critical to keep in mind recovery time is very individualized; post-concussion syndrome can also develop, which means that the affected individual's symptoms last for weeks or months longer than would normally be expected. Oftentimes, the fact that there are no actual visual symptoms like a bruise or a fracture can be misleading therefore more serious injuries such as second impact syndrome, epidural and subdural hematomas, skull fractures, and spinal injuries. It seems like the list of worries is never-ending, and unfortunately for some, these neurological and cognitive deficits in the brain can be permanent.

Dr. Wayne Gordon, a neuropsychologist at Mt. Sinai School of Medicine in New York City, has been studying and documenting the long term effects of concussions and repeated blows to the head since the late 1980s (Carroll & Rosner, 2011). According to Gordon;



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Concussions in Collegiate Recreation: Are we prepared?

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A surprisingly large number of patients had suffered jolts to the head that weren't anywhere on their medical records; they had come to him because they could see their lives unraveling and were having a more and more difficult time coping with relationships and job responsibilities. Some of them could trace this downhill slide to a particular event (car accident, fall, etc.) but none could understand what it was about the incident that had thrown their lives so out of whack.

Furthermore, according to Carrol and Rosner (2011), Gordon began to expand his research of concussions, studying various populations in New York City and the State of New York, including children, special education program participants, substance abuse program participants, and even homeless individuals in New York City. His results were astounding:

- Ten percent of children in a NYC school said they had sustained a significant head injury, and these children turned out to have cognitive impairments when later tested. Most of the injuries incurred were undiagnosed.
- Upon interviewing and testing children in special education classes, the results concluded more than 50% of the learning-disabled children had experienced a significant impact to their heads.
- Results conducted from 800 individuals indicated 54% had a history of head injury, 40% of whom still had post-concussion syndrome. Additionally, patients with head injury history were more prone to mental illness and substance abuse treatment failure.



Prevention of concussion is often as simple as wearing a helmet during certain activities.

After prevention, education about concussions is the next most important component.

- In 2006, Gordon tested 100 homeless individuals in NYC for signs of concussion. These tests indicated nearly 70% had memory, language, or attention deficits, while 82% reported a significant head injury before they became homeless, often the result of parental abuse.

Prevention of concussion is often as simple as wearing a helmet during certain activities, such as climbing, cycling, playing lacrosse, equestrian, etc., and wearing a seatbelt when driving. After prevention, education about concussions is the next most important component.

Fortunately, concussion awareness/education has rapidly accelerated in recent years; however, this growth needs to expand past the traditional collegiate varsity and professional athletic setting into the field of collegiate recreation. It is our responsibility to share the message that concussions are serious brain injuries and must be treated appropriately, and to be able to refer those individuals to the professionals they need.

How can we manage the number of concussions coming through our doors and protect our departments and universities? An athletic trainer is the best way to protect your department from litigation and to manage the risks associated with many collegiate recreation programs. An AT is trained specifically to manage concussions and other injuries.

Concussions in Collegiate Recreation: Are we prepared?

continued page 4

Many collegiate recreation programs do not have a full or even part-time AT on staff to provide evaluation and care for concussions.

It's all about what program or event contains the most risk. What are the riskiest events your collegiate recreation program has?

However, many collegiate recreation programs do not have a full or even part-time AT on staff to provide evaluation and care for concussions. In my experience traveling with teams, I am usually the only AT on site for club sport games, and usually provide care for both teams. If there is another individual, it is usually an un-certified undergraduate student or an intern, which, legally, is not any better than a layperson certified in CPR and First Aid. This leaves a gaping hole of negligence in our risk management programs. To add to this conundrum, recreational athletes are also often less experienced and more untrained than the traditional varsity collegiate athlete, which means an increased risk for injury before they even begin an activity. We as recreational professionals have a duty to provide a level of safety and care for these individuals.

I have been asked more than once whether only providing coverage to some events and not others leaves us open for litigation. To those individuals, I always answer the same: it's all about what program or event contains the most risk. What are the riskiest events your collegiate recreation program has?

An AT is able to easily determine this and provide coverage accordingly by gauging the nature of the event or sport, the amount of contact, playing surface, type of equipment used, and so on; this is why athletic trainers are invaluable. They are trained specifically to constantly think within this frame of mind.

Conversely, the question then becomes "Does NOT providing any emergency medical support at all show that we are concerned for our participants? Or does it show blatant negligence?" If we can show that we are providing athletic training or EMT coverage for these at-risk events (lacrosse, rugby, soccer, equestrian, rodeo, wrestling, karate, etc.), it shows a concerted effort on our part to protect the participants from injuries and detrimental decisions made by themselves, coaches, or fellow participants, even if we can only cover, for example, only certain club events instead of all club events. This might not be ideal, but it will provide substantial support in our favor should any litigation arise later.

There are infinite resources available regarding the recognition and treatment of concussion. Some of those are listed here; in addition, I have listed my contact information below and welcome any and all questions and comments and would love to share resources and information.

<http://www.cdc.gov/traumaticbraininjury/>

<http://www.brainline.org/index.html>

http://www.nata.org/sites/default/files/Concussion_Management_Position_Statement.pdf

<http://www.nata.org/sites/default/files/MgmtOfSportRelatedConcussion.pdf>

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Online Risk Assessment: New features!

Do you have the skills and knowledge to conduct an internal Risk Management audit of your department? How well do you stack up compared to other schools – and how will you know?

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McGregor & Associates' exclusive 'Online Risk Assessment' provides key benchmark data for your department (relative to over 100 North American universities), and uncovers critical gaps in your risk management plan.

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Don't put it off – act now!

For more information: Go to
<http://www.sportrisk.com/risk-assessment>

BALL IS IN YOUR COURT

Student Athlete Reputation Risk Management

By Katharine M. Nohr, J.D.
Nohr Sports Risk Management, LLC

An emerging area of risk management concerns individuals' reputations. Although student athletes don't face the media scrutiny of professional athletes, such as Ray Rice, Lance Armstrong and Michael Phelps, their reputations are subject to damage from inappropriate online photos or statements. In an instant, a promising career, whether in sport or another vocation, could be stalled by a prospective employer or coach with a simple online search. Student athletes are often subject to stringent social media monitoring by university athletic departments and could face severe sanctions, including written reprimands, loss of scholarships, team suspension or school dismissals if caught.

In an instant, a promising career, whether in sport or another vocation, could be stalled by a prospective employer or coach with a simple online search.



By the time student athletes finish elementary school they likely have begun developing an online reputation. As early as high school, online images may start to become negative and by college, damage control may be necessary. Student athletes can monitor their reputations by searching themselves on the Internet on Google and other search engines, making sure they search for images associated with their names as well. To the extent that harmful photos and information has been posted, efforts can be made towards removal or at least damage control. But, it's far easier to prevent a negative online persona than to clean up a sullied reputation.



For more information contact: Carol Malouf
p 800-955-1991 x196 or 801-412-2622
e cmalouf@summitamerica-ins.com



Student Athlete Reputation Risk Management

continued page 2

Managing reputation risk is largely an individual's responsibility, but universities and colleges can assist student athletes through education about wise social media use. Student athletes should be advised about the following:

1. Proof read all social media posts for accurate spelling, language use and grammar. Employers are looking for candidates who can communicate in Standard English. Heavy use of slang, profanity or misspelled words will make a poor impression.
2. Avoid posting photographs that are in poor taste. Would you show the photographs to your parents, grandparents, employers or teachers? If not, keep the photos to yourself.
3. Use privacy settings wisely. Consider who will have access to the information posted and guard access where prudent.
4. Craft profiles carefully, consistent with the persona you would like to project to the public. Update your profiles regularly.
5. Post photographs that reflect your desired image. Carefully consider your dress, facial expression, accessories and the other people in the photographs.
6. Think before tweeting or commenting on the Internet. Use of negative, sarcastic, hateful, or racially charged language could tarnish your reputation.
7. Make sure to have an online image. If a person is not present on the Internet, he or she may be viewed suspiciously by prospective employers.
8. Do not post anything on the Internet when intoxicated, while under the influence of drugs, tired or depressed.
9. If in doubt about a post, seek the opinion of a trusted person who has your best interests at heart.
10. Enjoy using the Internet for connecting with people and as long as it is used prudently, it should only enhance a student athlete's image.

As greater aspects of our lives become virtual, the need for reputation risk management will increase. When developing comprehensive risk management programs, student athletes' social media images should be included.

Managing reputation risk is largely an individual's responsibility, but universities and colleges can assist student athletes through education about wise social media use.



Sweaty Palms? RISK MANAGEMENT BLOG

- > Want to look at RISK through a series of different lenses?
- > Want to find out what your appetite for risk is?
- > How risk averse you are?

Check out our new blog www.sportrisk.com/blog – and get involved in the discussion!!

Got something to say - or an idea to share?

Across N. America, recreation professionals are finding creative ways to implement unique solutions to a number of challenging risk management issues. Many of their ideas have already appeared in this Newsletter.

Earn CEU/PIC credits for writing an article!

Are you willing to share your ideas? You may believe what you're doing is not of interest to others. **WRONG!** Professionals are always on the lookout for new/ different/ unique ways of doing things:

- Staff training programs
- Emergency Response Planning strategies
- In-service training ideas
- Participant medical screening strategies
- Online training courses
- Risk Management Committee operational guidelines
- etc. etc.

Share your ideas – by writing an article for the 'Risk Management Newsletter for Campus Recreation'!

This is not a 'refereed' publication. The focus of the Newsletter is simply the communication of ideas, procedures and programs that work.

If you'd like to explore this, or receive the 'Guidelines for Authors', contact Ian McGregor at mcgregor@sportrisk.com

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For more information contact: Carol Malouf
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Accident Insurance for Club and Intramural Sports Participants

Let us provide industry-leading accident insurance coverage for student participants of your school's Intramural or Club Sports programs. Coverage is available to all NIRSA member colleges and universities.

The insurance plans cover injuries occurring during play or practice of a game, contest or match, and travel to those activities as defined in the policies.

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- Medical/Dental Benefit of \$25,000 or \$30,000 per person per covered accidental injury
- Benefits are payable for covered expenses in excess of the deductible and the total benefits received from all other sources
- Benefits are payable for covered expenses incurred within TWO years from the date of injury as long as the deductible has been met within the first year
- Deductible options are \$250, \$500, \$1,000 and \$2,500 – higher amounts available upon request
- \$10,000 Accidental Death & Dismemberment Benefit

CATASTROPHIC ACCIDENT MEDICAL INSURANCE HIGHLIGHTS:

- Medical, Dental and Rehabilitation Benefits payable for the LIFETIME of the insured up to a MAXIMUM amount of \$5,000,000
- Monthly Benefits payable if Totally or Partially Disabled
- A Covered Accident Deductible of \$25,000, \$30,000 or \$50,000 (as selected by school), for medical, dental or rehabilitation expenses which must be incurred within TWO years from the date of injury
- Benefits are payable for covered expenses in excess of the deductible and the total benefits received from all other sources
- \$10,000 Accidental Death & Dismemberment Benefit

For more information about these valuable programs, contact Carol Malouf at:



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Welcome to Dr. Alison Epperson our new Associate Editor!



Alison Epperson

**Assistant Professor & Program Coordinator of HPE
Murray State University**

BS – Exercise Science, Murray State University

MS – Exercise and Leisure Services, Murray State University

PhD – Health Education, Southern Illinois Carbondale

I spent five years as an undergraduate at Murray State working the Campus Recreation Office. Upon graduating in 1996, I worked in Nashville, TN for two years in physical therapy rehab. In 1998 I moved back to Murray to accept the position of Coordinator of Campus Recreation. During this time, I also assisted in the development of the first dedicated space for a true wellness/fitness facility, built in 2005. In 2008, I started teaching Community and Consumer Health as an adjunct while still running Campus Recreation (as a one-person office), commuting to SIU in pursuit of a Ph.D., and maintaining my role as a mother. In 2011, I left Campus Recreation to become a full time teacher. I serve as the only Health Education faculty within the HPE department.

I met Ian McGregor at the Milwaukee Sport Club Symposium and shortly thereafter, he asked me to write an article on Facebook (it was still new and at the time, I think we thought it would be the beginning of the end of the world!).

In the summer 2012, I again wrote for Ian regarding concussions, and have submitted an article to every Newsletter since. In doing so, I have been able to stay in the loop with issues and trends in the field of Campus Recreation, while also gaining experience in writing and research.

I'm thrilled for the opportunity to take on more responsibility as well as developing partnerships and networking among the NIRSA community.

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Risk Management Newsletter for Campus Recreation

Our goal is to provide timely information and practical resources to assist Campus Recreation professionals manage the risk of injury to participants.



Editor

Ian McGregor, Ph.D.
President, SportRisk

Associate Editor

Alison Epperson, Ph.D.
Assistant Professor
Murray State University

Talk to Us!

Tell us about ... Your Best Practices (practical, hands-on policies/ procedures/ training programs that really work for you)

Your 'sweaty-palm' issue (what keeps you awake at night). Ask for our feedback!

Your interest in contributing to the 'Risk Management Newsletter' by writing an article for an upcoming issue.

Contact us at mgregor@sportrisk.com

Next Issue December 2014

Featured Topic: 'Risky Behavior'

Topics include:

- Minors on Campus
- More on Waivers
- Sport Clubs
- Risk Assessment
- Online Learning Opportunities

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- > How risk averse you are?

Check out our new blog www.sportrisk.com/blog – and get involved in the discussion!!

The 'Virtual Library' is growing!

You can now access all articles which have appeared in previous editions of this Newsletter!

This means you can download (free) over **225 articles** focusing on risk management issues relating to Recreation.

Go to www.sportrisk.com/newsletter/ and search by topic (e.g. Aquatics, Sport Clubs) or tag (e.g. AED, hazing) providing a 'virtual library' of valuable resource information.

New articles are added to the 'Virtual Library' every month.

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