

## **Insurance 101: Injuries in Lacrosse –Looking beyond Knee Claims**

If you think about the kind of game lacrosse is, you might easily guess what the most common injuries are. It is a fast-paced running game with quick turns, stops and starts, placing a lot of emphasis on knees. Knee injuries still rank number one for US Lacrosse members and they continue to rise. In the past few years, knee claims have increased from 43% of claims paid in 2001, to 65% of claims in 2005.

As in other ball sports, lacrosse's combination of sticks, projectiles (balls) and speed creates a real potential for other types of injuries. Common claims are to the shoulder (from a player collision, bad fall or hit by sticks); to hands and fingers (from being hit with a stick or ball, from falls or other player contact); to the neck and throat (as a result of checking, cross-checking or hit by stick); and other leg injuries (stemming from trips, falls player collisions and hits from sticks).

### **Delving Deeper**

Beyond these predictable injuries and large, eye-catching claims, there are a few claims scenarios that do not occur with great frequency, but are beginning to show some trends. Most of these could be prevented with a little extra care.

### **Heads up!**

It is easy to pick out a dozen or more claims that occurred because participants were not paying attention. A youth player seriously injured his back after his coach inadvertently knocked him over during practice. During a team dinner, a male youth member was hit in the head by a stick when he and some others were tossing a ball around. Two girls at a lacrosse camp collided when they both stood up from the bench at once, one knocking her head into the other girl's teeth. At another camp, a boy received stitches when a camper stepped on his hand with cleats. During a game in NJ, a player on a girl's youth team tripped over a stick on the sidelines and fractured her arm in two places. In two other incidents, claimants were injured by lacrosse goals. While putting away the goals after practice, one high school boy's hand was cut when the goal fell on his arm. And as hard as it may be to imagine, in the other incident, a player's leg was broken by a falling goal.

### **Eye injuries – Not where you'd expect**

The good news is that since the mandate for girls and women to wear eye protection in 2005, there have been no reported eye claims by women. Prior to

that, from 2001 to 2004, seven claims from female players were made. Fortunately, none resulted in any lasting damage. Surprisingly, there have been almost as many eye injuries to male players. Three of the five claims involved high school players who were playing or practicing without a helmet -- either in a warm-up drill or during play on the sidelines. One of these injuries caused permanent damage, resulting in the player losing his vision in one eye.

### **Coaches & Officials: Look out!**

Coaches and officials have a very low incidence of injury under the US Lacrosse program – less than 2% of all claims. Some claims are to be expected, such as an ACL tear while changing direction running down the field, a broken wrist due to a fall, or a hand injury from being hit with a player's stick during a practice drill. Other claims may indicate a pattern of injuries where youth and high school coaches have been hit in the head and face by sticks or balls. One coach and one umpire in separate incidents both had their noses broken by a ball. Two other coaches were hit in the mouth by balls during practices and lost teeth as a result. Another coach broke two teeth when a player missed scooping the ball and hit the coach in the mouth with his follow-through.

### **An ounce of prevention = \$1,000's of cure**

To reduce the possibility of injury to you or your players, take a few extra moments for "injury prevention" before getting on the field. In addition to wearing the appropriate equipment, providing adequate conditioning for players (as well as thorough warm-ups before games) and checking field and weather conditions, be on the look out for preventable mishaps. Do not allow players to participate in any activities, no matter how formal or informal, without full equipment. Teach kids to be aware of their surroundings, especially off the field. Stick to the rules of play and enforce good sportsmanship. All of this will make for a safer environment and a more enjoyable lacrosse experience for everyone.

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