

# Lessons Learned for High School Athletics

## Work Comp 101 – *Paul Lessila, R&R Insurance*

- ✓ Workers Compensation is a real cost that you can control
- ✓ Understanding the Experience Mod Rate (EMR)
- ✓ The hidden costs of Worker's Compensation
- ✓ Best practices – Return-to-Work

## Play With a Purpose – *Carl Gruber, SFM*

- ✓ Fully understand 'at risk behavior' - it's your responsibility in safety
- ✓ Promote 'demonstrate don't participate'
- ✓ Avoid playing with students beyond encouraging participation
- ✓ Report all unsafe acts/near misses and injuries to supervisor
- ✓ Plan for safety – the name of the game is clear and open communication

## Risk Management: A.D. Defensive Game Plan – *Jodi Traas, CIC*

- ✓ Clearly identify hazards & prevent injuries - Standard Practice vs. Standard of Care
- ✓ Coaches not licensed to teach are required to take coaching fundamentals course & sports first aid course before they may coach their second year at a WIAA member senior high school
- ✓ Fully understand Alternative Driver & Vehicle Requirements

## Treatment of Liability Waivers & Immunities – *Brian Bean, R&R Insurance*

- ✓ Opening up your facilities to public leads to liability exposures
- ✓ Waivers of Liability – understand the challenging perception that they fully protect your school district
- ✓ Wisconsin Immunities and Caps
- ✓ Risk Transfer and Contract Risks