1. The main problem of the article is insurance of players in various sports associations, like NBA, NHL or Baseball League and coverage of these sums in case of the sportsman’s injury. The thing is that such sports are rather traumatic that is why there are many cases, when sportsmen were seriously injured and couldn’t perform their duties for more than several month. Huge leagues, like NBA or NHL offer their players contracts, which provide players with extremely high salaries. In case of injury, a player is paid out during all the time of illness, which is rather expensive both for a team and for insurer. The team provides special conditions for the players, which are obligatory, that is why it must pay out in any case. This is the reason, why when a top player is injured, all the team suffers. There are many of such examples in mass media sources, where it is told that such situations become a problem both for the insurer and the team itself. Though, different leagues may have various policies, the principle is usually the same and the scheme is rather widespread and widely applied.
2. There are several key factors of the current problem. The first one is that often injuries of the players affect the team and the insurer. Usually, according to the policies of the leagues, they have to pay a player out, even if he is injured for not a long period of time. In such a case the team doesn’t suffer much, but if the injury needs long treatment and the player can’t come back and perform his duties, it becomes a problem, mostly a financial one. The second key factor is the increase in players’ salaries, which consequently affects the sum of coverage. As the salaries are higher, the percentage is also growing, and in case of long treatment it can be rather painful for the team. This is the reason why huge associations sometimes avoid huge contracts and wide offers throughout its term of work. But the structure, which is not so well-regulated, is not interested in such requirements, because insurers can not offer such high sums for players as they can earn without it. The following factor is that only the biggest and most prestigious leagues can afford offering such policies. Athletes in other sports frequently buy their own insurances and pay a particular percentage from their own money and depend only from themselves. They do not have any of relations, connected with these payments with their agent, for example. They have some responsibilities according to the contract and performs them, but all the insurance issues are discussed and solved between a player personally and the insurer. It is not only easier for the player, but more profitable. One more factor is that those, who are ensured against career-ending injuries, are not motivated to come back as quickly as possible. In case of a long injury a sportsman has no any motivation to recover sooner as he is payed out during all the time of his contract. From the other side, there are policies, according to which a sportsman is not payed out until he recovers and is able to perform his duties.
3. There are several forms of insurance for sport projects. All they are aimed at the coverage in a case of an injury, as it is obvious that sport is rather traumatic and every day numerous sportsmen have traumas, surgeries, need serious treatments, etc. First, the insurer may offer single players buy an individual insurance, which is payed for from their own salaries and is not dependent on anyone or the contract terms. In this variant a player doesn’t have any relations on the insurance and payments with his team, for example. His requirements, including financial, on the contract are solved independently and the insurer provides other services. There can be different variants of how the injuries are covered and they may vary from those, which are offered by the contracts, provided by the team. The second form is applied in well-developed structures, like NBA, where a team hires a player and offers him a contract, where insurance is included and has special requirements. It is because the tea is required to spend special sums on the salaries of sportsmen, that is why sportsmen do not suffer and earn good money even if the are not playing due to the treatment or injury. Sportsmen from other leagues can earn more if they are not offered such contracts, because it is more profitable. Also there are differences in the conditions of payouts – from one side, a sportsman is payed out for the whole period of recovery, from the other side, they can be not payed until they come back and will be able to perform their duties.
4. Insurance companies may affect the development of professional sport technologies. Everybody understands clearly that sportsmen are a special category of the insured people, who have higher risks to be injured due to their profession. Moreover there are special risks to be injured in some particular kinds of sports. Insurance is a guarantee for a sportsman to save his level of life, while he is not performing his duties because of trauma. We still understand that the quicker the sportsman returns to sport and will be able to play, the better it will be for the team. That is why the goal of sport technologies is to help sportsmen recover as quickly as it is possible and provide qualitative help so that traumas will not happen further due to bad performing. In such a way, insurance companies create such conditions for the teams, that it is become a huge motivation to develop these technologies, make them more useful, convenient and effective. If the technologies with bad performance will not do their job properly, millions of sportsmen will simply be left without proper treatment and their teams will lose millions of dollars for their coverage. As it has been said earlier, the quicker the sportsman will come back, the better financial situation will the team have. Insurance companies, in their turn, are able to provide such conditions, so that the development of sport technologies will be inevitable.
5. I agree that the system of insuring in sports is not perfect and partially needs to be changes. From my point of view, any sportsman is at a risk group due to his kind of work. Especially those people are vulnerable, who perform their countries on serious competitions, like the Olympic Games, for example. It I obvious, that the preparation for such competitions is performed in a special and more serious way so that even there the possibility of getting traumas is rising. That is why the aim of a team is to provide perfect conditions for the sportsmen to decrease the percentage of possibility to get traumas. From the other side it is the work and goal of insurers, who will provide such conditions for others, involved into the process, that the payments and coverages will be extremely huge. When people will meet the bigger need to stimulate the development of new technologies, the situation will be improved.
6. It is rather hard to speak about the changes concerning the situation. Sport clubs, teams and insurance companies work in tandem and make a huge mechanism with its own policies, rules and conditions. That is why changes must be done properly and accurately, because it is impossible simply change some of its part. As a result all the connected parts will change to and the process will be ruined. We should take into consideration many points and think properly on the need of such changes. As for me, changes in policies may be performed to make the situation better. The policy must be built in such a way that the longer a sportsman can’t recover from the injury, the higher payments should the team or agents perform. It will stimulate teams and producers to do more, to do everything quicker, but at the same time not allow the quality of the services suffer. Moreover, if a sportsman has recovered, came back into sports and got the same injury – it must be a responsibility of those, who provided the treatment in not a proper way. They may have carry out a punishment, when they will be obliged to make payments. In such a variant the motivation will rise to perform duties and responsibilities in a proper way, so that there will be a risky opportunity to skive and decrease the time, which is reasonably needed for the recovery. It all is connected with the payments, which are not made until a sportsman comes back to work. But it is a higher motivation which is not always useful – he may be in a hurry to recover, but the decrease of treatment time will badly affect his health, which will lead to one more trauma. These conditions should also be changed so that make people spend as much time for recovery as it is necessary, otherwise the situation may worsen in future and we will get dozens of sportsmen, who are unable to perform their duties in a proper way. All in all, all the changes, in my opinion, are connected with the insurance companies in this or that way. Money is a good shift to make people do properly what they need to do and stimulate their activities.