

ABSTRACT OF THE DOCTORAL THESIS BY Cătălin Ovidiu Obuf Buhăianu

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Thesis Title: Sports Health Insurance - Component of Sports Performance Enhancer

Personal, property and third-party insurance presents a great importance at economic, social and financial levels. First, insurance contributes to the development of national economy, takes measures to prevent damages, compensate the damages that occur, provides for the continuous process of production and reproduction, protects and mingles the general interests with the local and personal ones. Insurance contributes, by specific means, to create the conditions necessary to turn into reality the development of the objectives regarding the national economy and the expansion of the foreign economic relations and tourism.

. The European Community has got involved, by the help of its institutions, into the effort of approaching the national legislations regarding the settlements from the insurance domain, having adopted, since 1964 to present, numerous ones (Norms, Regulations and Decisions) with a view to standardize the legal system, to which the insurance companies functioning within the European area should subject.

Therefore, the main purpose of this scientific work is to determine legislative changes in Romania for imposing an insurance requirement within sport competitions and, more, the global imposition of sanctions in case they do not respect this obligation. The paper is addressed, from this perspective, to both the athletes (to cause an increase in the degree of involvement in sport), and especially to coaches and decision-makers within sporting clubs (to determine a more effective protection of human capital investment in sports).

Although there are no specific studies on the particular importance of sports insurance, research in this area is focused on legislative issues relating to civil liability in sport. Overall, the legislation outlines the importance of scientific research on sports insurance. For this reason, the paper can be considered a "pioneer" in this domain, both because of its uniqueness, and, especially, the prospects for future research which it opens.

Theory part

In the theoretical part of this scientific paper, I did a brief analysis of the historical evolution of insurance in Romania, from its appearance in our country, through the planned economy period (1949 - 1990) until the transition period in recent years.

I considered important to be addressed the series of European Union regulations, as well, our intention being, obviously, to optimize the coordination of the Romanian legislation with the European one, not only formally but also as the involvement and awareness of its importance.

Following the practice, organization, conduct training, competitions or sporting nature demonstrations, there occurred and can still occur a series of accidents with consequences more or less serious. The main characteristic aspects of the accident are: the severity, frequency and consequences. In the second chapter of our work we have addressed and dealt scientifically with all these specific questions of the accident, which is clearly visible in the structure of the questionnaire applied to athletes. From our perspective, all these characteristic issues strongly influence both the athletes' involvement into training activity, and especially their performance in competitions.

The third chapter deals with talent and performance milestones of sports, with accents of analytical psychology in sports domain. I have identified ways of discovering athletes' talent, how the sports management and training influence the athlete's performance and aspects of a sportsman's personality, in general.

Given that the management of the club to which an athlete is accredited has a decision power regarding the athletic career, in the fourth chapter of the section of the paper I approached theoretical aspects of management of sports organizations. From the very beginning, I put the athlete in the center of a spectrum of resources of a sports club, thereby, stressing again that the need for essential resource (the athlete) should be the most protected in the strategic vision of a sports organization.

The last chapter of the theoretical section of the paper contains the main legislative landmarks related to sports insurance, as they appear in the Romanian legislation and the way it is included in the context of European sports law and, even more, how the European legislation corresponds to a global sports law.

One of the fundamental contributions of this work to the legal theoretical framework of sports insurance is the legislative proposal for the amendment of Law 69/2000 (Law on Physical Education and Sport). The proposed legislative amendment is presented thoroughly in chapter V.2.

Research practice

Using a large sample of athletes, 361 athletes from 26 sports disciplines, our research highlights the extremely high degree of importance that the sports insurance proves in sports competitions and even in the training of athletes of all ages (from 0 - 10 years to 35 years). I used statistical methods with a degree of average complexity (frequency analysis and Pearson bipolar correlations) to investigate and analyze the link between various issues involved in the relation : athlete-injury-insurance-performance.

The main conclusion of our research is that the insurance does not directly determine the top sports performance. Thus, I concluded that I cannot capture the importance of insurance in maximizing sports performance by seeking for a direct relationship of causality.

However, at motivational level, the insurance statistically determines a trend of athletes to consider it a factor of safety and motivation to engage in performance. Thus, indirectly, an insurance holding involves certain psychological changes in athletes, changes that may be targeted by sports managers or coaches so that to produce a performance gain.

It was confirmed that the athletes who have some kind of insurance are much more aware of the importance and benefits of insurance than those who do not have any kind of insurance, at all. From the data obtained, I may state that athletes generally give credit to insurance, but they are not sure of its importance until they have purchased (and probably had benefits) of it. Hence, a first argument that insurance must be required in sports field and not be left to the choice of club or, worse, of the sportsman.

Insurance leads athletes to realize better the dangers of injuries. In this case, the health insurance does not give the athletes a false sense of security (“Having a health insurance, I can risk more now!”), but rather makes them aware of the fact that holding an insurance is not in vain, because the risk of an injury, or even the premature conclusion of a sporting career, is very present. The more aware the athletes are that an injury can destroy a career, the more they take into consideration the fact that an insurance helps them in obtaining higher performance. The bond with getting high performance comes from the fact that athletes are very confident that health insurance can compensate for a serious injury.

Observing the maximizing of the performance, I could not ignore the way the athletes appreciate themselves. Obviously, I checked the accuracy of this self-assessment of the talent they have demonstrated by sporting performance in competitions. Most athletes’ opinion about their talent is not supported by concrete results, possibly being considered wrong; only 9% of them have a correct perception, the rest overestimating their talent in comparison with the results.

Taking into account the significant differences between the men athletes and women athletes, regarding both the physical components and the psychological-motivational ones, an analysis of the relationship between insurance and performance should have been done separately, by gender category. The conclusions thus obtained allow a more subtle enlargement of the applied benefits of the research.

There has been noticed that insured men athletes were able to gain more results as regards the national performance than the insured women athletes. Women consider the health insurance as having a great importance for sports career, while

men see it as being just as important. Women pay more attention to security, thus existing more insured female athletes than insured male athletes. But men have a nuanced position towards the relationship between insurance and their commitment in performance, in the sense that several of them (47.9%) partly agree that insurance determine the involvement in performance. 65.5% of uninsured women - if they know it is dangerous and do not have any health insurance – do not launch themselves into performance.

I obtained interesting results regarding the importance which an injury has both for the interest in insurance and for the relation with performance. In the case of 29% of women and 23% of men, they have insurance because of an injury. Women (77.1%) were injured more often than men (22.9%); moreover, women were more seriously injured than men. Most women (48%) suffered from medium injuries, while half of male athletes (53.4%) suffered from very slight injuries. In women’s case, it matters less the severity of an injury in order to have insurance, it is important that an injury occur. Men will look for getting health insurance if they suffer from a serious or very serious injury. Otherwise, they will not consider that a slight injury is enough to consider holding insurance.

I analyzed both the self-assessment of their talent and the gained results, making comparisons between men and women. When about self-evaluation, neither men nor women consider the results they have obtained in competitions. However, men are somewhat more modest than women in the evaluation of their own talent; most women considered themselves very gifted and talented (81.8%), in contrast to men (55.5%) who preferred to consider themselves having average talent.

As regards the results, men have achieved results superior to women (79.2% national results, 11.7% international results). Women athletes are better in local and regional competitions (19.1% local, 22.8% regional), where men have no meaningful results. Insured men (70.6%) have a better performance than insured women (44.9%) in national competitions.

Summarizing the differences between men and women, we have the following table:

Women	Men
<ul style="list-style-type: none"> • get insured in greater number • get lower results • overestimate their talent in contrast to the gained results • get injured more often and more seriously 	<ul style="list-style-type: none"> • get insured in less number • get superior results • more modest in the evaluation of their own talent • rare and slight injuries • more interested in present and less preoccupied by possible

<ul style="list-style-type: none"> • are more cautious against injury 	future injuries
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A very important aspect for the present research, and especially for the future research, is the analysis of hypotheses, in a compared and separate manner for each age group. Sample distribution is a normal distribution, upwards to the right which means that we will have, for the most part, young and mature athletes in peak form for sports career. In fact, there is not a bond between the fact of being insured and the athletic performance. Holding an insurance does not determine the increase of sports performance, except from a small part of male athletes at the beginning of their career.

I identified a confirmation of awareness of the importance of sports health insurance and of its valuing by the mature athletes with superior results. However, as growing older, the athlete disagrees that insurance may lead him to commit himself to performance. The insurance determines more motivation for self-commitment in performance only in the case of very young athletes, who are just beginning their careers and for whom this confers a sense of safety.

I also found that athletes, the younger they are, the more injuries they suffer from. Hence the tendency to insure predominantly the young athletes. From the insured athletes, most who have an insurance are at the beginning of their career (40.7% of 15-18 years old, 28.9% of 10-15 years old). According to the analysis of the inter-groups, there may be noticed that within the 15-18 age group, there are uninsured athletes in a significant number (46.7%), in contrast to the insured athletes (40.7%).

There are two possible explanations:

- Athletes with good performance are valuable athletes, and clubs tend to protect them more than the athletes with mediocre results, especially from the category with performance potential, aged 15-18.
- The difference between athletes of 15-18 years old who have insurance and those who do not have one appears - for half of them- from the tendency of the clubs to protect the athletes who have already suffered an injury.

Therefore I believe that the age of 15-18 years old might represent the limit between an experienced sportsman and an inexperienced one, between performance and mediocrity; now, there are made the biggest efforts to train and form the athlete.

The younger the athlete is, at the beginning of the career, the wider the insurance is, in order to cover more serious injuries; the closer the athlete gets to the peak of his sports career, the more specific the insurance becomes (sports medical and sports competitions).

Without claiming that the paper is an exhaustive study, I consider I have managed to analyse most of the possible relationships between “the actors” (sports, accidents, insurance, performance) involved in achieving the purpose of this paper.

The conclusions I reached from studying these dynamics lead us to believe that the importance of sports insurance, even if it has been demonstrated, is far from a complete analysis; on the contrary, I think that I have opened a road that will have to be covered by many other studies and scientific research whose sole objective should be a greater protection of human sports resources and a bigger efficiency of the quality of sports act.

Finally, the sole purpose of any sportsman is the performance, but not in any way and not by any means. I consider that this paper contributes to the optimal development of sports in general, as fundamental way of human development.