



## NFL Teams Looks to JSA to Cover Financial Exposure

An NFL player suffered a serious injury at the end of the regular season and was placed on injured reserve. The injury required two (2) surgeries during the off season and the player was not able to resume playing until the start of training camp. Immediately prior to the start of the season, he signed a new contract with his NFL team with over \$10,000,000 in contract guarantees. The team contacted JSA about designing a disability policy to protect its financial exposure in the event that the player became injured again.

JSA negotiated multi-year temporary total disability insurance policies with the insurance carrier that would pay the team benefits in the event that the player missed an excess of just two (2) consecutive regular season games. They also advised the team that due to the severity of the player's injury, it was likely that an exclusion would be placed on the injured body part.

JSA met with the team and developed a strategy to get the exclusion limited or removed. They recommended that the team keep extensive records of the player's football activities and injuries during the season. Their plan was to approach the insurance carrier with a request to have the exclusion reviewed if the player ended the season in good condition and had no significant problems with the excluded area.

The player was relatively injury free during the season but due to the severity of the injury and the adverse claims experience that they had suffered from players who had similar conditions, the insurance company was still reluctant to review the exclusion. JSA, however, continued to petition for a review of the exclusion so that their client's interests would be protected. Due to their expertise and persistence, the insurance carrier finally agreed to review the exclusion.

JSA then packaged and presented the extensive records that the team kept from the season to the insurance carrier. In addition, they took the player to get a current MRI of the excluded area and had an independent exam of it performed by a board-certified orthopedic physician.

After much deliberation, the insurance carrier agreed to remove the exclusion. The following season the team received over \$900,000 in benefits from the insurance policies that they had on the player.