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# RISK MANAGEMENT DURING SPORT ACTIVITIES&#65306;SPORTS INSURANCE SYSTEM IN JAPAN FOR DAMAGE COMPENSATION

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## Abstract

A sustainable promotion of sports has become a social need. One of the important parts of its implementation is risk management in accidents, which are inherent in sports activities. Needless to say that management dealing with reduction of accidents themselves is crucial for ensuring safety to sports participants. Moreover, as well, risk management is equally important to sports organizations responsible for the organizing and administrating sports activities. That is because such risk is a factor to hinder the promotion of sports activities. Therefore, the organizations responsible for dangerous sports have established or revised the rules in order to ensure the improvement of safety during the games. However, although some adequate measures have been adopted in the form of setting safe rules for the games and by ensuring strict adherence to those rules on game participants, it is impossible to entirely avoid accidents. On the other hand, on 13 March in 2006, The Supreme Court of Japan gave rulings that the organizations that control and administer over sports activities should increase the possibility of taking a responsibility and assuring compensation for damages to victims of accidents. In addition, all sports participants, including unpaid coaches and staffs can be responsible to compensate for the damage of others, depending on how he delivers his duties during the sports activities triggering such damages. Therefore, one of the important issues for future sports promotion is to discuss management of accident risks in sports not only from a view point of safety measures, but also needs to design a system of compensating damages resulting from accidents.

Sports insurance system in Japan

In the First place, we point out the Injury and Accident Mutual Aid Benefit System. This is “a Japanese unique system of mutual aid by the country, school establisher and guardians,” (Sugawara, 2012). With the consent of guardians, a school applies to the scheme which covers any school-

related accident, including a case during in curriculum hours, during extra-curricular activities, and on the way to/from the school. Japan Sport Council (the national sports agency) delivers the scheme, and pays out the benefits as follows: medical expense (40% of the total cost), disability compensation (37.7 mil. at the maximum) and death compensation (28 mil. at the maximum). (Total amounts of the benefit in FY2012 is as follows: the medical expenses for injuries and illness; 15,523 mil., Disability compensation; 1,796 mil., Death compensation; 1,551 mil., (all in JYP), Source: Japan Sport Council, 2014). The scheme covers the wide range of school activities, which has been the solid base of Japanese sport development for a long time.

In the second place, the insurance specializing in sports activities includes such as the Certified Sport Instructors' Total Insurance System and the Sport Safety Insurance (Ishii, 2013). The former is administered by Japan Sports Association (public interest incorporated foundation) and it combines accident insurance and liability insurance. Certified sports instructors who are members of this association take out the insurance policy individually. The latter is administered by Sports Safety Association (public interest incorporated foundation), which is the policy holder. The members of amateur social education groups of at least five people who have completed the procedures are the insured party. It is a compensation system that combines accident insurance, liability insurance and a system of mutual aid fund administered by the association, under one contract made with a Non-Life Insurance Company. Apart from the above insurance system, an employee whose main job is to "compete in any sport" (but not for the professional leagues) is treated in the same way as regular workers and therefore, he is supposed to be covered by the industrial accident compensation insurance (Warashina, 2012).

While the current Japanese insurance covers the particular areas of the risks in sport, the more developed system is required especially after the judicial decision has clearly directed the increasing responsibility of the providers of sport activities as abovementioned. For the sake of sport promotion in Japan, both the public authorities and the sport movements should engage in the active discussion on this so that it will help all the sporting actors.

## References

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