RISK MANAGEMENT PERCEPTIONS AND PREVENTIVE PRACTICES OF ATHLETIC DIRECTORS FROM NAIA SCHOOLS

Yan Gioseffi

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RISK MANAGEMENT IN NAIA SCHOOLS

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Health, Exercise, and Sport Sciences

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RISK MANAGEMENT IN NAIA SCHOOLS

RISK MANAGEMENT PERCEPTIONS AND PREVENTIVE PRACTICES OF ATHLETIC DIRECTORS FROM NAIA SCHOOLS

By

YAN GIOSEFFI

B.A., Business Administration, The College of Idaho, 2014

M.B.A., Boise State University, 2017

DISSERTATION

Submitted in Partial Fulfillment of the Requirements for the Degree of

Doctor of Philosophy

Physical Education, Sports & Exercise Science

The University of New Mexico

Albuquerque, New Mexico

August, 2023
DEDICATION

This dissertation is dedicated to my family, coaches, professors, mentors, friends, and every person that I met throughout my journey in this life that believed in me and helped me with small gestures of kindness to be where I am now. Throughout this process, I have been fortunate to have people that treated me like a member of their family; I will forever remember each of you and be grateful for what you did.

Special dedication to my mom Rosa, my dad Cesar, and my sister Tayane; without your unconditional support, I certainly wouldn’t be able to complete such work. Thank you for always being there for me; even though we were physically distant, we have always been close in our minds and hearts. Thank you for all of your encouragement, your prayers, and your financial and mental support. I will forever be thankful to have such a supportive family. You are part of this work. I love you!
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ABSTRACT

The increase in the number of incidents associated with sports has led to the rise of litigation, and physical, emotional, and financial damage to stakeholders. Collegiate athletic directors (ADs) have the duty to keep their programs safe.

This study aimed to explore and understand the practices, perceptions, and experiences of ADs from National Association of Intercollegiate Athletics (NAIA) institutions regarding preventive risk management. As risk management is significantly new in the sporting industry, an exploratory study using a qualitative design, grounded in narrative inquiry was conducted using the D.I.M. Process as a guide to collect data from 10 NAIA ADs through individual interviews and journaling.

The findings of this study include positive and negative actions, perceptions, and experiences that may serve as examples to be used for the overall enhancement of safety in athletic programs, and as a guide for new studies as this subject evolves.
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CHAPTER 1: INTRODUCTION

The lack of appropriate care and precautions about the safety of personnel involved in athletics may compromise the operations and reputation of an organization. Meeting a standard of care is expected by stakeholders involved with collegiate sports, which should be implemented and enforced by athletic directors (ADs); stakeholders from collegiate institutions include athletes, faculty, coaches, spectators, sponsors, donors, staff, and others that have a relationship with the institution. When the sport service provider fails to provide reasonable care to the sport service receiver, there can be severe consequences including personal injuries and financial losses (Ammon, 2017). Providing a safe environment must be a priority for athletic departments when dealing with organized sports such as collegiate competitions. The term “organized sport” applies to a specific type of physical activity, which is competitive and can be played with a team or as an individual; this includes teams and members of youth clubs, high school, collegiate, and professional sports (Watson, 2019). Within this definition, collegiate athletics are governed by several unique regulatory bodies, which the three major entities are the National College Athletic Association (NCAA), the National Junior College Athletic Association (NJCAA), and the National Association of Intercollegiate Athletics (NAIA).

Determining the requirements that will meet standards of care has been challenging within the sport industry. According to Rainer Martens (2004), founder of American Sport Education Program (ASEP), providing a safe environment is one of the nine legal duties that coaches must comply with. The other eight duties include proper planning of activities, providing proper instruction, providing proper equipment, properly
matching athletes based on physical and psychological aspects, warning of inherent risks of the sport, providing appropriate supervision of activities, properly evaluating injuries or incapacitation, and offering appropriate emergency care. Doleschal (2006) has also done extensive work aimed at determining what the legal duties of care for athletic personnel, such ADs, should be. Within her work, she made suggestions for the best practices for these duties to be implemented in athletic programs. Differently from Martens (2004), Doleschal (2006) focused on athletic personnel in interscholastic athletic programs and used the presumption from legal duties of care that have previously been used to determine negligence in sport-related injuries. These fourteen duties, or obligations, stated by Doleschal (2006) include the duty to plan, duty to supervise, duty to assess an athlete’s physical readiness and academic eligibility for practice and competition, duty to maintain safe playing conditions, duty to provide proper equipment, duty to instruct properly, duty to match athletes, duty to provide and supervise proper physical conditioning, duty to warn, duty to ensure that athletes are covered by injury insurance, duty to develop an emergency response plan, duty to provide proper emergency care, duty to provide safe transportation, duty to select, train, and supervise coaches. As part of the duty of ADs as sport managers, they are expected to meet the standard of care by implementing and managing these legal duties and providing an adequate risk management program. In a lawsuit involving negligence, the profoundness of the standard of care may determine the outcome of the case and the liability status of the AD and their organization.

Research and Markets (2021) reported that the global sport market industry is expected to reach a value of $599.9 billion by 2025, and $826 billion by 2030. The large
value of the industry combined with the forecasted growth leads to the need for more forethought due to several risky scenarios, (e.g., medical injuries and financial corruption), that may appear due to the nature of the activities and the environment created by such events (Broughton et al., 1999). The exposure to both minor injuries and life-threatening circumstances can be inherent to the practice of physical activities; therefore, having stakeholders that are well-educated regarding each of the legal duties may reduce or prevent injuries and save lives. Ensuring that stakeholders are adequately educated about the procedures for each exposure scenario is a challenge that ADs are constantly facing; therefore, maintaining a culture of enforcing safety practices might be the key to the success of a risk management program. It is important to understand that managing risk in sport programs means that the focuses are not only on preventive sport-related injuries methods but also to protect against threats from bad weather, fire, transportation accidents, hazardous material spill, terrorism threats, and the possibility of an active shooter (Seidler, 2017).

Sport risk management programs have two goals (1) to save lives by preventing injuries and (2) to avoid financial losses (Ammon, 2017). When there is a good risk management plan implemented, the threats of litigations diminish (Ammon, 2001). Being knowledgeable about the procedures and plans may be the most effective way to respond to a threat based on protocols that are developed by experts. Antonsen (2009) discussed several large-scale incidents that were associated with practicing risk management in different industries, such as the explosion of the Chernobyl nuclear power plant in Ukraine, the explosion of the Piper Alpha oil platform in the North Sea, the fire at Kings Cross underground tube station in London, and the Challenger and Columbia space
shuttle explosions. Within the sporting industry, there is a broad variety of incidents associated with risk management, such scenarios range from pool drain cases and student-athletes rendering quadriplegic to slip and fall incidents and defective gym equipment causing catastrophic injury (Appenzeller, 2005). After many events such as the ones listed above, organizations from all industries, including the sporting segment, began to understand the importance of a better education system regarding risk reduction and prevention. The term “risk management” is commonly used in the business context to reduce the likelihood of an organization having financial losses, wherefore, the implementation of such preventive practices is similarly applicable in other fields, such as the sport industry. Finding the ideal risk management model that will reduce or eliminate hazards is a challenge faced by numerous industries such as the business, nuclear, aviation, and medical fields, yet there are very few studies associating risk management with the sport industry.

In science, theories, models, and frameworks are closely related and often used interchangeably. Nielsen (2015) identifies mutual purposes for the use of theories, models, and frameworks, which are “(1) describing and/or guiding the process of translating research into practice, (2) understanding and/or explaining what influences implementation outcomes and (3) evaluating implementation” (p.2). More specifically, frameworks usually have a descriptive purpose by pointing to factors believed or found to influence implementation outcomes (Nielsen, 2015). There are several risk management models and frameworks that have been elaborated in the sport and recreation industry; one of the most well-known is the D.I.M. Process. The D.I.M. Process proposed by Ammon (2017) is widely recognized in academia by sport practitioners as it can be found
in recently published textbooks and publications. The framework is focused on the sport context, and it combines techniques from previously developed models. The structure of the framework is divided into three major stages, which are (1) developing the risk management plan, (2) implementing the risk management plan, and (3) managing the risk management plan. Ammon (2017) developed the framework sequentially, in which each phase has its own characteristics and objectives needed to move into the next stage. Given the scientific perspective, the D.I.M. Process developed by Ammon (2017) served as the basis for this project. An outline of the model can be found in Table 3.

The understanding of the importance to have a risk management program that uses a scientific basis, such as the D.I.M. Process, and its implementation in collegiate athletics should be a recurring topic of discussion and treated carefully by athletic departments. As part of a leadership position in the business of sports, collegiate ADs are expected to be knowledgeable about the dangerous scenarios that may occur while performing their job and how to prevent them, as well as, how to act in case the preventive methods fail to work. Not only is understanding the risk management plan developed by the institution essential to create an environment that enhances safety but there is also the need to prepare organization personnel to make sure that the organization, as a unit, is well-educated. As part of the AD’s responsibility, it is crucial that coaches and staff members are educated about threatening settings as it may be the difference between saving or losing a life. Hoffman (2013) discussed that ADs, as athletic administrators, have the duty to develop and/or adapt a plan and train the coaches to various scenarios. This is what this study aims to explore: the preventive risk management practices that are currently done or not done by ADs in NAIA schools.
As one of the three largest governing bodies for collegiate athletics in the United States, the NAIA has over 60,000 student-athletes and 250 associated member schools (NAIA, 2022). Because this organization receives less attention from the media than the NCAA, the general sporting population tends to devalue the level of competition and relevance to the national scenario by colleges that compete in the NAIA. The rich history of the association and the considerably high number of student-athletes and affiliated institutions, therefore, give the credentials for the NAIA to be impactful in the collegiate sports scenario. The predominantly small size of the affiliated schools doesn’t necessarily lower the level of competition; most importantly, the risks of operating sporting activities that exist for stakeholders in collegiate athletics across the country are similar regardless of the national prestige of the institutions. For example, the rules of the games, the facility operation compliance requirements, and the professional manner that athletic departments operate under very close practices across the different organizations. Risk management must be as much of a priority for athletic departments in small schools as it is in large prestigious universities because the legal implications are the same and stakeholders at each school are exposed to similar risks as part of organized sports. The reduced operational budget of the colleges associated with the NAIA may make it more challenging for those institutions to practice effective risk management than the large NCAA schools because the impact of a lawsuit may be greater in a smaller school with fewer monetary resources. Due to the number of resources, the high level of competition, the less attention given by the media, the size of the schools, and the gap in research studies, the NAIA was the organization chosen for this study to investigate preventive risk management practices done by ADs.
Statement of the Problem

The current scenario of sport research has limitedly addressed the topic of risk management, especially within the NAIA organization. In the sport industry, very few studies exist on the topic, and there is a gap in understanding the perceptions and experiences of collegiate AD in the NAIA regarding preventive risk management. The existing studies might be outdated. Bezdicek (2009) addressed the issue of risk management within high schools by using a questionnaire developed by Miller and Rushing (2002) that targeted the existence of a risk management plan. Gray and Parks (1991) analyzed ADs behaviors also in high school programs and found several areas of concern, including the fact that only a few ADs were full-time at that time. Anderson and Gray (1994) studied risk management behaviors in NCAA Division III athletic programs by surveying ADs about specific topics such as personnel, facilities, equipment, and medical practices. Gary and McKinstrey (1994) also looked at NCAA Division III institutions, however, they analyzed the degree to which head football coaches consistently performed risk management within varsity football programs. Brown and Sawyer (1998) discussed risk management similarly to Anderson and Gray (1994) but in the NCAA Division II environment; their study compared specific areas of risk management and found out that schools that had football operated differently than the ones without, with the greatest number of differences being related to equipment practices. Several risk management models have been developed, yet, they have not been tested among practitioners. The few studies that exist within the sport context are too broad, outdated, and they explore risk management aspects in institutions from organizations such as the NCAA and high school programs. There are also studies that
correlated demographics with risk management, and that covered risk management within a specific condition, such as supervision. Most published studies use quantitative methods with pre-set questionnaires to explore the topic of risk management, yet, very few use qualitative methods giving an opportunity for ADs to share their perspectives and experiences to examine the reasoning behind preventive risk management practices.

Other industries, such as finance, aviation, and nuclear invest significant resources in developing and implementing risk management plans, which ultimately enhance safety within their segment. If the sport industry allocates the appropriated budget, sets high standards, and develops the habit of performing effective risk management, colleges and universities should have a greater chance to enhance safety for all stakeholders that are part of their programs. An injury, damage, or loss of a student-athlete has serious emotional and reputational consequences, and it costs money as shown by the historical financial losses suffered by collegiate organizations and individuals after the death or injury of student-athletes (Appenzeller, 2005). Thus, there was a need to study if and/or how preventive risk management practices were being implemented by athletic departments. This study should provide useful information to the NAIA, colleges, and athletic departments by helping them to understand, evaluate, and improve preventive risk management practices that are, and are not done based on the experience of the athletic directors being studied.

**Purpose of Study**

The purpose of this study was to investigate, understand, and discuss preventive risk management perceptions of ADs from schools that are members of the NAIA. An existing large gap in the literature regarding risk management practices in the NAIA was
meant to be reduced; the researcher expects research peers to feel motivated to study such an organization upon the completion of this study. The D.I.M. Process was used as a guide due to its complexity and adjustments that have been done over time compared to other frameworks in the field. Also, this study aimed to contribute information to fill the lack of in-depth exploration of such a model. Different types of legal claims have shown that there are athletes suffering from physical injuries and death to psychological damages, which pleads for change. As discussed by Dickson (2020), within the past decades, the number of claims has been increasing and diversifying, including negligence and other torts, which may have been prevented if consistent risk management practices were done.

**Significance of Study**

By studying the behavior of ADs regarding preventive risk management, this study provided the perceptions of the participants adding real-life examples and practices that may help athletic departments to critically evaluate the positive and negative aspects of their risk management practices, the habits of their employees, as well as their needs to create a safer environment. Organizations may be able to identify deficiencies in their risk management program, which may contribute to the harm of student-athletes. Furthermore, once these deficiencies are identified, ADs are going to be able to include strategic guidelines and training that could be implemented to enhance the safety of their personnel. Strengthening their safety by developing strong risk management practices should reduce the risk of injuries and death of student-athletes and other stakeholders directly linked to the duties of an athletic director.
Research Questions

Using the perspective and framing of the D.I.M. Process proposed by Ammon (2017), the following research questions were used to drive this study:

1. What are NAIA athletic directors’ perceptions and experiences regarding preventive risk management in their athletic department program?
2. In what ways do NAIA athletic directors develop, implement, and manage risk management plans within their athletic department program?

Delimitations

The delimitations of this study were:

1. The study involved understanding preventive risk management practices of athletic departments of NAIA schools.
2. NAIA schools were chosen for this study due to the high number of athletes and schools affiliated with the organization and the lack of research attributed to this organization.
3. The unit of analysis of the organizations was ADs that have been in the position for more than one year.
4. The theoretical framework was the D.I.M. Process.
5. The data collection occurred during the Spring semester of the 2023 academic year.
6. The colleges and universities are located in the United States and are currently affiliated with the National Association of Intercollegiate Athletics (NAIA).
Limitations

The potential limitations of this study were:

1. The experience of individuals whom the data were collected varies. This could have impacted their practices because one may have been already exposed to a previous incident and/or lawsuit that led the individual to implement stronger risk management practices.

2. Lack of research studies on the topic within the sport industry to guide the study.

3. Sport practitioners in different states could have been available to additional resources that others are not.

4. The financial status of the athletic program and the size of the institution could have been relevant because of the access that sport practitioners have to additional resources.

5. The questions were guided by the D.I.M. process, which might have restricted the areas to be explored.

Assumptions

The assumptions of this study were:

1. The participants of this study understood the questions and topics, and they answered the questions truthfully.

2. The schools had general policies and standards which include the ones required by the NAIA.

3. The D.I.M. Process has valuable elements for the implementation of a risk management program.

4. Multiple perspectives from participants are included in the study.
Definition of Terms

*Athletic director (AD):* The individual who is typically the head of the athletic department and has internal and external responsibilities, such as: Oversees the budget, hires and fires the athletic department staff, supervises the activities of the athletic department staff, assures the department abides by the rules of the university and the athletic governing body, and contributes to fundraising (Marburger, 2015).

*Credibility:* It refers to whether the participants’ perceptions match up with the researcher’s representation of them (Bloomberg & Volpe, 2019).

*Dependability:* It refers to the stability and consistency of data over time; the research process should be documented, logical, and traceable (Bloomberg & Volpe, 2019).

*Foreseeability:* The ability to anticipate or predict in advance; used in the context of a negligence action, a person is responsible for the foreseeable act harm caused by his negligent actions, regardless of how the harm actually occurred (Appenzeller, 2005).

*Harm:* The physical injury or damage to the health of people, or damage to property of the environment (International Organization for Standardization, 2009).

*Hazard:* The source of a potential harm (International Organization for Standardization, 2009).

*Liability:* The condition of being responsible either for damages resulting from an injury act or for discharging an obligation or debt (Wong, 1988).
**Litigation:** The filing and trial of a lawsuit between two or more parties for the purpose of enforcing an alleged right or recovering monetary damages for a breach of duty (Appenzeller, 2005).

**Negligence:** It is an unintentional tort that causes injury to a person in the form of physical injury, property loss, or reputation, so there is no intent to cause injury or harm (Cotten & Wolohan, 2017).

**Rigor:** In qualitative research, it includes a variety of considerations, such as developing and engaging in a research design that seeks and acknowledges complexity, maintaining fidelity with the research participants by being responsive to emerging meanings that are derived from the data while at the same time ensuring a systematic approach to data collection and analysis, seeking to understand a picture as much contextualized as possible, and transparently addressing the challenges and limitations of a study (Bloomberg & Volpe, 2019).

**Safety:** Freedom from unacceptable risks (International Organization for Standardization, 1999).

**Standard of care:** The reasonable degree of care a person should provide to another person (Legal dictionary, 2019).

**Student-athlete:** An individual who engages in, is eligible to engage in, or may be eligible in the future to engage in any intercollegiate sport (Legislative Counsel Committee). More specifically for this study, the individual must be eligible according to the NAIA guidelines.
Stakeholder: A person or organization that can affect, be affected by, or perceive themselves to be affected by a decision or activity (International Organization for Standardization, 2009).

Tort: A wrongful act or a violation of a legal duty for which a civil action for damages may be brought; there must be a legal duty to the person harmed, a breach of that duty, and damage to the person harmed as the result of the breach of the duty (Appenzeller, 2005).

Transferability: The extent to which the study’s results can be related to the broader population (Bloomberg & Volpe, 2019).

Triangulation: The combination of different methods, study groups, local and temporal settings, and different theoretical perspectives in dealing with a phenomenon (Flick, 2014).

Trustworthiness: It means that the community of researchers and scholars will trust the analysis and interpretations of a study, which supports the credibility and dependability of the research and the transferability of the findings (Bloomberg & Volpe, 2019).
CHAPTER 2: REVIEW OF RELATED LITERATURE

Risk Management

Risk management is one of the most important areas of application for any type of business, yet people tend to not prioritize it. This subject was born of necessity (Hronek & Spengler, 2002). This is an essential duty for companies to excel in regardless of the market segment of business because even though the chances that an emergency scenario will occur may be low, the potential impact to organizations, if an incident occurs, is very high. A well-designed risk management plan protects an entity against two key risks: the risk of personal injury and the risk of financial loss through a lawsuit (van der Smissen, 1996).

Brief History of Risk Management

Risk management is a very broad concept used in different forms by a variety of industries. According to Hronek & Spengler (2002), the beginning of this concept dates as early as the late 1800s, after the American Labor movement, more specifically, in the coal mining unions. The careless mining practices resulted in underground explosions, collapsed mines, toxic gases, and other major life-related concerns. Factory safety problems also started appearing, causing major problems that would put employees in danger. All those historical complications led to strikes being called by the workers, hence the intervention of the government in the labor conditions by laws being passed by the courts. With the combination of safety laws, protective equipment, and government safety inspections, the owners and operators of factories were then faced with expensive litigation if there was an accident associated with risk management (Hronek & Spengler, 2002).
Recently, the term “risk management” has been popularly associated with the financial industry with the purpose of avoiding financial crisis (Dionne, 2013). Crockford wrote in his work published in 1982 that the term has been in general use for approximately thirty years, which suggests that the finance concept started around the 1950s. Dionne (2013) confirmed Crockford’s argument when he stated that, in finance, the study of this topic began after World War II. The term risk management is closely related to accidents and to the foundations of insurance, which can appear in several forms within the industry. It was only in the 1980s that international regulation of risk management began to be established after financial organizations started developing internal risk management models and capital calculations to protect themselves from potential losses (Dionne, 2013). Now, as risk management has expanded to other industries, some of the most common fields of study include public health, construction, aviation, and more recently, sports.

The sport industry started prioritizing risk management in the 1970s after numerous litigations that happened in the 1960s. According to Appenzeller (2005), the number of sport and law texts published increased from five in the 1970s to 43 in the 1980s, and 117 in the mid-1990s. This happened because of the expansion of the sporting industry and the large increase in the number of lawsuits in sport. As many risks are inherent in sport activities, the tendency is that the number of lawsuits keeps increasing and affecting sport practitioners such as athletes, athletic directors, coaches, athletic trainers, and operators of facilities.
Risk Management Defined

Sport-related risk management practices can be considered a sub-category from the original risk management concept. The definition of the term appears in the literature overcrossing industries. To understand the differences between the ways that industries perceive risk management, see a list of definitions of risk management in the multiple industries in Table 1.

Table 1
Risk Management Definitions from Multiple Industries

<table>
<thead>
<tr>
<th>Source</th>
<th>Industry</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Federal Aviation Administration (2020)</td>
<td>Aviation</td>
<td>“The probability and possible severity of accident or loss from exposure to various hazards, including injury to people and loss of resources.”</td>
</tr>
<tr>
<td>Yanting &amp; Liyun (2011)</td>
<td>Petroleum</td>
<td>“Risk management is a scientific management method to identify, measure and analyze risk and on this basis to deal effectively with risk, to achieve maximum security at minimum cost.”</td>
</tr>
<tr>
<td>Thompson (2019)</td>
<td>Finance</td>
<td>“The process of understanding and managing the financial risks that your business might be facing either now or in the future.”</td>
</tr>
<tr>
<td>Cyber Management Alliance (2016)</td>
<td>Cybersecurity</td>
<td>“It is the process of identifying risk, assessing risk, and taking steps to reduce risk to an acceptable level.”</td>
</tr>
</tbody>
</table>

The tangible practices of risk management are certainly different depending on the market segment because of the needs that each industry requires. To be more specific to this study, it is possible to find differences and commonalities in risk management definitions between other industries and the sport management field. Table 2 show a timeline of definitions that have been emerging since 1993 in the sport field.
Table 2

*Risk Management Definitions in Sport*

<table>
<thead>
<tr>
<th>Source</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ammon (1993)</td>
<td>“controlling the financial and personal injury losses from sudden, unforeseen, unusual accidents and intentional torts.”</td>
</tr>
<tr>
<td>Graham, Goldblatt and Delpy (1995)</td>
<td>“the segment responsible for identifying and determining which methods to employ against potential threats that may negatively affect the sport event.”</td>
</tr>
<tr>
<td>Wong &amp; Masteralesis (1998)</td>
<td>“a management strategy to maintain greater control over the legal uncertainty that may wreak havoc on a sport business.”</td>
</tr>
<tr>
<td>Mulrooney &amp; Farmer (1998)</td>
<td>“reducing exposure to danger, harm, and hazards leading to lawsuits.”</td>
</tr>
<tr>
<td>Corbett (2002)</td>
<td>“managing financial and human resources wisely, governing effectively, making decisions soundly, and projecting a positive image towards sponsors, government funders and the community.”</td>
</tr>
<tr>
<td>Appenzeller (2005)</td>
<td>“One of the specialties within the field of management; a decision and management process.”</td>
</tr>
<tr>
<td>Spengler, Anderson, Connaughton &amp; Baker (2009)</td>
<td>“course of action designed to reduce the risk (probability or likelihood) and loss to sport participants, spectators, employees, management, and organizations.”</td>
</tr>
<tr>
<td>Leopkey &amp; Parent (2009)</td>
<td>“a proactive process that involves assessing all possible risks associated with the event and its stakeholders by strategically anticipating, preventing, minimizing, and planning response to mitigate those identified risks.”</td>
</tr>
</tbody>
</table>

For the purpose of this study, the operational definition of risk management used was: The practices identified, experienced, and implemented by athletic directors to prevent incidents that may lead to the personal injury of a stakeholder and/or financial losses for the practitioners and their organization.
Risk Management Models

The focus of risk management is to reduce one’s exposure to danger, harm, or hazards, which can lead to severe injury and lawsuits (Appenzeller, 2005). Van der Smissen (2001) has stated that risk management is a lot more complex than making a safety checklist; this led several renamed scholars to propose models that focused on meeting those goals. It is important to state that no plan and/or model will apply to every situation; the models are adaptable to the needs and functions of the organization. This assumption makes it difficult for the researcher to use all concepts of a model when testing it, so the number of studies testing a specific framework in sport management is very limited. Most of the models that are applicable to the sport management field were developed after a mix of high-risk industries such the aviation, nuclear, and medical, and similar to sport industries, such as event management, physical education, sport facilities, parks and recreation, and leisure studies. There is a number of different risk management models that can be found in the literature; however, the most recent models are built from a combination of sections from previous models. Below, there is a description of the most relevant risk management models developed by renamed scholars in the field of sport management and that serve as the basis for the development of other frameworks.

Kaiser’s Model. Ronald Kaiser (1986) proposed in his textbook a risk management model with a focus on efficiently conserving assets and financial resources by reducing potential hazards to financial losses. The major goal of this model is to achieve financial stability; therefore, the concern is purely financial. The model has four steps (1) risk identification, (2) risk evaluation, (3) risk treatment, and (4) risk implementation. Figure 1 has a visual representation of the model.
**Risk identification.** This is a crucial stage because to be able to analyze a threat, it must be first identified. The model is specifically concerned with tort liability risks, even though sport practitioners are faced with financial and legal risks such as the ones involving contracts and property. According to Kaiser, the sport practitioner may deal with this stage by either hiring an insurance provider or having well-prepared existing staff. It is highlighted the importance to have a specialized plan that meets the needs of the individuals and the organization.

**Risk evaluation.** The evaluation stage serves to categorize the risk by determining the probability of its occurrence, the severity, frequency, and financial resources available to meet a loss.

**Risk treatment.** This step is concerned with the decision that is to be taken regarding protecting against a loss. There are four available methods to treat the risks: (1) risk avoidance, (2) risk reduction, (3) risk retention, and (4) risk transference. The selection of the method is a subjective decision and a matrix such as the one in Figure 4 may be used.

**Risk implementation.** The last step of the model involves the establishment of administrative procedures such as the development of a manual and clear policy to be used. The personnel should be aware, trained, and motivated to practice risk management.
Note. This risk management model was developed by Kaiser in 1986. Adapted from *Liability and law in recreation, parks, and sports*, by R. A. Kaiser, 1986, Prentice-Hall.

**Peterson & Hronek’s 16 Steps to Managing Risk.** Peterson and Hronek (1992) developed a model based on a logical sequence of events that seek to be simple and practical. They believe that taking a proactive approach will not only increase safety for all but also show the intent of acting responsibly in case the program or organization is sued. According to the scholars, the first key step for their model to succeed is to have clearly defined risk management responsibilities to each group that is part of the process (board of commissioners, administrators, supervisors, employees, volunteers, and
participants). Once the roles have been defined, the plan can take place. The model lists a sequence of sixteen steps to managing risk, which are:

1. Philosophy/Policy statements: Formulate a written statement specific to risk management that includes the purpose and the commitment to developing a plan that aligns with the organization’s fundamental beliefs.

2. Needs assessment: Perform a preliminary critical analysis of the current practices that are being done and compare them with the steps proposed in the model.

3. Goals and objectives: Clearly establish the goals and objectives to be met. Those should be specific to the purpose of the organization.

4. Site and facility development: Work closely with architects, engineers, program specialists, and others related to the construction to assure (1) elimination of potential hazards, and (2) conformance to building codes and federal, state, and local rules and regulations.

5. Program development: Professionally develop a program that provides consumers with quality experiences taught to acceptable standards. Protect the organization by having qualified personnel, warning about the risks, and keeping records on file.

6. Supervision: Develop a plan of supervision that includes a high level of service with the best standard of care and meets the philosophy previously set.

7. Establishment of rules, regulations, and procedures: Collect all the safety rules and regulations that apply to the program, including how they are enforced.

8. Safety inspections and investigations: Establish a routine dedicated to safety inspections and investigations.
9. Accident reporting and analysis: Establish a system that will allow facts to be reported in an objective and unbiased way with sufficient detail. This will help with analysis and evaluation.

10. Emergency procedures: Develop a guideline with the procedures for dealing with an emergency for each possible scenario.

11. Releases, waivers, and agreements to participate: Adjust the program and documents to be updated with the latest information available.

12. Methods of insuring against risk: Consult a legal and an insuring agent to identify a protection plan that will be efficient and cost-effective.

13. In-service training: Develop a program of training that will include all personnel of the organization.

14. Public relations: Working with the public to promote the proactive philosophy regarding risk management and identifying a method to follow up on risky activities.

15. Outside specialists, legal/insurance: Have available legal and insurance specialists.

16. Periodic review: Establish efficient and ongoing review procedures, and document them when a review is performed.

**Hronek and Spengler’s Model.** Hronek and Spengler (2002) have proposed a risk management model that focuses on serving three entities: The customer (user/visitor), the employee, and the organization. They highlighted the importance of a risk management program as it is a matter of good public policy. Figure 2 has a visual representation of the model followed by a description of each element.
Figure 2

*Hronek and Spengler’s Model*

*Risk Management Cycle*

- **Risk Identification**
  - Safety/Negligence
  - Property Loss
  - Contract
  - Fidelity

- **Risk Evaluation**
  - Frequency
  - Severity

- **Risk Treatment**
  - Avoidance (Close)
  - Reduction
  - Transfer Liability (Insure)
  - Retain (keep as is)

- **Risk Implementation**
  - Policy
  - Procedures
  - Timely Application

*Note.* This risk management model was developed by Hronek and Spengler. Reprinted from *Legal liability in recreation and sports*, by B. B. Hronek, & J.O. Spengler, 2002, Sagamore Pub.

*Risk identification.* The first step of the model refers to the use of employees’ experiences and backgrounds to identify areas of potential risk. These risks should be about safety/negligence, property loss, contact, or personal injury.

*Risk evaluation.* The evaluation of the risk is based on the frequency and severity of the possible incidents. The risks are meant to be classified and prioritized at this stage.
Risk treatment. The treatment stage aims to use one of four manners to manage the risk: (1) retention (no alternative, so no action is taken), (2) reduction (an action that will reduce the risk), (3) transfer (change the responsibility to a third party, such as acquiring insurance), and (4) avoidance (immediately stopping the activity). The evaluation process will determine what is the most appropriate decision to be taken.

Risk implementation. This is the final stage of the model as it is the tangible action that is performed once the risk has been identified, evaluated, and determined a treatment. The actions taken should be in a timely and effective manner. This step takes place once something is repaired, changed, or constructed. Some of the examples include policy change, verbal warnings, signs, removal of a hazard, etc.

The Mulrooney and Farmer’s Model. Mulrooney and Farmer (2005) reinforced the idea that management should develop and implement a risk management plan to provide a professional standard of care. They also stated that the risk management plan helps to avoid lawsuits and/or reduce monetary damages. The primary goal of this model is to reduce the exposure of facility users to danger, harm, or hazards that can lead to a lawsuit. So, ultimately, a risk management plan has the goal to reduce monetary losses to facility managers. The risk management process works as follows:

Recognition stage. This is an identification stage, in which the risks that may cause a loss are acknowledged. The best resource in this stage is to have well-prepared and qualified personnel to identify the risks. Some of the sources of risk that can be identified are the event type, weather, facility location, etc.
**Evaluation.** The evaluation stage is what made this model notorious among scholars. The developers of this model use a risk management matrix, in which the criteria for risk evaluation are based on the number of occurrences and the amount of monetary loss. This matrix was developed by Mulrooney and Farmer in 1998, and Figure 3 shows the plain matrix. After the risks have been identified, they should be placed into the designated space according to the priorities of the organization.

![Table: Risk Matrix](Risk Matrix.png)


**Treatment.** In this stage, the risk treatment action is categorized into (1) avoidance, (2) shifting, and (3) keeping and decreasing. The avoidance category is associated with a high level of loss and frequent occurrence risks. It is better to cancel an event or activity than to host one that has this type of risk. Shifting risks are associated
with high risks but that can be shifted to a third party, such as through insurance. The 
keeping and decreasing category should be the last final option to treat the risk. This is 
related to keeping the risk and attempting to decrease the amount of potential loss. The 
risk management matrix can also assist within this stage of the model, as suggested by the 
authors and found in Figure 4.

**Figure 4**

*Risk Matrix with Risk Treatments*

<table>
<thead>
<tr>
<th></th>
<th>Very frequent</th>
<th>Frequent</th>
<th>Moderate</th>
<th>Infrequent</th>
<th>Very infrequent</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Very high loss</strong></td>
<td>Avoid</td>
<td>Avoid</td>
<td>Shift</td>
<td>Shift</td>
<td>Shift</td>
</tr>
<tr>
<td><strong>High loss</strong></td>
<td>Avoid</td>
<td>Avoid</td>
<td>Shift</td>
<td>Shift</td>
<td>Shift</td>
</tr>
<tr>
<td><strong>Moderate loss</strong></td>
<td>Shift</td>
<td>Shift</td>
<td>Shift</td>
<td>Shift</td>
<td>Keep &amp; Decrease</td>
</tr>
<tr>
<td><strong>Low loss</strong></td>
<td>Keep &amp; Decrease</td>
<td>Keep &amp; Decrease</td>
<td>Keep &amp; Decrease</td>
<td>Keep &amp; Decrease</td>
<td>Keep &amp; Decrease</td>
</tr>
<tr>
<td><strong>Very low loss</strong></td>
<td>Keep &amp; Decrease</td>
<td>Keep &amp; Decrease</td>
<td>Keep &amp; Decrease</td>
<td>Keep &amp; Decrease</td>
<td>Keep &amp; Decrease</td>
</tr>
</tbody>
</table>

*Note.* Risk matrix with risk treatments developed by Mulrooney and Farmer, found in 

*Standard Operating Procedures (SOP).* This step of the model suggests the 
development of manuals, which contains a set of step by step set of instructions for the 
appropriate directions to be taken given the situation and the risks that may arise. The
intention of such instructions guide is to ensure that everything reasonably possible is being done to protect people from injury or damage.

**Documentation.** This is the last step of the model, which enforces the need of documenting all risk management procedures to defend the organization against a possible lawsuit. If the organization does a good job documenting its work to avoid incidents, the likelihood of paying a small amount of no damages improves.

**Fried Model.** Gin Fried (2005) refers to risk management as a process that should identify potential legal concerns and develop effective procedures to minimize or eliminate those concerns. He has proposed a model called ECT Approach as a strategy to implement a risk management system in a sport organization, which can be found in Figure 5. The model has the following structure:

**Reflect.** The initial stage refers to the facility manager determining the reasons for the creation of the program, such as saving money and reducing insurance obligations. Also, this initial step concerned with ranking potential risks in order of magnitude and impact, for example, the impact of a natural disaster

**Detect.** The second stage relates to transferring the liability to others. This can be done through purchasing insurance, inserting clauses in contracts, and having participants sign waivers, for example.

**Inspect.** This is a learning phase, in which the facility manager needs to learn how to identify potential risks and retain personnel that is knowledgeable about it.

**Inspect.** This is related to the physical examination of a facility and its policies. The goal is to seek hazards or areas that need to be repaired and/or blocked.
**Correct.** After the identification of hazards, someone needs to be responsible for repairing them. That is the goal of this step.

**Re-inspect.** This stage is needed to make sure that the hazard or danger location has been repaired. Sometimes the repairing process creates a new hazard, which should be identified in this step.

**Reflect.** The last step of the model is to re-evaluate the entire risk management process to determine if it was effective and how it can be improved.

---

**Figure 5**

*Fried’s Model*

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The D.I.M. Process – Robin Ammon. The D.I.M. Process was developed by Robin Ammon and it focuses on the sport management field. Ammon (2017) describes risk management practices as a way to create an environment that minimizes inherent and negligence risks without changing the activity itself. Even though most models serve a similar purpose of reducing risks and have consonant steps, this framework seems to be the most complex among the ones listed because it is intended to include most risk assessment aspects that have previously been part of other models. The framework serves as a base to establish an effective risk management program focusing on anticipatory means rather than reactionary ones. The researcher chose this framework to serve as the base for this project because it has been recently developed when compared to previous models; it involves parts of other previous models, and it is still highly relevant and available in several academic textbooks in the area of sport law. Ammon’s framework is designed to focus its implementation in athletic facilities, such as stadiums, while others come from different contexts. Also, there is very limited research that uses this model and its constructs. Lhotsky (2006) was the only study found that tested such a model within the context of analyzing risk management at NCAA Division I Football stadiums; he found that overall, the stadiums are following the risk management procedure recommended in the literature. Most studies mentioned the framework but didn’t test its constructs. For example, Bezdicek (2009) emphasized the D.I.M. Process as an effective model in his work; he studied risk management practices in high schools in the state of Minnesota but did not explicitly use the framework as a guide or tested it. Miller and Rushing (2002) also defined the model as an outstanding tool to establish a risk
management plan after analyzing the practices of university physical education activity supervisors. The model and its constructs were not tested.

The three basic elements of such a model are (1) developing the risk management plan, (2) implementing the risk management plan, and (3) managing the risk management plan. As shown in Table 3, this model contains sub-categories for each stage.

**Table 3**

*The D.I.M. Process by Ammon*

<table>
<thead>
<tr>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Developing the risk management plan</td>
</tr>
<tr>
<td>• Identifying the risks</td>
</tr>
<tr>
<td>o Categorize the risks</td>
</tr>
<tr>
<td>• Classifying the risks</td>
</tr>
<tr>
<td>o Frequency</td>
</tr>
<tr>
<td>o Severity</td>
</tr>
<tr>
<td>• Treating the identified risk</td>
</tr>
<tr>
<td>o Elimination</td>
</tr>
<tr>
<td>o Transfer</td>
</tr>
<tr>
<td>o Retention</td>
</tr>
<tr>
<td>o Reduction</td>
</tr>
<tr>
<td>Implementing the risk management plan</td>
</tr>
<tr>
<td>• Ensure communication is done</td>
</tr>
<tr>
<td>o Oral</td>
</tr>
<tr>
<td>o Written</td>
</tr>
<tr>
<td>o Sound training program</td>
</tr>
<tr>
<td>Managing the risk management plan</td>
</tr>
<tr>
<td>• Designate a risk manager &amp; select a risk management committee</td>
</tr>
<tr>
<td>• Provide authority to lead</td>
</tr>
<tr>
<td>• Provide employees with the opportunity for continuous input</td>
</tr>
</tbody>
</table>

*Developing the risk management plan.* The first part consists of (1) identifying the risks, (2) classifying the risks, and (3) selecting the methods of treatment for each risk that was identified.
• Identifying the risks: The first stage is a constant and ongoing process because new risks are always vulnerable to appearing. Within this stage, the most effective way is to categorize the risks, and Ammon uses van der Smissen’s idea to categorize the risks into four areas (1) public liability caused by negligence (death, quadriplegia, brain damage, etc), (2) public liability that excludes negligence (product liability, intentional tort, malpractice, sexual harassment, etc), (3) business operations (financial risks resulting from operations such as theft, the health of employees, and employee accidents and injuries), and (4) property exposures (financial risks associated to real and personal property such as fire, floods, vandalism, theft, etc).

• Classifying the risks: The classification of the risks is done through an analysis of the frequency and the severity of the loss that may arise from the risk after a risk has been identified. The frequency is related to how often the risk can occur, so it can be assigned as “high”, “medium”, or “low.” The severity is associated with the intensity of the injury and/or financial loss, and it can be classified as “catastrophic”, “critical”, “moderate”, or “low.” A matrix can be created for a better classification of the risks.

• Treating the risk: Ammon suggests Spengler et al.’s (2009) four basic methods to treat the risks, which are avoidance (elimination), transfer to another party, retention, and reduction. The type of treatment that is to be used will depend on the classification stage of the risk.

**Implementing the risk management plan.** The second part of the framework begins after the risks are known. This stage is related to how personnel will know and prepare
themselves to deal with the risks. The communication of the responsibilities is key to the success of the plan. The communication can be done orally, written such as through manuals and printed guidelines, and with the utilization of a sound training program, which aims to educate and train the employees.

*Managing the risk management plan.* The last piece of the framework seeks to define the process of coordinating and evaluating the risk management plan. First, a risk manager must be selected followed by a committee, and those individuals must gain authority in the organization to supervise, change, and inspect the practical aspects of the plan. Next, the organization should provide the employees with opportunities, such as feedback, to continually provide input.

**Sport Litigations**

Because 85% of incidents are preventable, performing risk management is a crucial step to prevent and protect an organization from lawsuits (Peterson & Hronek, 1992). However, being aware of risks and preparing for emergencies does not guarantee that an incident won’t occur, also, anyone can be sued for any reason. Sport litigation involves athletes, administrators, coaches, trainers, equipment manufacturers, officials, and even spectators, so everyone from youth to professional sport can be part of an allegation (Appenzeller, 2005). There are innumerous ways that litigation claims can appear in court; it can range from a small injury such as one from slipping and falling because of a puddle on the basketball court to a high-school teenager dying from playing football during a physical education course. According to a University of Houston Law School Report (1997), the average injury award was over $1.5 million for sport-related cases. Currently, there are on average 8.6 million sports and recreation-related injuries
every year, and one-third of the people are hospitalized due to the severity of their injury (Gueli, 2019). The leading cause of sport litigation claims is related to negligence liability, more specifically, improper supervision and instruction (Sadler, n.d.). Approximately one-third of the colleges and universities in the NCAA have had a legal action brought against them that involves negligence liability (Cotten, Wolohan, & Wilde, 2001).

Applicable Cases in Collegiate Sports

The broad scenario involving litigation in physical activities ranges from club and high school sports to collegiate and professional sports. Those claims have shaped the path of sports and guided the rules that are currently found. It is important to mention that the personnel involved in the lawsuits varies from the ones directly related to the injured person to the ones in a position of power within an organization. For example, in NAIA schools, the highest position of an athletic department is occupied by the athletic director, however, in a litigation claim of an injury of a student-athlete, all the personnel involved such as head coaches, assistant coaches, athletic trainers, and even teammates may be mentioned and mandated to appear in court. The AD has a crucial role in a lawsuit because of the responsibility to carry the school’s morals and values in front of stakeholders and the media.

When referring to sport litigation claims, there are remarkable lawsuits that must be mentioned to set the basis for this study. Those claims are a small representation of the ongoing legal aspects that ADs and departments can be exposed to. Below, there is a list of remarkable lawsuits mentioned by Wolohan and Fei (2017) that shaped the path of collegiate sports.
• National Collegiate Athletic Association v. Board of Regents of the University of Oklahoma in 1984: This lawsuit determined that the NCAA violated the Sherman Antitrust Act by limiting the number of football games being broadcasted on television. This took away the power of the NCAA in regulating media rights, and it gave the conferences and institutions the freedom to negotiate their television contracts.

• O’Bannon v. NCAA in 2015: This case set a legal precedent about the compensation received by student-athletes from the universities. Applying the Rule of Reason, the court concluded that the NCAA violated the antitrust law and that universities must provide athletes with scholarships up to the full cost of attendance, which goes beyond tuition, room and board, and books.

• NCAA v. Tarkanian in 1988: This case determined that the NCAA is not a state actor after a judicial battle with the University of Nevada, Las Vegas (UNLV) men’s basketball coach Jerry Tarkanian.

• Cohen v. Brown University in 1996: This was a determinant Title IX case in which the university was sued by a group of female athletes and found liable for violating Title IX after the cut of athletic programs. Here, the interpretation of Title IX’s three-prong test was set.

Legal Risk Management-related Scenarios

Sport litigation claims associated with risk management are mostly liability-related cases; this means that an incident has occurred, and the court is trying to find the party that is responsible for such an incident. There has been plenty of occurrences, however, if the institutions have performed risk management, the chances of an injury or
death could have been reduced. Understanding the activities that present the greatest risks can help institutions to limit their resources and implement risk management plans. According to Kumin (2005), over 85% of death and serious permanent injuries occurred in eight athletic activities: swimming, boating, rugby, football, basketball, hockey, lacrosse, and transportation of athletes. All other activities combined resulted in approximately 15% of serious injuries and deaths. Intercollegiate and varsity injuries and deaths account for less than 20% of the total, and most of them have occurred in football, basketball, hockey, and swimming/diving (Kumin, 2005). Appenzeller (2005) has listed common scenarios in organized sports that are directly related to risk management; ADs are expected to be aware of these plots.

**Transportation.** Vehicle usage is a common liability exposure for collegiate athletics because athletic teams are often inside vans, buses, and airplanes. This is by far one of the most difficult risk management issues for colleges and universities (Breeding, Carmichael, & Kumin, 2005). According to the National Safety Council, in 1994, 38% of work-related deaths were caused by vehicle accidents. More recently, Asif et al. (2013), identified that transportation was the leading cause of death among NCAA institutions, accounting for 53% of deaths. Organizations must identify the risks, review the vehicle’s policies and procedures, and carry proper insurance when using vehicles (Breeding, Carmichael, & Kumin, 2005). Some of the special concerns include the status of the vehicle, the driver’s qualification, the alcohol use, and the type of insurance. An example of a case that includes transportation is found in Foster v. Board of Trustees of Butler County, in which Christopher Foster was killed in a car accident after being picked up in the airport during a recruitment visit.
Facilities. Sport practitioners in a position of power such as ADs must have an obligation to take reasonable precautions to ensure safe programs and facilities for all participants, spectators, and staff (Seidler, 2005). Facilities are relevant to ADs because of the number of lawsuits related to daily operations. Research has shown that 95% of lawsuits related to facilities come from the act of slip and fall; the remaining 5% are associated with security (Mulrooney & Farmer, 2005).

Emergencies. Unexpected emergencies appear when people are least expecting. For example, during a National Football League (NFL) game in 2019, a powerful tornado hit the ground only 24 miles from the stadium that was hosting the game with 90,000 spectators (Rosenstein, 2019). The key to dealing with situations such as this one is to have a well-prepared Emergency Action Plan (EAP). Such emergencies may include medical, fire, bomb threats, active shooters, hazardous materials, and natural disasters.

Aquatics. According to the National Safety Council (1995), drowning was the fifth leading cause of death in the United States in 1994. The legal aspects of aquatics include negligence, premise, and product liability (Clement, 2005). Equipment, supervision, and instruction of an aquatic facility must be highly evaluated by sport practitioners. The Occupational Safety and Health Act (OSHA) is the regulatory body in aquatics, and it mandates a strict safety and health program; the penalties for violations of such code can go up to $70,000 (Clement, 2005).

National Association of Intercollegiate Athletics as an Organization

The National Association of Intercollegiate Athletics (NAIA) is one of the three major governing bodies for collegiate athletics in the United States. The history of the organization is traced back to 1940 when the first general session of the National
Association to Intercollegiate Basketball (NAIB) was held in Kansas City, MO. The association was created after the merger of local business leaders that hosted a small-college men’s basketball tournament that was being hosted in Kansas City, and the NAIB. Expansions began in 1948 when the NAIB became the first organization to offer intercollegiate postseason opportunities to black student-athletes. In 1952, the member institutions expressed their desire in transforming the NAIB into the NAIA, and the first set of rules and standards was established (NAIA, 2005).

A few historical events helped with the expansion of the NAIA, for example, in 1953 historically black institutions were voted into membership. Under the new name, the association began adding new sports, as well as national championships. The first three added sports were golf, tennis, and outdoor track and field. In 1958, the organization expanded its operations to football, cross country, baseball, and swimming. Later additions included wrestling, soccer, bowling, gymnastics, and indoor track and field. Another significant expansion happened on August 1, 1980, when women athletic programs were established as basketball, cross country, gymnastics, indoor track and field, softball, tennis, and volleyball were added to the NAIA. The most recent structure and goals of the organization were implemented in the Fall of 2008, which focuses its vision on the student-athlete by attempting to decrease missed class time, minimizing redundancy of play experienced in the region model, emphasizing conference championships, and enhancing the student-athlete experience. The two major commitments of the NAIA are to support academic achievement and character development. The core values of the organization are based on its Champions of
Character program, which emphasizes respect, responsibility, integrity, servant leadership, and sportsmanship (NAIA, 2005).

The numbers indicate that the NAIA has over 60,000 student-athletes playing college sports in approximately 250 affiliated institutions (NAIA, 2022). There are 21 conferences spread across the country and 28 championships in dispute. Their sports are split into Fall, Winter, Spring, Invitational, and Emerging (See Table 4). The organization praises for schools to be nationally competitive at a reasonable cost, so they enhance the fact of athletics have a positive impact on the institution’s financial health. It is a notorious fact that most schools competing at the NAIA are small colleges and universities, which the NAIA perceives as an advantage because it provides better personal service, the members are able to work within the budget, and the bureaucratic work moves faster. ADs have said that the rule book of NAIA is easy to navigate but many people complain about aspects related to their enforcement program (Wolverton, 2007).

**Table 4**

*NAIA Current Sports*

<table>
<thead>
<tr>
<th>Fall</th>
<th>Winter</th>
<th>Spring</th>
<th>Invitational</th>
<th>Emerging</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cross country (M/W)</td>
<td>Basketball (M/W)</td>
<td>Baseball (M/W)</td>
<td>Beach volleyball (W)</td>
<td>Women’s flag</td>
</tr>
<tr>
<td></td>
<td>Bowling (M/W)</td>
<td>Golf (M/W)</td>
<td>Lacrosse (W)</td>
<td>Wrestling (M)</td>
</tr>
<tr>
<td></td>
<td>Competitive cheer</td>
<td>Competitive dance</td>
<td>Indoor track &amp; field (M/W)</td>
<td>Softball (M/W)</td>
</tr>
<tr>
<td></td>
<td>Volleyball (W)</td>
<td>Lacrosse (W)</td>
<td>Swimming &amp; diving (M/W)</td>
<td>Tennis (M/W)</td>
</tr>
<tr>
<td>Football</td>
<td>Wrestling (M)</td>
<td>Volleyball (M)</td>
<td>Wrestling (W)</td>
<td></td>
</tr>
<tr>
<td>Soccer (M/W)</td>
<td>Serve</td>
<td>Serve</td>
<td>Serve</td>
<td>Serve</td>
</tr>
<tr>
<td>Volleyball (W)</td>
<td>Serve</td>
<td>Serve</td>
<td>Serve</td>
<td>Serve</td>
</tr>
</tbody>
</table>
NAIA vs NCAA

Student-athletes and educational institutions usually go through an extensive evaluation that may include media exposure, financial, academics, and future goals when choosing which affiliation to compete with. The NCAA is the most popular organization among collegiate athletics; however, it does not mean that they have better sports programs than other organizations (Biste, n.d.). In fact, several top NAIA squads have beaten NCAA Division I teams (Wolverton, 2007). The institutions associated with these governing bodies don’t play each other very often because the NCAA teams can harm their chances of qualifying for the postseason in case of a loss. One of the challenges faced by the NAIA is the fact that the NCAA tends to attract better talents because of the schools’ popularity in football. The NCAA is divided into three divisions: D1, D2, and D3. Each division has its own standards and eligibility specifications. As the major collegiate governing body in the country with the largest number of resources, they also have the highest positive as well as negative exposures to the public. The exposure is reflected not only in competition and talent level but also in lawsuits and legal aspects of sports. The criteria that decide the organizational body and division that a college or university will compete in depends on several attributes such as finances, geographic location, enrollment size, and offered sports. Because the NAIA members are more similar to the NCAA DII and DIII than to NCAA D1, they provide on their website a general comparison between the organizations and divisions, which can help schools identify the best fit for their institution (See figures 7 and 8). Biste (n.d.) does a broader comparison of the key differences between the divisions and organizations (See figure 6).
Figure 6

*NCAA vs NAIA*

<table>
<thead>
<tr>
<th></th>
<th># Universities</th>
<th>#Student-Athletes</th>
<th>Sports Scholarships</th>
</tr>
</thead>
<tbody>
<tr>
<td>NCAA D1</td>
<td>351</td>
<td>180,000</td>
<td>YES</td>
</tr>
<tr>
<td>NCAA D2</td>
<td>308</td>
<td>122,000</td>
<td>YES</td>
</tr>
<tr>
<td>NCAA D3</td>
<td>443</td>
<td>191,000</td>
<td>NO</td>
</tr>
<tr>
<td>NAIA</td>
<td>250</td>
<td>65,000</td>
<td>YES</td>
</tr>
</tbody>
</table>

### Figure 7

**NAIA vs NCAA DII**

#### NAIA Institutions

<table>
<thead>
<tr>
<th>NAIA Institutions</th>
<th>Enrollment</th>
<th>Student-Athletes</th>
<th>Operating Budget</th>
<th>Total Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>75th percentile</td>
<td>1,566</td>
<td>397</td>
<td>$2.3 MM</td>
<td>$5.2 MM</td>
</tr>
<tr>
<td>Median (50th)</td>
<td>1,013</td>
<td>273</td>
<td>$1.6 MM</td>
<td>$3.2 MM</td>
</tr>
<tr>
<td>25th percentile</td>
<td>676</td>
<td>158</td>
<td>$1.0 MM</td>
<td>$1.8 MM</td>
</tr>
</tbody>
</table>

#### NAIA Directors’ Cup

<table>
<thead>
<tr>
<th>NAIA Directors’ Cup</th>
<th>Median Enrollment</th>
<th>Median Op. Budget</th>
<th>Median Total Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top 25</td>
<td>1,459</td>
<td>$2.2 MM</td>
<td>$4.5 MM</td>
</tr>
<tr>
<td>Top 50</td>
<td>1,267</td>
<td>$2.2 MM</td>
<td>$4.4 MM</td>
</tr>
<tr>
<td>Top 100</td>
<td>1,089</td>
<td>$1.9 MM</td>
<td>$3.6 MM</td>
</tr>
</tbody>
</table>

#### NCAA DII Institutions

<table>
<thead>
<tr>
<th>NCAA DII Institutions</th>
<th>Enrollment</th>
<th>Student-Athletes</th>
<th>Operating Budget</th>
<th>Total Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>75th percentile</td>
<td>4,670</td>
<td>489</td>
<td>$4.8 MM</td>
<td>$7.4 MM</td>
</tr>
<tr>
<td>Median (50th)</td>
<td>2,436</td>
<td>359</td>
<td>$3.4 MM</td>
<td>$5.5 MM</td>
</tr>
<tr>
<td>25th percentile</td>
<td>1,446</td>
<td>263</td>
<td>$2.5 MM</td>
<td>$4.1 MM</td>
</tr>
</tbody>
</table>

#### NCAA DII Directors’ Cup

<table>
<thead>
<tr>
<th>NCAA DII Directors’ Cup</th>
<th>Median Enrollment</th>
<th>Median Op. Budget</th>
<th>Median Total Budget</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top 25</td>
<td>5,259</td>
<td>$5.8 MM</td>
<td>$9.6 MM</td>
</tr>
<tr>
<td>Top 50</td>
<td>4,783</td>
<td>$5.4 MM</td>
<td>$8.7 MM</td>
</tr>
<tr>
<td>Top 100</td>
<td>4,098</td>
<td>$4.9 MM</td>
<td>$7.9 MM</td>
</tr>
</tbody>
</table>

**Figure 8**

*NAIA vs NCAA DIII*

<table>
<thead>
<tr>
<th>NAIA Institutions</th>
<th>Enrollment</th>
<th>Student-Athletes</th>
<th>Operating Budget</th>
<th>Total Budget</th>
<th>Endowment</th>
</tr>
</thead>
<tbody>
<tr>
<td>75th percentile</td>
<td>1,566</td>
<td>397</td>
<td>$2.3 MM</td>
<td>$5.2 MM</td>
<td>$88.2 MM</td>
</tr>
<tr>
<td>Median (50th)</td>
<td>1,013</td>
<td>273</td>
<td>$1.6 MM</td>
<td>$3.2 MM</td>
<td>$40.3 MM</td>
</tr>
<tr>
<td>25th percentile</td>
<td>676</td>
<td>158</td>
<td>$1.0 MM</td>
<td>$1.8 MM</td>
<td>$23.3 MM</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NAIA Directors’ Cup</th>
<th>Median Enrollment</th>
<th>Median Op. Budget</th>
<th>Median Total Budget</th>
<th>Median Endowment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top 25</td>
<td>1,459</td>
<td>$2.2 MM</td>
<td>$4.5 MM</td>
<td>$86.8 MM</td>
</tr>
<tr>
<td>Top 50</td>
<td>1,257</td>
<td>$2.2 MM</td>
<td>$4.4 MM</td>
<td>$47.2 MM</td>
</tr>
<tr>
<td>Top 100</td>
<td>1,089</td>
<td><strong>$1.9 MM</strong></td>
<td>$3.5 MM</td>
<td>$39.5 MM</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NCAA DIII Institutions</th>
<th>Enrollment</th>
<th>Student-Athletes</th>
<th>Operating Budget</th>
<th>Total Budget*</th>
<th>Endowment</th>
</tr>
</thead>
<tbody>
<tr>
<td>75th percentile</td>
<td>2,805</td>
<td>576</td>
<td>$3.7 MM</td>
<td>N/A</td>
<td>$313.1 MM</td>
</tr>
<tr>
<td>Median (50th)</td>
<td>1,764</td>
<td>418</td>
<td><strong>$2.8 MM</strong></td>
<td>N/A</td>
<td>$130.3 MM</td>
</tr>
<tr>
<td>25th percentile</td>
<td>1,157</td>
<td>292</td>
<td>$1.6 MM</td>
<td>N/A</td>
<td>$61.8 MM</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>NCAA DIII Directors’ Cup</th>
<th>Median Enrollment</th>
<th>Median Op. Budget</th>
<th>Median Total Budget*</th>
<th>Median Endowment</th>
</tr>
</thead>
<tbody>
<tr>
<td>Top 25</td>
<td>5,113</td>
<td>$5.3 MM</td>
<td>N/A</td>
<td>$1.3 B</td>
</tr>
<tr>
<td>Top 50</td>
<td>2,966</td>
<td>$4.6 MM</td>
<td>N/A</td>
<td>$489.0 MM</td>
</tr>
<tr>
<td>Top 100</td>
<td>2,283</td>
<td><strong>$3.9 MM</strong></td>
<td>N/A</td>
<td>$222.2 MM</td>
</tr>
</tbody>
</table>

Risk Management within the NAIA

The NAIA certainly has its issues when it comes to risk management and legal aspects of sports. According to Wolverton (2007), many people involved with the NAIA complain about the NAIA’s loose enforcement program, which can impact the credibility of the organization. It is claimed that the fact that the NAIA requires institutions to self-report violations combined with the short number of employees designated to investigate rules violations creates a large gap for violators to get away with illegal actions. There is indeed a lack of supervision from the NAIA because the institutions evaluate themselves, and they don’t want to suffer punishment from the organization. It is believed that if there are allegations of code violations, someone other than the school should look into it and determine the sanction.

When analyzing the attention given by the NAIA to risk management aspects, it is found that the organization may perceive high importance to many of the associated areas because there is a high number of partnerships with specialized businesses. There is no pre-determined service and/or plan for risk management scenarios, instead, the NAIA has created partnerships with specialized businesses to fill the gap for its specifications. Some of those partners that are relevant to the topic of risk management include the following:

- Drug Free Sport: Official partner of drug education and testing services.
- Enterprise Holdings: Official automobile rental provider.
- Husch Blackwell: Official law firm partner.
- Master’s Transportation: Official shuttle bus sales and leasing provider.
- Mutual of Omaha Insurance Company: Official catastrophic athletics injury insurance.
- Relation Insurance Services: Official athletic insurance and risk management consultant.
- USCAH (U.S. Council for Athletes’ Health): Official athletic health and safety partner.

The 2022-2023 Official and Policy Handbook of the NAIA is the rule-determinant of the governing body. The manual is important because it determines not only eligibility and membership requirements but also the rules and protocols that are to be followed by the member institutions regarding risk management aspects. It is important to state that the NAIA does not provide official guidelines and/or suggestions regarding a risk management model. The topics found in the manual that are associated with risk management are (1) drug testing, and (2) insurance covers. Drug testing has its section in which the organization specifies the criteria and sanctions for athletes who are involved and caught doing drugs. This is important because it repudiates drug use and shows care about the health of the athletes. The insurance section mandates all institutions to participate in the NAIA catastrophic athletic injury insurance program for student-athletes, which is provided by Mutual Omaha Insurance Company. The conferences must also pay a premium for liability insurance, which is relevant to the members since there is a great number of lawsuits derived from liability claims. As stated above, no risk management models are mentioned or recommended by the NAIA, and the most evident risks are mitigated through the mandatory use of insurance. There is no indication or suggestion regarding risk management practices for the schools to prevent injuries and/or damages; there are only guidelines and requirements related to a post-
incident scenario. In addition, the NAIA hosts an annual national convention with the purpose to discuss legislation and engaging in professional development, which could potentially be a place for preventive risk management practices to be discussed, however, most of the topics are related to rules regarding eligibility criteria.
CHAPTER 3: METHODS

As a research study that aimed to investigate and understand preventive risk management practices performed by ADs and their perceptions about cultivating such matters, a qualitative approach was deemed the most appropriate and beneficial tool to address the research questions. According to Bloomberg & Volper (2019), qualitative research involves the collection, analysis, and interpretation of participants’ narratives to gain insight into a particular phenomenon, which in this study, refers to the risk management preventive practices and experiences from ADs at the National Association of Intercollegiate Athletics (NAIA) institutions guided by the D.I.M. Process. This qualitative approach addressed the question of “how” and “why”, so it sought to deeply understand, describe, and communicate to the reader participants’ practices related to risk management at their NAIA institutions (Bloomberg & Volper, 2019). The knowledge of risk management practices in NAIA institutions is too limited to start a project from a hypothesis to test, therefore, the topic needed an exploration stage. Additionally, as there are no scales or constructs related to risk management practices in collegiate sport, especially at the NAIA level, a qualitative design, grounded in narrative inquiry allowed for this exploration to further create opportunities for future researchers to develop these instruments.

Within qualitative research there are several designs used to guide a research study; some of these include ethnography, phenomenology, field research, and grounded theory (Trochim & Donnelly, 2008). However, narrative inquiry was the methodology chosen for use in this study. Narrative inquiries have been used in different disciplines with the purpose of learning more about the culture, historical experiences, identity, and
lifestyle of the participant being studied (Butina, 2015). Humans are natural storytellers who are individually and socially living stories; in research, the goal is to collect these stories and write narratives that form an experience and further understanding related to a certain topic or area, in this case, risk management practices in NAIA institutions (Gudmundsdottir, 2001). According to Butina (2015), the three major benefits of using such methodology are that (1) humans are natural storytellers, which makes it easy to obtain data, (2) in-depth data are easier to be gained because narratives usually provide thick descriptions of the experiences, and (3) in-depth meaning is possible to be gathered because the participants usually reveal themselves in their stories.

Moen (2006) has proposed three core values about narrative research, the first one being the fact that humans organize their experiences into narratives. Second, researchers acknowledge that the stories are based upon the individual’s past and present experiences, their values, and the place and time that the stories are being told. Third, there is the existence of a multitude of voices because the narratives are connected to the social context that the individual is part of. These three core values were to coexist throughout this project. One of the most typical data collection methods to conduct a narrative inquiry study include interviews; due to the sensitivity of the study as a legal-related topic, interviews were conducted as part of the data collection process, which complemented the methodology and allowed the researcher to collect rich data from the real context that can only be captured by an interactive process between the researcher and the participant (Butina, 2015). It is important to understand the individual education and experiences of ADs as they could have potentially been linked to the issues of injured athletes and litigation claims against NAIA institutions. Individual interviews and
journaling were the methods chosen to address the core values of a narrative inquiry as they allowed the participant to tell their own stories reflecting their personal experiences and context at the current time of the study. The purposive sampling method that selected only current NAIA ADs was also a crucial piece when adjusting the design of the project to the core values of a narrative inquiry. Furthermore, it is imperative to use a qualitative narrative inquiry design to capture the in-depth and rich description of these participants combined with the D.I.M. Process guidance as they directly hire, influence, affect, and educate their coaches and fellow administrators under their position of leadership.

This chapter presents a detailed description of the meaningful aspects of the method, which describe each topic in a sequence. These areas are:

1. Researcher positionality
2. Selection of participants
3. Procedures
4. Ethical considerations

**Researcher Positionality**

My positionality as a researcher includes my morals, values, and life experience that I carry with me to this dissertation. I have the privilege to be part of a family that is actively engaged in my personal and professional experiences, and they have supported my academic decisions by consistently putting their effort into providing me with the best educational resources available to us. My family has also been the greatest encouragers for my involvement in sports as both my parents and my grandfather have been athletes. Given my sport-oriented family background, sports have always been a huge part of my identity. I have played multiple sports growing up, such as soccer, volleyball, and tennis.
I moved to the United States because of an opportunity to be a student-athlete by playing collegiate soccer. I played my first two years in a junior college and my second two years at an institution that is a member of the NAIA. I experienced the organization as a student-athlete and was able to create relationships with faculty and athletic personnel, such as ADs, who served as career mentors. The ADs that I connected throughout my time as a student-athlete were relevant to this research project because some of them served as participants and helped me to connect with other current ADs of schools that are members of the NAIA.

As a foreigner in the United States, I am constantly seeking the best understanding of the American culture and how I can fit into such a culture. I was born and raised in a country that is among the highest crime rates in the world, so I grew up watching people making unlawful decisions that negatively influenced others and having no punishment for their acts. I am also used to seeing people not taking the necessary precautions in the work environment because of the culture of the lack of consequences after misconduct. Risk management practices, for example, are rarely developed and enforced by sport practitioners where I come from. On my journey to find a way to keep people safe and value life above anything else, I have found in risk management a way that I may positively influence others. From the practical aspect, I believe that prioritizing risk management and maintaining positive safety habits in the work environment is the way to prevent injuries from happening to any individual, which consequently avoids litigation and financial loss to organizations.
Selection of Participants

Participants of this research were ADs, over the age of 18, who are currently holding a position at a NAIA member school across the United States. The inclusion factors were (1) currently serving as an AD from an NAIA school within the position for at least one year due to the natural time needed to adapt and learn about the duties of the job, (2) having the time availability for in-depth and rich descriptive data to be collected. The exclusion factors were (1) participants who refused to give consent (see Appendix A), and (2) participants whose data, after the merge of both methods (interviews and journaling), appeared to be either missing, not sufficient, or deviated from the focus of the research. For example, participants who had to leave halfway through the interview and couldn’t reschedule a time to complete it, and participants whose stories did not focus on the research questions were excluded. This was determined during the transcription process when the researcher identified missing and/or non-topic-related stories and excluded such stories from the data.

As a qualitative study, the number of interviews is defined according to the number of unique perceptions and opinions given a determined problem; the number of unique opinions is not very large (Cobern & Adams, 2020). The researcher did an extensive online search to locate the information about the ADs. First, the member schools were identified through the NAIA website. Then, the researcher navigated through the page of the schools’ athletic programs and located the contact information of each AD in their staff directory. The biographic information of the ADs was analyzed at this time to assure that the inclusion factor was met. Information of roughly 100 ADs were analyzed and the researcher reached out to approximately 80 that met the inclusion
criteria. A total of 14 participants were willing to participate; most ADs didn’t respond to the message that was sent to them, and some of them were either too busy at the time or not willing to participate. The ADs were from colleges and universities affiliated with a variety of conferences and regions, which enhanced diversity. After collecting data from 12 participants, it was noticed that the ADs were not providing new insight or further relevant information to the research, therefore the researcher determined that saturation was met. At that time, there were repetitive answers and similar experiences stated by the ADs. There was no data collected from the remaining two ADs who initially indicated that could have participated. Following the exclusion criteria, the data from two participants were removed. Finally, the researcher identified that there were enough ideas, concepts, and constructs within both the interviews and journals from 10 participants whose data were analyzed (Saunders et al., 2018). Because the risk management topic among ADs has not been widely explored along with the D.I.M. Process, there was a limited number of unique perceptions.

When determining the number of participants, the goal was to collect distinctive perceptions, experiences, and preventive risk management practices by hearing different opinions from the ADs, which was met by analyzing the stories of 10 participants. The demographic information about the participants is found in Table 5. Pseudonyms were attributed to each participant for anonymity purposes, and all other information in the table came from the individual interview guide under topic one: Demographics and general athletic director responsibilities. It is meaningful for the study to understand the level of education of the participants because it could impact the preventive practices performed due to the knowledge acquired in academia. Participants with higher levels of
education could have been exposed to more risk management educational material than the ones with lower levels of education. The number of years that the participants are in the current role is relevant because of the time that it takes for one in a position of leadership to make changes and implement new policies within their athletic programs. The higher the number of years in the current role, the more time an AD has to implement practices and set the culture of the department. The total number of athletic programs and approximate number of student-athletes that each AD oversees are good indicators of the size of the institution; it can impact the availability and accessibility of ADs to risk management resources, and the more athletic programs and more athletes, the higher is the exposure to risks.

Table 5

Demographic Information of the Participants

<table>
<thead>
<tr>
<th>Name</th>
<th>Gender</th>
<th>Highest level of education</th>
<th>Years in Current Role</th>
<th>Total Number of Athletic Programs</th>
<th>Approximate Number of Student-Athletes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary</td>
<td>Female</td>
<td>Masters</td>
<td>8</td>
<td>21</td>
<td>500</td>
</tr>
<tr>
<td>Lisa</td>
<td>Female</td>
<td>Masters</td>
<td>6</td>
<td>12</td>
<td>200</td>
</tr>
<tr>
<td>James</td>
<td>Male</td>
<td>Doctoral</td>
<td>12</td>
<td>6</td>
<td>125</td>
</tr>
<tr>
<td>Robert</td>
<td>Male</td>
<td>Masters</td>
<td>14</td>
<td>15</td>
<td>185</td>
</tr>
<tr>
<td>John</td>
<td>Male</td>
<td>Masters</td>
<td>4</td>
<td>31</td>
<td>929</td>
</tr>
<tr>
<td>Thomas</td>
<td>Male</td>
<td>Masters</td>
<td>3</td>
<td>14</td>
<td>345</td>
</tr>
<tr>
<td>David</td>
<td>Male</td>
<td>Masters</td>
<td>14</td>
<td>18</td>
<td>375</td>
</tr>
<tr>
<td>William</td>
<td>Male</td>
<td>Masters</td>
<td>7</td>
<td>15</td>
<td>360</td>
</tr>
<tr>
<td>Richard</td>
<td>Male</td>
<td>Bachelors</td>
<td>6</td>
<td>12</td>
<td>250</td>
</tr>
<tr>
<td>Joe</td>
<td>Male</td>
<td>Masters</td>
<td>6</td>
<td>8</td>
<td>130</td>
</tr>
</tbody>
</table>

The major approach to capturing and communicating with participants was through emails based on the information available on their university’s athletic website (see Appendix B). Another tool used to identify participants was snowball sampling.
Within this strategy, the researcher identified participants who met the criteria for the study, and they recommended others they knew who also met the criteria (Trochim & Donnelly, 2008). ADs whom the researcher has interacted with in the past based on the relationship created while the researcher was a student-athlete from a school member of the NAIA also served as resources to participate and to recommend participants to the research project. Having participants from different years of experience, geographic locations, and athletic conferences provided the researcher with a broader understanding of possible differences and commonalities across their experiences with preventive risk management. This was a purposive sample (non-probability sampling technique) as the researcher was looking to study this specific group of individuals. The decision on determining the characteristics of the participants was based on the purpose of the study and on the quality or attributes that the participants have (Etikan et al., 2016). This means that the participants selected were knowledgeable, informed, and possessed rich experiences about the phenomenon being studied (Cresswell & Plano Clark, 2011).

Procedure

Instruments

The overall purpose of this study was to investigate, understand, and discuss preventive risk management practices performed by ADs from schools that are members of the NAIA. The research questions sought to gain understanding and deep insights regarding risk management practices based on each participant’s experience and the alignment with the D.I.M. Process. The researcher also collected information regarding common aspects relevant to risk management, such as day-to-day operations, training, experience, NAIA compliance, licenses and certifications, and education. There were two
Instruments used to collect data, which provided the basis for triangulation: (1) individual interviews, and (2) journaling. The triangulation of methods should capture different dimensions of the same phenomenon, and it eventually leads to consistency across the data, which enhances the credibility of the study.

The first step that the researcher took before determining the final interview guide was to run a pilot interview. The purpose of the pilot interview was to develop the line of questioning. A pilot study is a small study that tests data collection instruments, which should assist in preparation for the larger study; it is beneficial because it can identify problems and weaknesses in the research instruments before the implementation of the full study (Hassan et al., 2006). To serve as the initial interview guide, a prepared set of interview questions was sent out to three sport practitioners with risk management backgrounds to assure that the questions were clear, profound, and related to the research questions. After receiving and analyzing feedback from the sport practitioners, adjustments to the pilot questions were made before the final set of questions was prepared (see Appendix C). Such adjustments enhanced the focus of the research questions and gave the participants more freedom and time to expand on their stories. The adjustments from the pilot to the final guide included shortening and eliminating questions due to repetitiveness and time constraints, adding demographic-related questions, rewording questions due to misunderstanding of the participants, elimination of closed-ended questions, and adding questions specifically related to the D.I.M. Process.

Having prepared questions as an interview guide did not eliminate other topics that appeared during the conversation, it served as an agenda with items that were
consistent with the research questions. So, within this study, the most beneficial aspect of having predetermined open-ended questions was to provide a guide to lead the discussion toward relevant aspects of the research without deviations. This technique also required the participant to answer questions in their own words, providing data about their unique experiences. Another advantage of an interview guide is the fact that the same set of questions were asked to each participant, which gave a consistent condition to all, adding rigor to the study. Again, the D.I.M. Process served as a foundational guide for the interview questions as topics three, four, and five were created based on the stages of the model. These three topics included questions regarding the constructs of the D.I.M. Process, for example, “How do you identify risks?”, “How is the communication process with your employees?”, “Describe your experiences in communicating risk management to your employees.”, and “How is risk management managed within your organization?”. The researcher also addressed common risk management scenarios such as the ones mentioned in the literature by Appenzeller (2005), which included scenarios such as transportation, facilities, emergencies, aquatics, and personnel. Some of the questions related to such scenarios were: “Describe your transportation policies, methods, and specific vehicles used by athletic teams.”, “What are your perceptions of the safety of your facility based on the frequency of your inspections and the occurrence of incidents?”, and “How safe do you perceive your aquatic facility and its regular activities to be?”.

Once the interview guide was reviewed and adjusted by the researcher, the data collection approaches for the study were initiated. The first instrument that helped the researcher answer the research questions were in-depth interviews. Individual interviews
were used because they provide in-depth one-on-one answers about the ADs’ personal experiences, practices, and perceptions. Because this is a sensitive topic, dealing with legal aspects, the researcher made sure to provide a pleasant environment for the participants to feel safe and relaxed sharing information on a one-on-one basis. It was important for the participant to feel comfortable during the one-on-one interview so they can behave more naturally and share their experiences with accurate descriptions. Also, a positive context enhances the development of a relationship between the participant and the researcher, which certainly strengthened the description of the narrative of each AD. Some of the tools used by the researcher within this project to create a positive atmosphere for the interview included selecting a time that best worked for the participant, having an online home setting available, clearly communicating the goals and expectations of the research and maintaining a positive tone throughout the interviews.

The second instrument used to collect data was reflective journaling. Journaling is a timeless and effective exercise that requires ADs to put their ideas, memories, and experiences to paper (Horton et al., 2021). It provided a way for the participants to reflect and get feedback about themselves; it also enabled the researcher to clarify the data by making the experiences and opinions of the participants more visible (Ortlipp, 2008). It was expected that the ADs linked themselves with previous, current, and future risk management experiences. ADs were able to share personal and social experiences regarding preventive risk management practices within their programs and across the NAIA through categories built based on the literature, the research questions, and the structure of the D.I.M. Process. ADs were given the opportunity to do a self-analysis of
the content and add new perspectives on risk management, including topics that have been discussed throughout the previous data collection method.

The same participants that were part of the individual interviews were provided with similar pre-set topics in the form of a journal prompt that guided the previous individual interviews (see Appendix D). One of the objectives of this method at this stage was to have the ADs reflect on the topics previously discussed and provide additional information that might have been missed. According to Ahmed et al. (2017), pre-selected categories should help the researcher to ensure rigor within the study. Journaling fit well under the research design because it added more data through self-reflection, and ADs were able to add any relevant information that they might have missed during the interview.

**Data Collection & Analysis**

The data was collected through video communication applications such as Zoom and Microsoft Teams. In accordance with institutional IRB policy, the researcher stored the interviews in two of the researcher’s personal hard drives, which were protected by a password, and a voice recorder equipment as a backup. All the recordings were deleted once the data was transcribed and fictitious names were attributed to the participants. The transcripts are only in the possession of the researcher and remain inside the researcher’s office. For the journaling method, the researcher received the written descriptions directly through email, which were downloaded and saved on the hard drive. Emails were deleted after the message was stored in the hard drive. All the identifiable information was removed from the information collected.
After the data was collected, the individual interviews were transcribed, and the thematic analysis was initiated. This process followed a general sequence that started with codes that led to categories and finished with the development of themes. The final themes are the ones reported in this project. The purpose of the thematic analysis is to identify patterns or themes within qualitative data (Maguire & Delahunt, 2017). The thematic analysis used both inductive and deductive coding methods, which is known as a hybrid coding approach. This is the design that best fits this study because the researcher was able to pre-select categories based on the research questions (deductive coding, or closed coding) and added categories that frequently appeared throughout the data collection but that weren’t previously identified by the researcher (inductive coding, or open coding) (Crosley, 2020). Identifying themes in advance, also known as priori coding, helped the researcher to keep consistency across the data categories and make sure the essence of the research questions was being covered (Elliott, 2018). Multiple rounds of coding were performed because new categories were appearing across the transcripts that needed to be added to the pre-selected themes.

The researcher used a framework provided by Braun and Clarke (2022) to perform the thematic analysis, which includes a six-phase approach; (1) becoming familiar with the data, (2) generating initial codes, (3) searching for themes, (4) reviewing themes, (5) defining themes and (6) writing-up. This framework guided the researcher cycling through the coding process and identifying patterns such as frequencies, sequences, similarities, and differences. The researcher familiarized with the data by transcribing the interviews and immersing in the data by actively and repeatedly reading to detect the ADs’ experiences. The researcher completed the second step (generating
initial coding) by using the suggestion given by Crosley (2020) and by Yi (2018):
Performing (1) initial coding followed by (2) line-by-line coding. Initial coding captured
the essence of the text, which led to broad and general codes (Crosley, 2020). There was
a combination of approaches in the initial coding to make the analysis more precise. The
first one was the in vivo coding, in which there was an emphasis on the actual spoken and
written words of the participants (Manning, 2017). This technique was helpful because it
used the participants’ own words as direct quotes, avoiding possible inferences made by
the researcher. The second technique was values coding. Values coding focused on the
participants’ personal views; hence, it reflects their values, attitudes, and beliefs. This is a
useful technique when exploring interpersonal experiences and actions (Crosley, 2020).
Next, line-by-line coding was performed to ensure deeper analysis and add detail to the
codes. This gave a more profound analysis of the data (Yi, 2018). Most of the initial
coding process was done by hand, then a table was developed using Microsoft Excel to
help with a visual representation while sorting the different codes into categories. A total
of 55 codes were generated based on the stories of each participant, so they were each
assigned a column that summarized their stories. Then, the researcher filtered the coding
into six categories based on content analysis; such content matched with the pre-selected
topics indicated in the interview guide. A sample of the coding process can be found in
Appendix E.

The third step, searching for themes, started after all the data were initially coded
and categorized, as a list of the different codes created. During this step, the researcher
identified themes and sub-themes based on the relevance to the research questions, which
gave a general sense of categorization of the data and a higher focus of the study. The
process of reviewing themes (fourth step) was a refinement of the themes that have previously appeared; some themes with not enough data were collapsed into other themes due to their similarities, while others were broken down creating new themes due to the relevance that they appeared to have for the participants. An important process within this phase was to assure that the data were within the themes that accurately reflected the meaning of the participants’ statements. In the fifth phase, the themes were named and defined. A total of five themes and seven subthemes were identified. A detailed analysis of each theme is demonstrated in the following chapter, including the meaning behind the themes and their relationships with the research questions and the goals of the research. The last stage was the write-up of the thematic analysis, where detailed evidence of the themes within the data provided coherent and concise connections between the themes, the data, and the research questions.

**Rigor and Trustworthiness Considerations**

Rigor and trustworthiness in qualitative research represent the veracity of the study; without these two measurements of authenticity, the stories of the participants would become fiction (Cypress, 2017). These two elements of qualitative research are integrated. Rigor is considered by Cypress (2017) to be the strength of the research design that indicates the accuracy of the method to answer the research questions. Trustworthiness means that the community of researchers and scholars will trust the analysis and interpretations of a study, which supports the credibility and dependability of the research and the transferability of the findings (Bloomberg & Volpe, 2019). Several scholars such as Shenton (2004) have published articles referring to the work of Guba (1981) to clarify qualitative terminology and explain the means to achieving
trustworthiness within qualitative studies. The combination of Guba’s (1981) publication and other recent studies that were based on their work served as a guide to achieve trustworthiness within this study.

Rigor aims to be achieved by ensuring that the research design, method, and conclusions are transparent, replicable, open to critique, and free of bias (Johnson et al., 2020). The use of a narrative inquiry design fits well with the purpose of this study due to the limited exploration of such a topic. Also, having a framework to serve as a guide and keep the focus on the research questions is a good indicator of rigor. The alignment between the diversity of the participants and the instruments used to collect data is appropriate due to the sensitivity of the topic; it should also fit the methodology and maximize the accuracy of the data (Johnson et al., 2020). Having achieved saturation through the data collection process benefits the study because the more times the findings of a study can be replicated, the higher the rigor (Cypress, 2017). Transparency is aimed to reduce the researcher’s bias, and it was applied in this study through honest, clear, and comprehensive communication between the researcher and the audience, which is indispensable for achieving rigor.

Guba (1981) suggested that trustworthiness should be achieved through an assessment of four criteria: (1) Credibility, (2) transferability, (3) dependability, and (4) confirmability. Credibility seeks to ensure that a study measures what is intended to measure (Shenton, 2004). Some techniques written by Guba (1981) that were utilized within this study to ensure credibility include the use of a pilot study to refine the interview guide, peer debriefing through journaling, and triangulation of methods during the data collection stage by using individual interviews and journaling. With the use of
journaling as an instrument to collect data, the participants had the opportunity to member check, so they could add and/or edit other relevant experiences and discuss about key aspects of the research questions that might have not had an in-depth coverage during the interview; this increases the credibility of the results (Erdmann & Potthoff, 2023). The participants did not make substantial additions to their interview descriptions when journaling; however, they asked the researcher to delete certain references about their experiences with potentially risky scenarios due to their concern about the risk of anonymity.

Triangulation of methods was used to cross-check data and interpretations, which strengthens credibility by allowing cross-examination of information (Guba, 1981). The use of individual interviews and journaling provided the researcher with enough consistent data to be examined and verified. Transferability concerns whether the patterns and descriptions of one study may be applicable from one context to another (Stahl & James, 2020). It refers to the replicability of the practices and the study by others, reducing the researcher’s and participants’ bias; for example, transferability is linked to the preventive risk management practices done by the ADs. The techniques used by the researcher to secure transferability included the use of purposive sampling and the assurance that robust and detailed descriptions of the experiences collected from the participants. The purposive sampling of ADs aimed to maximize the range of information given by the participants focusing on what is important and relevant to the study. Thick descriptive data allowed for comparison between the participants’ context to other possible contexts, which assisted in reaching transferability (Guba, 1981). The researcher provided extensive time and tools for the ADs to be detailed in their answers. The use of
open-ended questions for the interviews and for journaling gave freedom to the participants to expand their answers as extensively as they wish; the researcher asked for clarifications about a topic, if needed, throughout the interviews.

Dependability is concerned with the stability and consistency of the data (Guba, 1981). It aims to secure that the study would have the same results if conducted within the same context under the same methods and participants; this may be fulfilled through overlapping methods (Shenton, 2004). Again, the use of different methods (triangulation) was used to check the consistency of the ADs’ experiences across the data. Also, the use of the D.I.M. Process as a theoretical framework strengthened the credibility of the project due to the consistency of the questions connecting this model to the questions being asked through the interviews and journaling. The framework also helped to organize the project and provide a meaningful context to the reader. Dependability was achieved throughout the pilot interview stage as the researcher reached out to a group of experts in the field for feedback regarding the interview guide. Such experts shared their knowledge about the D.I.M. Process, risk management, and qualitative research. The experts served as auditors to check for consistency across the questions, and their relationship with the research questions. Last, confirmability focuses on making sure that the findings of the experiences and descriptions of the participants are represented rather than the preferences of the researcher (Shenton, 2004). Guba (1981) has suggested the roles of triangulation and reflections fulfill this criterion, which they were both used throughout the triangulation of methods as noted above.
Ethical Considerations

The researcher assured to follow all steps of ethical considerations. This project was approved by IRB (Institutional Review Board) at the University of New Mexico. Participation was fully voluntary. The researcher kept the information confidential and stored it in private hard drives which only the researcher has access to it. All the original names of the participants have been removed and pseudonyms were attributed. An informed consent form was attached to the initial email that was sent to the ADs as a requirement of participation in this study (see Appendix A).
CHAPTER 4: FINDINGS AND DISCUSSION

The injury, damage, or loss of a collegiate student-athlete can cause a severe impact on the lives of those surrounding the individual. Dickson (2020) has stated that the number of legal claims has been increasing and diversifying within the past decades within scenarios that could have been prevented if consistent risk management practices were done; this implies that more athletes are suffering from severe issues each year as collegiate athletics participation increases. Stakeholders of institutions such as ADs, coaches, and staff members, might be associated with such tragedies and named in potential lawsuits, which impacts the overall image and reputation of their organization. More specifically, ADs have several obligations that are expected to be met due to their position of leadership as they must provide reasonable care, such as the ones stated by Doleschal (2006). The challenges held by sport practitioners in such a position may be increased within collegiate institutions that are members of the NAIA. As stated in chapter one, this can possibly be due to the reduced operational budget, the limited number of resources, the high number of student-athletes, and the small repercussion given by the media; however, they sponsor similar sports, under the same rules, and same legal implications as larger institutions that are affiliated to other sport governing bodies.

Within this study, risk management has been defined as the practices identified, experienced, and implemented by ADs to prevent incidents that may lead to the personal injury of a stakeholder and/or financial losses for the practitioners and their organization. Properly performing risk management activities within an organization might be the difference between saving or losing a life. Sport risk management programs have two goals (1) to save lives by preventing injuries and (2) to avoid financial losses (Ammon,
2017). With the purpose of contributing to the risk management literature and enforcing such practice within athletic programs, the D.I.M. Process model proposed by Ammon (2017) was used to direct the interview questions and the reflective journaling. Some of the themes that are to be discussed emerged from constructs that are part of such a framework. The details of the D.I.M. Process model can be found in chapter two.

To reiterate, the goal of this study was to investigate, understand, and discuss preventive risk management practices performed, and not performed, by ADs from schools that are members of the NAIA. It is believed that by understanding such practices, athletic departments are going to be able to critically evaluate their risk management program and make strategic adjustments to enhance the safety of the stakeholders associated with their program. This study explored the perceptions, feelings, and experiences of ADs by using a narrative inquiry as a design. As stated in chapter one, the study was driven by the following research questions that used the perspective and framing of the D.I.M. Process proposed by Ammon (2017):

1. What are NAIA athletic directors’ perceptions and experiences regarding preventive risk management in their athletic department program?

2. In what ways do NAIA athletic directors develop, implement, and manage risk management plans within their athletic department program?

Data were collected from 10 participants through individual interviews using video applications and journal reflections. ADs’ demographic information is found in Table 5. The questions were developed to capture the constructs of the D.I.M. Process, and to address the general roles, responsibilities, and experiences of ADs; they also allowed new themes and subthemes to emerge. Essentially, it was possible to identify the overall view
of the participants regarding risk management. After transcribing the data, a thematic analysis guided by Braun and Clarke (2022) was performed. The final themes and subthemes that appeared during the thematic analysis are based on the experiences of the ADs and the research questions. Such themes led to the final write-up portion of the guide suggested by Braun and Clarke (2022). The unique experiences of ADs are to be discussed in more detail in this chapter based the themes and subthemes identified during data analysis.

**Theme 1: Athletic Directors’ Expectations and Responsibilities**

This first theme derived from participants’ expectations and responsibilities related to being an AD within the NAIA system. Although this does not directly align with the purpose and research questions of the study, it is important to set the context and understand how stakeholders inside and outside the organization (including the ADs themselves) view this role and position. The role of ADs and their responsibilities in a position of leadership dictates the culture of their departments, the pace of the daily routine, and the direction of the short and long-term objectives of athletic departments. The information found in this theme contributes to the literature by contrasting the expectations and the actual tasks, duties, and work performed by ADs using their perceptions and statements; it also explains how ADs conduct hiring and training of employees within their departments.

Throughout the data collection, it was noticed that stakeholders seem to be unaware of how athletics is conducted and have a very broad understanding of the general obligations of ADs. John, demonstrated his concerns when he said, “Athletics in general, are pretty misunderstood at the collegiate level, especially in [a] small college”.
Joe has attended a few faculty assembly sections and he stated that “I don’t think they [other people] know what I do.” Mary was aligned with John and Joe, and she mentioned that she was expected to make impactful changes as she stepped into the role, such changes included turning historically weak athletic programs into strong ones, rising the income of the department by finding new donors and creating booster clubs, and increasing the number of scholarships for student-athletes. There was one particular misconception of the stakeholders that consistently appeared among the participants, which was the belief that athletic personnel didn’t care about the students’ academic performance, and athletics only cared about students playing their sports. The ADs felt disappointed about others’ expectations of their job because it deviates from reality. The stories show the lack of understanding of stakeholders about the responsibilities of ADs, which is curious because the small size of the institutions could approximate stakeholders to ADs and make them more aware and educated about their responsibilities. This is also problematic because if stakeholders misperceive the ADs’ responsibilities, it creates a gap for the ADs to receive criticism about their practices from people that have no in-depth knowledge about the actual work being done.

Differently from the perceptions of stakeholders about the ADs’ tasks, the participants exemplified a variety of responsibilities that include micro and macro-management aspects. Some of these responsibilities were stated by Lisa when she said that she deals with “the oversight and management of the athletic department, which includes budget management, and cooperation with administration at the college compliance, the NAIA, and the conference.” Mary’s objectives of her job are a good representation of the overall perception of the ADs as she said that her responsibilities
“[are to] make sure that we are putting our coaches and our athletes in a position to be successful in everything that they do... to make sure kids get quality education [and] they graduate... running an entertainment industry inside a college.” Her statement is informative as she made it clear that she cares about the education of the student-athletes, and so did the other participants. In addition to Lisa and Mary, Robert mentioned the competitive aspect of athletics as he extended the roles of an AD to “general day-to-day administration of the program, supervision of coaches, making sure that competition go off successfully, responding to emergencies, helping teams travel... all the things that allow student-athletes to be successful.”

Overall, the perceptions that stakeholders have about the responsibilities of ADs are very different than how ADs perceive their job and their actual tasks; this adds new information to the literature that can be further explored. The definition provided by Marburger (2015) that includes some of the responsibilities of the ADs is shown to reflect the reality based on the tasks performed by the participants of this research; budget, hiring and firing, supervision, compliance, and fundraising are some of the duties found in both the definition and the statements of the participants. The variety of tasks performed by ADs puts them in a vulnerable position in case the department suffers litigation because, if anything goes wrong, others may expect the outcome to be linked to the AD. It is problematic how risk management was not mentioned by the ADs as part of their responsibility; it should have been one of their priorities because of the severe negative outcome when such actions are not taken (Hronek & Spengler, 2002). As part of setting the tone of the athletic department regarding preventive risk management activities, hiring and training new employees plays a crucial role in developing a culture
of risk management. The ADs’ experiences and standards for hiring and training new personnel are found in subthemes one and two.

**Subtheme 1.1: ADs’ Hiring Responsibilities and Preferred Characteristics of Employees**

Setting the culture of an athletic department and selecting personnel with basic preventive risk management knowledge are initial risk management steps done at the hiring stage. Having the responsibility to hire staff that meets the requirements to perform a job and fit with the culture of the athletic department appeared to be a complex process that added to the already extensive AD’s workload (Doleschal, 2006). This subtheme arose due to the complexity of such a procedure and the relevance of the ADs in the process. The consistent statements across the participants saying that they were the ones who made the final decision about the candidate that was hired demonstrate the significant importance that they have in the process, for example, Richard mentioned “…ultimately it is my decision on if the individual receives an offer.” This is consistent with the work from Lattinville & Speyer (2013) as such work considers ADs to be business CEOs (Chief Executive Officers) due to their large range of duties. This shows the high level of responsibility that the ADs have when determining the personnel working in athletics.

Knowing the ADs’ purpose in the hiring process, the researcher dove more into the topic to understand how such a process is done within NAIA institutions. According to the participants, their hiring process is done in conjunction with their Human Resources (HR) department on campus. William’s hiring information accentuates the participation of HR when he said “HR is the umbrella under which we work… we
operate within their parameters, policies, and procedures. They actually fund the recruitment process, but the hiring decision-making is done within athletics.” It is important to state that the participants were from both private and public institutions, and their stories revealed that there is no significant difference in their hiring processes between the different types of organizations. Richard works at a public institution, while David, for example, works at a private one. David provided a more detailed explanation of the hiring process when he discussed how a coach is hired to his program, which was similar to Richard’s experience. David’s description represents a compatible scenario to all other ADs, he said:

We work with our human resources department here on campus… they put together the job description [and] the job posting… some people will send their resumes to them, some people send it directly to me… from there… we have our search committee… on our search committee, I have coaches, faculty members, somebody from the student life, and then myself, our assistant athletic director, and the sports information director… we go through our first round of interviews, which used to be phone, but now everything is on Zoom… then we narrow down to maybe our top two, three, four candidates that we wish to bring to campus… when they come to campus, they meet with all coaches, our student life directors, our chaplain, and my president… depending on time, we will have them either conduct a practice or just something with the actual team… and then, once it is done, the search committee meets back again, and I make my recommendation to the president.
The steps of the procedures for hiring a new coach show the extent of the process, and that the candidates must meet high requirements to be able to receive a job offer; this elevates the standards of the athletic departments. The participants’ description of their hiring process follows the recommendations suggested by Doleschal (2006); some of the matching elements include an established written job description, consistent procedures for the hiring of all coaches, and conducting interviews with the candidates. Also, it is important to note that there is substantial time and money spent on the procedures as there is the involvement of many people. A detailed and organized hiring process as described by the participants above can certainly assist ADs in the courtroom in case of a potential litigation about discrimination, unfair hiring practices, and labor laws, for example.

As part of hiring an individual, the characteristics of employees are crucial for departments to accomplish their internal goals and to keep their programs safe. The people are the ones who represent and establish the culture of the program; hiring and educating the appropriate personnel sets the tone for the enforcement of risk management practices within departments (Baumgartner, 2020).

When conversing with the participants about the attributes that they look for in a candidate, the ADs consistently stated that they seek people that fit the values, vision, and mission of their organizations. David is part of a Christian university, so the most important attribute for him is “the spiritual component… being aligned with the Christian values of our institution… then the character component, their integrity, how they have led at other places, how they communicate.” Thomas works in a school that is similarly oriented to David, so he added “someone to be of faith and the ability to mentor love on
our student-athletes, guide them, be able to pray with them… the first question that we ask is do they [candidates] understand the vision of what we are trying to do?” John’s focus isn’t on the religious aspects, instead he looks for the competitive component of his programs; he expressed the importance of recruitment as he stated “my president wants me to look for people who can recruit because that’s our life’s blood.” As the ADs discussed their complex hiring process, James provided a controversial statement with a bit of sarcasm when he said that “there are minimal requirements for all of our positions… we are looking for coaches that have prestigious collegiate experience… that have won. [I] want them to demonstrate success… loyalty… leadership… integrity… honesty… hard working.” Mary highlighted the challenges that she faces when hiring because of the geographical location of her organization; she also mentioned that

Our salaries are kind of in the middle of the road, which makes challenging to get quality candidates. We have a lot of coaches who have been here as a student-athlete [that are now] assistant coaches, so [we] want to grow them up in their programs… [we] want to grow them into positions to be head coaches, so if our head coach happens to leave we have somebody ready to move on. Fitting this department is very important for me; if they don’t fit, it usually doesn’t work.

Richard’s institution is highly focused on academics, so he expects coaches to embrace the expectations of a high-level school workload. William looks for more interpersonal characteristics, such as “Coaching candidates need to have experience within the sport… they need to have good energy, be a relationship builder, be of good character, be collaborative, good work ethic… and the desire to work unlimited hours.”
The characteristics of the personnel that the ADs hire are unique to each institution, which reflects the consequences of the history of the NAIA as the organization was first created by local business leaders and expanded to provide opportunities for minority groups (NAIA, 2005). The accuracy of the history of the NAIA discussed in the literature about the predominantly small-sized institutions with unique characteristics set by their personnel is still the pattern across the NAIA colleges. The geographic challenge and salaries issue mentioned by Mary asserts the information discussed by Biste (n.d.) when making the comparison between the NAIA and the NCAA; budget and location are determinant factors when setting the governing body that a college will be affiliated. The mission and vision of the organizations seem to play a significant role in determining the attributes of the employees of each institution; such heterogeneity of personnel and distinctive focus of the colleges is a positive aspect that adds to the literature because it enhances diversity within the NAIA.

The different kinds of ADs, however, must be incongruous with preventive risk management practices because they are all exposed to similar scenarios, yet, they prioritize different things. As a responsibility of the ADs, their staff should receive appropriate education and training in key aspects of their job, such as performing risk management. A detailed interpretation of the training aspects that follows the hiring process is the next subtheme of this section.

**Subtheme 1.2: Training Requirements and Frequency for Current and New Personnel**

Training is about teaching the competencies that are required for one to perform a job well. It is expected that ADs are responsible to provide appropriate training to their employees, so they can be educated and learn how to behave within the different
scenarios that they are exposed to. As mentioned by Hoffman (2013), ADs have the duty to develop and/or adapt a plan to train their coaches. Properly educating the workforce sets the standards for preventive risk management practices and, within an athletic department, it sets the expectations that the AD has over their coaches and staff members.

When asked about the overall training aspects of their staff, all the ADs stated that new employees are required to go through general onboarding training with the institution. Such onboarding training is put together by other departments on campus such as HR, Information Technology, and the Title IX Office, which is important so they can get specialized training from experts. Most of the campus-wide mandatory training is done online. When it comes to athletics, some ADs have indicated that they do more specific training about scenarios that appear on-the-job such as conflicts with student-athletes and policy updates within their department. To summarize the participants’ thoughts, James stated that “We have an onboarding session that goes with our HR department on campus, and we also do a separate process with each employee within our athletic department.” Similar to James, Robert added, “We do workshops, we do training, it depends… we run within our department, some of them we collaborate with other departments on our campus.”

Martens (2004) and Doleschal (2006) have stated that individuals such as coaches and ADs have the duty to provide proper training, therefore, having specialized training within athletics should enhance the safety of the stakeholders due to the relevance of the practices to scenarios that they are vulnerable; this is a great opportunity for ADs to talk about risk management, educate their staff, and perform individualized and group training. The stories of the participants demonstrate deviation from the literature as
internal training wasn’t a consistent practice across ADs, for example, Lisa acknowledged the importance of training but showed concern about the topic by stating that “we are working on an onboarding manual for our new employees. We have training on campus, but it is kind of sporadic. We actually hate to train for that stuff [preventive risk management], right. Nobody wants to train for active shooter.” Overall, the educational resource provided by the ADs to their staff appears to be inadequate; William acknowledged:

Within athletics, we do a poor job of onboarding [training], and it is a point of emphasis actually. I had a meeting with one of my support staff and gave her the charge of creating a better onboarding process and monitoring program within the Department of Athletics. It really has been myself that has been responsible for the training.

It is important to mention that the ADs did not cite risk management within their training aspects, which is alarming as it should be a priority to them because their staff is the primary point of contact with student-athletes.

When asked about the frequency of training, most ADs stated that they utilize their meetings with staff to do training. Meeting with staff creates a great opportunity for ADs to educate and perform individualized and group training; this can certainly be an area that if maximized, the staff will be better educated. It was found that because of the individuality of the participants, there is not an existent pattern across the frequency of training/meetings throughout the year, except at the beginning of each season. For example, Thomas said that “We do it at least twice a year… we will do it at the beginning of both semesters… before the season starts.” John followed the same pattern as he added
“We don’t have tons of meetings, so we will do a meeting at the beginning of each semester. We usually do a professional growth component of that. From our [department], that I create outside HR, probably twice a year.”

The inconsistency in the frequency of training is the predominant pattern across the ADs, and it is shown to vary based on the personality of the AD. Some participants are strict about their policies while others choose to have flexibility. Some of the adaptability and divergences of the ADs are noticeable across the participants as James said that “We have some types of training when we do in our staff meeting, which is biweekly, and then we also do annual training.” David does a retreat once a year with the coaches where he addresses trending topics. Richard attempts to meet with his staff once a month during the offseason and weekly during the season. Mary relies on other coaches to assist her with training as she assigns a coach that has been in the institution for a while as a mentor for the incoming coach.

The inadequacy of training and preparing staff for their job is reflected in the participants’ descriptions when they demonstrate their concern about the area. Doleschal (2006) wrote that one of the duties of personnel such as ADs is to select, train, and supervise coaches, and this is shown to not be properly done. A study done by Gray and Parks (1991) indicated that, at that time, there was already concern regarding ADs’ training their coaches in high schools, and the stories of the participants show that this issue has not been fixed. Many ADs reported being worried about this topic because of its importance and poor practices being done, for example, Thomas summarized the beliefs of the other participants:
We don’t do a great job. We have to do a better job on that because a lot of it is hands-on. The university has a huge checklist but we have to do better at that in athletics. The NAIA has very little stuff that is available for coaches coming into the NAIA.

Not only does the NAIA do a poor job of providing resources to staff and ADs coming into the job, but the budget constraints are also part of the reason for training to be insufficient. The contrast between the total budget of NCAA and NAIA institutions shown in Figures 7 and 8 reflects the reduced access to financial resources that is demonstrated by the participants. Joe’s explanation matches with the other ADs as he said that “workshops and training [are] extremely difficult because the only time that was really budgeted was for their (referring to staff) time to come practice and go to the game.”

The broad expectations of obligations that the stakeholders have about ADs and the variety of tasks done by the participants may explain the challenge for them to educate and train their staff. The heavy reliance on HR to perform initial training procedures aligned with the inconsistent frequency of training, and broad training material deviates the focus of ADs on risk management. Theme two should provide in-depth coverage of the ADs’ knowledge and the internal and external resources used by the participants to perform preventive risk management within their departments.

**Theme 2: ADs’ Importance, Education, and Availability of Resources about Preventive Risk Management**

After understanding the expectations, responsibilities, hiring, and training practices of ADs, the focus of their stories is now fixated on preventive risk management.
As defined in chapter two, risk management includes the practices identified, experienced, and implemented by ADs to prevent incidents that may lead to the personal injury of a stakeholder and/or financial losses for the practitioners and their organization. Throughout this theme, the participants’ stories illustrate the contributions of the piece to the greater literature and risk management landscape by identifying an overwhelming lack of sufficient risk management education in NAIA ADs.

To start analyzing the ADs’ risk management practices, it is important to first learn about their familiarity with the topic. The participants’ understanding and perceptions of risk management set the premises of what and how their preventive practices are implemented. The ADs indicated that they consider the topic to be treated very seriously because a small mistake can lead to catastrophic financial and legal consequences for the institution and its stakeholders. The participants recognize risk management as one of their major obligations in their job, for example, William said:

I think it is very important. One of our responsibilities is to provide a safe environment for our student-athletes… and you know, the exposure to risk doesn’t only have to do with physical safety… there is mental safety, there is emotional safety… it will always continue to be important, and will only grow in importance as we become [a] more complicated society.

Richard added to William’s statement by explaining the relationship between risk management and situations that can cause damages to the entire institution, he said “I think that it is priority number one… it is the AD’s job to understand the things that can cause the biggest amount of threat to us… [we ask ourselves] what are the things that can sink the whole ship?” Robert’s comment was more incisive about the topic,
[It] certainly has to be one of the top priorities. It really dictates or governs everything that I think about… I think about the safety of our athletes, coaches… our brand… how it should be… I would think every administrator, [on] top of the mind list of things that they wake up thinking and go to bed thinking about.

When asked about his thoughts on the relevance of risk management, Joe showed concern about how stakeholders perceive it as he said “I think it’s probably the most important thing we do in intercollegiate athletic administration, but often gets treated like it’s the least important.” Other participants such as Thomas, Lisa, and David emphasized the role of communication when dealing with risk management. David stated, “I think it is really important. I always talk about the importance of effective communication, and I think sometimes overcommunicating can be a positive thing once it comes to that.” Lisa concluded, “I think it is about communication and just informing people of the decisions we are making, why, and what we are doing.”

The fact that ADs classify risk management as a crucial part of their job is fantastic and extremely relevant to understanding how they apply such practices within their departments. Furthermore, their perspectives are certainly hopeful for the development and implementation of effective practices, which leads to the advance in the field. It is, however, contradictory the fact that they perceive it as a priority within their jobs but very little is done when hiring personnel with background on it, and training staff on specific risk management practices. As mentioned in the literature, according to Gueli (2019), there are on average 8.6 million sports and recreation-related injuries every year, and one-third of the people are hospitalized due to the severity of their injury, so as the participants indicated the seriousness of this area, a small mistake can lead to catastrophic
financial and medical consequences to the institution and its stakeholders such as student-athletes.

To explore the origins of the ADs’ strong opinions and assessment of preventive risk management, the researcher examined the participants’ education and background in such a subject. The following subtheme reveals how ADs define their concepts of risk management, their knowledge prior to their current position, and the resources available to them.

**Subtheme 2.1: Athletic Directors’ Preventive Risk Management Definitions, Backgrounds, and Resources**

The preventive risk management expertise of the participants is associated with the level of in-depth practices and supervisory responsibilities that they have. It is relevant to understand their awareness of the topic because of the liability associated with the practices that they exert. When analyzing the participants’ definitions of risk management, William and Robert seem to have related ideas as Robert said:

> The part of the job that looks after the university for which I am employed… anything that might have the potential to be a threat to the mission of our university and our department. I view my job as how do I minimize or mitigate some of those things that typically arise to a level that might have the ability to impact our brand and our students and our university in a negative way.

Richard references to the impact that poor risk management practices under his supervision can have on the institution as a whole, he stated “[it is] identifying the things that can sink the whole ship that can cause us the biggest problems.” Thomas and Davis
commented on legal issues as Thomas added, “It is just doing it. Communicating and doing everything we can to avoid possible lawsuits.” David continued “Making sure that we are doing everything we can to not get sued.” Joe’s reference to his risk management practices were the closest to reality among the participants as he was able to raise some of the potentially risky scenarios; he said, “[I do] More in terms of insurance, you know, loss and claims, things like that… are we prepared for a medical emergency? Are we prepared for an injury? A catastrophic injury or something that happens off campus at our soccer facility compared to what happens in the gymnasium?”

These statements regarding the participants’ interpretations of preventive risk management are mostly superficial, which shows that their knowledge of the subject isn’t very profound. To learn about where their knowledge came from, the researcher looked at their level of education and how they were educated about preventive risk management practices. Table 6 shows the participants’ risk management education in terms of academics and experience.
Table 6

Risk Management Education of the Participants

<table>
<thead>
<tr>
<th>Name</th>
<th>Background</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mary</td>
<td>“Covered in graduate work just like everything else… I don’t know if I have much of a background or education.”</td>
</tr>
<tr>
<td>Lisa</td>
<td>“No classes… None.”</td>
</tr>
<tr>
<td>James</td>
<td>“I have done law classes, with the PhD stuff… Personal background? None. Other than [the] experience of what I have dealt with.”</td>
</tr>
<tr>
<td>Robert</td>
<td>“Primarily my experience in attending seminars and conventions”.</td>
</tr>
<tr>
<td>John</td>
<td>“I have taken enough classes in law to know the basics of risk management… We took educational law, and then outside of that, it’s just more experience than anything else.”</td>
</tr>
<tr>
<td>Thomas</td>
<td>“It’s been really more hands-on, learning from mistakes.”</td>
</tr>
<tr>
<td></td>
<td>“As far as specific classes, I took it for my undergraduate degree, risk management class 101.”</td>
</tr>
<tr>
<td>David</td>
<td>“Zero. My training and education have no element of risk management.”</td>
</tr>
<tr>
<td>William</td>
<td>“My background and education in risk management [is] prior to my time in college athletics. I worked as a project manager on major construction projects… so I would say I have extensive safety training.”</td>
</tr>
<tr>
<td>Richard</td>
<td>“I am constantly learning… there are certain areas that I think I understand extremely well, but I always feel like there is something that we need to be looking at to make sure that we are as prepared as we can be… I learned a lot, you know, as a head coach… it is just about the day-to-day.”</td>
</tr>
</tbody>
</table>

It is justifiable to say by looking at Table 6 that the education of NAIA ADs in preventive risk management coming into their jobs is certainly alarming, especially when certain participants reported having “Zero” education in such a topic. While most participants understand the type of activities that revolve around risk management, very few of them actually have an educational background in such a topic; the few that do, have taken a course throughout their collegiate studies. The ADs have mostly learned about risk management on the job, as they stated that most of their knowledge came from experience. There is certainly a lack of preparedness for ADs coming into such a position, which might be attributed to the considerably recent emphasis given to the risk
management topic within the sport industry; as described in the literature, the sporting industry only started prioritizing risk management in the 1970s (Appenzeller, 2005). Such relationship with the literature creates room for future studies to explore the education of eventual ADs, and identify if there is a change since risk management is becoming more popular within the sport industry.

As part of the education received by the ADs about risk management after being in the position, it is important to know the resources available to them to capture how they could learn more about the topic, and the tools that they use to implement their practices at their institutions. Most of the ADs were clear about their resources as they stated that their educational resources come from other departments within their institution. For example, James said

We have a dedicated person on campus that I can call. We also have a full legal team on our campus that I can call including general counsel. Plus, we have our online resources as well… we do annual training... it’s college-wide.

David mentioned other campus support as he said that “everything [is] through our HR department.” Similar to David, Richard mentioned the contributions of HR when he stated that “our officer, our human resources… their shared services that come with that, including legal… and you know, colleagues within our own system that we can have discussions and input and feedback.” In addition to such campus means, Robert was the only participant that mentioned the NAIA:

It is a component of the NAIA convention… they frequently put seminars, or bring speakers… I attended a section about sudden cardiac arrest for athletes… I
frequently get these opportunities or requests to attend webinars that relate to risk management… and sometimes I have the time to attend by Zoom or by, you know, if it’s in person, if it’s somewhere local… it comes in different ways.

Being aware that the ADs have resources available to them expands their opportunities for learning about preventive risk management, which enhances safety. However, not all the participants demonstrated that they knew about materials available to them. Thomas, for example, mentioned the lack of accessibility to resources as he said “Our school does some training in Title IX to avoid risk management issues. Well, you know, as you are researching that, there is not a lot out there.” Lisa was also unaware of the information available to her, she added, “I am not sure if I have any resources, but I refer to our administrative team.” John also demonstrated high reliability in other departments because he couldn’t think of a specific material, he added, “I am not sure there is… to my knowledge… I cannot name you a specific resource… I would just consult our legal team.” Last, William’s statement is a true representation of how the ADs who didn’t know about many resources feel about this topic, he said, “I have never asked [about resources]… none… But I would imagine there are… I don’t know where to look for the sources.”

There is certainly an issue that needs to be addressed about the risk management knowledge of the ADs prior to stepping in their roles because they heavily rely on their experiences. This method appears to be a reactive approach instead of a proactive one, which goes against preventive risk management. The resources available to the participants to learn about risk management are very limited; most of their knowledge comes from previous occurrences, internal sources, and it involves general topics covered
by their institutions as a whole. As mentioned above, this can be associated with the fact that risk management is a relatively new subject within the sporting industry, which implies that not many resources may exist for ADs (Appenzeller, 2005). The constantly changing environment and lack of understanding of the responsibilities of ADs by stakeholders make it challenging for them to acquire resources to effectively implement risk management practices. ADs from NAIA schools are very busy managing a variety of activities within their departments; this leads the participants to be very knowledgeable about the general practices happening within their departments, but it may become an issue once it comes to in-depth knowledge.

As an external source cited by the participant Robert, the NAIA was expected to appear more frequently within the ADs’ discussions due to its relevance dictating the rules and policies that the member schools must meet. As the participants institutions’ governing body, it was expected that the NAIA could influence the risk management programs of the ADs. The researcher looked into such an area to dissert about the impact that the NAIA has on the preventive risk management practices of the participants.

**Subtheme 2.2: NAIA’s Influences, Requirements and Resources on Risk Management**

As the national sport governing organization that regulates the collegiate competition of which the ADs’ schools are part, the NAIA was a matter of discussion during the data collection. This subtheme is peculiar to the literature because very little has been researched about the NAIA, especially within the risk management field. Within the NCAA, for example, Cotton et al. (2001) mentioned in the literature that approximately one-third of the colleges and universities have had legal action brought against them that involves negligence liability. Understanding the NAIA’s role and
impact on risk management practices creates room for further discussions about the enforcement of their policies and obligations. The participants were asked specifically about the influences that the NAIA could have in their risk management programs. Knowing the requirements of the NAIA provides lead to acknowledging the reasons for the participants to perform actions in a certain way.

The participants were consistent when discussing the major impact that the NAIA has on athletic programs; all of them mentioned a mandatory policy stating that affiliated institutions must have specific insurance coverage for catastrophic incidents. This matches with the information found in the 2022-2023 Official and Policy Handbook of the NAIA discussed in the literature review, which is significantly concerning due to the small amount of material available. Thomas’ statement represents the consistency across the participants as he said “[The NAIA] just [influence] on the insurance side. We are required to do a catastrophic insurance… I am sure you have heard that.” This is problematic because the participants’ stories show that there is a lack of enforcement and/or involvement in risk management approaches from the NAIA. The major problem is that preventive risk management aims to reduce or eliminate the risks of an issue before it happens, while insurance is used after a problem has already occurred. ADs should not be required to rely only on insurance coverage as the instrument used to enforce preventive risk management practices.

Aside from insurance coverage requirements, most participants have claimed that the NAIA does not influence their daily risk management activities. James, for example, stated, “I don’t think they do [influence in risk management]… it is all done from our place.” John also couldn’t recap much of it, he said “I don’t think much of anything,
honestly. No, probably if they (the NAIA) do, it’s stuff that you are already doing, so you don’t really think of them being the pioneer for that.” Thomas agreed with the others and mentioned the lack of resources as he said “Very little [is done by the NAIA]… I don’t remember something ever coming in talking about risk management or anything like that.” David and Mary mentioned a different circumstance than the other ADs, which is the occasion of hosting a national event. David said, “[The NAIA] don’t really get involved until it’s a national championship event… serving as a host… [they] make sure that things are put in place.” Mary added to the matter by saying:

You know, they are going to give you institutional autonomy. They are not going to overstep. We are required to have insurance… when we submit to host, you know, opening the first and second rounds, we have to add them to our certificate of liability insurance for the event.

In comparison to their peers, Richard and William had different experiences with the NAIA. Richard added that the communication that he gets throughout the year is by email, and as a member of the NAIA, “We are all invited to the national convention… they did a really nice job this year at the national convention providing workshops that were useful from the risk management perspective.” He briefly mentioned that he attended a workshop at the convention that focused on a sudden cardiac arrest situation. Similar to Richard, and in opposition to their peers, William recognized the effectiveness of the NAIA communicating risk management by stating:

I think it probably could be elevated because of how we are mostly all private small institutions that don’t have risk managers, so they could help educate the athletic administration on creating awareness and the importance of it… on what
the hot topics on risk management within the athletic arena, and really keep us more abreast. They put out a lot of information [mostly through e-mails]… sometimes because of our workloads, we pick and choose what we want to read, and risk management, until you have experienced exposure in some form or another, you probably don’t put it on the front burner.

Overall, the research found that the participants do not absorb much information from the NAIA regarding preventive risk management practices, which is very concerning. The material that is received from the organization, such as the ones mentioned by Richard and William don’t seem to be implemented by the ADs into their risk management programs because of the little influence on their daily risk management activities and the large institutional autonomy given by the NAIA. There are multiple examples of incidents with student-athletes from schools that are members of the NAIA that could have been avoided if there were stricter policies and appropriate risk management actions taken. For example, the University of Cumberlands in Williamsburg agreed to a $14 million settlement over the death of a student-athlete due to a heat illness case; the school acknowledged that a protocol was not properly followed (Kamman, 2023). Such incidents could have been avoided if there was a stricter policy procedure.

The large number of responsibilities and tasks that the ADs have puts them with limited time to look into the materials sent by the NAIA. As an external resource for the ADs to learn about preventive risk management, the NAIA should be proactive in influencing the risk management practices in its affiliated organizations; they should also increase their enforcement policy regarding risk management practices because it directly impacts the safety of stakeholders. The lack of policy enforcement can create danger and
impact the credibility of the organization; as discussed in the literature by Wolverton (2007), there have been already several complaints about such issues and this research confirms that this problem occurs. The participants have expressed the inefficacy of e-mails as a form of communication; therefore, the NAIA should find a different way to efficiently educate and train ADs on risk management; enforcing additional risk management practices and requiring ADs to go through in-person training may be a way to increase their knowledge about the topic.

After looking at the ADs’ perceptions, education, and resources available to them, the researcher continues telling their stories by demonstrating the actual preventive practices that are being done. Despite the participants’ poor educational background and the lack of resources provided by the NAIA, they still acknowledge the importance of preventive risk management, and their experiences have led them to take actions that are described in the next theme. The constructs of the D.I.M. Process within such practices are also contextualized.

**Theme 3: ADs’ Preventive Risk Management Actions, Constraints, and Treatment of Risks**

Despite the lack of preventive risk management practices associated with hiring and training and the shift of responsibility to other departments, the researcher identified several practices performed by ADs that can prevent an injury of a student-athlete and/or a lawsuit. Some of these practices are done routinely while others have been long-term established. It is important to mention that the participants have communicated that they learned most of their preventive practices through their experiences as ADs.
When discussing preventive risk management practices, the first critical description found in this study is the fact that the ADs mentioned that athletic staff, which includes coaches and assistant coaches, are not required by the NAIA to be cardiopulmonary resuscitation (CPR) certified. They are also not required to have First Aid training; the NAIA recommends such certifications but doesn’t mandate them. This is astonishing because sudden cardiac arrest is the number one cause of death in athletes (Slowiaczek et al., 2023). The information is consistent with the analyzes done by the researcher over the 2022-2023 Official and Policy Handbook of the NAIA in the literature. Despite the lack of a policy, nine participants mandate their coaches to be certified as an internal policy while only one AD does not require coaches to be certified. Both the NAIA and every AD must enforce that their coaches and staff are CPR and First Aid certified to enhance the safety of the student-athletes. The fact that nine out of 10 participants require their coaches to be certified is positive and shows that since the NAIA doesn’t prioritize this aspect, the ADs take the initiative themselves to do it. One participant, Thomas, was the only AD that reported taking severe preventive risk management actions regarding heart conditions. This is very relevant information found in this study, and a crucial step taken towards the development of strict heart check policies across collegiate organizations. Thomas described:

I am a big proponent of heart checks… we were the first school in the country on the NAIA level to do every one of our student-athletes a heart check. It was the first year we did that. We had three out of about 500 athletes that were checked with some heart conditions. Two had to have surgery. One could never play again, you know, trying to be preventive.
When the researchers asked about daily risk management activities, the participants appeared to excel in several positive practices but there are inconsistencies about the frequency of practices across the participants. For example, James said:

> It is kind of a daily basis thing in terms of risk management… we are making sure that our facilities are in good working order. We regularly check… for instance, I can look out and see our baseball stadium… we have netting all around our baseball stadium. We make sure the netting is good, we make sure the fencing is good, we make sure our signage is up, that warns the spectators, we make announcements before every contest. We are pretty heightened in terms of trying to be as preventive as we can.

As cited by James, facility inspections were a very positive consistent preventive risk management practice found among the participants. Such inspections are the first step in the “Developing the risk management plan” stage of the D.I.M. Process. They were reported by the ADs to be performed at different times throughout the year; it varied between weekly, monthly, and yearly-based. Robert’s experience can be attributed to other participants as he stated, “I think [I perform inspections] annually on most facilities… sometimes more frequently… our staff, depending on what facility they are, they have an obligation to inspect on a daily and weekly basis to make sure that things are functioning properly and correctly.” The discrepancy in the regularity of the inspections, however, can be noticed in the contrast between Robert’s and William’s statements. William said, “We always do a walkthrough prior to the start of a season.”

David’s experiences represent the other ADs such as Lisa, Mary, Richard, and Joe. David emphasized other stakeholders such as officials and patrons as he said, “prior to the start
of any athletic season, we do kind of like a game management, kind of like walkthrough, whether it be in the concession stand, the facility… where the officials go… where the umpires go.” Lisa had a distinctive addition from her peers as she showed high concern for the security of her facilities, so she was the only one to mention the use of cameras as they were recently installed to help monitor the activities. This is relevant because, as mentioned in the literature, the leading cause of sport litigation claims is related to negligence liability, more specifically, improper supervision and instruction (Sadler, n.d.).

Contrasting the positive practices performed by the ADs, there were recurrent issues within the participants’ preventive risk management actions. Some ADs do not have clear and consistent procedures regarding their preventive risk management practices, which might be explained by their lack of knowledge regarding a theoretical model. Thomas had a very strong statement that represents the majority of the participants when he said that his responses to incidents are “more reactive than proactive.” Similar to Thomas, Mary added financial limitations that have been a concern of the researcher as written in chapter one, she said, “It [risk management] is a process, because it is financially driven. It is not that we don’t want to do things, but we got to find the money to do it.” Given the specific budget issue, the researcher asked Mary how she identifies risks, and she said, “Well, right now, as things break… [but] you can predict it just based on the age of facilities… like the turf [field] is approaching its shelf life, right, you get 10 to 12 years on turf, where this is your 10.” John described his issue with the formality of his operations as he said, “I don’t know if we have anything really
formal in place.” William stated a similar concern as John about a formal process, he explained:

I don’t think we have risk management practices, I wouldn’t categorize them as. How are we going to handle bad weather situations? It is an event management plan… is just living risk management on a daily basis. The NAIA allows you to do what you want in your stadium for regular season games… I never asked our conference what I could do or not. We increased signage of where you could be with alcohol and where you can’t… we increased our presence of uniformed officers… we have our physical forms. We don’t have any cameras on campus. I don’t think is by choice anymore, now, it’s by financial barrier.

Once there was an understanding of the preventive risk management actions that have been performed by the ADs and the issues that exist while conducting such actions, the researcher was interested in learning about how ADs treated the risks upon their identification of them; this is also a step of the D.I.M. Process. It is relevant to understand their methods of risk treatment because it may ultimately be the responsibility of the AD to act, and the positive practices can be replicated by other institutions that have similar risks and budget limitations.

A variety of risk treatment approaches were mentioned by the participants. It is important to state that no technical terms that are part of the D.I.M. Process such as “elimination”, “transfer”, “retention”, and “reduction” were said by the participants. However, there was consistency across the immediate need to take care of risks, which is positive and crucial to enhance safety. There was also an emphasis on the liability aspect once a risk was identified, for example, David explained.
[once a risk is identified we are] into it immediately. You know the liability that kind of comes back on the back end of that if you identified, and you didn’t do anything with it. It creates a liability for the institution and also for our program or our teams.

Similarly to David, and adding the team aspect, Robert contributed:

We try to mitigate it, we try to minimize it. We look for the areas where it might be of a higher impact on us. It depends on the specific risk itself… we as a team, as a university, try to determine those areas that might be more impactful to us… it’s definitely a team effort.

Lisa is more conservative with her treatments as she prioritized the importance to follow her institution’s protocol. Lisa mentioned, “We go to the policy and make sure that we are following the guidelines that are set forth by the, whether it’s the college or the state.” Differently from most ADs, James added that he keeps records of the risks identified and the inspections as part of his sequential preventive steps. This is a practice that should be adopted by other ADs so they can have something to refer to in future occasions. Other participants such as John, and Richard, stated that upon the identification of a risk by either them or one of their staff members, it is immediately reported to the next person “up on the chain” for clearance.

Overall, the participants demonstrated some level of engagement with preventive risk management practices within their programs; they are unintentionally meeting some of the duties discussed by Doleschal (2006) such as the duty to maintain safe playing conditions, the duty to ensure that athletes are covered by injury insurance, and the duty
to supervise. It is clear that their experiences play a larger role in the extent that the activities are performed because the lack of in-depth educational knowledge limits them to superficial practices. The problem with heart conditions described by James certainly needs further attention among the organizations. According to the 2022-2023 Official and Policy Handbook of the NAIA, there is no requirement for student-athletes to go through cardiovascular exams before competing, which is very dangerous; the fact that one AD facilitated exams within his department and identified three athletes with heart disease should warn other athletic directors about the condition of their student-athletes. This practice should be mandatory by the NAIA, if not, it should certainly be on the agenda of each collegiate athletic department in the country.

There is a large room for improvement of preventive risk management practices; while some ADs are actively engaged in preventive activities, others have no clear procedures or standardization of their materials to evaluate and keep records of the activities being done. This may explain the lack of studies testing the D.I.M. Process; it is difficult to find the constructs of a model when no organized actions are established by the ADs. The financial burden, again, has shown to be a barrier to the extent of detail and frequency performed on such preventive actions. In addition, the concern about treating the risks appears to be associated with the fear of a lawsuit instead of the need to enhance the safety of the stakeholders.

Upon the identification of procedures regarding the ADs’ regular preventive risk management practices, barriers that exist, and different methods to treat risks, the researcher dove into a very specific aspect of preventive risk management practices, which is the risk management plan. Learning about the awareness, existence, and content
of the participants’ risk management plans should demonstrate the formality and seriousness that such a topic is treated by ADs. It is part of the responsibility of an AD to have a well-designed risk management plan, and to share its content with their staff; this reduces the threat of litigation and increases the chances of a successful outcome in case of an emergency (van der Smissen, 1996). The following subtheme describes the experiences of the ADs handling a risk management plan.

**Subtheme 3.1: ADs’ Awareness and Management of Their Risk Management Plan**

As part of their preventive risk management actions, the participants, directly and indirectly, explained several elements of a risk management plan throughout their stories. Having a formal risk management plan, about which staff are knowledgeable about it, is a key aspect to preventing incidents from happening and/or from escalating. Legally, it also plays an important role in the courtroom in case of litigation, because, as stated by van der Smissen (1996) in the literature, a well-designed risk management plan protects an entity against two key risks: the risk of personal injury and the risk of financial loss through a lawsuit. The ADs have previously discussed the importance of risk management and how they prioritize it in their job, therefore, the researcher dove into the topic to discuss their plan and how it is managed across their institutions.

An important concept identified by the researcher that guides the path of the participants’ preventive actions is how the ADs interrelated the constructs of a risk management plan with their preventive game day activities. They couldn’t differentiate the actions that are stated in a plan from the ones that they did informally during game days. Van der Smissen (2001) discussed in the literature that a risk management plan is a lot more complex than making a safety checklist; however, the researcher identified that
none of the participants is aware of a specific risk management theoretical model. The literature discussed different models dated as early as 1986, yet the ADs weren’t knowledgeable of them. This is relevant because it shows the informality that practices are done across the departments. Such informality led to the discovery that eight participants do not have a formally written risk management plan within their athletic departments. When asked about the existence of a formal plan, Mary was brief as she stated “No”, and Thomas seemed worried with his facial expression when he said, “We do not have a plan.”. John’s discussion regarding the existence of a risk management plan within athletics represents the majority of the participants as he said, “[I don’t have a risk management plan] Not through athletics, we do not have. I will be honest to you, if there is a plan, which I assume there is, I have never looked through it or seen it.” Not having a risk management plan shows the lack of attention put into the subject, it is also problematic because they aren’t fulfilling several of the duties that they are supposed as mentioned by Doleschal (2006). Also, it contradicts the participants’ statements regarding the prioritization of risk management within their departments. This is alarming because as mentioned by Ammon (2001), a good risk management plan reduces the threat of litigation.

Despite the inexistence of a plan within athletics, some of the participants mentioned their awareness of a risk management plan at the institution’s level. For example, Richard stated, “We have a risk management plan as an institution… not within athletics… we probably don’t have a risk management plan on paper that identifies these major risks… that’s probably something we should do.” Lisa added using the state as a resource to her answer as she said, “I know the institution has a risk management plan.
For our department, I would defer to the state’s emergency action plan.” David demonstrated his knowledge about where to find a risk management plan; he mentioned, “We do have a risk major plan that is put together by our institution, and it is online.” The shifted responsibility of the ADs about handling the risk management plan explains the reason for none of them to claim accountability for managing the existing risk management plan because all of them referred to either a specific point-person or a different department on campus. The fact that most participants rely on other departments to manage the risk management plan may contribute to their discouragement to search for more information and external education about the topic.

Differently from their peers, two of the ADs indicated that they have a risk management plan within athletics, which is very beneficial to enhance safety within their programs. James was one of the participants, and he said:

Yeah, it is pretty thick. It also goes through and it talks about our emergency evacuation, talks about where we would go if we have a tornado, the whole high flushing thing downstairs, if we would have a problem with the chemical… so yes we have a plan and it’s kept with our operations guy, [who] keeps it and then updates our staff regularly and out staff meetings with.

The other participant, Joe, stated that:

It is another document that really is kind of included in our emergency action plans. We have had, and I will admit, we have work to do in this area. So, we have some emergency action plans that were fleshed out… it provides emergency protocols, weather conditions, lightning, heat, things like that.
The fact that these two ADs have a risk management plan and were able to describe its content is a very significant finding because it shows that, if James and Joe have a plan and are knowledgeable about it, all other ADs should raise their standards to implement similar practices within their departments. Also, as the guiding model for this research, the stories of the participants have shown that the constructs of the D.I.M. Process are being used indirectly by the ADs, without them knowing the proper terminology of such a model.

Upon the stories of the participants regarding how their risk management plan is handled within their organizations, the researcher has identified that there is a substantial contribution from other internal and external departments to the preventive risk management practices excelled by the ADs. The description of such collaborative parties and the relevance of the communication aspects among them is the topic discussed in the following theme.

**Theme 4: Collaboration Between Internal and External Departments to Athletics**

The collaboration between different departments and the role of communication have appeared throughout the data collection to have a significant impact on the preventive risk management practices done by ADs. This theme emerged throughout the coding process when the researcher noted the high frequency of statements mentioned by the participants. This matter can possibly be explained by the fact that the collegiate organizations that compete within the NAIA are predominantly small, especially when compared to the NCAA, as shown by Biste (n.d.) in chapter two. The schools’ size, budget constraints, and institution autonomy given by the NAIA discussed by Wolverton (2007) are reflected in the data as ADs work closely with other departments to get their
obligations fulfilled. The relevance given by the participants to the division of tasks found in this study may explain how small institutions meet their legal and operational standards.

When asked about the accountability and length of responsibility that the ADs have about risk management, it was found that most ADs acknowledge their role in the subject because they don’t have a designated risk manager or a risk management committee within athletics. This is an area of concern because not having a designated risk manager, or risk management committee within athletics can increase the ADs’ liability in case of a lawsuit (Sadler, n.d.). Also, the lack of such identifiable personnel leads to the failure of fulfilling a construct of the D.I.M. Process because designating a risk manager and selecting a risk management committee is part of the second step of the model. Not having designated personnel, however, is the reason for the participants to heavily rely on other internal departments and current staff to perform such tasks. For example, Robert said that “We identify risks through shared resources that we have as an institution.” William mentioned that before his current position, he worked in an institution that had 28,000 students, and there was a risk management department that was a great resource for him, however, his current institution doesn’t have a risk manager, so he goes directly to his insurance consultants if there are any issues. John added by discussing the delegation of tasks to other staff members and the use of a legal team on camps:

It is probably not my greatest area. I think that I have people that are all more responsible. I have a facility director, and I have obviously an athletics facilities director… and so they are the ones who spend the most time at the facilities. If I
had any kind of question, I would consult our legal team and just have them tell me what our risk is for a particular issue.

All participants rely on HR throughout their hiring and training processes as shown in subtheme 1.1. and subtheme 1.2. The personnel hired such as coaches and staff members highly impact the culture of the department. Eventually, such employees might also be involved in risk management activities, as noted above by the participants in theme three. ADs also use HR for training purposes and as an ultimate resource on campus for finding other sources.

The CFO is another relevant internal contributor to many ADs as they are the ones who manage some of their institutions’ risk management activities. CFOs appear to have the final word once it comes to budget clearance. In her statements, Lisa promptly mentioned the CFO as a resource when she has questions about renting a facility, policies, and practices; she quoted “That’s where risk management lives.” Robert and Mary have similar approaches to Lisa because their risk manager is also the CFO. Mary stated, “Our CFO is actually responsible for the risk management for the entire institution. Mine [responsibility] is to make sure that our athletic trainers are properly trained. My coaches know what do… my game management people.” Having the campus’ CFOs be responsible for the risk management activities is peculiar, and it reinstates the literature about the history of risk management. According to Dionner (2013), the popularity of the term “risk management” is associated with the financial industry, therefore, such duty has been designated to the CFO.
Differently from most participants, James stated that his institution has an actual risk management committee on campus, so he has a designated person in charge of risk management; he stated:

There is a committee on campus… our operations guy meet with the chief of police and the risk management person on campus… they all meet with the committee twice a semester… our operations guy is in charge of making sure that [any guideline] is followed…that’s what we do in terms of athletics here.

The participants discussed several external sources that also collaborate with their preventive risk management programs. Thomas said that the fire department does facility inspections twice a year, and William added, “We have a very good working relationship with the fire department.” Mary and Richard use their local hospital for medical sources as Richard said, “Our athletic trainers are contract employees of the local hospital.” The local police officers were constantly cited by the participants when hosting events and in daily activities, for example, Thomas said, “Every day the sheriffs are here eating, you know? So, I think for our students and our parents… they feel pretty safe where firemen and policemen are on campus every day.” David uses the Department of Physical Plants to have his buildings inspected, he said:

We work with our physical plant, which is not in-house. We actually have a contract with someone who oversees our physical plants. They would be the ones that kind of oversee all of the risk management stuff for our entire campus.

Utilizing external resources led by experts is a good strategy to manage risk management within organizations that have similar characteristics as the members of the
NAIA. This is also an opportunity to enhance the image of the organization within the community as the city is actively involved in the activities of the school, through their local hospital, police force, and firefighting department. Controversially, allocating risk management practices to others can be problematic to ADs as they are expected to be the ones educating their staff and implementing such practices.

Table 7 summarizes a list of departments cited by the participants followed by the contributions provided by them to the ADs.

**Table 7**

*Internal and External Departments that Collaborate with ADs*

<table>
<thead>
<tr>
<th>Department</th>
<th>Role</th>
</tr>
</thead>
<tbody>
<tr>
<td>Human Resources</td>
<td>Hiring, training, employee wellness, and serving as reference for general questions. Final clearance for budget approval and handling the risk management plan.</td>
</tr>
<tr>
<td>Chief Financial Officer</td>
<td>Final clearance for budget approval and handling the risk management plan.</td>
</tr>
<tr>
<td>Local Fire Department</td>
<td>Conducting facility inspections.</td>
</tr>
<tr>
<td>Department of Physical Plants</td>
<td>Conducting facility inspections.</td>
</tr>
<tr>
<td>Local Hospital</td>
<td>Contracting athletic trainers.</td>
</tr>
<tr>
<td>Local Police Force</td>
<td>Overall safety of the campus and game day patrol.</td>
</tr>
<tr>
<td>Institution’s Legal Department</td>
<td>Handling litigation and answering risk management questions.</td>
</tr>
<tr>
<td>Department of Operations and Facilities</td>
<td>Performing general risk management activities.</td>
</tr>
<tr>
<td>Department of Environment</td>
<td>Performing general risk management activities.</td>
</tr>
</tbody>
</table>

This theme contributes to the literature as it expands the discussion about preventive risk management across the stakeholders of athletics. By reaching out to others, NAIA ADs seem to be acknowledging the fact that they are overloaded with their tasks, have few educational resources, and are not experts in preventive risk management.

The spread of duties to other departments and the delegation of work to staff members...
expanded the topic for discussion about the role that communication plays in connecting all of the personnel. Such stories are found in the subtheme 4.1.

**Subtheme 4.1: Communication Challenges and Tools Used by ADs**

To better connect with internal and external sources to collaboratively conduct preventive risk management practices, ADs have demonstrated the importance of the role of communication. This subtheme appeared throughout the data analysis due to the participants’ emphasis on communication, and this is also a construct of the D.I.M. Process as it is part of the second step of “implementing the risk management plan.” The discussion found in this topic is a substantial addition to the sport risk management field because there are very few studies that analyze such a construct within this specific context. The studies revolving around this subject within sports are from areas such as sport sociology, organization theory, and sport leadership, so this theme adds to the literature on risk management, more specifically to an analysis of the communication construct found in the D.I.M. Process.

In theme two while discussing the implementation of preventive risk management practices, Thomas, Lisa, and David provided strong statements about the role of communication. David’s statement cited within such a theme represents the opinions of most of the participants, he said, “I think it is really important. I always talk about the importance of effective communication, and I think sometimes overcommunicating can be a positive thing once it comes to that.” Their perceptions regarding the cruciality of such aspects in influencing their daily operations have appeared throughout their stories, furthermore, the researcher also noticed the challenges that they have and their main
methods of communication. This is important for the understanding of how preventive risk management is shared by ADs with their personnel.

By emphasizing the importance of communication, the ADs acknowledged their challenges in performing such a task. Thomas discussed his frustration about ensuring that his staff was fulfilling their risk management training obligations, he said:

It is hard… for my staff to take it seriously, you know? I mean, hey, you [got to] watch these videos, or you [got to] do this. You have to do that. You have to fill out this paperwork. Almost probably two or three different times that we got to send the videos… [send] our emails out [for them] to be able to get that accomplished. In their forefront, until they are part of a lawsuit, then they are going to worry about it.

Similar to Thomas, Mary said, “[they] don’t pay as much attention to an email. But, you know, sometimes that’s easiest. Getting all your coaches together is always hard.” Joe added his challenge communicating with his staff in person as that is his preferred method, he stated:

I don’t think it’s enough to send an e-mail out these days… I just had this staff meeting yesterday where I said, hey, guys, I understand you are out recruiting, doing something at night, I don’t need you sitting at your desk at 8 am, but if you are not going to be in by 10 am and you are going to be here for the middle part of the day where we have some office hours, then please communicate and let me know that you are not going to be into the office. You are working remotely… so,
if I need to reach you, I don’t see you in your office, I know where to get you. If there is an emergency, please contact me.

As e-mails have appeared to be an issue with communication, it is the participants’ primary method of communication between internal and external risk management resources. The ADs have, however, discussed a variety of other tools to communicate risk management to their employees; the same tools are provided as opportunities for their staff to provide feedback and give continuous input about any relevant findings that they have. Creating opportunities for employees to provide continuous input fulfills the third step of the D.I.M. Process. Most of the participants mentioned the use of staff meetings for discussing such risk issues, for example, Lisa said “If there are any risks, they are supposed to directly come to me… and then we sit down and debrief in our staff meeting about any issues.” David’s communication practice appeared to be the most common among the participants, he said:

The email goes out for all of our coaches to know that they must go through the online training… then I follow up at our coaches meeting to let them know. I always tell the coaches if they see something, or if there is something needed, say something… if they feel like there is a risk that’s taking place within a venue, they are to communicate directly to me, or our facilities director. When it comes to employee wellness… that, they know they can go to HR.

James’ preferred approach method to communicating with his staff is through text messages, as he stated, “First of all, the campus has text message, e-mail, all [of] that, but then specifically for athletics, we set up e-mail group or text groups. But we use primarily text.” Campus texts are relevant because several schools across the United States are now
relying on some sort of “campus alert message system” to promptly reach out to all of the students, in case of a potential emergency scenario. Another relevant way to connect ADs with resources is face-to-face. John, for example, has explained his open-door policies and phone availability as he stated, “You know… quite literally… my doors are always available and open. I also tell them the phone is [available] 24h a day, and they take advantage of that.” Richard summarized the participants’ major thoughts on communication by saying, “The communication is relatively informal. We communicate frequently through email, through text messages, and then through open-door policies. The coaches seemed to like that philosophy.”

Ensuring communication of preventive risk management practices is done is part of the second stage of the D.I.M. Process. According to Ammon (2017), within this stage, the personnel acquire the knowledge and preparation to treat risks; the message delivery can be done orally, written, or through sound training programs. It was identified that most tools used by the participants in their communication of risk management within the athletic departments occur verbally. Even though oral communication is one of the forms of communication suggested in the D.I.M. Process, it can be problematic in case of litigation because of the challenge to provide evidence. William, for example, addressed this issue as he said, “The communication, I would say is better received when it’s verbal than in writing… but then a follow-up, in writing to say, this is what we talked about… so that’s documented.” It is important to state that, as mentioned in subtheme 1.2, another consistent pattern across ADs communicating preventive risk management to their employees is through their institutions’ onboarding training, which echoes the construct of the D.I.M. Process as this can be considered a type of sound training program.
Communication has shown to be a crucial skill for ADs to have while running their programs. Making sure that their staff, other departments on campus, and external sources are connected and operating in sync is very relevant to make sure that preventive risk management is being consistently performed across all parties and is part of their duties (Doleschal, 2006). Finding the best way to communicate with the different forces is a challenge faced by the participants due to the discrepancy in their availability and the non-traditional working hours of their staff. The communication construct of the D.I.M. Process is consistently found throughout the stories of the ADs. E-mail appears to be the most traditional form of communication because it is accessible and can reach a large audience, however, the participants reported it to be also the most problematic method because the participants’ personnel are not taking it as seriously as they should. It is pertinent to recognize that as much as there is a problem with the ADs communicating with their staff through e-mail, there may also be an issue with the NAIA trying to send risk management resources to the ADs. This may explain the scarcity of risk management resources received by the ADs. The participants have shown to be one of the primary sources for their staff in case of an emergency, therefore they must provide multiple methods of communication in case their staff need to reach out to them immediately.

The relevance of communication comes across in this research when discussing the immediacy that staff need to contact ADs in case of an emergency. As stakeholders are naturally facing numerous risky scenarios within sport activities, the ADs must be aware and promptly available to assist in case of an incident. The major risky scenarios faced by ADs as they lead their athletic programs are discussed in Theme 5.
Theme 5: ADs’ Experiences with Litigation, Catastrophic Incidents, and Risky Scenarios in General

The exposure to risky scenarios that can potentially lead to litigation is an inseparable variable attached to the job of ADs. As discussed in the literature, there are on average 8.6 million sports and recreation-related injuries every year, and one-third of the people are hospitalized due to the severity of their injury (Gueli, 2019). Even though this theme isn’t directly related to the research questions, learning about the risky scenario and lawsuits that ADs have faced throughout athletic management, can reveal practices that may require further attention; their personal experiences assessing such scenarios may help others to prevent being in that position in the first place. It is important to understand these situations, so preventive risk management can interfere before an injury or financial loss occurs. Risky scenarios include those that can potentially put the life and/or well-being of a stakeholder in danger (Broughton et al, 1999). To assist in finding dangerous conditions, Appenzeller (2005) has listed several risky situations where most injuries occur in sports, such activities are mentioned in chapter two.

To learn about the experiences of the ADs regarding risky situations, the researcher was interested in knowing if they have been part of litigation because this might have guided the preventive risk management practices that they perform. At first, none of the participants could recap their involvement in litigation regarding practices within an athletic program, however, after further thoughts, Thomas and John recalled their experiences. Thomas said that “My litigation has been more on the side of either letting coaches go and then coming back… and firing, you know, or because of the firing
[they] try to file lawsuits and everything else.” John added to Thomas’ experience by saying, “In risk management, though, more toward Title IX kind of stuff… more interpersonal conflict… you know, Office of Civil Rights… I had to do an interview with them on a kid [that] claimed racism.” The fact that none of the participants was named in a lawsuit under a circumstance directly associate with an injury of a student-athlete is very positive. This leads to the discussion and the impression that the preventive practices that the ADs are doing might be working for them, despite their education level and the large gap for improvement. The only lawsuits and major conflicts that the participants have been part of are related to interpersonal conflict, which shows the importance of the hiring and training process combined with the characteristics of the individuals that are being hired.

The non-direct association of litigation of ADs to the safety of their stakeholders doesn’t necessarily mean that their preventive risk management practices are within good standards. An indicator for such a statement is that most of the participants have experienced a life-threatening situation while performing their job. When asked about such experiences, Mary, for example, stated that:

We have had a couple of those… that we have had somebody have a heart issue during a football game, right? A patron, right? Injuries during football games. When something happens at the stadium, it is tricky because the ambulance on site will be a first responder. But if the ambulance leaves, I wait until one gets there before we continue to play. We have had students who have gotten knocked out by a concussion… students break a leg… but as life-threatening more on the patron side.
The particular attention given to football found in Mary’s comments reinforces statistical numbers provided in the literature, as football is one of the eight athletic activities containing 85% of death and serious permanent injuries (Kumin, 2005). It also explains the reason for previous studies in the area such as Gary and McKinstrey (1994) and Brown and Sawyer (1998) to focus solely on football when discussing risk management. Furthermore, James initiated a very concerning and relevant thread of experiences about incidents that student-athletes have taken their lives, he said, “The toughest one we had was a suicide… it happened on campus… it was a current athlete.” Similarly, to James’ situation, John added “We did have a student-athlete death last year that incurred in residence halls. The parents were really good people…that never came to any litigation.”

Robert experienced something comparable to the others, he stated:

We have had some pretty serious health issues. Nothing that resulted in a loss of life. We have lost students when they were at home, but nothing that was directly or indirectly tied to the university. Specifically in athletics, there have been some impactful things… we have had some serious injuries as has every college within their department. There have been things on campus that have resulted in a loss of life, and those have involved athletes, but nothing that came as a result of as a part of athletics participation.

William had a unique situation as he reported that he had a head cross-country coach running with his team die of a massive heart attack while working at the practice. Richard mentioned that he has been in a position where the department could have been sued as he commented:
We haven’t had litigation or an incident that resulted in litigation. I think there has been a couple of incidents that provided risk for litigation… I think back to sexual assault that occurred on campus by student-athlete… we were diligent… clearly reported procedures… following the proper procedures greatly reduce our risk of litigation.

Joe added to the topic by discussing an interpersonal conflict scenario that was created when one of his basketball players suffered a seizure off-campus and was taken to the hospital. His player stayed there for three days, and upon his release from the hospital, the athletic trainers took the improper step of releasing the player to compete the next day. That situation created interpersonal conflict between Joe and the athletic trainer but no legal actions were taken.

The circumstances described by the participants regarding heart conditions, seizures, and serious injuries among student-athletes and patrons are extremely alarming. This is because most of the occurrences described by the participants occurred within areas associated with athletics. As mentioned before, sudden cardiac arrest is the number one cause of death in athletes (Słowiaczek et al., 2023). It shows that exposure to risks exists in every level of competition, including NAIA and NCAA, and if athletic departments aren’t prepared for it, the worst will be happening to student-athletes. As discussed in theme three, the NAIA should work jointly with athletic departments to include and enforce strict policies requiring student-athletes to go through heart checks before competing; their lack of enforcement diminishes the reputation of the organization (Wolverton, 2007). Preventive risk management practices are important to combat these
types of scenarios described by the participants that prevent an even more catastrophic situation.

The cases of suicide of student-athletes discussed by the participants are extremely relevant to this research because it shows the importance that must be given to providing emotional support to athletes. The findings of this study support the numbers found in a recent study done by the NAIA partnering with the Mantra Health Institute; such study identified that 92% of colleges fail to deliver mental health support for athletes, and 90% of ADs believe that their organizations don’t offer enough psychiatric support services for student-athletes and coaches (Burt, 2022). ADs are not prepared to deal with such issues. As part of preventive risk management, athletic departments should have a designated person within athletics to serve as a point person for student-athletes dealing with emotional distress. Mental health, and its prioritization, is a point to be emphasized because it is a relatively new topic and needs to be included and expanded in risk management programs.

Continuing with the litigation aspect, the researcher followed the investigation by asking the participants their impressions about an outcome of a lawsuit if their program faced litigation tomorrow As mentioned in the literature, approximately one-third of the colleges and universities in the NCAA have had a legal action brought against them that involves negligence liability (Cotten, Wolohan, & Wilde, 2001). It is important to understand the level of confidence that the ADs have about their programs because it may represent their willingness to change and to adhere to new preventive risk management practices. Surprisingly, half of the participants felt confident about a positive outcome of
a lawsuit while the other half were uncertain as they acknowledged their areas that need improvement.

Lisa, James, Robert, John, and David were the participants that said they felt confident about a positive outcome of a lawsuit. Lisa mentioned the collaboration of her campus resources as she said:

I feel pretty confident that we could get through whatever we needed to [by] having policies and a procedure manual in place, and the fact that I do rely heavily on our administrative team, our financial vice-president, human resources for questions we don’t know.

James was very convinced of a positive outcome as he said, “Very confident. Nine out of 10. I hate to say 10 because you never know.” John, Robert, and David added the fact that they are “Always trying to do what is right” and, along with Lisa, mentioned that they have a lot of experienced people to provide support to them.

The other half of the participants stated that, for them, a successful outcome of a lawsuit would depend on which area of their athletic program the lawsuit was. Without mentioning a specific area, Joe said, “I think in some areas we would be ok and other areas… we need to address them and that’s what we are constantly trying to do. A moderately confident that we would be ok, but I am not.” Some ADs specifically discussed their areas of concern within their programs. William, for example, mentioned the security of his facilities as he said, “I think we have the vulnerability of our facility getting access to it [it is too easy].” Security is a serious issue because, as mentioned in the literature by Mulrooney & Farmer (2005), 5% of lawsuits related to facilities are
associated with security. Richard believes that the training element is appropriately being done, however, due to his experience in the industry, he is hesitant about litigation; Richard said, “I am confident that all of our employees have completed the appropriate trainings in the areas that were required…. I am confident that each student-athlete is aware of the rules and requirements. I am a six out of 10 confident.” Thomas contributed to the discussion by saying:

It all depends on what that was. We are in a good position because we are on top of it now. You know, people are lawsuit happy, and I could say that next week there could be somebody filing a lawsuit against a coach or against something here at the university.

The confidence of ADs regarding facing litigation seems to be associated with the level of education and experience that they have in risk management. The participants that showed some sort of concern were the ones who have an extensive background in the field. The participants’ recognition of areas for improvement is relevant because acknowledgment is the first step for change; if there is no recognition or identification of areas that need to be improved, no actions are going to be taken to make such a change. Mary’s statement represents the thoughts of most of the ADs regarding preventive risk management in general, she said “Risk management is not as easy as you think.”

As the researcher continued to explore and discuss with the participants potentially risky scenarios other than medical activities, two relevant themes were addressed: Transportation and facilities. This is because they are two of the most significant risk management-related scenarios discussed by Appenzeller (2005). The
participants’ stories about preventive risk management continue with their practices and experiences in *subtheme 5.1*.

**Subtheme 5.1: ADs’ Transportation Practices and Vehicles, and Their Interpretation of Safety of Their Facilities**

As one of the duties of ADs discussed by Doleschal (2006) and indicated by Asif et al. (2013) as the leading cause of death among NCAA organizations, transportation is an eminent risky scenario that ADs are required to manage within their programs. Appenzeller (2005) has also listed transportation as one of the most common risky scenarios within athletics. Understanding the practices and experiences of ADs regarding transportation can help their peers shape their preventive risk management tasks within their programs.

Aware of such responsibility, all of the participants have discussed the special attention that they give to this area. As discussed in the literature review, this is by far one of the most difficult risk management issues for colleges and universities (Breeding, Carmichael, & Kumin, 2005). Robert was the most proactive among the ADs. He is very cautious and takes personal responsibility when dealing with such a topic, he said:

> It is the one area … one of the only things in my job that I don’t delegate to someone else on my staff. It rises to that level, in my opinion. It doesn’t mean that I am great at it but I do think I have enough knowledge of transportation to know that when things happen in college departments, they many times happen when athletes are not on campus… they are traveling. I have somewhat become more or less the transportation director for the whole campus. I help to acquire bus
drivers… help to make trip arrangements… provide itineraries… so I developed a model that I think has worked well within our university.

Differently from Robert, David’s statement aligns with a few other participants as he delegates this responsibility to another party, he said, “Transportation, as you know in athletics, is a huge piece of the big bucket. We have a person who oversees transportation. Our coaches call this person.” Richard emphasized the budget issue when he said that “Transportation is our greatest expense.” Lisa mentioned the protocol that exists within her institution, as she stated, “We have our policy and procedure manuals…we have guidelines, not requirements, that we encourage.” Delegating transportation responsibilities to others appeared to be a recurrent practice among ADs due to their extensive load of responsibilities.

Despite the importance given by the ADs to transportation and its consistency with the challenges expressed in the literature, most participants reported having minimal requirements for the drivers such as a special driving test, which coaches can take to become drivers. This is very concerning because coaches have other responsibilities and shouldn’t be put in such a position. Some programs, however, employ a designated driver, which is beneficial since there is a professional designated to the duty. William showed concern about the practices at his program as he stated:

Our transportation is a mess. I am trying to manage both risk and safety of our coaches, driving a van that I am told is not safe… that insurance doesn’t want us to be driving… with the cost of hiring a contracted transporter with a license.
Since William mentioned the use of vehicles that are restricted by insurance companies, the researcher asked the participants to be more specific about the type of vehicles used within their programs. It was found that athletic programs use several different transportation methods; some of them include 10 and 12-passenger vans, minivans, charter buses, 33-passenger buses, and suburban, which such vehicles are either owned by the institutions or rented from a third party. One specific vehicle that stands out because it is used by some ADs and highly rejected by others is a 15-passenger van. Mary and Thomas discussed having such a vehicle within their department, while David affirmed that a “15-passenger van is a bad word… we are only allowed to use… if a team travels someplace to play and the only thing you can get is a 15-passenger van.”

For most of the ADs, transportation is their highest expense to manage, and they claim to be always worried when teams are on the road, however, the inconsistency regarding their practices is very concerning. This task must receive special attention because of its frequency and severity of incidents, which can be linked to improper preventive risk management practices such as the use of improper vehicles and unqualified drivers (Breeding et al., 2005). It is also the duty of the AD to provide safe transportation (Doleschal, 2006). As Robert takes personal accountability and takes precautionary approaches within his departments, other ADs should use his example to improve their programs. Several participants reported the issue of using a 15-passenger van, so to protect the stakeholders and avoid liability, this specific vehicle should not be used by athletic departments.

Along with transportation, facilities were discussed with the ADs because of the potential risky scenarios that happen inside their buildings, such as security and
supervision. After all the previously discussed preventive risk management actions taken by the participants, it would be interesting to hear their overall perception of the safety of their facilities.

Surprisingly, due to the concern of most ADs about their risk management practices, all of the participants reported that they believe their facilities are safe. Very few issues were mentioned, however, the participants highly consider that their facilities are of good standards. Lisa, for example, stated that “My perception of the safety of our facility is that we are beyond safe. So, we are above… we are close to 100%. I don’t see any issues with safety in our facility.” Similar to Lisa, James said, “The safest of any facility in the country.” Robert considered the need for refinement as he said, “I believe them to be safe, or I wouldn’t put student-athletes in them. I can look at a couple of facilities and freely admit there is probably room for improvement on at least a couple of them.” John and William believe that their facilities are safe because of the infrequency of incidents. Thomas added a different matter than his peers; he sees room for concern regarding handicap accessibility in his outdoor facilities. Last, Mary, Robert, and Richard, are the only ADs with an aquatic facility, in which they all have a designated person to operate the pool activities; Richard added that all the lifeguards are certified.

The perceptions of the ADs regarding the safety of their facilities are interesting because, despite their affirmations that their facilities are safe, they also pointed out several areas of concern such as broken bleachers, handicap accessibility, and lack of supervision, which contribute to making their facilities not so safe. Only a few ADs host aquatics within their facilities and the third-party delegation of the coordination of tasks to one individual certainly alleviates the concerns about risk management within that
area. As mentioned in the literature, according to the National Safety Council (1995), drowning was the fifth leading cause of death in the United States in 1994. Also, some legal aspects of aquatics include negligence, premise, and product liability (Clement, 2005). So, the appointment of a specific employee to manage aquatics is a positive practice implemented by the ADs.

**Research Question 1: What are NAIA athletic directors’ perceptions and experiences regarding preventive risk management in their athletic department program?**

The findings of this study under this research question contribute to the literature by providing an in-depth understanding of preventive risk management of NAIA ADs. The participants’ experiences, practices, perceptions, and behaviors were identified, and now there is a foundation for researchers and stakeholders aiming to investigate this population in the future.

The findings revealed that the participants of this study perceive preventive risk management as a highly important part of their job; they are certainly more worried about the impact that litigation can have on their programs than about the safety of their student-athletes. ADs have a good understanding of the basic principles that revolve around the area of risk management within athletics, such knowledge originated from their experiences. Their basic day-to-day practices cover areas that are related to risk management but only meet minimum requirements to run a safe program. Controversially to the preventive risk management actions that they excel in, there is a high level of understanding of what risk management is and the importance of running an effective
risk management program. This study, however, demonstrates very little involvement and accountability taken by the ADs applying risk management at their institutions.

The statements of the participants suggest that most ADs take a reactive approach instead of a proactive one when it comes to their preventive practices. It is very concerning that not much is done until something happens, and certainly alarming how most institutions do not have a risk management plan. The ADs’ poor educational background combined with the financial constraints faced by most departments have them relying on their experiences and other departments to perform preventive risk management. Human Resources have appeared to be a considerable influencer on the preventive risk management activities at NAIA institutions because they assume most of the hiring and training responsibilities, as well as serve as a significant resource for the personnel. Providing specific risk management training and requirements within athletics should lead to better education of the staff, which increases the chances of a positive outcome in case of an emergency.

The lack of knowledge about preventive risk management practices appears to have a connection with risk management being a relatively new subject in the field of athletics. The communication channels that the NAIA use to reach out to ADs, and the lack of time that the participants have to look for external resources due to the extensive number of tasks that they are expected to manage within athletics are also problematic. The NAIA, however, should enforce more preventive risk management practices as currently, they give excessive autonomy to the institutions. The fact that the NAIA only requires programs to have catastrophic insurance is a reactive approach instead of a proactive one. ADs indicated to have no influence from the NAIA on their daily
preventive risk practices, instead, the institution as a whole defines the tasks that are implemented.

The practical experiences of ADs regarding risk management vary from day-to-day activities to emergency scenarios. The exposure faced by the schools to hazards shows the seriousness of the topic among NAIA organizations. Some examples of daily practices to minimize such hazards include inspecting facilities, warning patrons about potential hazards, and having specialized medical personnel available on game days.

Most ADs have experienced catastrophic scenarios while performing their job. Such scenarios include the death of student-athletes, seizures, heart-related issues, and transportation incidents. The importance of providing emotional support has appeared as a crucial subject that ADs must include in their risk management programs; the fact that most athletic departments don’t provide specific assistance for athletes dealing with emotional distress is alarming.

Research Question 2: In what ways do NAIA athletic directors develop, implement, and manage risk management plans within their athletic department program?

The findings under this research question contribute to the literature as it demonstrates how the constructs of the D.I.M. Process are utilized by NAIA ADs. As the model was developed to be used within facilities, it showed to serve the purpose and can provide substantial support for ADs focusing on risk management in such a location. The statements of the participants indicated that none of the ADs follow a theoretical model when performing risk management, however, the constructs of the D.I.M. Process often appeared throughout the participants’ actions. Most of the ADs don’t have a written and structured risk management plan, which makes content hard to be found and
conceptualized by their employees. Even though models and structured procedures are inexistent, ADs perform several informal activities that are part of the D.I.M. Process, which served as the guide model for this research study.

Developing the risk management plan consists of (1) identifying the risks, (2) classifying the risks, and (3) selecting the methods of treatment for each risk that was identified. This area is heavily discussed in theme three and subtheme 3.1. Identification of risks is done reasonably well across ADs. Overall, the risks are identified based on the experience of the ADs, for example, having their staff be CPR certified to deal with possible heart issues. Specifically, in facilities, the risks are identified through facility inspections done over different periods of time that depend on the standards set by each AD; the most frequent one is at the beginning of each season. Some of the ADs have also mentioned their knowledge regarding the facilities’ lifetime, which gives them an idea of how often their facilities need to be repaired and updated. Such inspections are performed by staff, employees, and external sources such as the coaches, operations staff, and firefighters; if they find a hazard, they have to either act or report it. According to the participants, they classify the risks based on what could potentially have the most impact on the organization; as stated by one of the participants, something that could “sink the whole ship”. There is no formal procedure to treat the risks; it varies based on the severity of the hazard and the institution’s policy.

Implementing the risk management plan relates to the role of the AD in communicating preventive practices to staff members. The attributes related to this section of the model are found in theme four and subtheme 4.1. The communication of risk management in NAIA schools starts with HR; they do the majority of the training
and requirements that are expected to be completed by employees campus-wide.

Specifically, within athletics, the communication has appeared to be through individual and staff meetings, staff retreats, and workshops that are scheduled upon a topic of relevance emerges. In the day-by-day, ADs rely heavily on e-mails to communicate with their staff but also use tools such as text messages and open-door policies. Despite the heavy use of oral and informal communication, it is important that ADs document their practices, so they can have proof of their actions in case of litigation. Even though the participants use all of these resources to communicate risk management to their staff, this is still an area of challenge for them. As each individual has their characteristics, ADs have to try different methods of communication until identifying which one is the most effective to communicate with their team. The ADs indicated to be responsible for making sure that their staff are completing the mandatory pieces of training, and educating themselves about performing preventive risk management.

Managing the risk management plan is related to designating a risk manager and selecting a risk management committee, providing authority to lead, and providing employees with the opportunity for continuous input; subtheme 2.1 and theme four addressed such construct. This is the most concerning area when analyzing the D.I.M. Process using the perceptions of ADs in the NAIA. There is certainly poor management within most athletic departments because they heavily rely on external sources. This means that there are risks within their activities, but they are relying on others to deal with the scenarios that they are the ones exposed to them. Most departments don’t have a designated risk management committee, and the ADs add such obligation to their already excessive load of responsibilities. The few ADs that designate such risk management
tasks to staff members are adding the workload to employees that have already other obligations and minimal background in the area, such as coaches. On a positive note, the availability given by the ADs to their staff to openly communicate provide others with a good opportunity to give input about preventive practices and potential hazards. The atmosphere of prevalently small institutions enhances the chances for staff to be heard.

**Limitations and Future Research**

This was an exploratory study, in which there were several limitations and there are still many questions to be answered about this topic. First, risk management hasn’t been heavily researched within the sporting context, so the lack of published material limited the researcher’s approaches to exploring the topic. Risky situations are frequent and evolving in sports, so preparedness of athletic programs should be a consistent topic for researchers looking for improvements and adaptabilities in athletics. This study demonstrated a lack of an existent risk management model in athletic departments that are members of the NAIA. This identified gap can provide researchers with the opportunity to explore such a topic and develop a model that can be used across collegiate institutions given their financial barriers and staff limitation. The D.I.M. Process may have limited the study to its constructs and its focus on facilities, while risk management is a broader subject. A risk management model that includes not only facility hazards but medical, active shooting, bad weather, fire, hazardous material spills, transportation, terrorism threats, and other emergency scenarios can be a subject for future research.

Second, the experiences of individuals are unique per se; therefore, the multiple backgrounds of the participants that led them to their current stage may have restricted
the preventive risk management practices being done in their institutions. The ADs’ different experiences, education levels, state regulations, and availability of resources could have impacted the study because of previous exposure to incidents and exposure to litigation. The shift of populations can benefit the sport risk management field as many catastrophic injuries and financial losses occur in other governing bodies and levels of play. The study of organizations such as the NCAA, the NJCAA, and professional organizations combined with the different types of athletes such as the ones competing in local leagues, clubs, high schools, and professional scenarios may broaden the knowledge on the field; positive practices may emerge from the study of different populations that can be applicable to the sporting context as a whole.

Another area identified in this research that appeals to further investigation is the need for understanding and implementing preventive practices related to the emotional conditions of student-athletes. Several ADs reported the loss of lives of student-athletes due to this condition, so critically studying the inclusion of mental health as part of risk management programs is an area for exploration. Within this matter, the positive and negative findings of this study can direct future research because, as a society, our goal should be to disseminate positive risk management practices and resolve the negative ones.

**Conclusion**

This study investigated and discussed preventive risk management practices of ADs of collegiate institutions that are members of the NAIA. Although there was an observed knowledge of the importance of preventive risk management and an understanding of its major concepts, very little is done by ADs about such a subject. Due
to the size of the institutions and financial constraints, they heavily rely on other departments such as Human Resources, Financial, and Operations, to manage and apply such practices. The preventive activities performed within athletics are usually done by staff that has other tasks and few backgrounds in risk management. The overload of ADs seems to be the major reason for delegating risk management activities to others. The lack of a well-established risk management plan in most athletic departments hinders the education of staff members, creates an inconsistent pattern of practices across employees, and enhances the risk of injury and liability.

ADs base most of their risk management practices on their experiences, and the NAIA only requires them to have a specific insurance plan; this leads to the conclusion that most programs act reactively instead of proactively in reducing, minimizing, or eliminating risks. The lack of educational background and resources specific to risk management shows an issue that needs to be fixed. The D.I.M. Process seems to be a relevant model for facilities as several practices stated in the model are done by ADs; it is certainly a start-point for facility risk management, however, more needs to be added to encompass the full theme of risk management.

Finally, as a qualitative exploratory study, this research project used the stories of the ADs to explain their perceptions and experiences about preventive risk management, and how they operate their activities within their departments. This study did not provide answers nor gave solutions for an ideal risk management program within athletic departments, but it identified concerns, practices, and areas that need improvement from the perspective of ADs from NAIA schools. The positive and negative practices
identified in this study may serve as examples to be used for the overall enhancement of safety in athletic departments.
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APPENDIX A INFORMED CONSENT

Risk Management Perceptions and Preventive Practices of Athletic Directors From NAIA Schools
Informed Consent for Interview and Journaling
02/24/2023

You are being asked to participate in a research project that is being done by Dr. Todd Seidler and Yan Gioseffi, from the Department of Health, Exercise & Sport Sciences. The purpose of the research is to investigate, understand, and discuss risk management practices performed by athletic directors from schools that are members of the NAIA based on the participant’s unique experiences. You are being asked to participate because are an athletic director at an NAIA school holding the position for at least one year with a high potential to provide valuable information to the project.

Your participation will involve a virtual in-depth individual interview based on an interview guide, and an open-ended journal entry based on pre-selected topics to be sent electronically. The virtual individual interview will be conducted using a video application such as Zoom and Microsoft Teams. The researcher will record the screen during the interview. The total interview time should be between 30-40 minutes. The journaling data is to be filled in your own time. Both the interview and journaling include questions such as your perceptions and experience about risk management, and risk management practices in your program. Your involvement in the research is voluntary, and you may choose not to participate. You can refuse to answer any of the questions at any time. You can also withdraw from the research by not submitting your journal entry. No final saved data will include a subject identifier. If you mention a person’s or institution’s name during the interview or in your journal, such a name will be de-identified once the data is transcribed. The data are going to be stored in specific encrypted files on two of the researcher’s password-protected external hard drives; the original files will be deleted (destroyed) once the interviews and journals are transcribed. All the e-mails that are exchanged for the purpose of the research are going to be deleted upon the conclusion of the data collection. There are no potential risks for you by participating in this research as all identifiable information (e.g., your name, school name) will be removed from the information collected in this project. After we remove all identifiers and delete the recording and journal, the transcribed information may be used for future research or shared with other researchers without your additional informed consent.

There will be no direct benefits to participation. However, the findings from this project will provide information on real-life examples and practices that help athletic departments critically evaluate the positive and negative aspects of their risk management practices, the habits of their employees, as well as their needs to create a safer environment. If published, results will be presented in summary form and may include quotes with fictitious names.
If you have any questions, concerns, or complaints about the research, please feel free to call or email Yan Gioseffi at 1 360 670 5259/yangioseffi@unm.edu. If you have questions regarding your rights as a research participant, or about what you should do in case of any harm to you, or if you want to obtain information or offer input, please contact the UNM Office of the IRB (OIRB) at (505) 277-2644 or irb.unm.edu.

By providing verbal consent and participating in the interview you will be agreeing to participate in the above-described research.
APPENDIX B  EMAIL

Subject Line: Opportunity to Participate in Research – Understanding Risk Management.

Dear ATHLETIC DIRECTOR’S NAME (participant),

My name is Yan Gioseffi, I am a Ph.D. candidate at the University of New Mexico. I am from Brazil and am a former NAIA student-athlete. I am currently working on my doctoral dissertation, and as part of such a thesis, I am conducting a research study about risk management practices and experiences of NAIA athletic directors.

You are receiving this email because I found your contact information as I was searching for established NAIA programs across the country. The purpose of this study is to investigate, understand, and discuss preventive risk management practices performed by athletic directors from schools that are members of the NAIA.

If you agree to participate, this study will involve:

1- An individual interview with pre-determined questions through a virtual call (approximately 30 - 40 minutes).

2- A reflective journal with a few open-ended questions (your own time).

You do not have to be in this study, your decision to be in any study is totally voluntary. All the information provided will be kept anonymous and confidential. Your participation would be very meaningful to my work, and I certainly understand how important time is for you.

If you feel you understand the study and would like to participate, please reply to me at yangioseffi@unm.edu.

If you have questions prior to participating, please contact me through email or phone at 360-670-5259.

Thank you for your time,

Yan Gioseffi

Ph.D. Candidate at University of New Mexico

Principal investigator: Dr. Todd Seidler

Study Title: Risk Management Perceptions and Preventive Practices of Athletic Directors from NAIA Schools

IRB#: #2212032861
APPENDIX C  INTERVIEW GUIDE

Individual interview questions

Topic 1 – Demographics and general athletic director responsibilities

- What gender do you identify as?
- How long have you been in this position?
- How many sports does your institution sponsor?
- How many student-athletes participate in sports at your school?
- What are your perceptions of the expectations other people have about your role?
- Describe the process of hiring an employee. (Requirements, certifications & licenses, background, job post, etc).
- What characteristics do you look for when hiring a new employee?
- Describe the process of training. (Workshops, orientation, group dynamics, etc).
- How often do you do training?

Topic 2 – Risk management education and training

- What is your understanding of risk management?
- What is your background/education in risk management?
- What risk management educational resources are available to you?
- How do you perceive preventive risk management within your position? (Importance, responsibilities, need for knowledge, etc).
- How does the NAIA communicate risk management to you?
- How does the NAIA influence your risk management program? (Any requirements?)

Topic 3 – Developing the Risk Management Plan

- What are your preventive risk management practices?
- How do you identify risks?
- What do you do after a risk is identified?
- How often do you have facility inspections? (Walkthrough, hazard identification & removal, etc).
- Do you have a risk management plan? If yes, what content is included?
- Do you follow a risk management model? If yes, which model and why such a model?
- Are there sequential steps in your preventive risk management approach?

Topic 4 – Implementing the Risk Management Plan
• How is the communication process with your employees? (include methods of communication)
• How do your employees report potential risks?
• Describe your experiences in communicating risk management to your employees.
• Describe how you have implemented your risk management plan. (If the AD has one)

Topic 5 – Managing the Risk Management Plan

• How is risk management managed within your organization?
• Do you have a designated risk manager or a risk management committee?
• What opportunities are given to employees for continuous input?

Topic 6 – Legal aspects & common scenarios

• Describe any litigation or impactful event (such as death or life-threatening situation involving student-athletes) throughout your working career.
• Describe your transportation policies, methods, and specific vehicles used by athletic teams.
• What are your perceptions of the safety of your facility based on the frequency of your inspections and the occurrence of incidents?
• Describe how safe you feel with potential emergency scenarios within your program.
• How safe do perceive the aquatic facility and its regular activities to be? (Only if the institution has aquatics).
• How confident would you feel in a successful legal outcome if your program faced litigation tomorrow?
APPENDIX D   JOURNALING THEMES

Reflective journaling themes

Please use this section to reflect on risk management based on the suggested topics that were previously addressed in the interview. Some ideas that you may include in your reflections but are not limited to are; routine habits, most/least relevant practices, your priorities, some concerns, ideas/concepts that you look to implement, changes that you wish could be done, positive/negative experiences, a topic or experience that wasn’t said in the interview, etc.

**Topic 1 – Demographics and general athletic director responsibilities**

**Topic 2 – Risk management education and training**

**Topic 3 – Developing the Risk Management Plan**

**Topic 4 – Implementing the Risk Management Plan**

**Topic 5 – Managing the Risk Management Plan**

**Topic 6 – Legal aspects & common scenarios**

Please add below any other risk management practices, comments, suggestions, and/or observations you would like to add about risk management as an athletic director from an NAIA school.
**APPENDIX E CODING PROCESS**

Sample of the Coding Process

<table>
<thead>
<tr>
<th>Theme</th>
<th>Major Categories</th>
<th>Example Quote</th>
</tr>
</thead>
<tbody>
<tr>
<td>Athletic Directors’ Expectations and Responsibilities</td>
<td>Expectations people have, Work tasks, Hiring and training steps, Personality of employees</td>
<td>We do workshops, we do training, it depends… we run within our department, some of them we collaborate with other departments on our campus.</td>
</tr>
<tr>
<td>ADs’ Importance, Education, and Availability of Resources about Preventive Risk Management Practices</td>
<td>Demographics, Resources, Background, NAIA</td>
<td>I am not sure there is… to my knowledge… I cannot name you a specific resource… I would just consult our legal team.</td>
</tr>
<tr>
<td>ADs’ Preventive Risk Management Actions, Constraints, and Treatment of Risks</td>
<td>Hands-on activities, Identification of risks, Barriers to actions, Risk Management Plan</td>
<td>I know the institution has a risk management plan. For our department, I would defer to the state’s emergency action plan.</td>
</tr>
<tr>
<td>Collaboration Between Internal and External Departments to Athletics</td>
<td>Internal vs external support, Communication, Means to communicate</td>
<td>We identify risks through shared resources that we have as an institution.</td>
</tr>
<tr>
<td>ADs’ Experiences with Litigation, Catastrophic Incidents, and Risky Scenarios in General</td>
<td>Catastrophic experiences, Lawsuits, Transportation</td>
<td>We did have a student-athlete death last year that incurred in residence halls. The parents were really good people…that never came to any litigation.</td>
</tr>
</tbody>
</table>
REFERENCES


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