

***Sports insurance prioritization services in attracting the satisfaction of injured athletes***

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**Abstract**

The aim of the current study was to investigate sports insurance services in attracting the satisfaction of injured athletes. It is a descriptive, survey type study and in terms of purpose, it is a practical and in terms of data collecting a field study. The statistical population of the present study included 160 injured players of the Premier League teams 1398 in selected sports (Football, Futsal, Basketball, Volleyball). The available sampling method had been chosen, which was equal to the statistical population. The data collection tool was a researcher made questionnaire whose validity was confirmed by 12 professors of sports management and insurance, and its reliability obtained as  $\alpha = 0.86$  The descriptive statistics tests (frequency, mean, standard deviation) and inferential statistical tests (Kolmogorov–Smirnov, Friedman Test) were used to

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analyze the data using SPSS software version 25. The results showed that most athletes are moderately satisfied with the service of sports insurance. The Contextual factors have the most roles and the intervening factors have the least role in the satisfaction of athletes with the sports insurance services. The results indicated that the number of athletes' visits to use sports insurance plays an important role in athletes' satisfaction with sports insurance services.

**Key words:** Athletes' satisfaction, Injured athletes, Insurance, Insurance services.

### **Introduction**

Due to the state of sport, which generally has shortcomings in terms of places, equipment, tools and equipment, athletes are exposed to many dangers. The development of sports, in addition to the growing number of fans of this phenomenon, has created constructive competition, but in the meantime, it brings risks and injuries to athletes, which shows the importance of sports insurance. It seems necessary to check the insurance status and to satisfy the athletes who use the insurance. In developed countries, sports insurance coverage has been studied in various fields, but in Iran, not enough activity has been done in this field. Therefore, the present study, considering the importance of the issue, has prioritized the satisfaction of injured athletes from sports insurance services.

### **Research Tools**

The method of the present research is descriptive and survey type which is applied in terms of purpose and field in terms of data collection method. The statistical population was the injured



players of the Premier League teams of selected sports (Soccer, futsal, basketball, volleyball) in 2019 who used the insurance of the Sports Medicine Federation and their total number was 160 people. Sampling method was selected as available sampling and equal to the statistical population. The data collection tool was a researcher-made questionnaire which its validity was confirmed by 12 professors of sports management and insurance and its reliability was  $\alpha = 0.86$ . The research findings were analyzed using descriptive statistics tests (frequency, mean, standard deviation) and inferential statistics tests (Kolmogorov-Smirnov test and Friedman rank test) with the help of SPSS software version 25.

### **Data analysis**

The results showed that most athletes are moderately satisfied with sports insurance services. Also, the underlying factors have the most role and the interferer factors have the least role in the athletes' satisfaction with sports insurance services. The results indicate that the number of athletes referring to sports insurance plays an important role in athletes' satisfaction with sports insurance services.

### **Conclusion**

The number of athletes referring to use insurance services also plays an important role in the level of satisfaction of athletes with insurance services. In addition to the results obtained in this study, the comprehensive development of the sports insurance market, the strengthening of sports insurance laws, the establishment of professional sports insurance companies and the development of



sports insurance products are very important and necessary that should be given more attention.

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