

**George Wrihster Response to Senator Ben Sasse
Questions for the Record
U.S. Senate Committee on the Judiciary
“Protecting the Integrity of College Athletics”**

For all members of Panel I:

1. What is your best estimate of the number of college athletes who are covered by insurance policies in case of an injury that inhibits or prohibits their future earning potential as professional athletes?

GW: From the information I was able to gather, between 10 and 20 out of the approximately 13,000 FBS college football players.

2. What is your best estimate of the breakdown by sport—and, if possible, position—of which college athletes are covered by such policies?

GW: I spoke with two different Power 5 schools and neither of them had players with insurance policies or have ever in any sport but football. So that 10-20 number appears to hold true for all sports.

3. To the best of your knowledge, how often have these policies paid out?

GW: Rarely. In fact, less than a dozen have been collected on in the last 29 years. When claims are made, they often end up in legal battles after the companies deny them for various reasons. The last college player I could find was former University of Oregon defensive back Ifo Ekpre Olomu in 2015 who I told was the first to collect from that particular company in over a decade.

4. What are the obstacles to more widespread use of these policies?

GW: There are three main reasons they are not more widely used. Firstly, they are very expensive and are only tax free payouts if the student athlete or family pays the cost themselves. The insurance policies cost between \$10-15,000 per million of coverage. Secondly, the insurance companies won't insure all players at these values. It is based upon your draft projection entering into the season. However, if you take a player like LSU quarterback Joe Burrow who ultimately ended up being the #1 overall NFL draft pick, he likely would have been uninsurable prior to the season. He was viewed as a late round draft pick or possibly undrafted. Thirdly, the policies rarely pay out, even when there appears to be a legitimate claim.

5. In your opinion, should the premiums on these policies be paid by universities or student athletes in an ideal world?

Currently, the players or the universities can pay for the insurance policies. More often than not, the schools pay for these policies because they are unaffordable by most families.

However, it is my understanding that when the schools pay for policies, the players have a tax liability on the back end, if there is a payout. The policies seem to offer more peace of mind for players than actual value.

6. If you had to choose between universities paying for these policies or allowing student athletes to monetize their NIL, which would you choose and why?

GW: Monetizing your name, image, and likeness is a right afforded every other student on campus except student athletes. It causes economic injury to the players by the inability to use their skills, gifts, talents, and abilities in their sport or outside their sport to make money. As I stated in my written testimony, both men and women would have equal opportunity to monetize their NIL. Only 1-2% of all college athletes will play professional sports so, why would we ever handicap their ability to make money at the height of their popularity.

If they were a writer, musician, robotics engineer, dancer, actor, podcaster, YouTube star, why would we limit them when the schools aren't even paying for it?

I don't think this should be an "or" question. Players should be able to monetize their NIL and buy a largely worthless insurance policy if they want to.

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Questions for the Record
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GEORGE WRIGHSTER'S RESPONSES

QUESTIONS FROM SENATOR BOOKER

1. Mr. Wrihster, you played college and professional football, which means you have experienced playing football at a high level—both when you were represented by a union and when you were not.
 - a. In your assessment, what are the benefits to college athletes of having a union?

GW: The college sports, particularly college football attempt to return to play has highlighted the need for player representation. Firstly, the universities had players sign documents that either could be used as a liability waiver or were expressly said was a liability waiver. This was done without the ability for the players to have legal representation. The NCAA ultimately banned the use of the waivers.

College football players have put together a list of demands to return to play including uniform health, safety, and testing standards across all conferences. The players also are denied a clear plan for their eligibility, scholarships, medical bills, medical care, meals, housing, training, and education. They are expected to go play to pump money through the economy of college football, but have no say in anything despite do the work that generates the revenue.

The NHL, NBA, and MLB were only able to return to play after the aforementioned details were agreed upon by the leagues and their unions. It would be a lot easier for colleges to return to play if a players union or representation were involved

College players have a value and a voice. They should have input from their players association/union about their playing conditions. A union would also allow more marketing money to come in for the schools through video games and other licensing avenues. The players would ultimately get a piece of that, which again, does not come out of the schools current athletic department budgets.

A union would also be able to address the post career healthcare, and scholarship needs of players by having uniform standards for all schools.

- b. In your assessment, how has the absence of a union—or anything that functions like a union—adversely affected college athletes? Or, put another way, how would college athletes benefit from having a player-focused organization that advocates on their behalf?

GW: If there were a union, there would be little need for the anti-trust litigation that has been needed to get every reasonable gain by the players. The union would be able to address all those needs directly with the conferences and NCAA. They would be able to come up with comprehensive and fair name, image, and likeness rules and ensure players health, safety,

academic, and every other need by college athletes was addressed in a fair manner for all sports.