

Press Release

Injuries costing £123 million a season for Premier League clubs, finds JLT Specialty

UNDER EMBARGO UNTIL 0001HRS MONDAY 14 SEPTEMBER 2015: JLT Specialty, the specialist insurance broker and risk consultant, has calculated that Premier League clubs pay more than £120 million (£123m) per season in wages to injured players¹. It found that over the 2012/13 and 2013/14 seasons combined, Manchester United paid the most to players unable to play due to injury, spending nearly £34m (£33.8m) over the two seasons. However, Premier League clubs are increasingly seeking to offset the cost of injured players' pay by insuring against that eventuality.

Furthermore, JLT Specialty has created a "most impacted club" index, by calculating the value of the player to the particular club they play for in terms of their monetary value measured against how long the player has been absent due to injury, and thereby assigning an 'impact score' to each club.

Based on the length of injury time relative to the cost of players, JLT found that despite Manchester United having the greatest number of injuries overall since the 2011/2012 season, Tottenham Hotspur was the most impacted team. Whilst most of the largest clubs have all had prominent injury problems and as such are high up in the "most impacted club" league, Manchester City and Chelsea – the premierships winners of the last two years – fare considerably better. Clearly they have either been lucky or prudent in regard to injuries and injury management.

Duncan Fraser, Head of Sport at JLT Specialty, commented: "Looking at the winners of the last two Premiership seasons and their injury record compared to their nearest rivals, the importance of keeping players fit is very clear. Chelsea and Man City have been far more fortunate in this regard than the likes of Man United and Spurs.

"As wages escalate in the top division – partly thanks to the injection of cash into the league from new TV deals – so too does the cost to clubs of injury absences. In the 2013/14 season alone, almost £130 million was paid out to players who were unable to take to the field due to fitness issues. As a result, clubs are increasingly looking to insure their players so that, if they get injured for a prolonged period of time, they can claim a certain percentage of their large salary paid back. Depending on the circumstances, this could be up to half of the total injury bill."

¹ Based on the 2012/13 and 2013/14 seasons

Cost of Injuries to Premier League Clubs: (Based on 2012-14 and 2013-14 seasons)

Manchester United	£33,840,768
Arsenal	£30,604,694
Manchester City	£30,212,265
Tottenham Hotspur	£19,926,758
Liverpool	£16,569,292
Aston Villa	£16,035,976
Newcastle United	£13,064,837
West Ham United	£11,240,222
Chelsea	£8,980,967
Fulham	£7,621,819
West Bromwich Albion	£7,185,590
Southampton	£7,024,771
Everton	£6,177,705
Norwich City	£6,074,834
Swansea City	£5,909,181
Sunderland	£5,672,297
Stoke City	£3,719,430
QPR	£3,572,728
Reading	£3,212,191
Wigan Athletic	£2,921,152
Crystal Palace	£2,555,450
Cardiff City	£2,431,789
Hull City	£1,997,756
Grand Total	£246,552,475

Average per season - £123.3m

The Most Impacted Clubs Index 2011-12 to 2014-15: (Based on value of players in each team and the time each player is injured)

Clubs

1. Tottenham Hotspur
2. Arsenal
3. Manchester United
4. Manchester City
5. West Bromwich Albion
6. Newcastle United
7. Everton
8. Sunderland
9. Aston Villa
10. Liverpool
11. Swansea City
12. West Ham United
13. Chelsea
14. Southampton
15. Stoke City
16. QPR

17. Fulham
18. Norwich City
19. Hull City
20. Crystal Palace
21. Wigan Athletic
22. Reading
23. Wolverhampton Wanderers
24. Leicester City
25. Burnley
26. Cardiff City
27. Blackburn Rovers
28. Bolton Wanderers

Total Injuries by Year

Team	2011-12	2012-13	2013-14	2014-15	Total
Manchester United	33	42	42	48	165
Arsenal	40	42	39	43	164
Tottenham Hotspur	43	29	40	27	139
Newcastle United	24	46	30	33	133
Manchester City	23	41	33	25	122
Sunderland	26	34	24	33	117
Aston Villa	22	37	30	28	117
West Bromwich Albion	24	31	32	22	109
Everton	24	22	20	41	107
Liverpool	18	23	21	39	101
West Ham United	-*	32	30	37	99
Swansea City	12	20	37	29	98
Chelsea	25	24	22	24	95
Fulham	30	34	26	-	90
Stoke City	19	17	23	30	89
QPR	16	32	-	28	76
Southampton	-	23	27	23	73
Norwich City	10	24	24	-	58
Hull City	-	-	28	19	47
Wigan Athletic	16	17	-	-	33
Crystal Palace	-	-	11	18	29
Reading	-	23	-	-	23
Cardiff City	-	-	23	-	23
Wolverhampton Wanderers	22	-	-	-	22
Blackburn Rovers	20	-	-	-	20
Leicester City	-	-	-	20	20
Burnley	-	-	-	16	16
Bolton Wanderers	13	-	-	-	13
Grand Total	459	592	562	583	2198

*(-) denotes where a club was not in the premiership.

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Notes to Editors

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About JLT Specialty

JLT Specialty Limited (JLT Specialty) is a specialist insurance broker and risk consultant, providing market leading industry knowledge and expertise in specialist fields to some of the world's largest companies.

JLT Specialty is part of the Jardine Lloyd Thompson Group of companies (JLT), one of the world's leading providers of insurance, reinsurance and employee benefits related advice, brokerage and associated services. JLT's client proposition is built upon its deep specialist knowledge, client advocacy, tailored advice and service excellence.

JLT is quoted on the London Stock Exchange and owns offices in 39 territories with more than 10,000 employees. Supported by the JLT International Network, it offers risk management and employee benefit solutions in 135 countries.

For more information about JLT please visit www.jltspecialty.com and www.jlt.com