



Informing Progress - Shaping the Future

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What WTW's WSL Partnership Could Mean for Insurance in Women's Sport

A new multi-year deal between global broker WTW and the Barclays Women's Super League (WSL) and WSL2 could shape the future of how female athletes are protected. The official partnership's intent is to tailor insurance solutions for the women's game rather than adapt what's already available, and arrives at a time when the topic has been a major talking point across the global insurance and sport industries.

Women's Sport and Insurance Today

Professionalism of women's football has undergone rapid development in recent years, with the viewing figures and commercial structures surrounding it demonstrating its growth in popularity. The insurance products available to protect the athletes and the teams that support them, however, have not always kept pace.

The number of anterior cruciate ligament (ACL) injuries sustained by top female footballers during the 2022/23 WSL season clearly highlighted this, when more than 20 elite players tore their ACL and deep disparities in player protection were exposed. Studies suggest women face a three to six times higher risk of the injury than men, and with players potentially out for over a year, an ACL injury can bring significant physical, emotional and financial hardship. This issue can be far worse for players outside the top of the football pyramid.

The question for the insurance market is whether traditional cover can respond when it matters in modern sport, with gaps highlighted in the context of women's rugby. Many injuries fall outside traditional public or employer liability policies where there is no negligence or fault, such as a non-contact ACL rupture, which female athletes are disproportionately prone to. It is also not clear that current personal accident products cover the absences caused by such injury. The structural issue stems from the fact that many women's teams began as add-ons to existing men's clubs. Procedures and policies were therefore retrofitted rather than designed with women in mind, and the same approach was applied to the insurance assigned to them.

Real momentum followed recommendations made in the Karen Carney Review into women's football, which were supported by the Government's Women's Football Taskforce. Market-led changes to products and underwriting followed rather than formal legislative reform, with coordinated actions driving progress:

- Aon extended personal accident policies to include miscarriage resulting from a sporting accident as standard, the first broker to do so.
- BIBA is working with brokers to identify further exclusions.
- AXIS is reviewing its professional sports personal accident products to tailor support for female athletes.
- The ABI and insurers, including Vitality, are reviewing terms across the wider market to improve awareness and accessibility to specialist insurance products.

However, gaps remain around fertility, reproductive health and family planning, and cover remains limited. The relationship between elite sport and fertility outcomes is clinically complex, and the costs of care are high, so attributing causation is legally and scientifically challenging and requires caution from underwriters and claims handlers.

Details of the Partnership

The partnership is, by design, more a statement of direction rather than a product launch that will see WTW collaborate with WSL Football and clubs across both leagues to explore solutions designed to support female athletes and help advance the game. WSL Football oversees England's top women's club competitions that feature 14 professional clubs in the Barclays WSL and a further 12 clubs in the second-tier Barclays WSL2.

The central element is to support the growth of women's football and an intent to co-create an insurance solution designed specifically for players at BWSL and BWSL2 clubs that changes how they are supported and protected throughout their careers. While injuries are an unavoidable part of football, female players can face different health considerations and risk exposures than their male counterparts, and the need for tailored cover has grown as the game has become more professional.

The protection is meant to work for players by providing access to appropriate insurance that can help protect their earnings and provide financial security in the event of injury or illness. For clubs, it can help protect the investments they make in their players. That balance matters because a policy that works to the advantage of one over the other ends up serving neither.

WTW's Chief Executive, Carl Hess, spoke of a shared purpose to "*transform tomorrows*" and of "*bringing the firm's risk, insurance and advisory capabilities to the women's game*". WSL Football's Chief Revenue Officer, Zarah Al-Kudcy, described the arrangement as an investment into the whole women's football so that the infrastructure surrounding it also develops. The announcement does not set out details of the cover, premiums, or availability, and these are what will decide whether the partnership delivers.

Lasting Effects and Impacts

A better evidence base - Insurance is only as good as the data behind it, and a growing body of data on the injuries women face will improve an insurer's ability to provide accurate cover and lead to better player welfare. Over time, a programme that captures two leagues could generate consistent, qualitative insight on injury patterns, recovery times and claims experience. That would help insurers price risk more fairly and design benefits that match how players are actually affected.

Greater support for the second tier - The financial harm caused by long-term injury is worse where wages are lower, and safety nets are small. Bringing WSL2 into the partnership alongside the top flight acknowledges that protection should not depend on a club's size. If the eventual solution is available to players across both leagues, it could do more good for the game as a whole than a premium product only the best-paid can afford.

A new benchmark for the market – Football is the most visible women's sport in the UK, but it is not the only one facing these questions. The collaborative work between the Women's Football Taskforce, industry bodies and insurers is leading to tangible benefits and is expected to lead to adaptable policy frameworks and clearer minimum standards, so that improved cover can extend beyond elite football. A high-profile programme spanning leagues could become adopted as best practice for what clubs, players and their agents can expect in rugby, cricket and other sports. Furthermore, insurers that can show expertise in female-specific risks may be at a competitive advantage when seeking to secure partnerships with sports clubs and governing bodies.

Legal and regulatory considerations – Lawyers will want to understand how the cover fits with existing duties around athlete welfare, equality, fair value and governance. Key considerations include how pre-existing conditions, return-to-play decisions and sensitive health data will be handled, how the cover will work alongside club contracts and existing injury provisions, and how disputes over career-ending injuries may affect claims for future loss of earnings. These should not hold back progress, but they will need careful consideration as further details emerge.

Questions to Consider

In assessing the opportunity, answers to the questions that remain open are needed:

- **Affordability and access** - Who pays the premiums, and will they be sustainable for clubs with modest budgets?
- **Scope** - Will the solution concentrate on acute injury, or address the less visible risks, from long-term health to fertility?
- **Evidence** - As insurers learn more about the risks and needs involved, they should refine their products and coverage but avoid making claims on causation without sufficient supporting evidence.
- **Transparency** – WTW needs to be transparent about its role as the league's official insurance partner and a broker, so clubs and players can be confident that the products offered serve their interests first.

The partnership's stated purpose is to make sure those who play, and those who invest in them, are protected when things go wrong. If it comes off, the potential to transform female sport should not be underestimated. However, whether it becomes a landmark deal will depend largely on how it is delivered. Well-designed coverage that is widely accessible and shaped by real evidence could change how a generation of female athletes experience the financial side of professional sport.

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