



Healthy Competition: Managing Accident and Health Risks in Esports

By Guy Bonwick & Dave Halfpenny

Now part of the traditional Commonwealth Games and the Intel World Open hosted in parallel with the Olympic Games, esports events have reached the next level in mainstream popularity. As competitive gaming continues to attract more fans and more corporate interest, AXIS Accident & Health leaders Guy Bonwick, International and Dave Halfpenny, North America, weigh up the risks and opportunities for the participants in this fast-growing and lucrative industry.

The global growth of esports

There is no denying that esports is already recognized as an exciting and highly influential new industry, attracting global audiences of more than 500 million people, which, according to Juniper research, is expected to exceed one billion by 2025. Esports athletes compete for tens of thousands, even millions of dollars in international competitions while several universities offer advanced degrees in esports covering everything from staging events and marketing to managing the psychology and wellbeing of players.

Although some observers will always struggle to see the similarities between esports and traditional sports, the increasingly professional world of esports is one in which many of the disciplines around training and physical and mental preparation used by athletes are being encouraged.

With the rapid expansion of esports in recent years, many insurance companies that specialize in providing cover for athletes have been focused on understanding how their assessment of risk impacting 'traditional' sportspeople compares to the exposures facing professional gamers.

Esports is physically demanding

While the mechanics of professional sports and esports differ significantly, professional gaming can also be physically demanding. Esports requires not only fine motor coordination but also perceptual-cognitive skills for high-performance (Pedraza-Ramirez et al., 2020). A 2019 study conducted by the [University of Winchester](#) found that top esports competitors face exposure to many of the same physical strains as traditional athletes. Players experience the same levels of stress hormone, or cortisol, as racecar drivers and esports players can have heart rates up to 180 beats per minute during competition – the equivalent of running a marathon.

Finding a balance

Physical fitness is not the only thing esports demands of its players. Athletes must be dedicated to maintaining their mental wellbeing as well as their physical wellbeing in order to be successful. A further study published in 2022, building on the earlier research by the University of Winchester, on the [mental strains for esports competitors](#) highlighted the main issues esports athletes are prone to are stress, insomnia, burnout and social phobia anxiety. Scientific studies explaining the connection between mental and physical health have led to the cultivation of a well-balanced physical and mental training routines for the top performing gamers.

Understanding the risks of esports requires commitment

As understanding of the risks deepens through academic studies and claims data, specialist insurance providers such as AXIS will continue to develop tailored insurance solutions and risk management to support the healthy development of this formidable growth industry. For insurers and brokers with a strong foundation in providing specialist Accident and Health cover to more 'traditional' sportspeople, there is a clear opportunity to support the ongoing professionalization of the industry by providing a safety net for the health and wellbeing of esports players and the sector at large.