

# A Hot 2022: Incident Trends



**Incidents during the Summer 2022 season have been nothing short of numerous.** While Granite Insurance has not formally conducted their annual incident trend analysis, the number of incidents seems to be far out pacing previous years. This could be due to lack of seasoned staff, difficulty in finding staff, etc. We won't dive into the causation of the incidents in this article. Instead, Granite Insurance simply wants to make the industry aware of the leading two causes of injuries this season.



**DID YOU**

**KNOW?**

It may come as a surprise to you; however, the leading causes of incidents is not from the actual zipline or aerial adventure park operations itself. Instead, the leading two causes are:

- 1. ATVs, UTVs and Golf Carts**
- 2. Construction Related Activities.**

Each of these categories account for \$1M+ in expected claim dollars for the 2022 year.

## ATVs & UTVs:

We have seen this trend in the past, and it continues. As you can recall from previous articles and studies, **52% of all claim dollars paid out from 2017-2020 were due to ATVs, UTVs and Golf Carts.** This summer, this trend will continue, if not higher. Many accidents this summer have been due to ATVs, UTVs or Golf Carts rolling over; some with participants and some with employees only. Either way, these incidents have the potential to have multiple people involved which make the incidents very costly when they happen.

Granite Insurance has prepared a list of training and procedures that any operator should be following that has ATVs, UTVs or Golf Carts. You can find that information located here:

**ATV, UTV, & Vehicle Safety**



## Construction Related Activities:

Whenever an accident happens due to construction, the words we typically hear are, “It was a perfect storm...a one in a million chances of happening.” It turns out, many perfect storms have happened this year. As the industry matures, and courses mature, the amount of construction and maintenance work only continues to increase. **This makes sense. Many of the courses were built 7-10 years ago, which now require some significant maintenance work.**

Heavy maintenance work, or expansion, is an activity that many operations are not very familiar with. When these activities are happening, **Granite Insurance recommends the following risk management steps:**

- Subcontract the construction work to a licensed and insured subcontractor that has experience in the scope of work.
  - **Make sure your organization is listed as Additional Insured** on the contractors General Liability policy, including Waiver of Subrogation and Primary & Non-Contributory Language in your favor.
- If heavy equipment is being used (tractors, skid steers, etc.) **make sure there is a barrier preventing them from proceeding underneath or near any zipline or area of operation** (many incidents have occurred where a piece of machinery or ATV/UTV has been parked or passing underneath the line/course creating a collision with an employee or guest).
- If work is being done on the course, **utilize a “lock out tag out” mechanism** in which it is not possible to access the area being worked on, and there is a clear visual sign that construction or maintenance work is in progress, please do not proceed!
- **Have weekly staff meetings** with the staff/guides to update them on where construction or maintenance activities are happening the following week. This should be supplemented with a daily reminder that is posted where guides can see it during their check-in for the day.

It is our passion to empower the aerial adventure and zipline community to be successful! This includes managing incident data on the fly. If you have any questions or would like further risk management techniques on either of these topics, Granite Insurance would be glad to assist.