2018 Tennessee Boating Incident Statistical Report

Summary of Reportable Boating Incidents

Boating & Law Enforcement Division
TABLE OF CONTENTS:

History and Introduction................................................................................................................................................. 3-4
Executive Summary.......................................................................................................................................................... 5-7
Boating Incident and Registration Statistics for All Years
   All Years’ Table.......................................................................................................................................................... 8
   Totals Graph................................................................................................................................................................. 9
   Rate Totals................................................................................................................................................................. 9
General Information and Statistics for All 2018 Boating Incidents
   Age of Operators..................................................................................................................................................... 10
   Vessel Length......................................................................................................................................................... 10
   Type of Vessels....................................................................................................................................................... 11
   Type of Incidents................................................................................................................................................... 11
   Operation during Incidents................................................................................................................................. 12
   Activity during Incidents................................................................................................................................... 12
   Primary Causes...................................................................................................................................................... 13
   Times of Accidents................................................................................................................................................. 13
   Incidents by Day of the Week.............................................................................................................................. 14
   Incidents by Body of Water................................................................................................................................. 14
   Incidents by County............................................................................................................................................ 15
   Rented Vessels...................................................................................................................................................... 16
   Borrowed Vessels................................................................................................................................................. 16
   Operator Education............................................................................................................................................... 17
2018 Statistics on Fatal Incidents
   Age of Operators................................................................................................................................................... 17
   Vessel Length......................................................................................................................................................... 18
   Type of Vessels....................................................................................................................................................... 18
   Operation during Incidents................................................................................................................................. 19
   Activity during Incidents................................................................................................................................... 19
   Primary Causes...................................................................................................................................................... 20
   Primary Incident Type.......................................................................................................................................... 20
   Incidents by Day of Week................................................................................................................................... 21
   Incidents by Time of Day................................................................................................................................... 21
   Incidents by Body of Water................................................................................................................................. 22
   Incidents by County............................................................................................................................................ 22
   Causes of Death................................................................................................................................................... 23
2018 Statistics on Injury Incidents
   Age of Operators................................................................................................................................................... 23
   Vessel Length......................................................................................................................................................... 24
   Type of Vessels....................................................................................................................................................... 24
   Type of Incidents................................................................................................................................................... 25
   Activity during Incidents................................................................................................................................... 25
   Frequency of Operation........................................................................................................................................ 26
   Primary Causes...................................................................................................................................................... 26
   Incidents by Body of Water................................................................................................................................. 27
   Incidents by County............................................................................................................................................ 27
   Incidents by Day of Week................................................................................................................................... 28
2018 Statistics on Property Damage Incidents

Age of Operators........................................................................................................... 29
Vessel Length.................................................................................................................. 29
Type of Vessels............................................................................................................. 30
Type of Incidents.......................................................................................................... 30
Activity during Incidents.............................................................................................. 31
Primary Causes............................................................................................................. 31
Incidents by Body of Water.......................................................................................... 32
Incidents by County....................................................................................................... 32
Incidents by Day of Week............................................................................................. 33
Incidents by Time of Day............................................................................................... 33

2018 Statistics on Personal Watercraft (PWC) Incidents

Age of Operators........................................................................................................... 34
Primary Causes............................................................................................................. 34
Incidents by Body of Water.......................................................................................... 35
Incidents by County....................................................................................................... 35

2018 Statistics on Recreational Paddling Incidents

5 Year Trend in Recreational Paddlecraft Incidents......................................................... 36
Age of Operators........................................................................................................... 36
Primary Causes............................................................................................................. 37
Incidents by Body of Water.......................................................................................... 37
Incidents by Vessel Type............................................................................................... 38
Incidents by Incident Type............................................................................................ 38

2018 Statistics on Commercial Whitewater Incidents

Number of Incidents by Primary Incident Type.............................................................. 39
Number of Injured Occupants by Age Category............................................................ 39
Number of Incidents by Day of Week........................................................................... 40
Number of Incidents by Primary Injury Type............................................................... 40
Number of Incidents by Rapid Location...................................................................... 41

Glossary......................................................................................................................... 42-46

Reporting Criteria......................................................................................................... 47-49
HISTORY:

The Tennessee Wildlife Resources Agency acquired the state’s boating program in 1965 with the implementation of the ‘Boating Safety Act’. Before this date the United States Coast Guard (USCG) administered the state’s boating program.

INTRODUCTION:

The 2018 Boating Incident Statistical Report is compiled by the Tennessee Wildlife Resources Agency (TWRA), Boating & Law Enforcement Division. The data used in this report is retrieved from “reportable boating incident” reports submitted by TWRA officers who investigate boating incidents and report their findings on TWRA Boating Incident Report forms (BAR). This data is for incidents which occur during the 2018 calendar year.

To be considered a “reportable boating incident”, an incident must involve death, missing person, an injury which requires or should have required treatment beyond first aid, or property damage of $2,000 or more. Tennessee requires operators involved in an incident to immediately notify TWRA and provide certain information to the investigating officer. TWRA officers are required by Agency policy to investigate incidents that meet the reporting criteria.

TWRA officers also investigate commercial whitewater boating incidents that occur throughout the year. Although these incidents are not “recreational”, they are still investigated to capture statistical data and ensure compliance with the law.

At the end of each calendar year, boating incident data is compiled and assembled into Tennessee’s annual report. These statistics are analyzed in an effort to formulate pro-active plans to reduce the number of boating incidents and their related fatalities, injuries, and
property damage. The incident information is also reported to the USCG Office of Boating Safety in Washington, D.C. to be included in the National Boating Accident Database consisting of data from all U.S. states, commonwealths, and territories.

Any questions concerning this report should be directed to:

Tennessee Wildlife Resources Agency
Boating & Law Enforcement Division – Investigations
P.O. Box 40747
Nashville, TN 37204
Telephone: (615) 781-6682
2018 TENNESSEE BOATING INCIDENT STATISTICAL REPORT
EXECUTIVE SUMMARY

2018 REPORTABLE BOATING INCIDENTS

- The total number of registered vessels in 2018 was **240,751**. That was a **decrease** of **7724** from 2017.
- The total number of reportable incidents in 2018 was **112**. That was an **increase** from 2017 which had **105**.
- The incident rate for 2018 was **46.5 per 100,000** registered vessels. This was an **increase** from 2017 which was **42.3 per 100,000**.
- The body of water that reported the most incidents was **Norris Lake** with **13** incidents.
- The county that reported the most incidents was **Loudon County** with **10**.
- The monetary amount of damage resulting from boating incidents in 2018 was **$1,356,592**. This was an **increase** from 2017 which reported **$584,016**.
- The most common type of boat involved in an incident was an **open motorboat**.
- The leading type of incident was **Collision with Vessel** with **43** occurrences.
- The most common operation during an incident was **recreational cruising**.
- The leading primary cause of incidents was **improper lookout**.
- Alcohol and/or drug use was a primary cause in **6.2%** of incidents in 2018. This was a **decrease** from 2017 which was **9.1%** of incidents.
Rented or borrowed vessels were involved in 10.6% of incidents in 2018. This was a decrease from 2017 which was 12.4% of incidents.

The most likely time to be involved in an incident was between the hours of 12pm to 4pm.

The most likely day of the week to be involved in an incident was Saturday.

The leading age group of operators to be involved in an incident was 46 through 50 years old.

2018 BOATING FATALITIES
The number of recreational boating fatalities for 2018 was 23. This was an increase from 2017 which reported 16.

- The type of incident that resulted in the most fatalities was Falls Overboard with 5 occurrences.
- The type of vessel that was most common in fatal incidents was the Open Motorboat with 7 incidents.
- The length of vessel that was most common in fatal incidents was 16’ through 26’ with 9 incidents.
- The body of water that was most likely to involve a fatal incident was Tims Ford Lake with 3 incidents.

2018 INJURY INCIDENTS
- The number of injury incidents in 2018 was 44 resulting in 81 injuries.
- The leading contributing cause of injury incidents was careless/reckless operation.
- The type of incidents that resulted in the most injuries was collision with vessel with 11 occurrences.
- The body of water that produced the most injury incidents was Norris Lake with 8 incidents.

2018 PROPERTY DAMAGE INCIDENTS
- The number of property damage incidents in 2018 was 46. This was a decrease from 2017 which reported 49.
- The type of incident that most commonly resulted in property damage was Collision with Vessel with 29 occurrences.
- The bodies of water that reported the most property damage incidents were Cherokee Lake, Chickamauga Lake, Kentucky Lake, and Tellico Lake each with 4 incidents.

2018 PERSONAL WATERCRAFT (PWC) INCIDENTS
- The number of PWC’s involved in incidents in 2018 was 12, an increase from 2017 which reported 10.
- The number of PWC’s involved in injury incidents in 2018 was 9, an increase from 2017 which reported 8.
- The number of PWC’s involved in fatal incidents in 2018 was 2, which is an increase from 2017 which reported 0.
- The leading primary cause for PWC incidents was careless/reckless operation with 7 occurrences.
- The body of water with the most PWC accidents was Tims Ford Lake with 3 incidents.
• The most common operator age group to be involved in PWC incidents was 16-20 with 4 operators.

2018 RECREATIONAL PADDLECRAFT INCIDENTS
• The number of recreational paddle craft incidents in 2018 was 9. This was an increase from 2017 which reported 8.
• The number of recreational paddle craft fatalities in 2018 was 7. This was an increase from 2017 which reported 2.
• The type of incident that resulted in the most fatalities was Capsizing with 5 occurrences.
• The number of injuries from recreational paddle craft incidents in 2018 was 2. This was the same as 2017 which reported 2.

2018 WHITewater COMMERCIAL INCIDENTS
• The number of commercial whitewater incidents in 2018 was 6. This was a decrease from 2017 which reported 9.
• The number of commercial whitewater boating fatalities for 2018 was 0. This remained the same from 2017 which reported 0.
• The number of injuries resulting from commercial whitewater activities in 2018 was 6. This was a decrease from 2017 which reported 9.
• All commercial whitewater incidents investigated occurred in Polk County on the Ocoee River.

2018 LAW ENFORCEMENT SUMMARY
• Total boating law enforcement hours 80,172
• On-Water law enforcement hour(boat log hours) 50,444
• Boating citations issued 2,021
• BUI arrests 74
• Warning citations issued 1,293
• Vessels inspected by law enforcement 58,858
• Total number of boating enforcement officers 186 full time
  45 part time
  231 total
• Officers trained in BUI detection in 2018 231
• Officers trained in accident investigation in 2018 10

2018 BOATING EDUCATION SUMMARY
In 2005 a law went into effect that required vessel operators born after January 1, 1989 to have onboard the Tennessee Wildlife Resources Agency (TWRA)-issued Boating Safety Education Certificate. Students must pass a monitored exam administered by appointed volunteers or TWRA personnel. All exams are approved by the National Association of State Boating Law Administrators (NASBLA).
• Number of persons successfully completing exam in 2018 8,696
• Number of persons successfully completing exam since 2005 69,829
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**Averages**

|   | 65 | 22 | 113 | 27 | 12 | 49 |
Number of Vessels by Vessel Type
All Incidents 2018

Number of Vessels Involved by Incident Type
All Incidents 2018
Operation at Time of Incident
Fatal Incidents 2018

- Drifting 24%
- Rowing/Paddling 28%
- At anchor 12%
- Changing direction 8%
- Changing speed 4%
- Cruising 12%
- Docking/Undocking 4%
- Other 8%
- Cruising 12%
- Drifting 24%
- Rowing/Paddling 28%
- At anchor 12%
- Changing direction 8%
- Changing speed 4%
- Cruising 12%
- Docking/Undocking 4%
- Other 8%

Number of Vessels by Activity at Time of Incident
Fatal Incidents 2018

- Fishing/recreational: 6
- None: 2
- Recreational paddling: 11
- Skiing/kayaking, etc: 1
- Swimming/snorkeling: 5
Number of Incidents by Day of Week
Fatal Incidents 2018

Number of Incidents by Time of Day
Fatal Incidents 2018
Number of Incidents by Body of Water
Fatal Incidents 2018

Number of Incidents by County
Fatal Incidents 2018
Cause of Death for 2018 Fatal Incidents
(23 Fatalities Reflected)

- Drowning: 78%
- Trauma: 22%

Number of Operators by Age Groups
Serious Injury Incidents 2018

- Over 65: 3
- 61 through 65: 2
- 56 through 60: 6
- 51 through 55: 6
- 46 through 50: 5
- 41 through 45: 3
- 36 through 40: 3
- 31 through 35: 3
- 26 through 30: 3
- 21 through 25: 7
- 16 through 20: 7
- 12 through 15: 0
- Less Than 12: 0
Percentage of Vessels by Length Category
Serious Injury Incidents 2018

- Under 16': 18%
- 16' to 26': 62%
- 26' to 40': 7%
- 40' to 65': 3%
- Over 65': 0%
- Unknown Length: 10%

Number of Vessels by Vessel Type
Serious Injury Incidents 2018

- Cabin Motorboat: 5
- Canoe: 1
- Houseboat: 2
- Open Motorboat: 33
- Other: 1
- Personal Watercraft: 12
- Pontoon Boat: 10
- Sail(only): 1
Number of Vessels by Type of Incident
Serious Injury Incidents 2018

Number of Vessels by Activity During Incident
Serious Injury Incidents 2018
Number of Operators by Age Categories
Property Damage Incidents 2018

Number of Vessels by Length Category
Property Damage Incidents 2018
Percentage of Vessels by Activity During Incident
Property Damage Incidents 2018

- Recreational cruising: 45%
- Fishing (recreational): 17%
- None: 18%
- Making repairs: 2%
- Starting engine: 3%
- Tournament fishing: 12%
- Skiing (skurfing, etc): 3%
- None: 18%
- Recreational cruising: 45%
- Fishing (recreational): 17%
- None: 18%
- Making repairs: 2%
- Starting engine: 3%
- Tournament fishing: 12%
- Skiing (skurfing, etc): 3%

Number of Vessels by Primary Cause
Property Damage Incidents 2018

- Weather/Wind Creating Hazardous Water: 3
- Wake from Vessel(s): 3
- Undetermined: 7
- Other: 5
- Operator Inattention: 1
- Operation too Close to other Vessel/Person: 1
- Machinery/Vessel System Failure: 1
- Ingnition of Spilled Fuel or Vapor: 2
- Improper Lookup: 1
- Hull Failure: 11
- Hazardous Waters due to Currents: 3
- Equipment Failure: 4
- Environmental Conditions Affecting Visibility: 1
- Did Not Contribute: 10
- Congested Waters: 2
- Careless/Reckless Operation: 3
- Alcohol Impairment: 2
Number of Incidents by Body of Water
Property Damage Incidents 2018

Number of Incidents by County
Property Damage Incidents 2018
Number of Operators by Age Category
Incidents Involving PWCs 2018

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<tr>
<td>61 through 65</td>
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<tr>
<td>Over 65</td>
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</table>

Percentage of Incidents by Primary Cause
Incidents Involving PWCs 2018

- Alcohol Impairment: 12%
- Careless/Reckless Operation: 41%
- Operator Inattention: 17%
- Improper Lookout: 6%
- Did Not Contribute: 6%
- Other: 6%
- Machinery/Vessel System Failure: 6%
- Operation too Close to other Vessel/Person: 6%
Number of Incidents by Body of Water
Incidents Involving PWCs 2018

Number of Incidents by County
Incidents Involving PWCs 2018
5 Year Trend in Recreational Paddlecraft Incidents

Number of Incidents by Age Category
Recreational Paddlecraft Incidents 2018

- Number of Total Incidents
- Number of Fatal Incidents

<table>
<thead>
<tr>
<th>Age Category</th>
<th>2014</th>
<th>2015</th>
<th>2016</th>
<th>2017</th>
<th>2018</th>
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<td>1</td>
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Incidents by Primary Cause
Recreational Paddlecraft Incidents 2018

Number Of Incidents by Body of Water
Recreational Paddlecraft Incidents 2018
Percentage of Incidents by Vessel Type
Recreational Paddlecraft Incidents 2018

- Canoe: 37%
- Kayak: 63%
- Other: 22%

Number of Incidents by Incident Type
Recreational Paddlecraft Incidents 2018

- Capsizing: 5
- Departed vessel: 1
- Falls overboard: 1
- Flooding/ Swamp: 1
- Unknown/ undet: 1
Number of Incidents by Primary Incident Type
Commercial Whitewater Incidents 2018

- Struck underwater object: 1
- Fall in boat: 1
- Collision-fixed object: 4

Number of Incidents by Age Category
Commercial Whitewater Incidents 2018

- Less Than 12: 0
- 12 through 15: 0
- 16 through 20: 2
- 21 through 25: 2
- 26 through 30: 0
- 31 through 35: 0
- 36 through 40: 0
- 41 through 45: 0
- 46 through 50: 0
- 51 through 55: 0
- 56 through 60: 0
- 61 through 65: 0
- Over 65: 1
- Unknown: 1
Number of Incidents by Day of Week
Commercial Whitewater Incidents 2018

Number of Incidents by Primary Injury Type
Commercial Whitewater Incidents 2018
Number of Incidents by Ocoee River Location
Commercial Whitewater Incidents 2018

- Surprise Rapid just above Table Saw Rapid: 1 incident
- Slice and Dice rapid: 1 incident
- Roach Motel: 1 incident
- Grumps Rapid below # 2 Dam: 4 incidents
**2018 GLOSSARY**

**Alcohol Impairment:** When alcoholic beverages are consumed and the investigating official has determined that the operator was impaired or affected while operating the vessel -- or -- the vessel’s passengers were impaired and such impairment contributes to the resultant accident. This includes alcohol consumption that may have occurred outside of the vessel and the occupants are now under the influence.

**At Anchor:** Held in place in the water by an anchor; includes “moored” to a buoy or anchored vessel and “dragging” anchor.”

**Cabin Motorboat:** Motorboats with a cabin which can be completely closed by means of doors or hatches. Large motorboats with cabins, even though referred to as yachts, are considered to be cabin motorboats.

**Capsizing:** Overturning of a vessel. The bottom must become uppermost, except in the case of a sailboat, which lies on its side.

**Carbon Monoxide Poisoning:** Death or injury resulting from an odorless, colorless gas generated from auxiliary vessel equipment (stoves, heaters, refrigerators, generators, hot water heaters, etc.), another vessel’s exhaust, or the exhaust of the vessel on which persons were either aboard or in close proximity.

**Collision with Vessel:** Any striking together of two or more vessels, regardless of operation at time of accident, is a collision. Also includes colliding with the tow of another vessel, regardless of the nature of the tow (e.g., surfboard, ski ropes, skier, tow line). A vessel does not have to be underway to be involved in a collision, but a collision with a vessel moored to a dock or pier is not considered be a collision with a vessel (considered Collision with Fixed Object).

**Collision with fixed object:** The striking of any fixed object, above or below the surface of the water.

**Collision with floating object:** Collision with any waterborne object above or below the surface that is free to move with the tide, current, or wind, except with another vessel.

**Commercial Activity:** The vessel is being used for commercial activity. This type of activity includes carrying passengers for hire; fishing, crabbing, or shrimping in support of one’s business; or charging a fee to tow a vessel.
**Cruising:** Proceeding normally, unrestricted, with an absence of drastic rudder or engine changes.

**Departed Vessel Voluntarily:** Acting of their own free will, and as a first event, occupant departs from the vessel, and the departure results in occupant's injury or death. The vessel from which the occupant departed is not moored, beached or anchored,

**Documented yacht:** A vessel of five or more net tons owned by a citizen of the United States and used exclusively for pleasure with a valid marine document issued by the Coast Guard. Documented vessels are not numbered.

**Drifting:** Underway, but proceeding over the bottom without use of engines, oars or sails; being carried along only by the tide, current, or wind.

**Environmental Conditions Affecting Visibility:** Operator’s ability to discern other vessels or hazards is affected by an external condition in the surrounding environment (e.g., sun glare, fog, background lighting (lights on docks and shorelines, etc.), rain, snow, minimal night visibility due to overcast skies or moon phase, etc.)

**Excessive Speed:** Speed above that which a reasonable and prudent person would have operated under the circumstances that existed. It is not necessarily a speed in excess of a posted limit.

**Falls Overboard:** Falls from the vessel with resulting injury or death. Any unintentional spilling out of person(s) into the water without completely overturning the vessel. Using the vessel as a swimming platform and/or voluntarily departing the vessel as a first event whether the vessel was underway or not, should not be considered a reportable boating accident.

**Fallen Skier:** A person who has fallen off their water skies.

**Fiberglass (plastic) hull:** Hulls of fiber reinforced plastic. The laminate consists of two basic components, the reinforcing material (glass filaments) and the plastic or resin in which it is embedded.

**Fire/explosion (fuel):** Accidental combustion of vessel fuel, liquids, including their vapors, or other substances, such as wood or coal.

**Fire/explosion (other):** Accidental burning or explosion of any material on board except vessel fuels or their vapors.
**Flooding:** Filling with water, by means of entry of the water through a fitting, a drain plug, a hole or crack in the hull, or other means that allows ingress of water through the hull, not over the top of the gunwale, transom, or deck of the vessel. Vessel retains sufficient buoyancy to remain on the surface of the water.

**Fueling:** Any stage of the fueling operation primarily concerned with the introduction of explosive or combustible vapors or liquids on board.

**Grounding:** Bringing vessel’s keel into contact with the bottom so that she ceases to be completely waterborne.

**Hull Failure:** Defect or failure of the structural body of a vessel (i.e., hull material, design, or construction) not including superstructure, masts, or rigging.

**Ignition of Spilled Fuel or Vapor:** Accidental combustion of vessel fuel, liquids, and/or their vapors, regardless of the cause of the spill.

**Improper loading:** Loading, including weight shifting, of the vessel causing instability, limited maneuverability, or dangerously reduced freeboard.

**Improper lookout:** No proper watch; the failure of the operator to perceive danger because no one was serving as lookout, or the person so serving failed in that regard.

**Inboard-outboard:** Propulsion system consisting of an inboard engine connected through the transom to an outboard drive unit. Also known as Inboard/Outdrive.

**Maneuvering:** Changing of course, speed, or similar boat handling action during which a high degree of alertness is required or the boat is imperiled because of the operation, i.e. docking, mooring, undocking, etc.

**Motorboat:** Any vessel equipped with propulsion machinery, not more than sixty-five feet in length.

**Motor vessel:** Any vessel equipped with propulsion machinery (other than steam) more than 65 feet long.

**Navigation Rules Violation:** Violation of the statutory and regulatory rules governing the navigation of vessels other than those listed.

**Numbered vessel:** An undocumented vessel numbered by a state with an approved numbering system or by the Coast Guard under Chapter 123 of title 46, U.S.C.
**Off Throttle Steering:** A term used to describe the lack of steering ability on a jet drive vessel that has no rudder. Steering is accomplished by directing the flow of water from the drive. When no water is flowing from the drive (off throttle) steering ability is lost. Common to Personal Watercraft.

**Open Motorboat:** Craft of open construction specifically built for operating with a motor, including boats canopied or fitted with temporary partial shelters.

**Outboard:** An engine not permanently affixed to the structure of the craft, regardless of the method or location used to mount the engine, e.g. motor wells, “kicker pits”. Motor pockets, etc.

**Overloading:** Excessive loading of the vessel causing instability, limited maneuverability, dangerously reduced freeboard, etc.

**Personal Watercraft (PWC):** Craft less than 13 feet in length designed to be operated by a person or persons sitting, standing or kneeling on the craft rather than within the confines of a hull.

**Rules of the Road:** Statutory and regulatory rules governing navigation of vessels.

**Sailboat or auxiliary sailboat:** Craft intended to be propelled primarily by sail, regardless of size or type.

**Sharp Turn:** An immediate or abrupt change in the vessel’s course or direction

**Skier Mishap:** A person who suffers injury or death by
(1) falling off their water-skis,
(2) striking a fixed or submerged object, or by
(3) becoming entangled or struck by the tow line.
NOTE: Also includes mishaps involving inner-tubes and other devices on which a person can be towed behind a vessel, or surfing on the wake created by the vessel, even if not being towed behind the vessel.

**Sinking:** Losing enough buoyancy to settle below the surface of the water.

**Speeding:** Operating at a speed, possibly below the posted limit, above that which a reasonable and prudent person would operate under the circumstances.

**Steel hull:** Hulls of sheet steel alloy, not those with steel ribs and wood, canvas, or plastic hull coverings.
**Struck by boat or propeller:** Striking of a victim who is outside of the boat, but not necessarily a swimmer.

**Swamping:** Ingress of water over the top of the gunwale, transom, or decking of the vessel. Vessel retains sufficient buoyancy to remain on the surface of the water.

**Towing:** Engaged in towing any vessel or object, other than a person.

**Undetermined:** After thorough investigation, the officer was unable to reach a conclusion as to a contributing cause, due to lack of witnesses or insufficient evidence.

**White water Sports:** This vessel was traveling in white water “rapids” where the water conditions were rough and the current very strong (Class 3+).

**Wood hull:** Hulls of plywood, molded plywood, wood planking, or any other fiber in its natural consistency, including those of wooden construction that have been “sheathed” with fiberglass or sheet metal.
Reporting Criteria and Guidelines for Recreational Vessel Incidents

I. Title 33 Code of Federal Regulations, Subchapter S – Boating Safety, Part 173 – Vessel Numbering and Casualty and Accident Reporting, Subpart C – Casualty and Accident Reporting, applies to vessels that are used by their operators for recreational purposes, or that are required to be numbered, except for those vessels required by law to have a Certificate of Inspection.

II. Recreational vessel means any vessel manufactured or operated for pleasure; or leased, rented, or chartered to another for the latter’s pleasure that is propelled or controlled by machinery, sails, oars, paddles, poles, or another vessel.

III. A recreational boating Incident means a recreational vessel, a numbered vessel, or a documented vessel is being used by its operator for recreational purposes AND one or more of the following events occur involving the vessel or its equipment:

- Grounding;
- Capsizing;
- Flooding / Swamping;
- Falls within or overboard a vessel;
- Person(s) ejected from a vessel;
- Person leaves a vessel that is underway to swim for pleasure;
- Person leaves a vessel in an attempt to retrieve a lost item, another person, or another vessel;
- Sinking;
- Fire or Explosion;
- Skier Mishap;
- Collision with another vessel or object;
- Striking a submerged object;
- The vessel, propeller, propulsion unit, or steering machinery strikes a person;
- Carbon Monoxide asphyxiatiion.

As a general guideline, if any of the above events occur and there is a reasonable likelihood that as a result of the event(s) – an injury, death, or property damage occurs – the incident is a recreational boating incident. More than likely, the boating trip would have been successfully completed without incident had any of the above event(s) not occurred.

IV. The operator of a vessel involved in a recreational boating incident as defined in Section III must submit a casualty or accident report to the reporting authority in the State where the accident occurred when:

a. A person dies;
b. A person is injured and requires medical treatment beyond first aid;
c. Damage to vessels and other property totals $2000 or more or there is a complete loss of any vessel; or
d. A person disappears from the vessel under circumstances that indicate death or injury.
The following guidelines list occurrences directly or indirectly involving a vessel where vessel activities or operation DID NOT contribute to a boating accident as defined in Section III. The occurrences alone are considered to be outside the scope of a boating safety program. While these occurrences may be reported in a State and subsequently captured by the Boating Accident Report Database (BARD) system, they will be classified as “non-reportable recreational boating accidents” in the National BARD system at Coast Guard Headquarters.

a. A person dies or is injured from self-inflicted wounds, alcohol poisoning, ingestion of drugs, controlled substances or poison; or from gunshot wounds.

b. A person dies or is injured from assault by another person or persons while aboard a vessel.

c. A person dies or is injured from natural causes while aboard a vessel.

d. A person dies or is injured while swimming for pleasure from a vessel that IS NOT underway (the vessel is anchored, moored, or docked).

CAUTION needs to be exercised to confirm that the vessel was used as a swimming platform only. The following are REPORTABLE boating incidents involving a swimmer, a recreational vessel and its operation:

- A person dies or is injured while swimming because of Carbon Monoxide asphyxiation;
- A person dies or is injured while swimming because a vessel is improperly connected to shore power and resultant stray electrical current enters the water causing electrocution;
- A person dies or is injured after leaving a vessel that is underway to swim for pleasure because the vessel IS NOT anchored, moored or docked and the vessel drifts away from the swimmer and the swimmer is unable to get back to the vessel.

e. A person dies or is injured in swimming to retrieve an object or a vessel that is adrift from its mooring or dock, having departed from the shore or pier.

f. A person dies, or is injured after falling or jumping from a swim raft that is moored or anchored for use as a swimming platform or other purpose.

g. A person dies, is injured, or property damage occurs while preparing a vessel for launching or retrieving a vessel AND the vessel is not in or upon the water.

h. Damage, injury or death results from a fire on shore or a pier that spreads to a vessel or vessels.
i. A person dies, is injured, or property damage results from an “ice boat” incident. [An “ice boat” is a device that is designed to travel primarily over the ice on lakes and rivers on runners/blades, carrying at least one person and using a sail for propulsion. It is not designed for use nor has the ability to navigate on open water.]

j. Damage, injury or death on a docked or moored vessel resulting from storms, unusual tidal, sea or swell conditions; or when a vessel gets underway in those conditions in an attempt to rescue persons put in peril.

k. Damage to a docked or moored vessel due to theft or any vandalism.

l. Deaths, injury or damage on a docked or moored or anchored non-propelled houseboat or other vessel used primarily as a permanent residence.

m. A person dies or is injured while using underwater breathing apparatus (i.e., snorkeling or scuba diving) and the vessel did not contribute to the casualty.