

Gymnastics Ontario

TRAMPOLINES & INSURANCE

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Agenda

- Canadian Insurance Overall Landscape – then & now
- Historical approach to gymnastics & trampoline insurance in Canada
- Why was Gymnastics Ontario's approach different
- Gymnastics Ontario's statistics for trampolines vs. other disciplines
- G.O. trampoline coverage vs. other provinces
- How do we protect trampoline coverage for G.O.

Canadian Insurance Overall Landscape – then & now (soft vs. hard markets)

➤ 2003 to 2015 – Soft Market

- Insurance companies wanting to take on more risks
- Loss ratios (premium vs. claims) stayed steady
- Capacity available – Reinsurers wanting to write more

~~~ trampolines at gymnastics clubs

~~~ introduction of trampoline parks

➤ 2016 – 2017

- Signs of hard market begin
- Premiums start to go up with some insurers
- One sport insurer in Canada (Sutton Special Risk) exited the amateur sports niche.

~~~ explosion of trampoline parks

➤ 2018- ? – Hard Market

- Increasing pricing
- Insurers getting off unprofitable risks
- Insurers reducing types of accounts they will write

What are trampoline?

Backyard Trampolines



Recreational & Competitive Training



Trampoline Parks



Historical approach to gymnastics & trampoline association insurance in Canada

Two approaches:

(1) Keep premiums as low as possible –

- Premiums are far out-weighted by claims
- Terrible loss ratios

(2) Consider the history of the sport and use it to predict & protect against potential future claims --- GYMNASTICS ONTARIO

- premium supports current claims & future anticipated

Why was Gymnastics Ontario's approach different

2005 We began:

- Thorough analysis of past claims – apparatus, type of activity, member or non-member
- Began education of Membership at 2005 AGM
- Partnership → G.O. + Pearson Dunn + Insurance Companies
- Surcharging clubs with multiple claims
- Education through Webinars
- Sanctioning protocol review and implementation

G.O. Policy Results (2005 AGM)

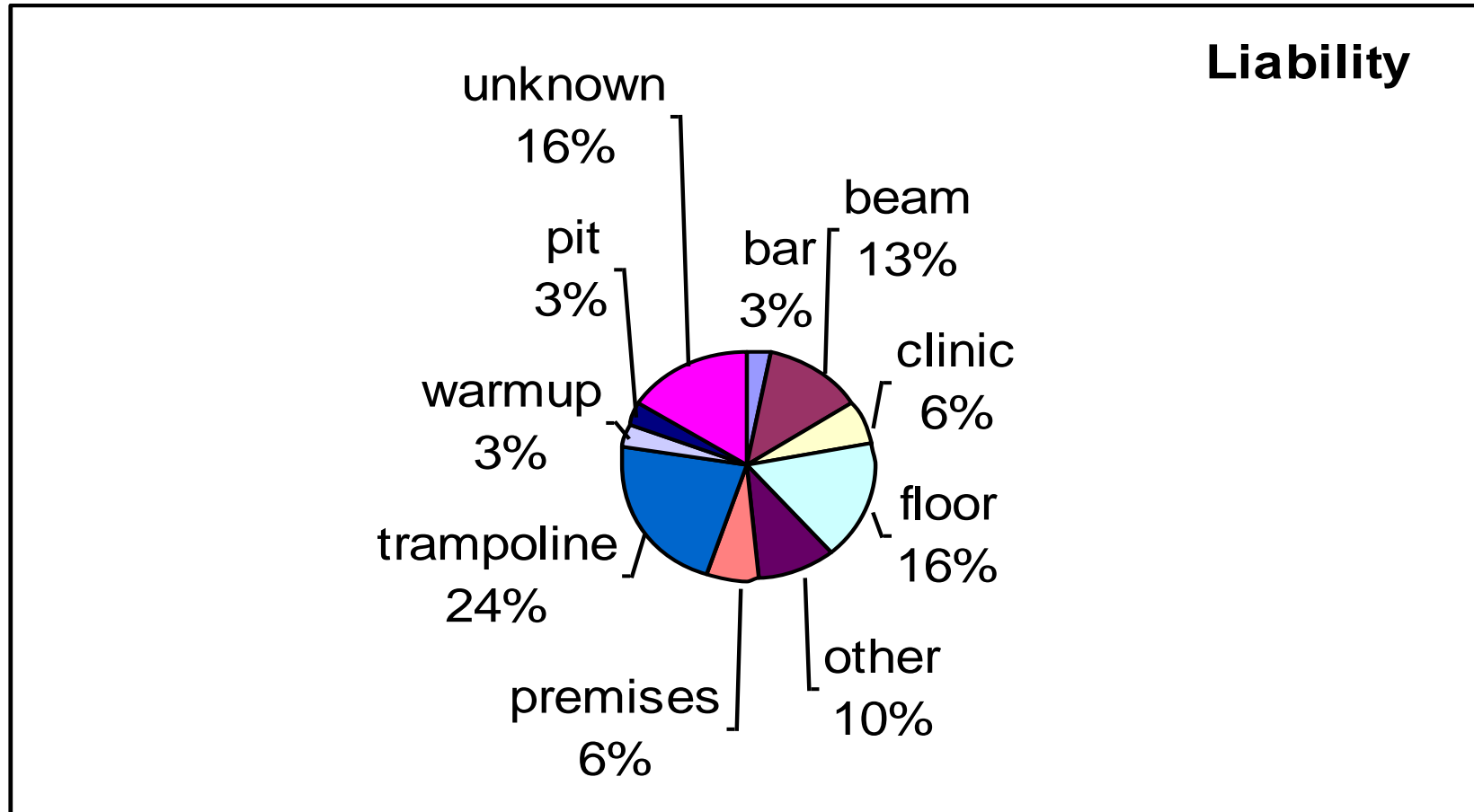
Liability – 5 year result (1999-2003)

- 31 claims in 5 years
- For every \$1.00 in premium
- Paid **\$1.53** in claims

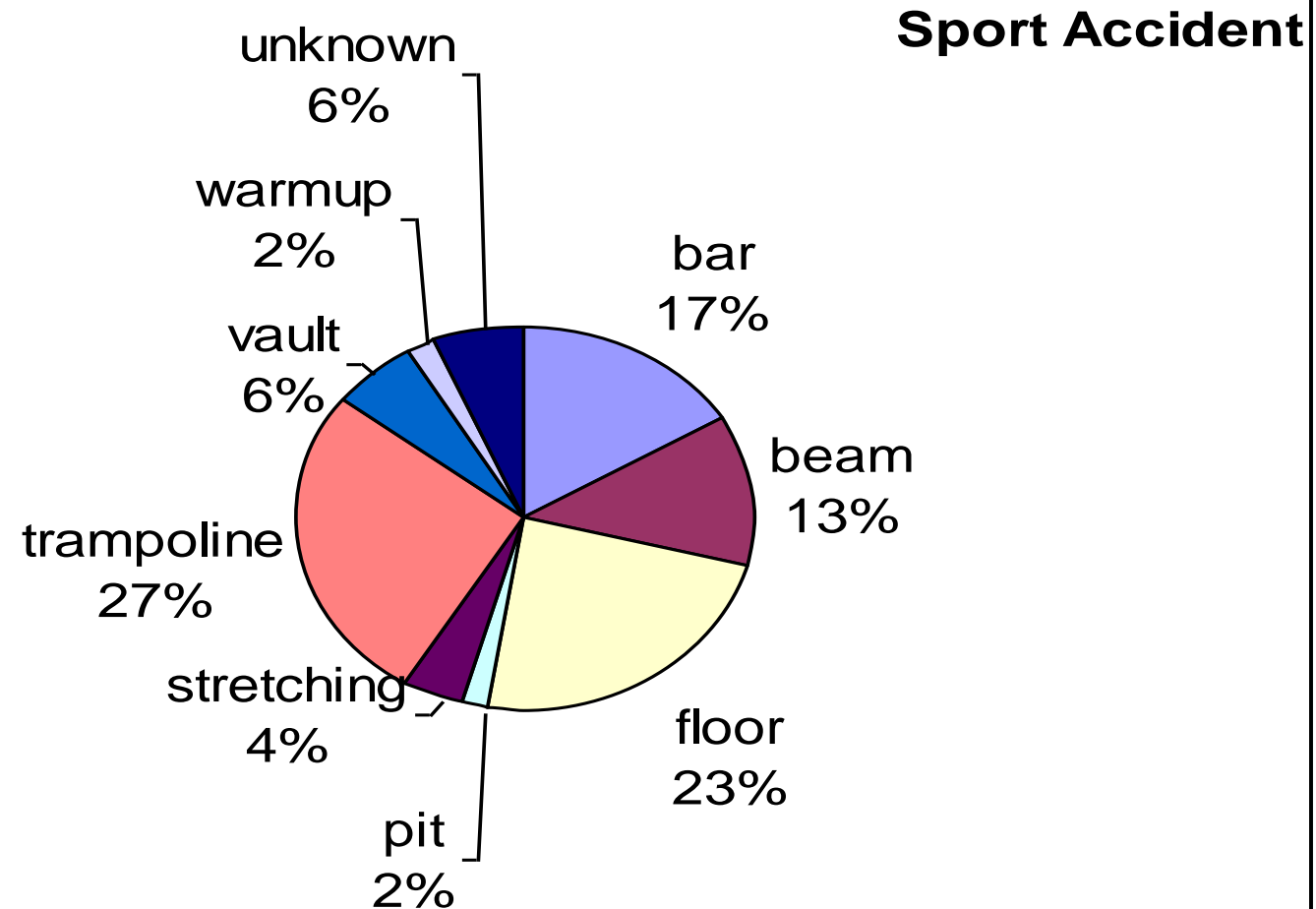
Sport Accident – 3 year results (2001 – 2004)

- 48 claims in 3 years
- For every \$1.00 in premium
- Paid **\$0.93** in claims

G.O. Liability (2005 AGM)



Sport Accident (2005 AGM)



Gymnastics Ontario's statistics for trampolines vs. other disciplines

Current Statistics for Liability Coverage -- July 2009 – July 2019:

- 42 claims
- 20 Claims from trampoline (inc. tumbl trak) = 47.6%
 - Camp = 1
 - Drop-in = 5
 - Party = 5
 - Training / class = 9
- All losses = \$2,486,156
- Trampoline = \$878,086

Chart Title

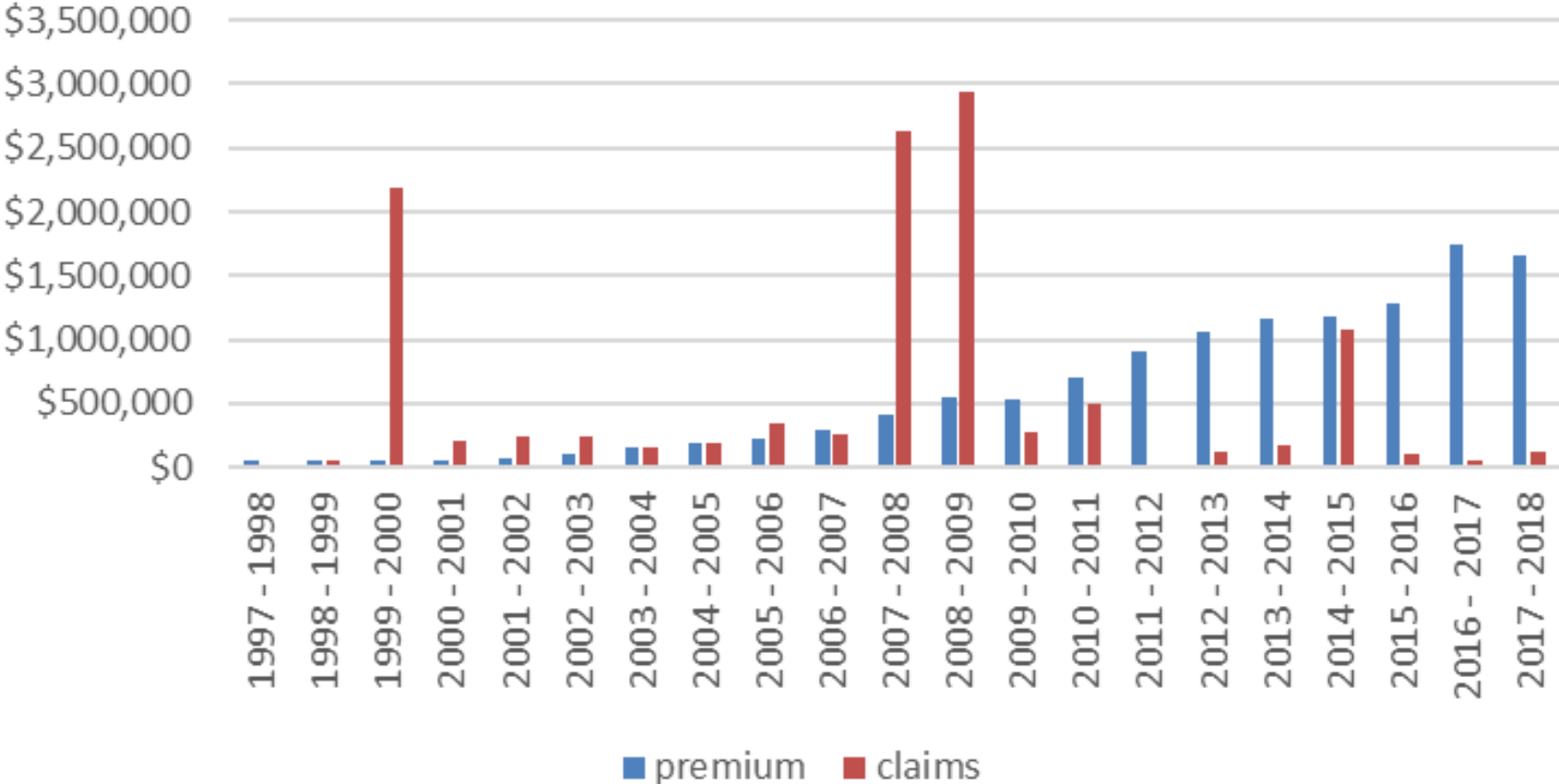
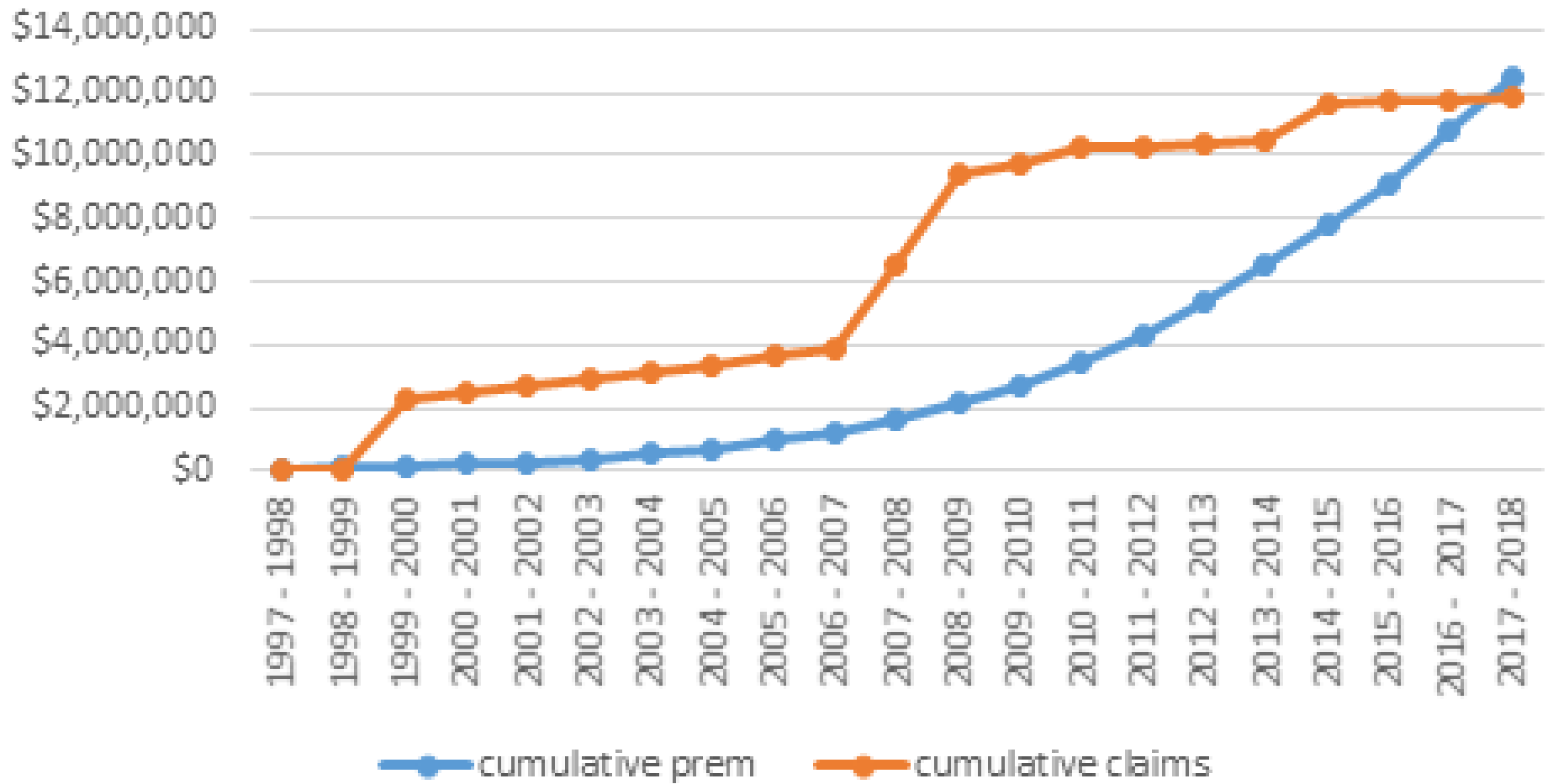


Chart Title



Gymnastics Ontario Cost & Coverage

COST

- Cost is on a per person basis
- No additional charge for trampolines

Coverage

- Commercial General Liability
- Sport accident for members
- Sport accident does not cover non-members such as those at birthday parties

Other Gymnastics Associations

Many have no coverage for recreational trampoline activities

What trampoline activities are covered:

Gymnastics Ontario and member clubs are covered for all sanctioned / approved trampoline activities:

- Training
 - Competition
 - Birthday parties
 - Drop-ins
-
- See sanction guidelines for details. If you are unsure refer to G.O.
 - Must follow G.O. coaching ratios and other requirements

How do we protect trampoline coverage for G.O.

Risk Management

1. Identify the risk
2. Evaluate the risk (how can you reduce the risk or remove the risk)
3. Control the hazard

Identify the Trampoline Risk

- 20 Claims from trampoline (inc. tumbl trak) = 47.6%
 - Camp = 1
 - Drop-in = 5
 - Party = 5
 - Training / class = 9
- } non-member activities

Evaluate the Risk

Activities:

- What activities are done on the trampolines at parties?
- What assessment of level of ability is done for drop-ins? What activities are drop-in participants doing?
- Ratios – counted – total participants for the party vs. coaches (not # jumping at a time vs. coaches)
- Drop-ins – if inappropriate activities are being done – do not let it continue

Equipment:

- Safety checks – done, documented, fixed
- Springs – covered
- What if a jumper jumps off a trampoline – what could they hit – is it protected/foam matting

Evaluate the Risk

People

- Training for staff – is specialized training available for trampoline staff?
- Ratio of coach to participant
- Parents – any time but especially during birthday parties – where are they? Keep them off the area of activity

Control the Hazard

WHAT ARE YOUR IDEAS FOR CONTROLLING
THE TRAMPOLINE HAZARD ?

Control the Hazard

Handling an Injury

- Incident report
- Follow up with family after injury
- Members – sport accident

Insurance