

What Five Years Of Claims Data Can Teach Your Gym About Risk

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Most gym operators have a gut feeling of where incidents are likely to happen. Boulders and auto belays, maybe the occasional slip and fall. But the climbing wall industry needs more than gut feelings.

For the first time, the CWA and our CWA Insurance Program partner Monument Sports Group have compiled incident and claims data from gyms participating in the CWA Insurance Program into a single report. This report is free and available only for gyms participating in the CWA Insurance Program, but we wanted to share some key findings with the entire climbing wall industry too.

Article At A Glance

- **Writer:** Garnet Moore, Executive Director of the Climbing Wall Association
- **Who Should Read:** Climbing gym owners, operators, and managers responsible for risk management.
- **What Will You Learn:** Key patterns from five years of climbing gym incident and claims data that can help inform how you run your gym.
- **Tie-Ins, Resources, or Further Reading:** Learn more about the CWA Insurance Program at cwapro.org/business-insurance.

From January 2020 through June 2025, participating gyms reported more than 2,400 incidents, of

which approximately 200 escalated to a filed insurance claim. While the exact number of climbs and routes attempted during this period is impossible to know, we estimate that 25 to 40 million gym visits occurred. Climbing remains a genuinely low-incident activity. This is not because climbing itself is not dangerous, but because CWA member gyms operate responsibly using strong industry standards and, by and large, climbers are exercising good judgement and climbing with a strong sense of personal responsibility.

CWA Members can download a summary of the report with tips for free

Members of the CWA Insurance Program can download the full report for free

It is common for researchers to report injury rate in sports per 1,000 hours of activity so we can show how climbing might stack up to other sports. It's important to note that we don't have statistics on minor and unreported injuries such as muscle strains, overuse injuries, and other sport related incidents so in the broadest interpretation the injury to hours of activity rate for climbing will certainly be higher than the 0.04-0.06 injuries per 1,000 hours that we can estimate from the current data.

To put that number in perspective, one recent umbrella review reported ranges from 1.7 to 90.9 injuries per 1,000 player-hours across a range of different sports, while an older meta-analysis of running injuries found rates ranging from 2.5 to 33.0 per 1,000 hours. But, the patterns inside the data are worth paying attention to and the CWA is always looking for ways to educate climbers, operators, and improve the industry.

To learn how to get a free copy of the report [contact Monument Sports Group](#) or request a [quote to join the industry's leading insurance program](#).

The findings in the report point in the same direction: the incidents most likely to become costly claims are concentrated among newer climbers in activities that may feel simpler or lower-risk. Bouldering and auto belays suffer from these misunderstandings. Both are popular with first-timers, both carry accessibility expectations that don't always match the actual risk profile, and both show up prominently in the claims data as a result.

It's worth noting that insurance claims carry broader implications beyond the immediate

incident. They can influence insurance premiums, create public relations challenges, increase operational costs, and ultimately impact profitability. By implementing robust risk management strategies, gyms can reduce injuries and limit the number of incidents that escalate to claims—protecting both their members and their business.

Effective risk management systems focus not just on waivers, signage, and engineering design, but on climber behavior and cognitive biases like complacency, continuation bias, overconfidence, and/or distraction that lead to human error. A systematic risk management program that includes staff training, documented proficiency assessments, standardized orientation, detailed incident reporting, and an emergency response plan to back all that up gives your facility the best chance of staying on the right side of the nearly 10% escalation rate found in the report.

The gyms doing risk management well aren't just protecting themselves legally. They're building the kind of environment where fewer people get hurt.

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About the Author



Garnet Moore is the Executive Director at the Climbing Wall Association. Garnet brings decades of experience in the climbing industry, serving gyms, manufacturers, and many climbing friends and partners.

