



Boat Incident Report Narratives –


How Good Narratives Lead to Better Analysis

Presented by
Stacey Brown, Virginia
Josh Landrum, Tennessee

**NASBLA Conference, Des Moines, Iowa
September, 2025**

What Do You Think?

By a show of hands,
how many of you have ever gotten a request for clarifying information from the USCG?

<input type="checkbox"/>		WA-2023-0041	8/5/2023
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Boat Incident Report Narratives

**Importance of good
narratives**

**Essential elements of a good
narrative**

**Audience participation –
Good Narrative/Bad Narrative**

Boat Incident Report Narratives

Importance of good narratives

State RBS Programs:

- ⚓ Law Enforcement
- ⚓ Education
- ⚓ Regulation/Law Development

Vessels :

New Save Done Delete Cancel

INCIDENT TYPE AND CAUSE(S):

INCIDENT TYPE *

<input type="checkbox"/> Capsizing	<input type="checkbox"/> Collision with fixed object	<input checked="" type="checkbox"/> Collision with recreational boat	<input type="checkbox"/> Electrical shock	<input checked="" type="checkbox"/> Fire/Explosion (fuel)	<input type="checkbox"/> Flooding	<input type="checkbox"/> Impacted by vessel	<input type="checkbox"/> Other (Specify) _____	<input type="checkbox"/> Person falls overboard	<input type="checkbox"/> Person struck by vessel	<input type="checkbox"/> Sudden Medical Condition	<input type="checkbox"/> Unknown
<input type="checkbox"/> Carbon monoxide exposure	<input type="checkbox"/> Collision with floating object	<input type="checkbox"/> Collision with submerged object	<input type="checkbox"/> Fire/Explosion (fuel - engine (propulsion) or generator related)	<input type="checkbox"/> Fire/Explosion (non-fuel)	<input type="checkbox"/> Flooding/Swamping	<input type="checkbox"/> Natural phenomena	<input type="checkbox"/> Person departs vessel voluntarily	<input type="checkbox"/> Person impacts vessel	<input type="checkbox"/> Pinned	<input type="checkbox"/> Swamping	<input type="checkbox"/> Vessel Struck by another Vessel
<input checked="" type="checkbox"/> Collision with commercial boat (e.g., tug, barge)	<input checked="" type="checkbox"/> Collision with Governmental Vessel	<input type="checkbox"/> Collision with vessel	<input type="checkbox"/> Fire/Explosion (fuel - not engine (propulsion) or generator related)	<input type="checkbox"/> Fire/Explosion (unknown origin)	<input type="checkbox"/> Grounding	<input checked="" type="checkbox"/> Occupant Impacts Vessel	<input type="checkbox"/> Person ejected from a vessel	<input type="checkbox"/> Person struck by propeller/propulsion unit/water jet	<input type="checkbox"/> Sinking	<input type="checkbox"/> Towed watersport mishap	

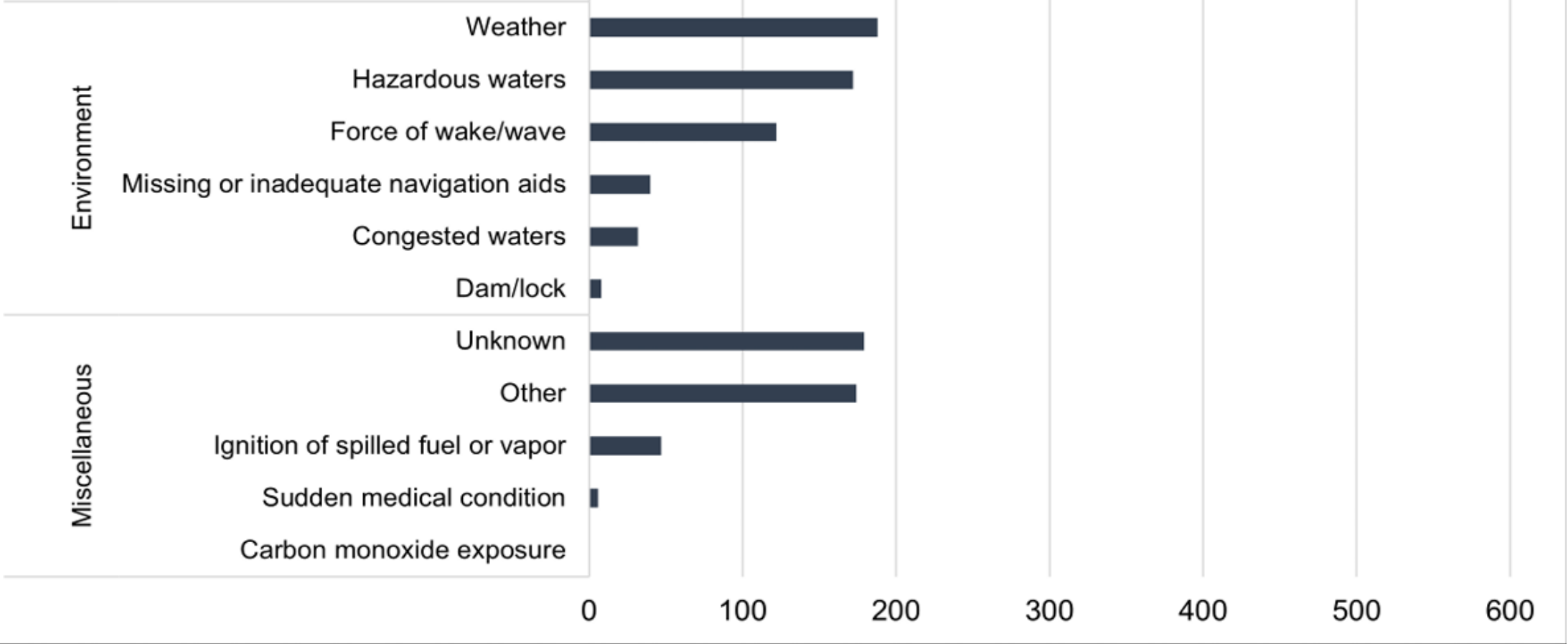
CONTRIBUTING FACTORS (In the Investigator's opinion, what were the Primary, Secondary and Tertiary Contributing Factors) *

<input type="checkbox"/> Navigation Rules Violation	<input type="checkbox"/> Failure to Vent	<input type="checkbox"/> Language Barrier	<input type="checkbox"/> None; Not at Fault	<input type="checkbox"/> Departed Vessel Voluntarily	<input type="checkbox"/> Weather	<input type="checkbox"/> Overloading	<input type="checkbox"/> Drug Use	<input type="checkbox"/> Operator Inexperience
<input type="checkbox"/> Unknown	<input type="checkbox"/> Speed or Proximity Violation	<input type="checkbox"/> Navigation Rules Violation	<input type="checkbox"/> Other Boat's Wake	<input type="checkbox"/> Alcohol Impaired	<input type="checkbox"/> Excessive Speed	<input type="checkbox"/> Improper Loading	<input type="checkbox"/> Fault of Hull	<input type="checkbox"/> Operator Inattention
<input type="checkbox"/> Passenger or Skier Behavior	<input type="checkbox"/> Operator Error	<input type="checkbox"/> Obstructed Vision	<input type="checkbox"/> Equipment/Machinery Failure	<input type="checkbox"/> Drug Impaired	<input type="checkbox"/> No Proper Lookout	<input type="checkbox"/> Hazardous Waters	<input type="checkbox"/> Fault of Machinery	<input type="checkbox"/> Other (Specify) _____
<input type="checkbox"/> Congested Waters	<input type="checkbox"/> Lack of / Improper Ski Observer	<input type="checkbox"/> Water Hazard	<input type="checkbox"/> Cold Water Immersion	<input type="checkbox"/> Physical/Mental Disability	<input type="checkbox"/> Restricted Vision	<input type="checkbox"/> Alcohol Use	<input type="checkbox"/> Fault of Equipment	

CONDITIONS:

WATER CONDITIONS *	<input type="radio"/> Calm (waves less than 6")	<input type="radio"/> Choppy (waves 6" to 2')	<input type="radio"/> Rough (waves 2' to 6')	<input type="radio"/> Very Rough (greater than 6')	<input type="radio"/> Strong / Swift Current				
WEATHER *	<input type="checkbox"/> Clear	<input type="checkbox"/> Rain	<input type="checkbox"/> Cloudy	<input type="checkbox"/> Snow	<input type="checkbox"/> Fog	<input type="checkbox"/> Hazy			
WIND *	<input type="radio"/> State Storm (Over 25 mph)	<input type="radio"/> None	<input type="radio"/> Light (0-6 mph)	<input type="radio"/> Moderate (7-14 mph)	<input type="radio"/> Strong (15-25 mph)	<input type="radio"/> Storm (Over 25 mph)	<input type="radio"/> State Moderate (7-14)		
AIR TEMPERATURE *	<input type="text" value=""/>	WATER TEMPERATURE *		<input type="text" value=""/>	VISIBILITY *	<input type="radio"/> Good	<input type="radio"/> Fair	<input type="radio"/> Poor	<input type="radio"/> None

Figure 3 PRIMARY CONTRIBUTING FACTOR OF INCIDENTS 2024



Boat Incident Report Narratives

Importance of good narratives

BARD Report Alignment With:

- ⚓ Incident Type
- ⚓ Incident Cause
- ⚓ Other Data in Report

Boat Incident Report Narratives

Essential elements of a good narrative



LIGHTHOUSE



The NASBLA Lighthouse

SPOTLIGHT ON...

- **UPCOMING EVENT!** [NASBLA Annual Conference](#), Sept. 16-18, Des Moines, IA
- **DECISION TOOLS:** See [Incident Reporting Policy Resources](#)
- **UPDATED PRODUCTS:** See [Incident Report Guidance, Data Gathering & Entry in Statistics & Data](#)

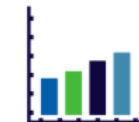
On a tablet or phone? Try landscape orientation.

The Lighthouse was imagined and developed by [NASBLA's Engineering, Reporting and Analysis Committee \(ERAC\)](#) several years ago. Committee members envisioned a place where an expanded community of producers and users of recreational boating incident report and other boating data could tap into needed resources and interact with each other to navigate the sometimes-rough waters of understanding and applying that data to critical boating safety questions.

Over time, the Lighthouse evolved to include a range of guidance tools, resources, and policy products now featured in [Incident Reporting Policy Resources](#) and [Statistics & Data](#). If you have ideas about improvements or would like to tell us how you use the content, drop an email to info@nasbla.org and use the subject line [Lighthouse Feedback](#).



[Incident Reporting Policy Resources](#)



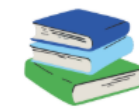
[Statistics & Data](#)



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[Lighthouse Discussion Forum](#)



[Lighthouse Library](#)



[About ERAC](#)

Page last updated Aug. 19, 2025



Boat Incident Report Narratives

Essential elements of a good narrative



INCIDENT REPORTING POLICY RESOURCES

CG-BSX Policy Letter 23-01, CH-1 (26 Sep 2023) - Change 1 to Recreational Boating Incident Reporting

For incidents occurring on or after Jan. 1, 2024, [the policy](#) provides guidance on the reporting requirements in 33 CFR Parts 173 and 174 to avoid unnecessary reporting of occurrences to the Coast Guard.



Frequently Asked Questions

[FAQs](#) related to [CG-BSX Policy Letter 23-01, CH-1](#). Grouped by topics: thresholds (damage and injury), "reportable" vs "not reportable" occurrences, and documentation.

Determine which incidents require a federal report

[Reporting Decision Matrix - Quick Reference Flow Chart \(2 pages\), V1, June 2024](#)

[Reporting Decision Detail - Supplement to Matrix, V1, June 2024](#)

Incident type terms and definitions -- "old" to "new"

For purposes of recording incident-related data, [table](#) presents the recently-used term labels against the revised labels and definitions in CG-BSX PL 23-01, CH-1, section 4.

Policy implementation tasks for states

A [checklist and chart](#) present basic tasks or actions to take to align reporting systems, forms, training and related matters with requirements in CG-BSX PL 23-01, CH-1. Sample "to do" chart--[also available as an editable Microsoft® Word document](#)-- was adapted from one state's tracking efforts.

National webinars on reporting policy changes

March 15 and 20, 2023 webinars on initial CG-BSX Policy Letter 23-01 (27 Jan 2023):



The NASBLA Lighthouse

INCIDENT REPORTING POLICY RESOURCES

STATISTICS & DATA

NEWS & ALERTS

LIGHTHOUSE DISCUSSION FORUM

LIGHTHOUSE LIBRARY

ABOUT ERAC

More guidance and best practices for reporting:

--- [Writing Report Narratives](#)

--- [Documenting Alcohol and Drug Involvement](#)

--- [Electric Shock Drownings](#)

--- [Carbon Monoxide \(CO\) Incidents](#)

--- [Human Performance Investigations](#)



Elements of a Good Narrative

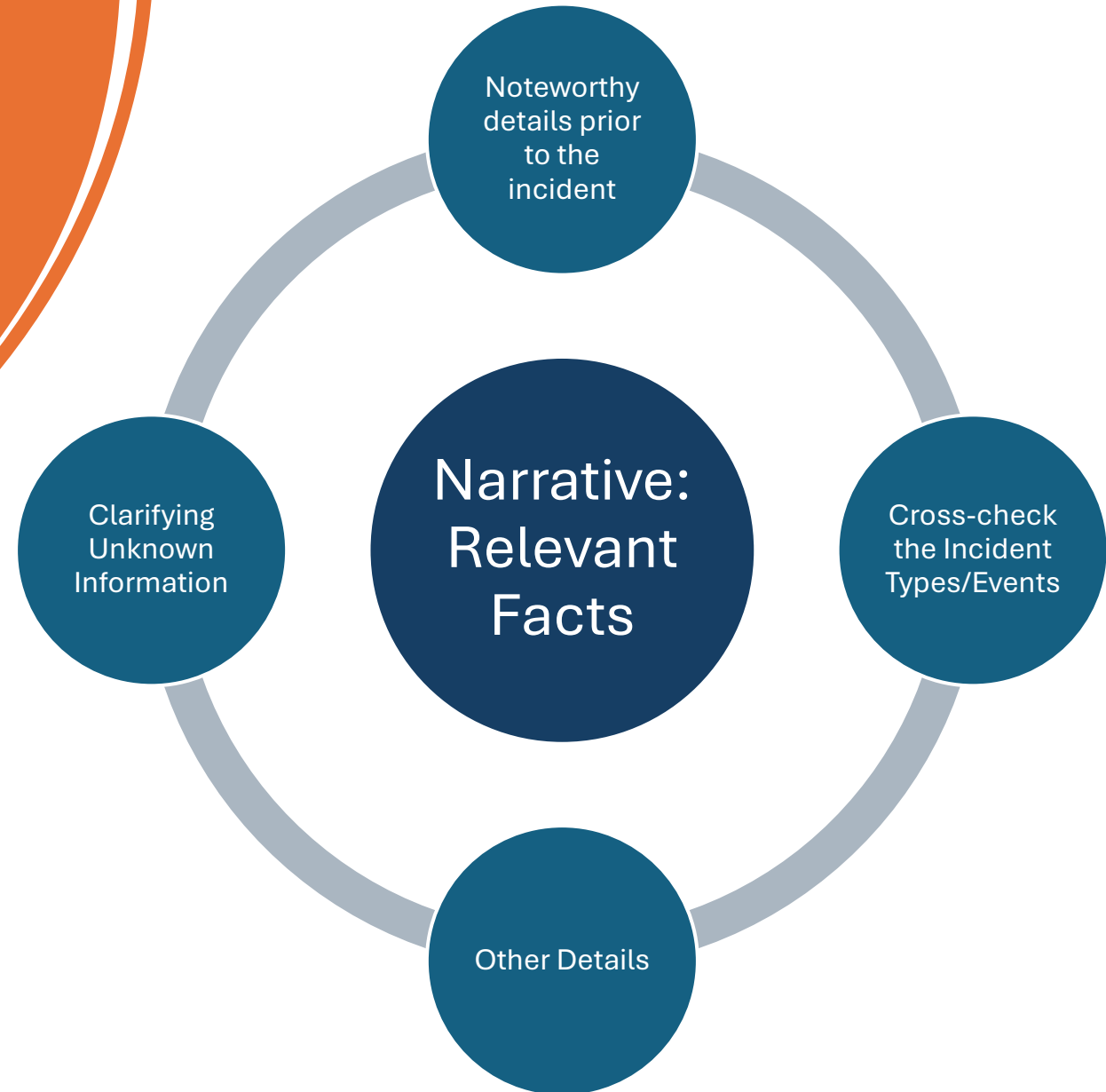
Description of Relevant Facts

- Noteworthy Details
 - Cross-check the incident types/events
 - Other Details
 - Clarifying Aspects that Are Unknown
-

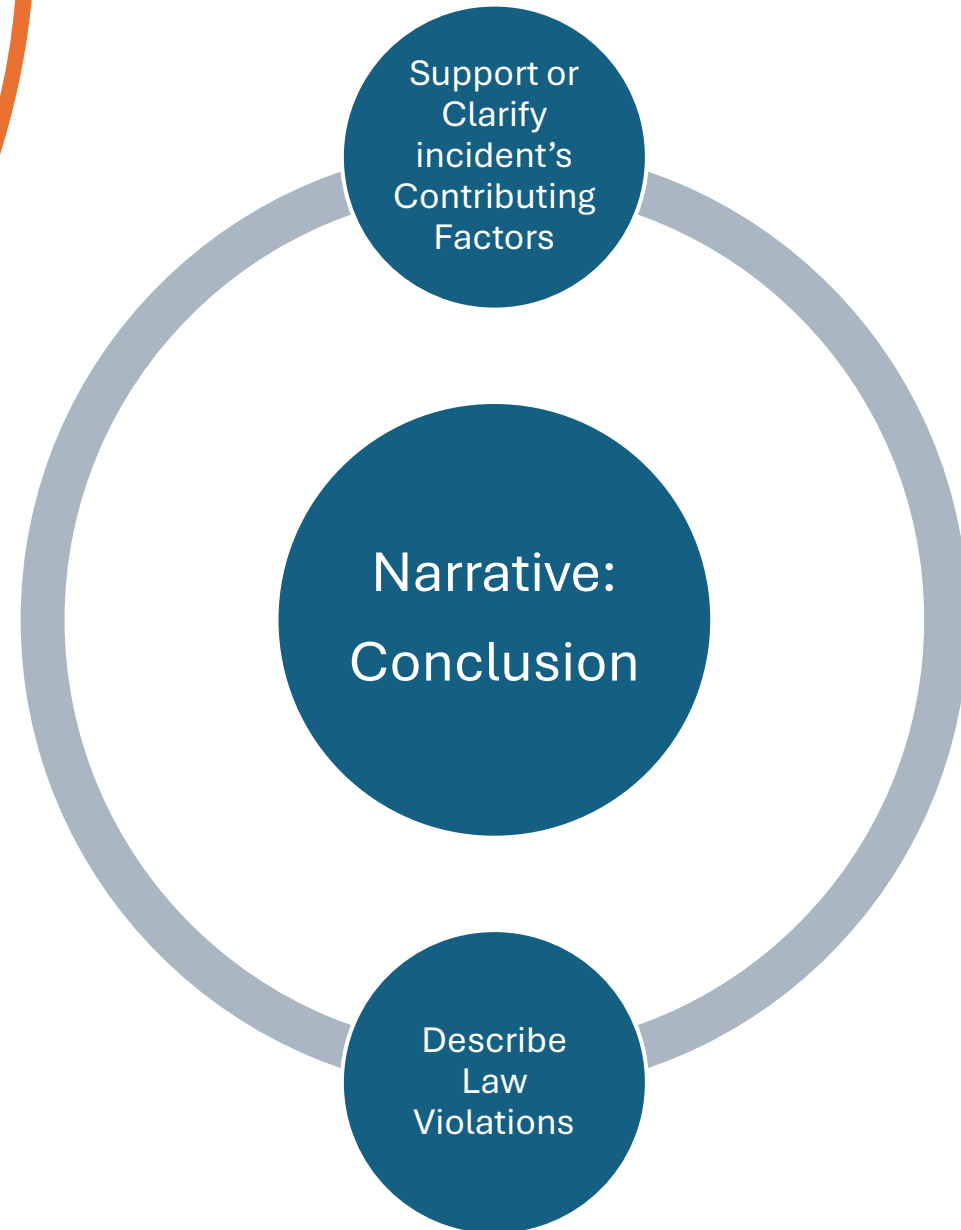
Conclusion

- Support contributing factors
- Describe law violations

Narrative: Description of Relevant Facts



Narrative: Conclusion



REVIEW OF INCIDENTS

<https://www.youtube.com/shorts/jpP59l90pNE?feature=share>



THE NARRATIVE

“Blew it to smithereens. It was blown into the sky in a ball of smoke and fire.”



What is this to you?

The image shows a screenshot of a web application interface for a boating accident report. The window title is "Boating Accident [BH01364]". A green status bar at the top indicates "Checked In To Server As 'Finish' Successfully". The main content area is titled "BOATING ACCIDENT" and includes a "Print" button. Below this, there are tabs for "General", "Narratives (2)", "Property Damage", and "Citations". The "General" tab is active, showing a form with various fields. A large, 3D red button with the word "easy" in white, lowercase letters is superimposed over the center of the form, and it is crossed out with a large red circle and a diagonal slash, indicating that the process is not easy. The form fields include "Rank" (WDLF OFC), "Email" (.MICHELSON@TN.GOV), "Address" (MONDSON PIKE), "Mobile Phone Number", "Agency ORI" (TN0191000), and "Phone Number" (781-6622). At the bottom, there are dropdown menus for "Reviewer" (Primary, Secondary, Tertiary) and "Accident Classification". The bottom right corner of the application has buttons for "Logout", "Switch Users", "Delete Record", and "Close". The footer text reads "11.2.5.30 MobileFormsServer Server".

BEST PRACTICES REVIEW

REMEMBER 

- Do NOT include personal identifiable information (unless your state specifies).
- Do NOT include boat names, HIN numbers, registration numbers, etc.
- Describe only significant details about the surroundings and activity prior to the incident.



BEST PRACTICES REVIEW

REMEMBER 

- Include these if the information is noteworthy or remarkable:
 - Time Period
 - Location
 - Mode of Operation
 - Direction of Travel
 - Location of Passengers/Gear
 - Activity
 - Weather and Water Conditions
 - Language Barrier
 - Age of Involved Parties



BEST PRACTICES REVIEW

REMEMBER 

- Cross-check Incident Types/Activity covered in the report fields.
- Support the Incidents Contributing Factors.
- Details about injuries, cause of death, toxicology.
- Describe Violations



BEST PRACTICES REVIEW

REMEMBER 

- Does your narrative support your diagram?
- Make sure you have told what happened in the incident and why it happened.



THE NARRATIVE



ORIGINAL

OWNER called to report that his vessel sank on the afternoon of 6/28/2023 at approximately 1:30. HE explained that he was parked on the boat ramp and that he had just unhooked all the straps on his vessel.

He stated that he began to back down the boat ramp and his truck began to slide down the ramp due to someone dumping a large quantity of deer guts and hay on the ramp.

he explained that his truck then came to a sudden stop and the caused his vessel to slide off his trailer and into the river. OWNER explained that the boat went about 30 yards out in to the river and then did a nose dive, causing it to take on water. The boat eventually sank.

OWNER has a friend that does recovery on vessel and plans to help him recover the vessel around 1300 hours on this date. OWNER explained that he had just put a brand new 15 hp suzuki engine on the vessel and completed multiple upgrades to the vessel. No injuries were reported.

No further details.

Lets Break it
Down!



“Cause it’s
BAD”



Break Down

Relevant Information?

PII?

Date/time?

PARAGRAPH 1 (ORIGINAL):

“OWNER called to report that his vessel sank on the afternoon of 06/28/2023 at approximately 1:30. HE explained that he was parked on the boat ramp and that he had just unhooked all the straps on his vessel.”

PARAGRAPH 1 (REVISED):

The owner of vessel (v1), called DNR to report that his vessel sank on the afternoon of 06/28/2023 at approximately 1330 hours. He explained that he was parked on the boat ramp and that he had just unhooked all of the trailer tie-down straps on his vessel.

Break Down

PARAGRAPH 2 (ORIGINAL):

“He stated that he began to back down the boat ramp and his truck began to slide down the ramp due to someone dumping a large quantity of deer guts and hay on the ramp.”

PARAGRAPH 2 (REVISED):

The owner stated that while backing down the launch, his vehicle began to slide as a result of a significant amount of deer remains and hay that had been improperly disposed of at the ramp.

Relevant Information?

Re-wording?

Break Down

PARAGRAPH 3 (ORIGINAL):

he explained that his truck then came to a sudden stop and the caused his vessel to slide off his trailer and into the river. OWNER explained that the boat went about 30 yards out in to the river and then did a nose dive, causeing it to take on water. The boat eventually sank.

PARAGRAPH 3 (REVISED):

He then explained that his truck came to an abrupt stop, which caused the vessel to slide off the trailer and into the river. The owner stated that the boat drifted approximately 30 yards out into the river, where it encountered rough waters. As a result of the unstable water conditions, the bow of the vessel was swamped, causing it to rapidly take on water. Shortly thereafter, the vessel capsized and sank.

Incident causes or contributing factors?

Typographical Errors?

Relevant Information?

Break Down

PARAGRAPH 4 (ORIGINAL):

OWNER has a friend that does recovery on vessel and plans to help him recover the vessel around 1500 hours on this date. OWNER explained that he had just put a brand new 15 hp suzuki engine on the vessel and completed multiple upgrades to the vessel. No injuries were reported. No further details.

PARAGRAPH 4 (REVISED):

No injuries were reported, and the vessel was determined to be a complete loss. The owner estimated the value of the vessel to be approximately \$2,500 and that he will be responsible for the vessel's recovery.

Relevant Information?

Final Version

The owner of vessel (v1), called DNR to report that his vessel sank on the afternoon of 06/28/2023 at approximately 1330 hours. He explained that he was parked on the boat ramp and that he had just unhooked all of the trailer tie-down straps on his vessel.

The owner stated that while backing down the launch, his vehicle began to slide as a result of a significant amount of deer remains and hay that had been improperly disposed of at the ramp.

He then explained that his truck came to an abrupt stop, which caused the vessel to slide off the trailer and into the river. The owner stated that the boat drifted approximately 30 yards out into the river, where it encountered rough waters. As a result of the unstable water conditions, the bow of the vessel was swamped, causing it to rapidly take on water. Shortly thereafter, the vessel capsized and sank.

No injuries were reported, and the vessel was determined to be a complete loss. The owner estimated the value of the vessel to be approximately \$2,500 and that he will be responsible for the vessel's recovery.

Relevant Information?

Noteworthy Details?

Justification of Causes?

THE NARRATIVE



On Sunday June 1, 2025, a group of individuals in 10-20 vessels went to ride and find a sandbar to hang out on the Smith river. While on the sandbar two boaters decided to go for a ride, Sam Brown (vessel #1) rode upstream and Robert Red (Vessel #2) rode downstream.

After a period of time the two vessels returned to the sandbar as they were approaching with Brown in Vessel #1 traveling downstream and Red in Vessel #2 traveling upstream, both vessels moved to the south bank of the river to avoid the throwing as big of a wake through the vessels and the people on the North bank.

As they rounded the bend they collided head on ejecting Brown from his vessel. After Brown was ejected he was struck by a propeller on his right arm sustaining propeller cuts from his wrist all the way to the middle of his back.

Break Down

Relevant Information?

PII?

Date/time?

PARAGRAPH 1 (ORIGINAL):

On Sunday June 1, 2025, a group of individuals in 10-20 vessels went to ride and find a sandbar to hang out on the Smith river. While on the sandbar two boaters decided to go for a ride, Sam Brown (vessel #1) rode upstream and Robert Red (Vessel #2) rode downstream.

PARAGRAPH 1 (REVISED):

On Sunday, June 1, 2025, the DNR received a report of a serious injury boating incident that occurred on the Smith River. At the time of the incident, the operator of Vessel 1 was navigating downstream, while the operator of Vessel 2 was navigating upstream. Both vessels were approaching a bend in the river near the gas line crossing, situated between the Highway 54 and Highway 51 boat ramps.



Break Down

Relevant Information?

Re-wording?

PARAGRAPH 2 (ORIGINAL):

After a period of time the two vessels returned to the sandbar as they were approaching with Brown in Vessel #1 traveling downstream and Red in Vessel #2 traveling upstream, both vessels moved to the south bank of the river to avoid the throwing as big of a wake through the vessels and the people on the North bank.

PARAGRAPH 2 (REVISED):

As the vessels approached the bend in the river, both operators observed several other vessels beached along the north bank. To minimize wake impact on those vessels and individuals nearby, both operators navigated along the south bank of the river.



Break Down

Relevant Information?

Missing Information?

Re-wording?

Speed?

Which vessel caused the injury?

PARAGRAPH 3 (ORIGINAL):

As they rounded the bend they collided head on ejecting Brown from his vessel. After Brown was ejected he was struck by a propeller on his right arm sustaining propeller cuts from his wrist all the way to the middle of his back.

PARAGRAPH 3 (REVISED):

Both vessels were reportedly traveling at an approximate speed of 40 miles per hour. As they navigated the bend in the river, neither operator was able to maneuver in time, a head-on collision then occurred, resulting in the ejection of the operator of Vessel 1. Upon entering the water, the individual was subsequently struck by the propeller of Vessel 2, sustaining severe lacerations to the right arm, extending from the wrist to the mid-back region.

Break Down

This is the last paragraph in the original report. Is this narrative complete?



Break Down

On Sunday, June 1, 2025, the DNR received a report of a serious injury boating incident that occurred on the Smith River. At the time of the incident, the operator of Vessel 1 was navigating downstream, while the operator of Vessel 2 was navigating upstream. Both vessels were approaching a bend in the river near the gas line crossing, situated between the Highway 54 and Highway 51 boat ramps.

As the vessels approached the bend in the river, both operators observed several other vessels beached along the north bank. To minimize wake impact on those vessels and individuals nearby, both operators navigated along the south bank of the river.

Both vessels were reportedly traveling at an approximate speed of 40 miles per hour. As they navigated the bend in the river, neither operator was able to maneuver in time, a head-on collision then occurred, resulting in the ejection of the operator of Vessel 1. Upon entering the water, the individual was subsequently struck by the propeller of Vessel 2, sustaining severe lacerations to the right arm, extending from the wrist to the mid-back region.

What is missing?

EMS response?

Damage to vessels?

Were the vessels seized?

Violations?

The full summary?

Break Down

PARAGRAPH 4 (NEW):

Emergency medical services responded to the scene and provided treatment to the operator of Vessel 1, who sustained severe lacerations after being struck by the propeller of Vessel 2. The operator was subsequently transported to General Hospital for further medical treatment.

Both vessels were seized and transported to the DNR boat incident compound. The collision resulted in approximately \$1,000 in damage to Vessel 1 and \$500 in damage to Vessel 2.

The investigation found that neither operator was maintaining a safe speed necessary to take appropriate action to avoid a collision. As a result, both operators were cited for reckless operation.

Final Checklist

Did you...

- Remove all PII in accordance with your agency policy?
- Include all noteworthy details preceding the incident?
- Include information such as toxicology results or cause of death determinations or injuries?
- Explain why some aspects of the investigation might not be known or why some details might be pending?

Final Checklist

Did you (continued)...

- Justify why you chose the incident causes or contributing factors?
- Describe any violations to state laws or local ordinances?
- Make sure your narrative supports your diagram (if there is one)?
- Make sure you have told what happened in the incident and why it happened?



Remember

Trying to decide if some aspect of the report should be included?

Ask yourself:

“Does this detail significantly enhance the reader’s understanding of what contributed to the accident”

If **“YES”** – include it!

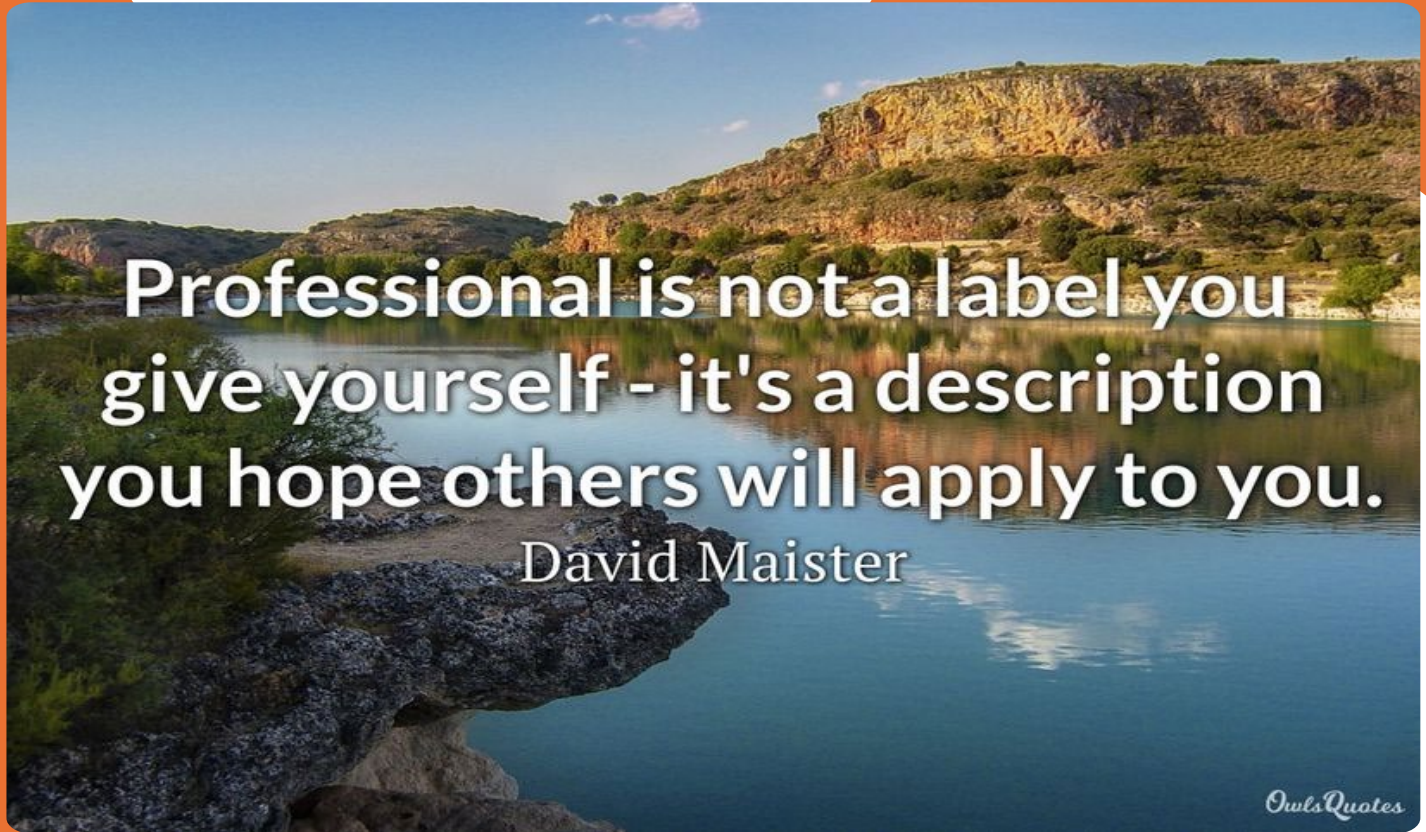
CALL TO
ACTION



TAKE YOUR TIME

PROOFREAD

BE THE PROFESSIONAL





Thank you!

	VA-2025-0013		3/3/2025 2:00:00 PM
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NASBLA – Lighthouse



NASBLA – Incident Resources



NASBLA - Writing Report Narratives



Join the discussion: Forum on NASBLA Connect