

AMA Sanction Meetings
Risk Management Workshop
Renton, WA November 4, 2006

The *AMA (American Motorcyclists Association) Risk Management workshop* that was attended was held in District 26 and was presented by Dave Hembroff. This workshop was chosen because there were no workshops scheduled in District 24, which includes Idaho and Montana.

Essentially the *AMA Risk Management Workshop* is a review of the *Liability and Risk Management Guidelines for Clubs and Promoters* handbook. This handbook is made available to clubs and promoting organizations wishing to organize *AMA* sanctioned events. These Risk Management workshops or classes began being offered to clubs and promoters around 1986.

A key theme throughout the workshop was *risk can be managed but not eliminated*. Because we cannot eliminate risk, insurance is a necessity. Liability insurance is part of your defense should something go wrong and a suit is brought against you. But, your defense *begins* with risk management and this management begins well before the day of the event. *Attention to detail is crucial* and none more important than the care taken to fill out ALL required paperwork and reports associated with sanctioning an *AMA* event. The minimum amount of liability coverage for *an insurable event* is 1 million dollars.

The *AMA* recently sent out RFP's for liability insurers and only a few companies responded. After much consideration *Wisenberg Motorsports* was the company chosen to provide liability insurance for *AMA* sanctioned events.

The *AMA* has outlined very important guidelines to be followed that will not only reduce your risk of being sued but will aid in your defense should you become the focus of a lawsuit. These guidelines cover subjects and issues including the previously mentioned required paperwork and reports, statement of liability posters, event advertising, alcohol at events, security and discipline at the event, etc. It was also noted that *AMA* sanctioned and insured road riding events **MUST** abide by all state and local traffic laws.

The importance of filling out and submitting the required paperwork and reports correctly and on time was stressed many times throughout the seminar. Many of us are aware that the *AMA* will not accept photocopied liability release forms but did you know that these forms should not only be signed by those paying admission to the event but also vendors, maintenance personnel, basically **EVERYONE** who enters the gate to your event and anyone who might come in contact with a moving motorcycle? There is also a minor's release that must be filled out and signed for **ALL** underage persons at the event site.

Specific duties relating to the promoting clubs Insurance Communications Officer (ICO) and Referee were discussed. The Referee at an *AMA* sanctioned event carries an enormous amount of responsibility. And again, great attention should be given to all paperwork relating to injury reports and when specific reports were to be submitted and so forth.

The slideshow presentation similar to the one used at this workshop *may* be available for download from the *AMA* web site in the future. If so, the use of this presentation will not be an acceptable substitute for attending the required Risk Management workshops for clubs and promoters but would be available for seminar attendee's to relay this information to others in their clubs or organizations that would benefit from this invaluable information.

Your ability to defend yourself against a lawsuit largely depends on how well organized you are and how much attention is paid to following the *AMA's* guidelines. In short, there is no way to eliminate the possibility of being sued as a result of putting on an event but the *AMA* says a key element to your defense begins the moment you open the gate for rider registration.

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Included with this report is:
AMA 2005 Road Riding Rules & Guidelines
AMA Competition Membership, Question & Answers for Organizers