



# FROM THE PRESIDENT AND CEO FROM RISK MANAGEMENT TO MOTY

BY ROB DINGMAN

**D**uring the year-long celebration of the AMA's 100-year anniversary in 2024, we talked a lot about the origins of the organization and why it was formed. The founders created the AMA primarily to give people something to do with their motorcycles as a way to keep the motorcycle industry vibrant.

One of the most visible examples of providing things for riders to do with their motorcycles is, of course, AMA-sanctioned activity, including both competition and recreational events. By sanctioning with the AMA, chartered event organizers gain access to more favorable event insurance rates and terms that might otherwise not be available to them.

The AMA is able to use the purchasing power of a national network of chartered event organizers to negotiate those favorable rates and terms, but access to insurance is only one part of the AMA sanctioning equation.

Rules and guidelines for both AMA competition and recreational events included in the AMA Competition and Recreational Riding Rulebooks are not only intended to ensure fair competition, but to ensure the safety of all participants.

Risk management is a key component of AMA-sanctioned activity. To ensure the safety of AMA-sanctioned events, AMA organizers are required to complete an AMA Risk Management Workshop every year.

Try as we might, it is not possible to eliminate all risk, which is why access to affordable event liability insurance is critical. In recent years, we have seen insurance options shrink and rates increase. Although some of this can be attributed to motorsports claims experience, insurance markets have been adversely impacted by some

very significant natural disasters, such as hurricanes and wildfires. Claims associated with these disasters force prices up across all insurance markets and significantly reduce available insurance options.

If event organizers can't secure affordable event liability insurance, they'll either stop putting on events or, worse, run events without insurance — and therefore without an AMA sanction and the rules and guidelines, safety protocols, and risk-management

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measures that come with it.

As one tool to help address this problem, AMA government relations staff has for some time been exploring the concept of inherent risk, which is the risk naturally associated with a particular activity. A number of states have enacted inherent risk laws to address activities such as skiing and horseback riding. Such laws protect ski areas, for example, from civil liability for injuries or damages resulting from the inherent risks associated with skiing.

A law that would protect event organizers from civil liability for injuries or damages resulting from riding a motorcycle would certainly help to alleviate the problem of the lack of availability of affordable motorcycle event insurance.

A motorcyclist and attorney from Texas saw this as a problem in Texas and set out to do something about it. For his efforts to get inherent risk legislation that applies to riding a motorcycle enacted into law in Texas, the AMA Board of Directors has named Mathew Grynwald AMA Motorcyclist of the Year.

Inherent risk legislation is one of many avenues that can be pursued

to help prevent the loss of motorcycling events and event organizers. There are also some wrong-headed ideas proposed by people who know nothing about providing safe recreational riding and racing opportunities for motorcyclists.

I understand there is even a proposal in a northeastern state to assign new regulatory responsibilities for tracks and racing activity to an existing state office — an office that has no familiarity or experience with these kinds of opera-

tions. You can probably imagine who will be forced to pay for this new government bureaucracy that's more likely to exacerbate the challenges facing event promoters and track owners rather than alleviating any of them.

There are always proposals that adversely affect motorcycling, which is why it's important to stay informed and make sure your elected officials hear from you on issues that affect our community. It is even better to be proactive and promote positive initiatives that help motorcyclists and benefit motorcycling, just like our AMA Motorcyclist of the Year.

Hopefully, Mathew Grynwald won't be the only AMA member who is inspired to help protect the future of motorcycling in his or her state. Although the AMA has a very active government relations department, it is a relatively small staff that relies upon AMA members to help make things happen in their states.

Who knows? You might find yourself as the next AMA Motorcyclist of the Year!

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