



Feb. 4, 2019

Dear AMA Recreational Charter,

We hope that 2019 is off to a great start for you!

We wanted to inform you of **changes to the sanctioning process and insurance program for AMA recreational charters**. Please read all of these important details and share with your organization's members.

Because of the AMA's tax status as a 501(c)4, we are able to obtain certain discounts not available to the general public. While the AMA certainly isn't an insurance company, we are able to secure discounts and pass them onto our charters.

Changes in Provider

For 2019, ProSight (New York Marine and General) has earned the position of the preferred insurance provider for AMA organizers. ProSight has a significant presence in the motorsports insurance segment and has directly written insurance for select AMA organizers since 2016. The company is the second largest entertainment underwriter in the United States and carries an A. M. Best Rating A- (Excellent).

The AMA changed insurance carriers for 2019 because the previous preferred provider, K&K Insurance, was raising premiums based on prior year program loss experience, and the AMA sought a different carrier to mitigate the increase in premium. This negotiation will save AMA organizers from an approximately \$150,000 increase in premiums across the board in 2019.

In addition, coverage was added for the following:

- Non-owned drones
- Hired and non-owned auto

The new program will have an aggregate event limit of \$5 million per day for each event and a new panel counsel will be implemented to better manage claims and reduce claim costs.

AMA charters have the ability to purchase insurance outside of the insurance pool for AMA-sanctioned events; however, to maintain consistency in coverage and to ensure that all parties are appropriately protected, that insurance must be approved by the AMA's Insurance Broker.

AMA Insurance Broker

The broker is the middle-man that coordinates between the AMA and ProSight. This remains the

same for 2019. Jones Birdsong LLP is the AMA's insurance broker that helps negotiate rates with the preferred insurance provider. Jones Birdsong also helps to answer insurance questions, process certificates and assist AMA organizers with claim issues. Organizers can contact Donald Birdsong at dbirdsong@jonesbirdsong.com or 952-467-6113.

Modifications to Insurance Classes

Recreational insurance rates are now based off event discipline categories. This aligns with how competition rates are structured and provides a more consistent experience for organizers.

Instead of a club vs. promoter rate, the rates were balanced and are segmented by off-road recreation, dual sport and adventure rides, road riding, road rallies and grand tours.

Recreational organizers will pay the full premium for Day 1 and 50% of the premium for each additional day of the event.

Most insurance classes are now based upon participants, rather than attendees. The rally insurance class will remain based upon attendees due to the nature of the event.

The premium paid to ProSight remains the same as it was for K&K in 2018, but the rates have been redistributed to fit within the new discipline-specific categories.

The premiums can be viewed on the last page of the sanction forms found at www.americanmotorcyclist.com > [For Partners](#) > [Resources and Forms](#) > [Sanctioning and Insurance](#).

A new payment process is also in place. You will submit your sanction to the recreational riding department coordinator for processing, but your insurance form and payment should be submitted to the AMA's insurance broker, Jones Birdsong LLP. Please note that insurance payments for recreational events only are submitted directly to Jones Birdsong LLP. At this time, competition event insurance payments are still processed through the AMA.

Sanctionable Events

We simplified our sanction forms to the following events: adventure ride, dual sport, family enduro, field meet, road enduro/reliability run, road ride/run, scavenger hunt/geocaching, trail ride and motogiro. Note: Variations of these events may be operated by the organizer. For example, a road run may be a poker run or a toy run. A trail ride may be an off-road poker run or egg hunt.

Events that no longer sanctioned include: rodeo/closed course skills exhibition, swap meet, bike blessing, convention, cruise-in and bike show. AMA-chartered organizers may still promote these non-sanctionable, non-riding events to AMA members in AMA publications through a marketing agreement. However, insurance within the preferred insurance provider is available only for sanctioned riding events. Organizers can secure insurance independently for non-sanctionable, non-riding events.

Waivers

Organizers should use the approved waivers from ProSight if their event is insured through ProSight.

Waivers will no longer be mailed to organizers. Organizers are responsible for printing and handling waivers for their events. A helpful change is that the waiver no longer requires color printing, and will be distributed to you electronically when certificates are issued. The waivers can

also be downloaded from the AMA website under [For Partners > Resources and Forms > Risk Management and Waivers](#).

If your organization has been approved by the AMA's insurance broker Jones-Birdsong LLP to use another insurance carrier, then your organization should use the waivers in place with that particular carrier.

Charter

If you've yet to renew your charter, you can do so at www.americanmotorcyclist.com > [For Partners > Resources and Forms > Charter with the AMA](#).

Thank You

We appreciate your support of the AMA and your dedication to motorcycling. If you have insurance related questions, please reach out to the AMA's insurance broker, Donald Birdsong at dbirdsong@jonesbirdsong.com or 952-467-6113.

If you have charter or sanction questions, you can reach out to the AMA Recreational Riding Coordinator Serena Van Dyke at svandyke@ama-cycle.org or 614-856-1900 ext. 1241 or myself at hwilson@ama-cycle.org or 614-856-1900 ext. 1215.

Best regards,

A handwritten signature in cursive script that reads "Heather Wilson".

Heather Wilson
AMA Recreational Riding Manager