

## RMC Meeting Minutes - March 03, 2020

Matt call meeting to order at 7:00 pm Sara & Dawn approve.

### **Attendance:**

Natasha Robinson	Matt Langford	Morgan Titford	Devin Coleman	Mark Hagen
Josi Ball	Matt Von Hollen	Chris Nocholson	Karly Nickolson	Ryan Brown
Corey Cuthill	Holly Vandermeer	Darren Vandermeer	Tarren Pidherney	Bert Paradis
Dawn Sinclair	Amanda-Lee Netrefe	Courtney Schmale	Cole Reis	Wes Shippelt
Sara Hay	Nathan Larsgard	Raelee Black	Becky Kukowski	

**Recorder:** Natasha Robinson

**Financial:** Opening Balance \$25,712.65. Closing Balance \$15,877.59

### **New Business & Board Positions:**

- VP – Zach will stay in if needed. President & VP need to be “off years” split between the two years. Wes will run for VP. All in favor.
- Secretary – Position is up. Holly will run for secretary. All in favor.
- Treasurer is up for 1 or 3 year term. Tessa will run. Ryan motions Tessa and Holly second. All in favor.
- Membership Coordinator – 2 year term. Josie will run. All in favor.
- Sponsorship Coordinator – 2 year term – Melissa will run and Josie seconds.
- MX Committee – Josie, Dawn, Teryn, Nathan, Devon, Melissa,
- Off Road – Courtney, Ryan, Bert, Nate, Daren,
- Grooming Committee – Steve, Devon
- Ice Committee – TBD
- Race Official Role for Off-Road – Zach may possibly do it depending on his surgery. This person will need to commit to every off-road race. TBD.
- Director – Brian Stepping down - Nathan and Matt seconds. will run and Bert – Ryan seconds. Nathan will continue to have signing authority. Someone will contact Kevin to see if he still wants signing authority. Contact Becky to see how we can get the names changed. Tessa Brown, Kevin and Nathan will have signing authority.
- Bert motions to get rid of the triple threat next year. Courtney motions it. Will keep it for this year.
- Summer sponsor letter is updated and on the website. Please feel free to approach sponsor.
- Matt will read letter written by CMA regarding insurance (letter attached). CMA was invited to the banquet to discuss.
- New Computer – Still has not been purchased. Allowance of \$2,500 for the computer.
- Insurance and Registration is mandatory. Post a notice on the website as this is mandatory.

- Review Financials. Pay Insurance in three installments if needed instead of all at once.
- Website – RMC pays \$22/year to have the .com redirected to .ca. Josie motions to keep it and Sara seconds. All in favor.

### **Races:**

- Moto Tally – Shannon will get with Matt to set a training date. Raelee will also sit in on the course. Would like to have at least five people trained. Suggestion to split the shifts up to am/pm running the moto tally.
- Review race dates as per Agenda.
- Can someone be in charge for Caroline Ambulance and toilets? Dawn will take care of the ambulances. Matt and Melissa will call for the toilets.
- Caterer – Matt found a lady in Sylvan who can do every race. Unsure of Marble race as she may not be able to make it. Unless someone has a different idea for that weekend. Also, would anyone be interested having a catered dinner included in the fee for the fun day. Courtney will check with her dad to see if he can cater.
- Online registration looking at giving a discount? Possibly a \$5 Discount. Discuss further at next meeting.
- Last ice race was a great turn out. Over 2000 spectators. Second Sylvan race was good as well. Everything ran smooth. Raffle for the side by side ride was a success.
- Race Plaque Awards - Courtney will look after ordering these plaques. She is using a new company. \$15. Nathan motions and Dawn seconds. Josie will order the MX. Courtney will do the ice and off-road.
- Discussion on day passes – how can we improve this. Have a code and e-transfer the fee?
- Change day pass rates back to \$25. Josie motions and Teryn seconds it.
- Central Alberta Race Group brought up from Greg Martins. RMC has decided against. OR, RMC and Central AB Race host the May race together, but RMC keeps the profits.

### **MX:**

- Track walk. March 28 & 29. Josie, Devon, Wes and Matt. Everyone is welcome to come if they like.
- April 4<sup>th</sup> – Would like to plan a work bee. Dawn will bring their Dump Trailer.
- Grooming the track. Dozer needs some work prior.
- Registration at the MX Gate needs more clarification. A lot of confusion with the MX Classes.

### **Off-Road:**

- New Classes for Off-Road Riders – Ladies 30 + Class
- Any more interest in moving the Vet B Class – Will review and set off road race day schedules.
- Read the new, Off-Road Rules.
- Spark Arresters – Are a must.

### **Awards Night:**

- Matt has contacted Summer sponsors, and all will be coming except one.
- If anyone needs tickets – need to buy from Courtney ASAP.
- Set up and tear down. Need set up at 2:00 pm. Teardown will need a lot of individuals. Needs to be done that evening. Kyla is picking up all the alcohol.
- Courtney has certificates that need signing.
- One person was late with their hoodie order and won't be getting a hoodie. He received personal message but no response until now. Courtney will try to get something from him.
- Courtney ordered awards using up the credit up. All votes for those awards will be voted on that night.
- Courtney is working on MC and program for that evening.
- Misc. Awards for individuals who have 30 + volunteer hours.
- Wolfgang helping out with Centerpieces.
- Kid's Lego table and Limbo game.

Meeting Adjourned at 9:10 PM.



## **CANADIAN MOTORCYCLE ASSOCIATION WHY THE NEED FOR A NATIONAL ORGANIZATION – PART ONE**

December 10, 2019

There are many different approaches we can take in waging a campaign to recruit or retain CMA affiliates. Some are connected to tangible services or benefits, and some are fraternal.

So let's begin with a tangible service or benefit.

### **LIABILITY INSURANCE**

For starters, let's dispose of the myth that CMA is an insurance broker of sorts. This is a quite common belief among many of the newer organizers. Brokers are licensed to sell insurance products on behalf of insurance companies. The premium they quote the customer includes a commission, usually 15-20% which is retained by the broker. The insurance premium that the CMA charges to its affiliated organizers is passed, in total, to the broker/insurer. There is no commission retained by the association.

### **DO ORGANIZERS NEED TO HAVE LIABILITY COVERAGE? YOU BET!**

The CMA became involved in offering liability coverage as a service because the organizers had a need for it they couldn't fill when searching on their own.

In the early years, there was no mandatory requirement from the CMA that such insurance had to be in place for sanctioned events. As a result, when accidents occurred, the CMA, the club and its members were on the hook for any and all costs related to an incident leading to legal action being taken. I am speaking from experience because my own club was one of them, and I was one of the members who was personally sued, because I was the treasurer of the club at the time.

The CMA Board of the day was able to use their group buying power (number of events x number of riders participating) to convince an insurer to offer the coverage.

For a number of years you could only get liability insurance for motorcycle events by sanctioning with the CMA. In most instances, the property/facility owner, who was usually a local farmer or a municipality would not allow a club to use their property without such protection.

#### **National Office • Bureau**

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These were the boom years when the number of riders involved in racing activity, particularly motocross, increased at a rapid rate. This led to a proliferation of other organizer groups, usually commercial entities, who perceived the CMA programme to be very profitable and wanted their share. These groups or individuals, with their short sighted objectives gave no thought to the possibility that, down the road, there could be an issue with the supply of necessities such as insurance.

Meanwhile the insurance broker, (there was just one) cast his eye on all this activity, and also taking the short term route, began offering coverage to organizers outside of CMA, often poaching events and activities from our association. So the idea of having to go through the national sanctioning body to get insurance started to die, especially among the new groups who were more than eager to cast off pesky rules and risk management requirements imposed by the CMA on events.

#### BUT THEN CAME 2002

The CMA broker, still the only one offering motorcycle insurance in Canada, had been informed in October of 2001 that the insurer, an American company, would no longer be providing liability coverage for activities involving motorized vehicles beginning in 2002. Apparently the claims losses in the USA had been excessive and no longer offered an appealing market to that particular insurer. Although they had not had a similar experience in Canada, the very small premium dollars available here were insufficient to keep them involved in this country. Associations and organizers in the States were able, because of volume, to find other coverage, but Canada was lost in the wilderness.

Now the CMA, and others, had not been informed of any of this and were only given the information in February of 2002. With our policy anniversary renewal date of May 15<sup>th</sup> rapidly approaching, the word panic would not be considered too strong a reaction.

Not by coincidence, the agent, who was our contact at the old agency, had moved from that company in the previous October, also without informing anyone of his departure.

Now he emerged, as the potential saviour, at another agency not previously involved in motorsports insurance.

It took 2 months, with almost daily telephone calls, leading right up to the late afternoon of May 15<sup>th</sup>, before we were told we had insurance. In fact, a teleconference call had been set up for 6 pm with the CMA Board of Directors, to deal with dissolving the corporation when the call came from the broker.

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However, there was a caveat. The new insurer (Lloyds) was only interested in working with the motorcycle community in Canada if the policy was placed with one entity; in this case the Canadian Motorcycle Association.

We had no choice but to agree, but it meant taking on organizers who were on occasion openly hostile to being involved with us, making special deals cost-wise, and struggling to maintain the risk management procedures we had in place. This was done on the understanding with the broker that he would not, under any circumstance, offer insurance to an independent group for a minimum of 2 years. In less than 18 months, he began doing just that, resulting in the loss of practically all the new activities we had been forced to take on.

So what is the moral of this story? Never take for granted that the insurance relationship you have will continue or that insurers will honour what they verbally promise. Brokers and insurers will seldom put any such obligations in writing.

What else do you get from this? Individual clubs/groups could not have survived this situation without having a well structured national body to oversee the outcome.

#### SO WHERE ARE WE TODAY?

Well, the broker has moved on from the agency he moved to in 2002 because they are no longer in the motorsport business.

He continues to provide coverage to us, and others, some of whom are former affiliates of CMA which he poached away.

He faces competition from another broker, who, using the same insurance provider is undercutting premiums.

The original, pre 2002 agency is also back in a limited way.

#### WHAT DOES THIS MEAN DOWN THE ROAD?

Well, we have to hope that the broker continues to be able to offer the coverage to us because of the three options, he is believe it or not, the most stable.

The other broker will sail along until they have a catastrophic incident or several serious incidents, in which case they will likely remove themselves from the motorsport business, just like the post 2002 agency did.

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CANADIAN MOTORCYCLE  
ASSOCIATION



L'ASSOCIATION MOTOCYCLISTE  
CANADIENNE

The original, pre 2002 agency left Canada's motorsports community high and dry once before. It could happen again.

#### YOUR BEST BET

There is no guarantee of reasonably priced, liability insurance being available to the organizers of motorcycle activities in Canada. The premium dollar pool is simply too small.

Your safest option is to keep your events within the sanctioning umbrella of the Canadian Motorcycle Association, where 74 years of experience and a solid administrative structure stands behind you.

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