



NEWS FROM NATIONAL

FROM: Wynne Smith, Executive Director
 TO: BMW CCA National and Service Officers,
 Chapter Presidents, Newsletter Editors
 DATE: February 20, 1007

MEMBERSHIP STATS as of 02/20/2007

	Full	Associate	Total
Current Membership	66,068	9,850	75,918
Last Month's Membership	66,193	9,857	76,050
Monthly Net Gain (Loss)	-125	-7	-132
Monthly % Change	-0.19%	-0.07%	-0.17%
Last Year's Membership	65,835	9,365	75,200
Annual Net Gain (Loss)	233	485	718
Annual % Change	0.35%	5.18%	0.95%
2005's Membership	66,307	8,847	75,154
Net Gain (Loss) for 2 years	-239	1,003	764
% Change for 2 years	-0.36%	11.24%	1.02%
New Members, 02/07	868		
Renewals, 02/07	50.9%		
Roundels Mailed	67,200		

BMW CCA MEMBERSHIP DRIVE

454 members have referred **467** new members to the club since the Membership Drive began. Sadly, we still lost members this month...

Need apps? Send an email to jennifer.skatzes@bmwcca.org. Have questions? Want an electronic version of the rules? Email me at wynne_smith@bmwcca.org.

Over 3,000 members renewed this month – and our ongoing Member Satisfaction Survey can be viewed by visiting: <http://www.surveymonkey.com/Report.asp?U=257778731205>

TECHFEST TACOMA 2007

Join Griot's Garage on Friday, March 23 and Saturday, March 24 for onsite car car tech sessions at their corporate headquarters. Join Roundel Technical Editor [Mike Miller](#) for **"Real Time Tech Talk"**

Friday and Saturday Griot's Garage will be hosting car care tech sessions at their corporate headquarters in Fife, Washington. It's a great opportunity to see live product demonstrations and have any questions answered about the interior and exterior care of your car. For the first hour, they have pre-selected cars that they will be performing demonstrations ranging from proper washing techniques and tips, to the safest and easiest way to remove swirl marks and scratches from your paint surface, without hiding them.

Confirmed Technical Presentations and Vendors to date:

BBS of America, BMW CCA Foundation, BMW Mobile Tradition/Maximillian Importing Company, BMW Performance Driving School, Bridgestone/Firestone North American Tires, LLC, Eco-Lube Systems, Fikse Wheels, Griot's Garage, Haury's Lake City

Collision, Dave Mason, Ireland Engineering, KMS-Koala Motorsport/Performance Gearing, Jonathan Spira and Dr. Bernardo Lopez-Alvaredo, M-Cars, Mike Miller, Jim Millet, Mike Self, TC Kline Racing, Wisenberg/Acordia Motorsports Liability, Yokohama Tire and several BMW TSAs.

We are proud to announce that **Csaba Csere**, editor-in-chief at CAR AND DRIVER is coming to TechFest 2007 as the keynote speaker for the Saturday banquet.

<https://www.bmwcca.org/TechFest/Registration>

CHAPTER CONGRESS APRIL 20 – 22, 2007

We have lined up some terrific speakers – we have an Intuit expert on hand for our Treasurers, especially those of you who'd like to use Quickbooks or expand your knowledge of Quickbooks – in fact if you don't already have QB – we're going to provide it for you – just send me an email in the next ten days and we'll have the program to you in no time. We have a Chapter Toolbox in production on the BMW CCA website, you'll all be receiving updated Operations Manuals loaded with additional information such as how to prevent fraud, why we need D & O coverage, Crisis Communications, to much to list. This is going to be a fun event, and one that will provide lots of useful information to help you in your volunteer positions.

Try to get there Friday afternoon because you won't want to miss the Delaware Valley Chapter's Friday evening reception.

To register for the congress please visit: <http://www.bmwcca.org/congress>

No need to call the hotel - rooms will be reserved in your names based on the registrations.

ZF PUBLIC SERVICE AWARDS/CHARITY MATCHING FUNDS

Good work everyone! We have received applications from the following chapters:

Golden Gate	Peachtree	Buckeye	Puget Sound
Blue Ridge	Patroon	Sin City	Connecticut Valley
First Coast	Windy City	Rocky Mountain	Genessee Valley
Bluegrass Bimmers	Delaware Valley	Iowa Chapter	Tejas
San Diego	Boston	National Capital	Central California
Sunbelt	New Jersey	Everglades	Bayou
Northern Ohio	Los Angeles Chapter	Florida Suncoast	

FORMS

As the Operations Manual indicates: BMW CCA exists to provide services to its members and chapters. Providing timely, responsive service to members and chapters requires timely, accurate information from members and chapters. Much of the information needed for club administration is provided by chapters and individuals on standardized forms.

Chapter forms are all available on the www.bmwcca.org website – if you have difficulty downloading, or filling them out and need hard copies, contact me. The following forms are due **March 30, 2007**:

Printing & Postage Reimbursement Requests
Chapter Financials
Chapter Officer Questionnaires

We have emailed the forms to you and the packet is also available under **CHAPTER FORMS** on the club's website.

If you have not already filed your **Chapter Label Request** and **Chapter Comp Requests**, you're late. If no updated requests are filed we will continue to follow the directions provided in the last request submitted.

The sooner you can provide the **Chapter Officer Questionnaires** (due March 30, 2007) the better – we use the Chapter Officer Questionnaires to update the database, service officer list, website and mailings and email blasts. As long as we haven't a current Chapter Officer Questionnaire then your old Board remains the contact point for this office.

SPRINT ANNOUNCES NEW DISCOUNTS AND FREE BMW CCA MEMBERSHIP OPPORTUNITY

Thanks to everyone who participated in the Sprint Survey last month. BMW CCA and Sprint/Nextel are working together to bring **huge** savings to BMW CCA members. Sprint has increased the monthly service discount to 15% and has added several new promotions to provide members with additional benefits.

- A free accessory pack, including leather case or holster, vehicle adapter and ear-bud for each new phone activation
- Sprint will **sponsor a 1-year BMW CCA membership (new membership or renewal) for any new order placed** via the [web site](#) or toll-free number listed below.

Don't miss this opportunity! New website and contact numbers: <http://www.sprint.bz/bmwcca>

Toll Free: 866-385-8891

INSURANCE RATES FOR 2007

Enclosed is the GL Summary – it also resides within the Chapter Info section of the club's website. The rates for insurance remain the same as they were for 2006:

COSTS FOR INSURANCE *per event*: 2/1/2007 – 1/31/2008

Club Race	\$1,800
Club Race/Driving School	\$1,610
Driving School	\$1,500
Autocrosses/ Safety Schools	\$ 280
Rebatable Events:	\$ 150.

For those of you not subscribed to the BMW CCA Driving Events Coordinators digest, here's information provided by **Driving Events Committee Chair, Bill Wade** that all chapter officers should know:

Our liability policy covers everybody at the event that signs our waiver. Students, Instructors, Event Staff, Friends and Family. This doesn't cover the track or it's employees, they are covered under their own policy and you are paying them for the use of their facility.

The reason that I emphasized the word liability is because that's all this policy covers. It doesn't, has not or will not protect your personal property, i.e. car. In my research I have not seen a personal auto policy that will now cover you on the race track. PLEASE PLEASE PLEASE have your members look at their policies and have them "get to a place" where they understand this. We still seem to have students showing up at track events thinking that if their policy doesn't cover them when they bend their car ours will and this is NOT the case.

Now about the liability, yes it is true that nothing keeps you from being used, BUT if a suit is brought against you from an incident on the track and all the waiver procedures have been followed (more on that in a minute) this policy WILL protect you. If you are an instructor in the car and you have a student that wrecks his car and he sues you, you are protected. If you are driving your car and have an incident and your passenger sues you, you are protected. If you are driving and go off track and a participant in the stands is hurt, as long as that participant has signed the waiver you are protected.

So much like a realtor says Location, Location, Location, we need to have in our head Waiver, Waiver, Waiver.

A properly filled out waiver is what protects you. What I mean by a properly filled out waiver is that it's dated correctly at the top of the page, EVERY page. If you have a 3 day event and your waiver only has the 1st date on the page and something happens on the 3rd day.... That's a problem. The signature and title of the event person at the bottom is signed and dated. Both sides of every page. Hassle? You bet, but anything not done 100% correctly opens the door for a defense attorney to get a foothold on you/us. That is not to say that the suit will be won but the settlement will be much much

higher. Enough high settlements and our rates either go way up or in the worst case, game over, nobody will insure this little activity of ours.

We all understand that what we are doing is educational and not racing but how many of you have had problems convincing people that know you that what you do is not racing or some kind of competitive thing. How many times do you stop correcting someone when they ask Monday after a weekend at the track if you "won"? Now think of a jury of 12 "typical" Americas who get their news from the National Enquirer / Fox News and are more concerned about Brittany's hair cut, and who's going to make it on Idol that night than what's going on in Washington??? Do you think they'll understand that this is an educational event and not just a bunch of "rich guys in expensive cars racing and playing and somebody should pay"?

Now, if your car slides on something and gets bent ... well to me that's part of the cost of playing. Feel free to have a discussion with the driver who dropped the oil or whatever, but that is not something that our insurance covers.

It is often asked "what if an instructor bends a student's car?" My answer is "it's the same as if an instructor drives another instructor's car and something happens... The driver is responsible for any incident that he is behind the wheel for. If you're not comfortable about this, don't drive anyone else's car. You should never be driving beyond your limit of control, even in your own car so just because you are driving the student's Ferrari (because you've always wanted to drive one)... you have to think: 'hmmmm, can I afford to fix/replace this?' If not, don't get yourself in a situation where this becomes an issue -- don't even turn the key on". This is still a Gentleman's Sport and I expect everybody I enjoy this with, to act like accordingly. Think about somebody getting out of your car after bending it and pitching the keys back and saying "Wow, sucks being you!"

Be watching for more of these insurance issues in the Roundel and at TechFest and other National gatherings....

I'm tired of that 800 Gorilla sitting in the corner and freaking everybody out. I'm waking him up and telling him to move on...

If this means we lose some students, sorry, but what we really lose is the potential for something much worse.

Pete Lyon, BMW CCA Risk Manager followed up with:

First, you need to differentiate between third party and first party coverage. The BMWCCA GL policy does NOT, as Bill notes, provide first party physical damage coverage i.e. no collision/comprehensive coverage for claim brought by the vehicle's owner for damage to that vehicle. It DOES provide liability coverage for property damage to a third party vehicle. i.e. a student sues BMWCCA and/or an instructor for damage to the student's vehicle that the student alleges was caused by the negligence of the instructor or BMWCCA. Now the insurance carrier is going to defend against the student's claim through the release and waiver and the doctrine of assumption of risk, but my point is that the instructor, BMWCCA, and "participant" is covered by the GL policy for such third party claims.

Second, the track (and its employees) are also covered (as additional insureds) for such third party property damage i.e. damage to a participant's vehicles and, of course, for any bodily injury claim that might be brought by a participant.

Finally, as Bill notes, the participant assumes ALL risks of damage to his/her vehicle while participating in a DE event. As I've said in other e-mails, I'm looking for a market to provide such first-party "on-track" physical damage coverage, but it is not a very desirable product for insurers to offer and such programs when offered have been short-lived and often not properly backed by insurance.

BMW CCA Election Results may be viewed at:

[Hhttp://www.bmwcca.org/node/7077H](http://www.bmwcca.org/node/7077H)

And as always, best regards-

Wynne

Thanks to everyone who ran for office, and everyone who voted!