Reinventing Partnerships Between Powersports Operators and their Risk Management



A different approach to insurance and risk management, built around understanding the powersports industry and the operators behind it.

GRANITE FALLS, NC | September 16, 2025 - Powersports businesses don't fit neatly into a box.
ATV, UTV, and snowmobile outfitters operate businesses unlike almost any other. They combine vehicles, participants, employees, rentals, tours, contracts, and risks that can look completely different from one operation to the next.

Yet too often, their insurance is approached the same way as any other business.
An application gets filled out, quotes are gathered, a policy is placed, and everyone moves on until the next renewal.

We believe there's a better way to do it.

Granite Insurance's Powersports initiative starts with understanding the operation first - looking beyond the application to how the business operates, how equipment is used, the procedures in place to manage risk, and the contractual requirements that can impact coverage.

The better we understand an operation, the better we can communicate it to the insurance marketplace.

A good operator shouldn't be defined only by a class code, revenue number, vehicle count, or what happened to another business halfway across the country. Our job is to understand what makes an operation different, communicate that story to underwriters, and build an insurance and risk management program around the business we're actually trying to protect.

More Than an Insurance Policy

Our goal isn't just to quote insurance. We want to be a resource operators can rely on throughout the year - helping them understand their coverage, identify potential gaps, manage risk, and make informed decisions about protecting their business.

Granite's Powersports Program Brings Together:

- Specialized insurance placement & underwriting advocacy with markets and underwriters that understand powersports and the story behind each operation.
- Coverage analysis & contractual risk review to identify exclusions, limitations, potential gaps, and responsibilities created through business agreements.
- Risk management support & education around the operational practices and exposures affecting powersports businesses.
- Claims advocacy to help clients navigate the process when something does go wrong.



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Why Powersports?

Growing up around powersports gave me a deep appreciation for the people and businesses behind the adventure. When I entered the insurance industry, I saw a communication gap. Many insurance professionals didn't understand how outfitters operate, and many operators didn't fully understand the protection they needed.

I made it my mission to bridge that gap.

My purpose is to help operators secure insurance and risk management solutions that truly fit their businesses, so the companies they've worked so hard to build are protected when and where it matters most.

To do that well, I need to understand more than insurance. I need to understand the industry, the operation, and the challenges operators face - then be able to communicate that business effectively to the insurance marketplace.

Building Alongside the Industry

We want to become a resource for the industry.

That means listening to operators, learning from underwriters, working alongside manufacturers and other industry partners, and continuing to build stronger insurance solutions and resources around the challenges powersports businesses actually face.

That's what reinventing partnerships between powersports operators and their risk management means to us: moving beyond a transactional insurance relationship and creating a partnership built around understanding the business, communicating the risk, and protecting what the operator has built.

Powersports operators deserve more than an annual renewal. They deserve an insurance partner who understands what they do, advocates for their business, and is invested in helping them succeed for the long term.

That's what we're working to build.



About the Adventure & Entertainment Insurance Program:

Granite's Adventure & Entertainment Insurance Program is a performance-based insurance model that recognizes and rewards operators who go beyond minimum standards. Rather than pricing based on industry-wide assumptions, the program's underwriting uses real data and field-based evaluations to deliver meaningful savings and stronger protection to operators who invest in safety and accountability.

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To learn more about the Powersports Insurance Program or to see if your operation qualifies, visit: https://graniteinsurance.com/atv-utv-snowmobile-insurance/
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