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UNDERWRITING MANAGERS AND BROKERS

April 22, 1991

Mr. Lewis Quintin Roll-On America 1201 Carlisle Avenue York, Pennsylvania 17404

Dear Mr. Quintin.

As representatives of the roller rink general liability program endorsed by your association, we applaud your efforts regarding the pending Pennsylvania Assumption of Risk Bill.

As you are aware, the history of our industry in regard to roller rink general liability has been anything but pleasant. For years, insurance carriers have generally been unwilling to provide coverage for the rinks, sighting poor loss experience and extreme severity and frequency loss potential.

Our experience in attempting to place a program for the rinks was also quite revealing. We presented the program to scores of carriers, all of whom expressed no interest. It appeared no one within the industry viewed the class of business as acceptable under any circumstances. We were literally down to our last hope before placing coverage.

With this history in mind, it would appear to us that an Assumption of Risk Bill would certainly go a long way toward making roller rink insurance both readily available and affordable in the marketplace.

We support your efforts and wish you success.

Mayne Carlson, LIC

Assistant Branch Manager

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