

SENATE JUDICIARY
Exhibit No. 14
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Bill No. H.B.204



Telephone: 801-316-6942
Website: www.willis.com
Direct Line: 801-316-6942
Direct Fax: 801-942-6203
E-mail: tim.hendrickson@willis.com

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Senators and Representatives of the Montana Legislature

The **MountainGuard** Program is built around the concept of providing the ski industry with specific insurance, loss control, claims and risk management services. For over a half century, MountainGuard's passion has been the protection and enhancement of ski areas and related operations, across the country.

MountainGuard is pleased to include its support for the utilization of pre-activity release contracts. We firmly believe that such an instrument serves many stakeholders; including the ski industry, insurance companies and most importantly the public at large. For both the ski industry and insurance carriers, affordability and availability are key issues faced by both. Without safeguards like pre-activity releases, law suits brought for inherently risky pursuits can affect the cost of insurance and availability on a competitive basis. The adverse effect on the skiing public can be to escalate costs or potentially eliminate certain activities the customer wants and has come to expect.

We believe that making pre-activity releases available is consistent with what other states have chosen to view as acceptable. Therefore, we strongly encourage the passage of the legislation pending before you in this matter.

Respectfully submitted,

Timothy Hendrickson

A handwritten signature in blue ink, appearing to read "T. Hendrickson", is written over a light blue horizontal line.

Vice President
MountainGuard Insurance Program