



ROLLIN' AROUND ROD McLEAN



Bowling as a Liability

For the most part, bowlers are unaware of each others' daytime occupations. For those of you who are interested, I'm a safety inspector for an insurance company. CNA, if I can toss in a plug.

The reason I mention this at all is in response to the bowling industry's recent outrage at increased liability insurance rates. The word is out that the insurance companies are mindlessly raising premiums beyond reason. Underwriting inaccuracies and poor anticipation of losses are being blamed. Certainly that is part of the problem. But I feel there is a deeper issue being ignored.

Watch TV any given day and you'll see ads extolling the virtues of legal aid. Look how easy it is to sue someone. "No fee unless you win" is the rallying cry of every lawyer in town.

Now consider the inherent hazards found in your local bowling center. Let's take a new bowler on a walk-through tour. First, the bowler must rent shoes. They may—or may not—have been ceremoniously sprayed with a disinfectant to prevent every disease known to man. Remember, too, that these are universal shoes designed to be used by either right or left-handed bowlers. As such, they are well-worn on both soles, increasing the slip and fall hazards the new bowler experiences on the sometimes slippery approach. Second, house balls are notorious for having cracked fingers and thumb holes, providing sharp edges for tender fingers. Third, carpets and bowlers' areas constantly provide excellent trip and fall hazards from frayed areas, missing tiles, wobbly chairs, raised treads, and other items like spilled drinks that are not cleaned up, candy on the approach, darkened parking lots, etc., etc. Are you getting a clear picture here? I hope so.

Yes, insurance companies are raising premiums. But are bowling centers helping them to justify the increase by providing unsafe conditions so that the courts can justify huge liability settlements?

I submit the following recommendations:

1. Proprietors should make more conscientious physical inspections to reduce the exposures mentioned above.
2. Bowlers can help proprietors by bringing these potentially hazardous exposures to their attention.

Safety is no longer an intangible concept. It affects everyone and is now affecting our leisure time activities.

Take a look around on your next bowling night. Are exits lighted and doors unlocked? Are there any slip and fall hazards that can be controlled? Will a child cut his finger on a house ball? These previously minor claims are no longer minor. Some people are getting healthy off of liability claims. In fact, some are pros at it.

Think about it.

Rod McLean is a contributing writer to the *Baltimore-Washington Bowling News*, from which permission to reprint was received.
