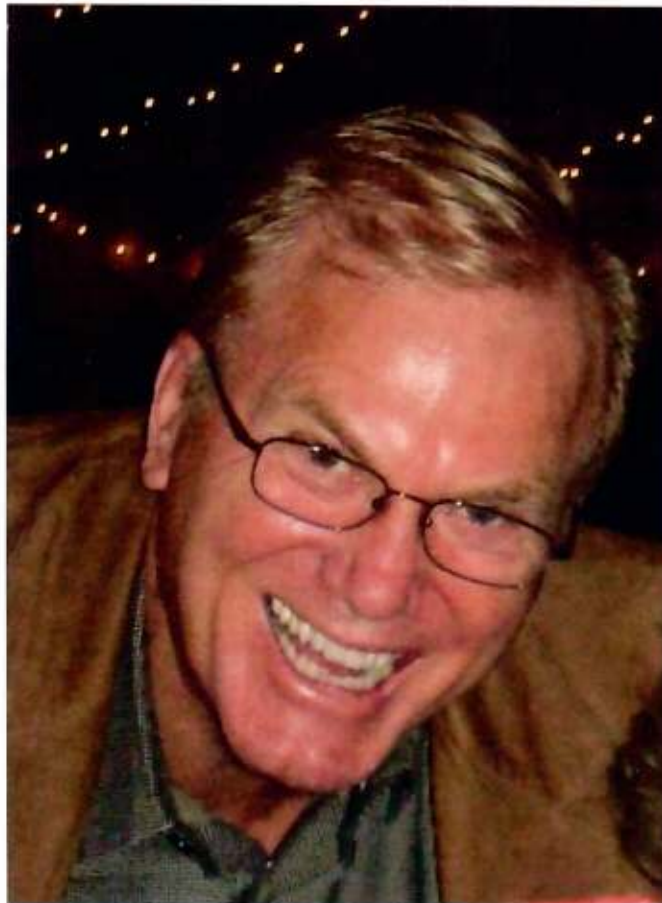




COLORADO SKI & SNOWBOARD HALL OF FAME NOMINATION  
JAKE HOESCHLER  
SPONSORED BY DAVE GORSUCH  
CATEGORY SPORT BUILDER  
ACHIEVEMENTS 1978 – PRESENT



Dear Nominating Committee;

I would like to sponsor Jake Hoeschler to the Colorado Ski and Snowboard Hall of Fame as a Sport Builder for his efforts in making skiing a much safer sport by founding and developing the National Ski Retailers Insurance Program. The Program began in '86 and now insures virtually every ski retailer in Colorado and almost all in the country.

While racing on the U.S. Ski Team and later professionally Hoeschler noticed how vulnerable Colorado ski shops were to law suits when renting, servicing or selling ski equipment. They were literally defenseless to frivolous law suits and claims from unscrupulous customers.

He grew up skiing at an early age and noted that no one wants to see someone get hurt from the sport they love. Skiers walking around with a cast on their leg does nothing for promoting the sport.

In 1986 Jake put together an exclusive comprehensive ski liability insurance program with the help of his law school partner and friend, Peter Rietz. He also got help from the risk managers of all the major binding manufacture's so he could educate ski shops on how to mitigate ski injuries.

This was done by rewriting the indemnification manuals and producing comprehensive release forms that hold up in court. In fact, to this day Jake provides all the shops with a Release Form Notebook he put together with 37 release forms so the ski shops could avoid costly attorney fees. These are all court tested and are free. Jake then educated the retailers through risk management seminars, newsletters, webinars and newsflashes that alerted them to meaningful changes and developments.

Jake put together a team of designated claims adjusters and brought them to Colorado for three days of extensive training. This included every aspect of the rental process including working behind the counter as well as taking ski lessons to really understand how the equipment and system works.

The Program has its own retained attorneys and expert witness's so with the adjusters they can defend the ski shops aggressively to keep the Program claims under control. Keeping nuisance claims at a minimum allows them to provide the lowest premium rates in the industry.

The Program also provides a CRASH PACK which has all the necessary claims forms available at their fingertips when an incident occurs. The shop personnel become first point of contact when gathering claim information and this provides invaluable facts when defending a claim.

Finally, the most valuable asset to the Program is their new state of the art ON LINE RISK MANAGEMENT TRAINING PROGRAM for owners, managers and employees. This program was 3 years in the making and is so important because it allows the shops to manage risks and prevent loses. It covers all aspects of the ski shops operation with the main focus on customer safety. The program is modeled closely with the alpine binding manufactures procedures and protocol.

To date there are over 2800 ski shops in the Program. Many have said had it not been for Jake developing an insurance program specifically designed to educate and protect their investment and provide them with unique coverages, great service and unbeatable premium savings they would not be in the ski industry today.

As good as this Program has been for the shops it has resulted in making skiing and snow boarding much safer and enjoyable for all Colorado participants.

Best regards,

*Dave Gorsuch*

Hoeschler began skiing in LaCrosse, WI. His racing career started with the Junior National circuit and continued through college where he raced for the University of Colorado under coach, Bob Beattie. In 1964, Hoeschler became a member of the United States Ski Team, racing on the World Cup circuit until 1970. In '71 he became the President of the International Professional Ski Racers Association and continued racing professionally until 1977.

Throughout his racing career it became clear to Hoeschler that skier safety, and general regulation within the industry at large, was not a top priority across the sport. Skier injuries were almost as commonplace as the attorneys waiting to litigate on a contingency basis. In the absence of standardized release waivers that protect against legitimate and, more often, frivolous lawsuits, ski shops were completely vulnerable. The floodgate for claims was open, and coverage for ski shop liability was all but impossible.

Hoeschler had many friends in Colorado who owned ski shops whom he observed struggled daily in the midst of this unprotected industry. He decided if there was way to help them out, he would. In 1986 he put his law practice on hold, obtained his business insurance license and pursued a career in insurance and risk management. He counseled with his D.U. law school buddy, Peter Reitz, who eventually became the top ski defense attorney in Colorado. This laid the foundation for a comprehensive ski liability insurance program.

As part of this endeavor he selected and compiled a list of the top rated national insurance carriers. He met, presented, interviewed and pleaded the case on behalf of ski shops across the country. Eventually Jake was successful in convincing THE top national carrier to not only provide liability coverage for the ski retail industry, but do so at preferred rates under the condition that the ski shops comply with established guidelines designed to reduce injury and claim frequency. Thus, the Ski Program was born.

Jake then needed to convince the binding manufactures that because of enhanced liability ski shops didn't want to sell, adjust or service bindings unless the manufacturers were willing to defend and hold them harmless.

The manufactures needed the shops to sell their bindings but shops needed legal protection from them to do so. In 1990 Hoeschler brought together the Risk Managers of Marker, Salomon and Tyrolia to sit down as one cohesive unit to develop the parameters of manufactures indemnification standards. This included the development standard release forms and an in-store technical manuals designed to train and certify selected technicians in all use of the manufacture's binding products and explicit indemnification language in all formal distribution contracts. All three manufactures then agreed to accept the certification of the shop technician for indemnification regardless of which bindings were worked on and this revolutionized the risk management culture across the industry.

The next step was to spread the word and together with the binding risk managers and selected regional binding reps Hoeschler traveled throughout Colorado, the Rockies, the Far West and New England conducting risk management seminars and distributing release waivers that now contained standardized language and updated binding indemnification wording that was court accepted and court protected.

Hoeschler then redirected his attention to the insurance carrier. In order for his Program to grow with strength and consistency, it was important that he secure "team players" in all facets of the operation. He convinced his carrier to allow him to interview and select dedicated claims adjusters and

underwriters who would be assigned exclusively to the Program and indoctrinated in both the coverage and culture of skiing risk management. He even went so far as to fly this "dream team" of insurance professionals out to Keystone where he hosted on-snow, and in shop, training workshops.

To this day, he still selects the adjusters and underwriters who will be assigned to the Program, and has further expanded the "dream team" to include additional ski defense attorneys and expert witnesses and a Claims Review Board that meets every 90 days so nothing "slips through the cracks". Within the Program, frivolous claims are stopped at the door, while legitimate claims are defended fairly and aggressively.

Today, the Program is comprised of 3,000 store fronts across the country. The resources offered through Hoeschler's program have expanded to include Risk Management Manuals, a Release Form Note Books with 37 tested and court-recognized waivers, a Post Accident Crash Pack (a packet that contains all the necessary witness, accident and equipment test forms available at the store managers' finger tips when an accident occurs), monthly newsletters, quarterly webinars, and most recently, high tech online training modules for every aspect of winter and summer outdoor sports activities. The general focus of ski shops is that of skier safety and enjoyment, rather than keeping attorneys at bay. The drastic decline in claim frequency has resulted in lower insurance premiums and more favorable coverage terms. What started as a labor of love and true passion for skiing began by working with Dave Gorsuch and Ben Hamilton of Gorsuch, Ltd and Sportstalker stores(Christies) respectively and they became the cornerstone of the Program. Today Hoeschler insures almost every ski shop in Colorado and most throughout the country. It is the largest exclusive insurance program for the skiing and snowboard industry in the nation. Ski shops can operate more profitably, and skiers can hit the slopes more safely.

The insurance carrier that partnered with Jake in '86 still underwrites The Program to this day☺

Dear Nominating Committee,

I have been asked to second Dave Gorsuch's nomination of Jake Hoeschler into the Colorado Ski and Snowboard Hall Of Fame.

I could not be more proud to do so. Jake is one of my best friends and we have known each other since JR's. He was my best man at my wedding and has been a big promoter of the USSA while I was Executive Director. I don't think there is another individual who has worked harder or had more impact on how ski retailers sell, rent or service equipment to make the sport more affordable and safe.

He has developed a safety program and convinced major insurance carriers to provide special coverages and rates to all the Colorado ski shops that adhere to those safety protocols. Through his program he has cut the cost of liability insurance dramatically and educated the retailers how to make skiing a safer sport. I highly recommend Jake to the CHOF.

Sincerely Yours,

Bill Marolt

Dear Nominating Committee,

I would like to second Dave Gorsuch's nomination of Jake Hoeschler to the Colorado Ski Hall Of fame as a Sport Builder.

Jake has been an indefatigable promoter of Colorado skiing since I have known him as my roommate at CU and teammate on the U.S. Team and Pro Circuit.

He is a very close friend and I have followed how he developed a special insurance program to provide liability coverage for not only ski resorts like Steamboat and manufacturers like Spyder and Obermeyer but most of the retail ski shops throughout the state and much of the nation.

Jake is and always has been passionate of making Colorado skiing safer and more affordable through his specific ski shop insurance program and I highly recommend him as a Sport Builder to the CSHOF.

Sincerely,

Billy Kidd

## JAKE HOESCHLER SUMMARY

In '88 Hoeschler formed the National Ski Insurance Program to help Colorado ski shops make skiing a safer sport and protect them from frivolous law suits, which were driving up the cost of their liability insurance to the breaking point. Jake developed the Program by convincing an A+ insurance carrier to provide a special liability insurance rate to the ski shops if they changed the way they were doing business to concentrate more on skier safety and claim reduction by incorporating the risk management procedures he developed.

To make the sport safer, the employees needed to be educated in safety procedures and technicians certified before installing or adjusting binding settings. This was achieved through risk management seminars which grew into quarterly webinars and up to date high tech video training modules for all winter and summer outdoor sports activities.

The program started with Gorsuch Ltd and Sports Stalker(Christy Sports) over 30 years ago and now insures almost every ski retailer in Colorado and many throughout the States. Because of the program, a great number of stores became very successful and a large number are thriving today.