



*Air Products and Chemicals*  
INC

ALLENTOWN, PENNSYLVANIA 18105

16 October 1975

Mr. W. M. Iliff, Secretary  
Vinyl Chloride Safety Association  
Uniroyal Chemical  
Painesville, Ohio 44077

Dear Mr. Iliff:

Your name was given to me by Mr. J. T. Barr of our Chemicals Group who is a company representative to the Vinyl Chloride Safety Association. I am wondering if you could refer me to other insurance and risk managers with companies in the Association. I would appreciate the opportunity to discuss some of the insurance problems prompted by the increasing prevalence of large reactor plants, a large reactor being one with a capacity in excess of 15,000 gallons. These large reactors create a concentration of exposure that conventional insurers are concerned about to the extent that the coverage available has been restricted.

Air Products currently operates a reactor in this category at one of its facilities and is already encountering difficulties with its insurers. As the firm modernizes or expands its operations, it is logical to assume that further problems will develop. Discussions with other individuals in the industry could give us some insight into how to cope with these issues when they arise.

I would appreciate any help you might be able to give.

Very truly yours,

AIR PRODUCTS AND CHEMICALS, INC.

David D. Ward  
Insurance Manager

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