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BEFORE THE INDUSTRIAL ACCIDENT COMMISSION OF THE STATE OF CALIFORNIA

CLAIM NO. 60 SF 193-854

CLIFFORD P. HARDING,

Applicant,

vs.

PLANT ASBESTOS CO., J. T. THORP & SONS, INC., METALCLAD INSULATION CO., INC., DAN CAW, dba CAW INSULATION, DUTTON ASBESTOS & SUPPLY CO., ARMSTRONG CORK CO., COAST INSULATING PRODUCTS CORP., C. F. BRAUN & CO., OWENS-CORNING FIBERGLAS CORP., JACKSON & HOPKINS CO., INC., MARINE ENGINEERING & SUPPLY CO., FLUOR MAINTENANCE, INC., M. R. CARPENTER, INC., WESTERN ASBESTOS CO., INDUSTRIAL INDEMNITY CO., CALIFORNIA CASUALTY INDEMNITY EXCHANGE, STANDARD ACCIDENT INS. CO., TRAVELERS INS. CO., ARGONAUT INS. CO., AMERICAN MOTORISTS INS. CO., AETNA CASUALTY & SURETY CO., GUARANTEE INS. CO., ZENITH NATIONAL INS. CO., PACIFIC EMPLOYERS INS. CO., ASSOCIATED INDEMNITY CORP., and STATE COMPENSATION INSURANCE FUND,

Defendants.

ORDER APPROVING COMPROMISE AND RELEASE

FILED
SEP 1961

The parties to the above entitled action having filed a Compromise and Release herein, on Aug. 29, 1961, settling the above case for $3,300.00, in addition to all sums which may have been paid previously, and requesting that it be approved; and this Commission having considered the entire record, including said Compromise and Release, now finds that it should be approved; and,

GOOD CAUSE APPEARING THEREFOR;

IT IS ORDERED that said Compromise and Release be, and it is hereby approved, payable as follows:

By INDUSTRIAL INDEMNITY COMPANY	$ 337.10
By CALIFORNIA CASUALTY INDEMNITY EXCHANGE	16.86
By STANDARD ACCIDENT INSURANCE COMPANY	16.86
By TRAVELERS INSURANCE COMPANY	50.57
By ARGONAUT INSURANCE COMPANY	33.71

Re: CLIFFORD P. HARDING - Claim No. 60 SF 193-854

By AMERICAN MOTORISTS INSURANCE *COMPANY*	$ 84.28
By AETNA CASUALTY & SURETY *COMPANY*	370.81
By GUARANTEE INSURANCE *COMPANY*	286.54
By ZENITH NATIONAL INSURANCE COMPANY	33.71
By PACIFIC EMPLOYERS INSURANCE *COMPANY*	101.13
By ASSOCIATED INDEMNITY CORPORATION	33.71
By STATE COMPENSATION INSURANCE FUND	1934.72
	$3300.00

IT IS FURTHER ORDERED that STATE COMPENSATION INSURANCE FUND deduct the sum of $352.00 from its contribution to be paid directly as follows: $300.00 to Smith, Parrish, Paduck & Clancy as an attorneys' fee; $22.00 to Smith, Parrish, Paduck & Clancy for transcript of the deposition; $30.00 to Norbert Frey, M.D.

A. H. NELSON, Referee
INDUSTRIAL ACCIDENT COMMISSION

-AHN:mlm

SEP 23 1961

Filed and served on:

Clifford P. Harding, 1407 Howe Ave., Sacramento 25
Plant Asbestos Co., 1300 - 64th St., Emeryville
J. T. Thorp & Sons, Inc., 1351 Ocean Ave., Emeryville
Metalclad Insulation Co., Inc., P.O. Box 178, Torrance
Caw Insulation, 3600 - 20th Ave., Sacramento 20
Dutton Asbestos & Supply Co., 532 Natoma St., SF
Armstrong Cork Co., 1814 Ogden Drive, Burlingame
Coast Insulating Products Corp., 2684 Lacy Street, Los Angeles 31
J. F. Braun & Co., 1000 South Fremont Ave., Alhambra
Owens-Corning Fiberglas Corp., P.O. Box 89, Sacramento
Jackson & Hopkins Co., Inc., P.O. Box 490, Bakersfield
Marine Engineering & Supply Co., 941 East Second St., Los Angeles
Fluor Maintenance, Inc., 2500 South Atlantic Blvd., Los Angeles 22
M. R. Carpenter, Inc., 907 Front St., Sacramento 7
Western Asbestos Co., 675 Townsend St., SF 3
Industrial Indemnity Co., 350 Sansome St., SF
California Casualty Indemnity Exchange, 550 Kearny St., SF
Standard Accident Ins. Co., 840 West San Bruno Ave., San Bruno
Travelers Ins. Co., 550 California St., SF
Argonaut Ins. Co., 550 California St., SF
American Motorists Ins. Co., 417 Montgomery St., SF
Aetna Casualty & Surety Co., 220 Montgomery St., SF
Guarantee Ins. Co., 550 Kearny St., SF
Zenith National Ins. Co., 582 Market St., SF
Pacific Employers Ins. Co., 244 Pine St., SF
Associated Indemnity Corp., 332 Pine St., SF
State Compensation Ins. Fund - Personal Service

Re CLIFFORD P. HARDING - Claim No. 60 SF 193-854

SEP 25 1961

Filed and served on: continued

Smith, Parrish, Paduck & Clancy, 501 Financial Center Bldg., Oakland
Harris & Brophy, 1540 San Pablo Ave., Oakland
Sedgwick, Detert, Moran & Arnold, 100 Bush St., SF - Attn: Gordon Keith
Mullen & Filippi, 315 Montgomery St., SF
J. Patrick Goodwin, 41 Sutter St., SF

CLIFFORD P. HARDING vs. PLANT ASBESTOS CO., J. T. THORP & SONS, INC., et al

A. H. NELSON, Referee
September 21, 1961

Claim No.. 60 SF 193-854
Inj: Asbestosis

REPORT OF REFEREE ON ORDER APPROVING COMPROMISE AND RELEASE

SEP 26 1961

Asbestos worker, born February 28, 1896, claims asbestosis as the result of industrial exposure in employments for numerous employers going back some 15 years. Overall, including his employments in the industry in various out-of-State localities, he has a history of approximately 30 years of intermittent exposure to asbestos dust.

The record shows that applicant continued working until May, 1959, when he was seized with sudden severe chest pains. He was hospitalized on a diagnosis of coronary occlusion. Chest X-rays taken at that time were interpreted as showing evidence of asbestosis.

It is now proposed to settle the case by the payment of $3300.00, nothing having been paid heretofore.

Concerning the present cause of disability, Dr. Horton C. Hinshaw, Jr., states as follows:

"The degree of asbestosis evident on X-ray here would not be expected to lead to heart disease, and also the type of heart disease produced by lung disease is quite different from disease which leads to coronary occlusion, which this patient apparently has had. Consequently, it would be my opinion that his heart disease is a separate condition and not directly related to his asbestosis".

On the basis of pulmonary function tests, the doctor concluded in his final report that the patient's symptoms were to a large degree due to his heart disease and not to asbestosis. Indeed, on the basis of diffusion capacity test, it was his judgment that the asbestosis was so mild as not to be disabling or productive of any symptoms.

In an earlier report, Dr. Norbert Frey, an behalf of the applicant, had concluded that the patient had a moderate degree of pulmonary fibrosis, which was productive of some shortness of breath. He expressed no opinion concerning the industrial contribution to the over-all disability.

On the record, the settlement is fair and adequate.

DISPOSITION: Order Approving Compromise and Release to be paid to said applicant, less $30.00 to Norbert Frey, M.D., and less attorneys' fee of $300.00 and reimbursement costs of $22.00 to be paid to applicant's attorneys out of the amount payable by State Compensation Insurance Fund.

A. H. NELSON, Referee

AHN:mlm

EXHIBIT 1110.0

Victoria 11.

BALTIMORE
NEW YORK
CLARKSBURG
TULSA
ST. LOUIS
CHICAGO
LOS ANGELES
ATLANTA
PITTSBURGH
SAN FRANCISCO
NEW ORLEANS
MIAMI
PHILADELPHIA

ALEXANDER & ALEXANDER

INCORPORATED

INSURANCE

AVERAGE ADJUSTERS CONSULTING ACTUARIES

2223 NORTH CHARLES STREET, BALTIMORE 18, MD.

Seattle

TELEPHONE TUXEDO 9-4300

BELL SYSTEM TELETYPE BA 582

CABLE ADDRESS "ALEXBALT"

PLAINTIFF'S EXHIBIT 1110.0

February 27, 1962

Mr. William L. Hughes, Manager
Insurance Department
Armstrong Cork Company
Lancaster, Pennsylvania.

Travelers Policy No. RUB-4490459

Dear Sir:-

Please note disposition made of the following claim:

Date of Accident: January 9, 1955

San Francisco, A.C.+P.

Claimant: Clifford P. Harding

Location: Sacramento, California

Claim No.: B 9527634

Disposition: 50.57 Perm. Partial

Remarks:

Very truly yours,

ALEXANDER & ALEXANDER INC.

LOSS DEPARTMENT

Indicate Whether:

Workmen's Comp. x
Auto Liability B.I. _____
P.D. _____
General Liability B.I. _____
P.D. _____

RG

CLIFFORD P. HARDING vs. PLANT ASBESTOS CO., J. T. THORP & SONS, INC., et al

A. H. NELSON, Referee
September 21, 1961

Claim No. 60 SP 193-854
Inj: Asbestosis

REPORT OF REFEREE ON ORDER APPROVING COMPROMISE AND RELEASE

Asbestos worker, born February 28, 1896, claims asbestosis as the result of industrial exposure in employments for numerous employers going back some 15 years. Overall, including his employments in the industry in various out-of-State localities, he has a history of approximately 30 years of intermittent exposure to asbestos dust.

The record shows that applicant continued working until May, 1959, when he was seized with sudden severe chest pains. He was hospitalized on a diagnosis of coronary occlusion. Chest X-rays taken at that time were interpreted as showing evidence of asbestosis.

It is now proposed to settle the case by the payment of $3300.00, nothing having been paid heretofore.

Concerning the present cause of disability, Dr. Norton C. Kinshaw, Jr., states as follows:

"The degree of asbestosis evident on X-ray here would not be expected to lead to heart disease, and also the type of heart disease produced by lung disease is quite different from disease which leads to coronary occlusion, which this patient apparently has had. Consequently, it would be my opinion that his heart disease is a separate condition and not directly related to his asbestosis".

On the basis of pulmonary function tests, the doctor concluded in his final report that the patient's symptoms were to a large degree due to his heart disease and not to asbestosis. Indeed, on the basis of diffusion capacity test, it has his judgment that the asbestosis was so mild as not to be disabling or productive of any symptoms.

In an earlier report, Dr. Norbert Frey, on behalf of the applicant, had concluded that the patient had a moderate degree of pulmonary fibrosis, which was productive of some shortness of breath. He expressed no opinion concerning the industrial contribution to the over-all disability.

On the record, the settlement is fair and adequate.

DISPOSITION: Order Approving Compromise and Release to be paid to said applicant, less $30.30 to Norbert Frey, M.D., and less attorneys' fee of $300.00 and reimbursement costs of $22.00 to be paid to applicant's attorneys out of the amount payable by State Compensation Insurance Fund.

A. H. NELSON, Referee

AHN:mlm

BEFORE THE INDUSTRIAL ACCIDENT COMMISSION OF THE STATE OF CALIFORNIA

CLAIM NO. 60 SF 193-854

Industrial Accident Commission
RECEIVED
AUG 29 1961
FILED
Sacramento Office

COMPROMISE AND RELEASE

DEPARTMENT OF INDUSTRIAL RELATIONS
INDUSTRIAL ACCIDENT COMMISSION
FILED
AUG 29 1961

CLIFFORD P. HARDING Employee	1407 Howe Avenue Sacramento 25, California
-vs-	
PLANT ASBESTOS COMPANY Employer	1300 - 64th Street Emeryville, California
J. T. THORP & SONS, INC. Employer	1351 Ocean Avenue Emeryville, California
METALCLAD INSULATION CO., INC. Employer	Post Office Box 178 Torrance, California
OAK CAW, dba CAW INSULATION Employer	3600 - 20th Avenue Sacramento 20, California
DUTTON ASBESTOS & SUPPLY CO. Employer	532 Natoma Street San Francisco 3, California
ARMSTRONG CORK CO. Employer	1814 Ogden Drive Burlingame, California
COAST INSULATING PRODUCTS CORP. Employer	2684 Leey Street Los Angeles 31, California
C. F. BRAUN & CO. Employer	1000 South Fremont Avenue Alhambra, California
OWENS-CORNING FIBERGLAS CORP. Employer	Post Office Box 89 Sacramento, California
JACKSON & HOPKINS CO., INC. Employer	Past Office Box 490 Bakersfield, California
MARINE ENGINEERING & SUPPLY CO. Employer	941 East Second Street Los Angeles, California
FLUOR MAINTENANCE, INC. Employer	2500 South Atlantic Boulevard Los Angeles 22, California
M. R. CARPENTER, INC. Employer	907 Front Street Sacramento 7, California
WESTERN ASBESTOS CO. Employer	675 Townsend Street San Francisco 3, California
INDUSTRIAL INDEMNITY COMPANY Insurance Carrier	350 Sansome Street San Francisco, California
CALIFORNIA CASUALTY INDEMNITY EXCHANGE Insurance Carrier	550 Kearny Street San Francisco, California
STANDARD ACCIDENT INSURANCE COMPANY Insurance Carrier	840 West San Bruno Avenue San Bruno, California
TRAVELERS INSURANCE COMPANY Insurance Carrier	550 California Street San Francisco, California
ARGONAUT INSURANCE COMPANY Insurance Carrier	550 California Street San Francisco, California
AMERICAN MOTORISTS INSURANCE COMPANY Insurance Carrier	417 Montgomery Street San Francisco, California
AETNA CASUALTY & SURETY COMPANY Insurance Carrier	220 Montgomery Street San Francisco, California
GUARANTEE INSURANCE COMPANY Insurance Carrier	550 Kearny Street San Francisco, California
ZENITH NATIONAL INSURANCE COMPANY Insurance Carrier	582 Market Street San francisco, California
PACIFIC EMPLOYERS INSURANCE COMPANY Insurance Carrier	3730 Piedmont Avenue Oakland 11, California

Re: CLIFFORD P. HARDING - Claim No 60 SF 193-854

By AMERICAN MOTORISTS INSURANCE *COMPANY*	$ 84.28
By AETNA CASUALTY & SURETY *COMPANY*	370.81
By GUARANTEE INSURANCE *COMPANY*	286.54
By ZENITH NATIONAL INSURANCE COMPANY	33.71
By PACIFIC EMPLOYERS INSURANCE *COMPANY*	101.13
By ASSOCIATED INDEMNITY CORPORATION	33.71
By STATE COMPENSATION INSURANCE FUND	1934.72
	$3300.00

IT IS FURTHER ORDERED that STATE COMPENSATION INSURANCE FUND deduct the sum of $352.00 from its contribution to be paid directly as follows: $300.00 to Smith, Parrish, Paduck & Clancy as an attorneys' fee; $22.00 to Smith, Parrish, Paduck & Clancy for transcript of the deposition; $30.00 to Norbert Frey, M.D.

A. H. NELSON, Referee
INDUSTRIAL ACCIDENT COMMISSION

AHN:mlm

SEP 25 1961

Filed and served on:

Clifford P. Harding, 1407 Howe Ave., Sacramento 25
Plant Asbestos Co., 1300 - 64th St., Emeryville
J. T. Thorp & Sons, Inc., 1351 Ocean Ave., Emeryville
Metalclad Insulation Co., Inc., P.O. Box 178, Torrance
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Dutton Asbestos & Supply Co., 532 Natoma St., SF
Armstrong Cork Co., 1814 Ogden Drive, Burlingame
Coast Insulating Products Corp., 2684 Lacy Street, Los Angeles 31
C. F. Braun & Co., 1000 South Fremont Ave., Alhambra
Owens-Corning Fiberglas Corp., P.O. Box 89, Sacramento
Jackson & Hopkins Co., Inc., P.O. Box 490, Bakersfield
Marine Engineering & Supply Co., 941 East Second St., Los Angeles
Fluor Maintenance, Inc., 2500 South Atlantic Blvd., Los Angeles 22
M. R. Carpenter, Inc., 907 Front St., Sacramento 7
Western Asbestos Co., 675 Townsend St., SF 3
Industrial Indemnity Co., 350 Sansome St., SF
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Pacific Employers Ins. Co., 244 Pine St., SF
Associated Indemnity *Corp.*, 332 Pine St., SF
State Compensation Ins Fund - Personal Service

Re CLIFFORD P. HARDING - Claim No. 60 SP 193-854

SEP 20 1961

Filed and served on: continued

Smith, Parrish, Paduck & Clancy, 501 Financial Center Bldg., Oakland
Harris & Brophy, 1540 San Pablo Ave., Oakland
Sedgwick, Detert, Moran & Arnold, 100 Bush St., SF - Attn: Gordon Keith
Mullen & Filippi, 315 Montgomery St., SF
J. Patrick Goodwin, 41 Sutter St., SF

CLIFFORD P. HARDING vs. PLANT ASBESTOS CO., J. T. THORP & SONS, INC., et al

A. H. NELSON, Referee
September 21, 1961

Claim No. 60 SF 193-854
Inj: Asbestosis

REPORT OF REFEREE ON ORDER APPROVING COMPROMISE AND RELEASE

SEP 26 1961

Asbestos worker, born February 28, 1896, claims asbestosis as the result of industrial exposure in employments for numerous employers going back some 15 years. Overall, including his employments in the industry in various out-of-State localities, he has a history of approximately 30 years of intermittent exposure to asbestos dust.

The record shows that applicant continued working until May, 1959, when he was seized with sudden severe chest pains. He was hospitalized on a diagnosis of coronary occlusion. Chest X-rays taken at that time were interpreted as showing evidence of asbestosis.

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A. H. NELSON, Referee

AHN:mlm

BEFORE THE INDUSTRIAL ACCIDENT COMMISSION OF THE STATE OF CALIFORNIA

CLAIM NO. 60 SF 193-854

Industrial Accident Commission
RECEIVED
AUG 29 1961
FILED
Sacramento Office

COMPROMISE AND RELEASE

DEPARTMENT OF INDUSTRIAL RELATIONS
D. DIV. OF INDUSTRIAL ACCIDENTS
FILED
AUG 29 1961

CLIFFORD P. HARDING Employee	1407 Howe Avenue Sacramento 25, California
-vs-	
PLANT ASBESTOS COMPANY Employer	1300 - 64th Street Emeryville, California
J. T. THORP & SONS, INC. Employer	1351 Ocean Avenue Emeryville, California
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DAN CAW, dba CAW INSULATION Employer	3600 - 20th Avenue Sacramento 20, California
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C. F. BRAUN & CO. Employer	1000 South Fremont Avenue Alhambra, California
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M. R. CARPENTER, INC. Employer	907 Front Street Sacramento 7, California
WESTERN ASBESTOS CO. Employer	675 Townsend Street San Francisco 3, California
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STANDARD ACCIDENT INSURANCE COMPANY Insurance Carrier	840 West San Bruno Avenue San Bruno, California
TRAVELERS INSURANCE COMPANY Insurance Carrier	550 California Street San Francisco, California
ARGONAUT INSURANCE COMPANY Insurance Carrier	550 California Street San Francisco, California
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AETNA CASUALTY & SURETY COMPANY Insurance Carrier	220 Montgomery Street San Francisco, California
GUARANTEE INSURANCE COMPANY Insurance Carrier	550 Kearny Street San Francisco, California
ZENITH NATIONAL INSURANCE COMPANY Insurance Carrier	582 Market Street San Francisco, California
PACIFIC EMPLOYERS INSURANCE COMPANY Insurance Carrier	3730 Piedmont Avenue Oakland 11, California

BEFORE THE INDUSTRIAL ACCIDENT COMMISSION OF THE STATE OF CALIFORNIA

CLAIM NO. 60 SF 193-854

CLIFFORD P. HARDING,

Applicant,

vs.

PLANT ASBESTOS CO., J. T. THORP & SONS, INC., METALCLAD INSULATION CO., INC., DAN CAW, dba CAW INSULATION, DUTTON ASBESTOS & SUPPLY CO., ARMSTRONG CORK CO., COAST INSULATING PRODUCTS CORP., C. F. BRAUN & CO., OWENS-CORNING FIBERGLAS CORP., JACKSON & HOPKINS CO., INC., MARINE ENGINEERING & SUPPLY CO., FLUOR MAINTENANCE, INC., M. R. CARPENTER, INC., WESTERN ASBESTOS CO., INDUSTRIAL INDEMNITY CO., CALIFORNIA CASUALTY INDEMNITY EXCHANGE, STANDARD ACCIDENT INS. CO., TRAVELERS INS. CO., ARGONAUT INS. CO., AMERICAN MOTORISTS INS. CO., AETNA CASUALTY & SURETY CO., GUARANTEE INS. CO., ZENITH NATIONAL INS. CO., PACIFIC EMPLOYERS INS. CO., ASSOCIATED INDEMNITY CORP., and STATE COMPENSATION INSURANCE FUND,

Defendants.

ORDER APPROVING COMPROMISE AND RELEASE

FILED
SEP [illegible] 1961.

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GOOD CAUSE APPEARING THEREFOR:

IT IS ORDERED that said Compromise and Release be, and it is hereby approved, payable as follows:

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