PLAINTIFF'S EXHIBIT

MET-906

544 [illegible]

CERT. 544 [illegible]
Coded { Ex. [illegible]
Date 9/14/31

Mr. M.S. Applegate
Group Administration Division

IN RE: The Ruberoid Company

I am attaching herewith correspondence in regard to this case. You will note that there is an inquiry from the Employer in regard to his chances for dividend for the current policy year which ends December 31st. There is also a reply to this letter from the Clerical Division and finally there is a proposed reply to the policyholder which we have written.

I want to call your attention to the Clerical Division's letter, in which they state that they are investigating the matter. While in this particular case no great harm is done, since we can safely predict that there would be no dividend, yet if this were not the case, this letter could easily have put us in an embarrassing position. I think in cases of this kind the Clerical Division should be instructed to make no reply whatsoever, but to refer the case directly to your Division.

If you agree with our letter, please send it along.

General Assistant
Actuarial Division
Group Life and Health Section

September 4, 1931
EOD/