PLAINTIFF'S EXHIBIT

MET-921

Mr. D. W. Briggs
Group Correspondence Bureau

In re: The Ruberoid Co. - 5444-GH

This will confirm approval to offer salaried employees of the above company a Hospital coverage. On the assumption that 85% of these employees are engaged in office work and 15% in the plants no industry loading will be required under the Hospital rate. The new coverage must be provided under a separate policy which cannot be combined for experience with the present policy.

If all of the company's employees ~~ought~~ are to be offered Hospital benefits they should be provided under a new policy which may be combined for experience with the present policy. The rate used in this case would presumably require an industry loading inasmuch as this is a textile industry. According to Poor's Manual the Company does work in asbestos, rock wool and felt so a check should be made on the proportion of employees engaged in these different kinds of work so that the correct industry loading may be determined. Tentatively a rate of minimum + P & C + 15% may be used.

RJ.

Actuarial Division
Group Life & Health Record Section

February 10, 1943
RJ:eg

ok'd Min. + F. & C. on basis of attached informat
RJ.
2-19-44