PLAINTIFF'S EXHIBIT K-11(b)

ÆTNA LIFE INSURANCE COMPANY

HARTFORD, CONNECTICUT

June 11, 1941

Mr. Edward C. Ames
Owens-Corning Fiberglas Corp.
Nicholas Building
Toledo, Ohio

Dear Mr. Ames:

In going over our Company experience regarding rates in effect in connection with the various insurance forms your company now carries, we felt you would be interested in the following information:-

The health of your employees has been better than average. This is evidenced by the fact that we now have in effect a 35% reduction in rate on both the Sickness and Hospitalization insurance carried by your employees. This is the result of nearly four full years exposure, and develops a rate lower than any similar industry that we have insured. In addition we have Hospitalization coverage which is developing a Loss Ratio, after over three years experience, far lower than almost any of the 200 industries we have insured in Ohio.

There is in effect a Permanent and Total Disability feature in connection with your Life Insurance, and as yet there has been only one claim from an employee, and this was due to a non-occupational accident, far removed from the course of his occupation or from any health hazard in his occupation.

As a further evidence, our Casualty Company carries, what is known as, Products Liability at an extremely low rate, and no claim has ever been presented, indicating, of course, that there is no hazard in the use of fiberglas or any of its products.

Although your compensation insurance is carried with the State, our Company does have the coverage on your new plant in Ashton, Rhode Island, and is writing this at a rate of approximately forty cents a hundred, which will indicate how safe we regard the risk to be - not only from an accident view point, but from an occupational hazard view point.

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In other words, from our own experience we do not feel that there is any different hazard than from any normal manufacturing operation, and we feel the hazard is much less than in the manufacture of Rockwool, Slagwool, Asbestos or any of the so-called 85% magnesia products.

To any one who is interested, we will be very glad to furnish claim records on the foregoing mentioned coverages, and explain why we have reached these conclusions.

Yours very truly,

General Agent

J A Hill
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