PLAINTIFF'S EXHIBIT

MET-324

AMERICAN MUTUAL ALLIANCE

CHICAGO

June 13, 1939

Dr. A. J. Lanza, Assistant Medical Director
Metropolitan Life Insurance Company
New York City, New York

Dear Dr. Lanza:

On my return to Chicago from a trip to New York I find that you have been so injudicious as to ask for suggestions from me on the subject which you will discuss at Saranac. The functions of the insurance companies, particularly the compensation insurance companies in helping to work out a solution of the silicosis problem can be very simply stated. They are:

1. To give the employer expert advice and assistance in the setting up of an engineering and medical program for the control of the dust hazard and the prevention of disability to those who have been or are exposed to dust.

2. To give honest, courteous and absolutely fair treatment, in accordance with the statutes and decisions of each state to those persons who claim that they are disabled as the result of exposure to silica dust in the course of their employment. The compensation carrier has an obligation to see that all bona fide claims are paid in strict accordance with the law and without any quibbling on its part. It also has an obligation to resist the payment of compensation claims where investigation discloses that the claimant is not disabled or that the disability is not the result of silicosis.

I am sure that you will appreciate that the real difficulty comes in the application of a program stated in these simple general terms. Theoretically the insurance company officers should have a comprehensive knowledge of all new developments in preventive technique and should be able to recommend that best suited to the needs of the particular employer. They should be sufficiently able salesmen to convince him that he should adopt the recommended program and they should then be able to help him sell it to his own employees. Practically,