

CERT. 5444-G.L.H.
 Coded by MB
Date 1-15-32

Mr. Dunlap:

In re: The Rubberoid Company - 5444-G.L.H.

Prior to the renewal date, we had six contracts on the above company, three Life and three Health, all combined for dividend purposes.

When we considered the group for poor experience prior to the renewal date, we recommended that the rate on two of the Life contracts be increased from "T" to "T" plus \$4.00 and from "T" to "T" plus \$3.00, respectively. The Administration Division asked what the rate would be on the whole group if all the Life contracts were merged and combined with the merged Health groups for dividend purposes. We quoted a rate of "T" plus \$2.00 for the combined Life coverage which was obtained. All the Life contracts are now under one policy at the increased rate of "T" plus \$2.00.

*Mr. Buell
 I take it this
 is all under the
 same
 EOO
 1/14*

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 Actuarial Division
 Group Life and Health Section

January 13, 1932
 DB/CF