Manville Fil
6-26-56

June 19, 1956

Mr. S. J. O'Neil
Marsh & McLennan, Inc.
70 Pine Street
New York 5, New York

Dear Mr. O'Neil

Manville, New Jersey, A & S Experience

In accordance with our conversation we are listing below Manville, New Jersey, A & S Experience for three months - 1956:

1956	Premium	Benefits Paid
March	$ 9,000	$10,756
April	9,000	9,000
May	9,000	10,000
TOTAL	[redacted]	[redacted]

You will note that the loss ratio is 111 per cent. We believe that The Travelers Life Insurance Company should be able to help us improve this experience.

Will you please contact them and ask them for their suggestions and a review of our claims. If they can designate one or more types of diseases or accidents which is causing this loss, we might be able to help with our preventive health program.

Very truly yours,

A. M. Schmidt
Insurance Manager

cc: C.W. Hite
E.W. Smith, M.D.
H. Hopkins, Manville

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