NOTES TAKEN ON WAUKEGAN TRIP 12/8 and 12/9/77

NIOSH - younger PHD, mostly Asbestos attacks, Bad News

Paul Kotin - good defense of Industry
Waukegan - attacked for lake pollution - Lake Michigan

Leachate into water - new area of exposure, no one knows how to handle it

Who knows what laws may come in this area of pollution - same at Manville--
discharge OK; its settling pends where problem is Green Cove, Dennison - same

Bill Clayton did work on Asbestos (seems good)

What D/A if retired and then file -- maximum is recalculated twice a year.

Is a statute of limitations for prior to 7/1/72 (also, after to some extent)
if don't use? If voluntary payments, maybe no coverage

Chart is only projected new cases - reduce all to $250,000 since have insurance
What Divisions are responsible.

Statute of Limits - old law - from 2-6 years -- prior to 6/75 -- now is 3 years
after exposure

Get most recent life expentancy tables - of man's - would be shorter with
disease

Low - maybe some P1's and P2's -- not listed on chart Chart is high if:
spouse remarries - only get 2 more years

Low - since no extra exposures - medical and legal is costly
Low - since wage and maximum will go up in future

Partials - 1. can't do what he was doing (only if working)
pay 2/3 of difference between previous pay and present
2. new - percent of "man as a whole"
7/1/75 - hasn't been used afraid would not get credit for partial

Do not move people when are flagged.

O.D.'s - charged to divisions
maybe go to corporate -- use present value $14 mil = 5 mil (see Bob Cole)

Maybe some people won't file a claim? 39 cases - only 51% filed per Bill Clayton

P1 and P2 - low chance of claims so not on chart

Under new law - no incentive to continue working (get 2/3 wage and Soc. Security
and J-M retirement and life insurance? (have to get each separately)

So, when do we tell employee - when he is flagged? (Not now)
- wait until is disabled
- Do we start notifying earlier? That is, tell
them about benefits, W/C options, etc.

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Benefits problem - change so can get same benefits after 59 as before group life

When notify? - determine a medical standard as to when should notify

Bill Clayton - 3 mos. here - 3936 Systems - use $100,000 = not $10,000 roughly ½ of retention

Pat, send out list summarizing only W/C claims to each plant - Reserve

Pat, keep old laws - what kind of info needed - talked to Clayton, will set reserve same as accounting reserve so- may be small reserve and note that expect to win claim

E L Claims - let Dennis get information and we will get it from Dennis -- (check with Dennis)

--won Lacey
--won Grissom (state of limitations), but may settle

Does Dennis use Doug Stevenson at all for EL claims? NO

Doug Stevenson: Partials - man as of whole--disabled Trying to do job switch for Paul Ray

Man as a whole - only for 500 wks. x 20% example = 100 wks.
(unique) In ILL - incentive is to quit work and get 100% benefits try to get lump sum - - is ok in ILL; but get him out of plant

Benefits: if get W/C benefit then should subtract from Pension Plan
Rockford does this; also life Insurance - eliminate age 59 req.
Accident & Sickness offsets the State W/C laws, already

exposure: auto accident-executive, young could easily be $600,000

Use Partial - only if get out of plant forever
Pat - if at plant anywhere assume still exposed - our position
Doug Stevenson - does think W/C is only remedy
ILL - uses date of last exposure not disability date to determine benefits

Route to go - make a lump-sum, but get him out of plant - try also to get a release

Doug - consider contesting in order to avoid paying maximum on all disability even if clearly have asbestos

Why contest:
- J-M forced to take adversary approach to W/C since awards are so big and employee made more than whole
- Try to lump, Asbestos claims - How?
- If change J-M policy in ILL (other states) burden falls on plant personnel department
- Get present value tables to Hoppe, Winkworth - what is $250,000 over 25 years -- use what percent discount

Paul Ray - back and disease claim

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Should have meetings with people at self-insured W/C plants on handling claims - this is where it starts

-have had meetings of lawyers, why not personnel
-there is dissagreement over causes of cancer of larynx, rectum, etc.
-tremendous responsibility lies with those people
-Plant doctors also should attend this kind of meeting

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