

October 19, 1967

Bryan A. Dawber, M. D.
Medical Director
The Penn Mutual Life Insurance Company
Independence Square
Philadelphia, Pennsylvania

Dear Dr. Dawber:

Many thanks for your August 30 comments to the outline for underwriting elevated serum cholesterol. The source of the figures relating cholesterol levels to mortality risk are based on some factual data and some approximations and assumptions in the enclosed.

Please forgive my delayed reply. I was in the Serbian Wilds, where I met your brother.

Regards,

Henry W. Blackburn, Jr., M. D.
Medical Director

HWB: mh
Enc.

THE PENN MUTUAL LIFE INSURANCE COMPANY
INDEPENDENCE SQUARE
PHILADELPHIA

BRYAN A. DAWBER, M.D.
MEDICAL DIRECTOR

August 30, 1967

Henry W. Blackburn, Jr., M. D.
Medical Director
Mutual Service Life Ins. Co.
1919 University Avenue
St. Paul, Minnesota 55104

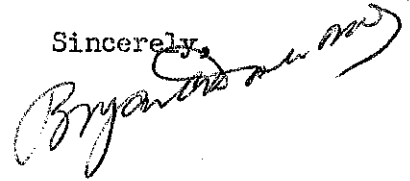
Dear Doctor Blackburn:

Thank you for your letter regarding the cholesterol situation.

We have been rating increased cholesterol for sometime. We rate Table "2" if the cholesterol is over 300 mg. Our basis for this is pretty much competitive rather than any scientific data other than we know there is extra mortality. Quite a few companies still are not rating increased cholesterols.

I am particularly interested in how you arrived at your figures in your Tentative Mortality Table, Page 4.

Sincerely,



BAD:klc