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September 30, 1981

Stewart Smith East, Inc.
116 John Street
New York, NY 10038

Att: Elaine Giulio

Re: Tobacco Health Liability Claim
Claimant: Charles McSorley

Dear Mrs. Giulio:

Underwriters recently requested information concerning the age of Joanne McSorley. We do not have this information. If this information should become available to us during the discovery proceedings, we plan to make this information available to you.

The underwriters have also asked for information concerning the evaluation of this claim by the underlying carrier. The first \$1 million of this loss is self-insured and Lloyds' underwriters participate in the coverage above this self-insured retention. Thus, there is no underlying carrier.

Very truly yours,

Paul Goldschmidt
Director of Insurance

PG:zb
cc: Bruce Shinabarger

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