

It is apparent our concern is not just with asbestosis and lung cancer, which is well established among asbestos workers, but also cancer of the stomach, colon and rectum.

Asbestos dust has long been recognized as a health hazard. Classically it produces a lung involvement termed asbestosis. It is an insidious, slowly progressive disease, occurring with continued inhalation of asbestos dust or fibers. It involves the alveolar walls of the lung and thickens them by cohesive proliferated cells. In short, it reduces the lung capacity which may ultimately lead to death. Two types of cancer have also been associated with the inhalation of asbestos dust, carcinoma of the lung and mesothelioma of the pleura or peritoneum.

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In April of this year, we as insurer for both Combustion Engineering and Johns-Manville, paid several thousand dollars in a compromise judgment to [redacted] an insulation worker of some 25 years. There were eight defendants, only two of which were our policyholders.

[redacted] alleged generally that he developed asbestosis because in addition to the products he himself handled, and while on jobs where he did not use the products himself, nevertheless the products were being used by other employees, whereby he became exposed to asbestos dust and fibers.

In his complaint he states, "That each of the defendants knew, or should have known, that the chemical compounds and deleterious substances and matter in said insulation as compounded, prepared and manufactured by defendants were highly poisonous, dangerous and harmful to human beings and to the health of man and that such materials were defective and were not suitable for the purposes for which they were intended."

It is interesting to note, this statement was made in spite of the fact that in 1961, [redacted] doctor told him to get out of the business or quit smoking if he wanted to live. Yet today, he is still working around such exposures.

Our Claim Department learned in January of 1969, that we are involved in at least two more cases similar to the [redacted] case which involved three of our policyholders out of ten named defendants.

Asbestosis, lung or colon cancer claims whether comp or liability, from asbestos workers or those working with asbestos materials, are one thing, but the general public exposure and claim potential is much more serious. Noting again the public press and specifically the attached Taylors Digest, it will be seen that much publicity is, and will be given, to the exposures to which we all are subjected. When we consider the asbestos materials which are all around us in insulation, brake lining, piping, fireproofing materials, house siding, construction work, etc., it is certain we do breathe some asbestos dust, even if in minute quantities. Whether asbestos produces colon cancer or not, Doctor Selikoff has established data that seems to prove it. Further, he points out that it is possible to demonstrate the presence of asbestos fiber in the intestinal tract. He further states; "All other cancer producing substances cannot be seen by the microscope or any other way. We have many chemicals that will produce cancer, but there is no way of seeing them. Yet, this particular substance can be seen under the microscope and is permanent, its rock as you know, its a mineral, and has a half life of infinity, and once it gets into the body it can be found there 50 years later."

* Our exposure here was brought into clear focus when we were presented with the claim against Johns-Manville by the Executor of the Estate of [redacted] in