

# Lorillard

ARTHUR J. STEVENS  
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(212) 641-8708

November 5, 1979

Mr. Edward J. Noha  
Chairman of the Board  
CNA  
CNA Plaza  
333 South Wabash Avenue  
Chicago, Illinois 60600

Dear Ed:

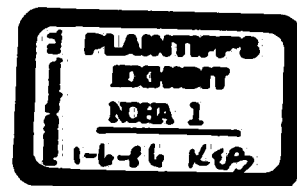
On October 23rd Curt Judge communicated to me your request for information which might be suitable for CNA's use in considering requests from agents to give them a non-cigarette smoker premium discount of the type most recently announced by State Mutual Life.

I regret that my having been away attending the trial of a lawsuit, coupled with some serious mail delivery problems here in New York, has prevented me from getting some of the materials sooner from The Tobacco Institute. In any event, in furtherance of our telephone conversation of today, I am enclosing some materials which may be of interest and use to you. As we discussed, after these materials have fertilized some of your thinking, perhaps you will want to discuss the matter further with The Tobacco Institute to see what additional materials they might provide.

Generally speaking, the enclosures deal with:

1. General background materials concerning similar discounts offered by other insurance carriers; and
2. Very general data concerning other risks to which both smokers and nonsmokers are exposed, which seem to us as properly having some bearing on the subject.

A DIVISION OF LOEW'S THEATRES, INC.  
866 Fifth Avenue, New York, New York 10019



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You will be interested to know that during the past summer, when The Tobacco Institute first learned of Allstate's plan to offer a nonsmoker discount, and in an effort to perhaps dissuade Allstate from that course of action by supplying background data, The Tobacco Institute, through me, sought assistance from CNA. At that time I turned for help to Dennis Chookaszian, who in turn put The Tobacco Institute in touch with Steve Lewis of CNA.

Please don't hesitate to contact me if I or The Tobacco Institute can be of further assistance.

Kind personal regards and best wishes.

Sincerely,



Arthur J. Stevens

AJS/pm  
Enclosures

cc: Mr. P. R. Tisch  
Mr. C. H. Judge  
Mr. D. H. Chookaszian

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