



*American Surety Company*  
*of New York*

SCHMEISER & SCHONE, AGENTS

827 NORTH CHARLES STREET

BALTIMORE 1, MARYLAND

October 31, 1951

United Evangelical Church  
923-945 South East Avenue,  
Baltimore 24, Maryland

Gentlemen:

We are enclosing herewith endorsement to be attached to your Compensation Policy, which was issued November 5, 1950.

This endorsement is effective July 1, 1951, and has been required by the Maryland Compensation Rating Bureau to be attached to all policies in effect as of that date. The basic cause for the rate raise is the increased benefits given for Compensation claims under laws passed at the 1951 session of the General Assembly, which laws became effective on June 1, 1951. Perhaps the most important change was that the permanent total disability weekly benefit had been increased from \$28.00 to \$32.00, and the maximum aggregate sum payable in the event of permanent total disability or death has been increased from \$7,500.00 to \$10,000.00 and the permanent partial disability weekly benefit has been increased from \$20.00 to \$25.00, with a \$10,000.00 maximum payment.

We believe you will readily understand the need for increased premium rates to pay the enlarged benefits granted by the laws now in force and effect, and that the rate increases were not imposed by the insurance companies but by the Maryland Legislature.

Very truly yours,

Schmeiser & Schone,

By: *Alex R. Ousubak*

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