



THE DOW CHEMICAL COMPANY

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June 10, 1982

BENNETT BUILDING
2030 DOW CENTER
MIDLAND, MICHIGAN 48640

Mr. Jerome D. Saltzman
Chief, Antitrust and Indemnity Group
Nuclear Regulatory Commission
Washington, D.C. 20555

Re: Nuclear Energy Liability
Policy NF-160
Policy Period: January 1, 1982-83

Dear Mr. Saltzman:

Enclosed please find the original and eight copies of Endorsement No.
46 - Changes in Subscribing Companies and in Their Proportionate
Liability Endorsement - Calendar Year 1982.

Very truly yours,

Tad N. Coalwell

Tad N. Coalwell, Manager
Liability Insurance
Corporate Insurance Department

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Enclosure

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Nuclear Energy Liability Insurance

NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

CHANGES IN SUBSCRIBING COMPANIES AND IN THEIR PROPORTIONATE LIABILITY ENDORSEMENT Calendar Year 1982

1. It is agreed that with respect to bodily injury or property damage caused, during the effective period of this endorsement, by the nuclear energy hazard:
 - a. The word "companies" wherever used in the policy means the subscribing companies listed below.
 - b. The policy shall be binding on such companies only.
 - c. Each such company shall be liable for its proportion of any obligation assumed or expense incurred under the policy because of such bodily injury or property damage as designated below.
2. It is agreed that the effective period of this endorsement is from the beginning of the effective date of this endorsement stated below to the close of December 31, 1982 or to the time of the termination or cancellation of the policy, if sooner.

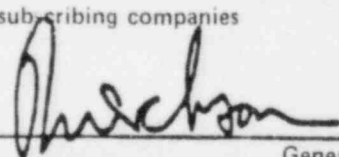
SUBSCRIBING COMPANIES

PROPORTION OF 100%

Aetna Casualty and Surety Co., The, 151 Farmington Ave., Hartford, CT 06156	9.957349
Aetna Insurance Company, 55 Elm St., Hartford, CT 06115	3.153160
Affiliated FM Insurance Co., Allendale Park, P.O. Box 7500, Johnston, RI 02919	0.248934
Allianz Insurance Company, 6435 Wilshire Blvd., Los Angeles, CA 90054	1.327647
Allstate Insurance Co., Allstate Plaza South - G1, Northbrook, IL 60062	4.978675
American Home Assurance Co., 102 Maiden Lane, New York, NY 10005	0.871268
American Motorists Insurance Co., Long Grove, IL 60049	0.414890
Bituminous Casualty Corporation, 320-18th St., Rock Island, IL 61201	0.414890
Centennial Insurance Co., Atlantic Building, 45 Wall Street, New York, NY 10005	0.248934
Commercial Union Insurance Co., One Beacon St., Boston, MA 02108	3.319116
Connecticut Indemnity Company, The, 9 Farm Springs Rd., Farmington, CT 06032	0.414890
Continental Casualty Co., CNA Plaza, Chicago, IL 60685	4.148895
Continental Insurance Co., The, 80 Maiden Ln., New York, NY 10038	7.675457
Federal Insurance Co., 51 John F. Kennedy Parkway, Short Hills, NJ 07078	1.493602
Fireman's Fund Insurance Companies, P.O. Box 3395, San Francisco, CA 94119	5.310586
General Accident Insurance Company of America, 414 Walnut St., Philadelphia, PA 19105	1.327647
Harover Insurance Co., The, 440 Lincoln St., Worcester, MA 01605	0.497867
Hartford Accident and Indemnity Co., Hartford Plaza, Hartford, CT 06115	7.053122
Hartford Steam Boiler Insp. & Ins. Co., The, 56 Prospect St., Hartford, CT 06102	0.497867
Highlands Insurance Co., 600 Jefferson St., Houston, TX 77002	0.414890
Home Indemnity Co., The, 59 Maiden Lane, New York, NY 10038	3.651028
Insurance Co. of North America, P.O. Box 7728, Philadelphia, PA 19101	1.659558
Monarch Insurance Co. of Ohio, The, 19 Rector St., New York, NY 10006	0.331912
Northern Insurance Company of New York, P.O. Box 1228, Baltimore, MD 21203	2.240404
Northwestern National Ins. Co., 731 No. Jackson St., Milwaukee, WI 53201	0.663823
Ohio Casualty Insurance Company, The, 136 North Third St., Hamilton, OH 45025	0.165956
Pacific Indemnity Co., 51 John F. Kennedy Parkway, Short Hills, NJ 07078	0.331912
Peerless Insurance Co., 62 Maple Ave., Keene, NH 03431	0.124467
Protective Insurance Co., 3100 No. Meridian St., Indianapolis, IN 46208	0.248934
Providence Washington Insurance Co., 20 Washington Place, Providence, RI 02903	0.165956
Reliance Insurance Company, 4 Penn Center Plaza, Philadelphia, PA 19103	0.995735
Royal Insurance Company of America, 150 William Street, New York, NY 10038	3.319116
St. Paul Fire & Marine Ins. Co., 385 Washington St., St. Paul, MN 55102	4.699869
Seaboard Surety Co., 90 William St., New York, NY 10038	0.165956
State Farm Fire & Casualty Company, 112 East Washington St., Bloomington, IL 61701	0.829779
Transamerica Insurance Company, P.O. Box 54256, Los Angeles, CA 90054	0.829779
Travelers Indemnity Company, The, One Tower Square, Hartford, CT 06115	10.787128
United States Fidelity and Guaranty Co., 100 Light St., Baltimore, MD 21202	10.455217
United States Fire Insurance Co., P.O. Box 2387, Morristown, NJ 07960	3.319116
Zurich Insurance Co., 231 No. Martingale Rd., Schaumburg, IL 60196	1.244669

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Effective Date of this Endorsement January 1, 1982 To form a part of Policy No. NF-160
12:01 A.M. Standard Time
 Issued to The Dow Chemical Company
 Date of Issue March 5, 1982 For the subscribing companies

By  General Manager

Endorsement No. 46

Countersigned by _____