

Marsh & McLennan

Marsh & McLennan, Incorporated
2121 San Jacinto Street
1300 San Jacinto Tower
Dallas, Texas 75201
Telephone 214-979-9900

December 17, 1985

Mr. Jerome Saltzman
Assistant Director
State & Licensee Relations
Office of State Programs
U. S. Nuclear Regulatory Commission
Washington, D. C. 20555

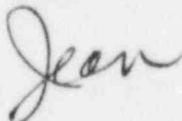
Union Electric Company
Callaway Nuclear Plant
Nuclear Liability Insurance
ANI Policy NF-264/MAELU Policy MF-III
Endorsements Nos. 23/10

Secondary Financial Protection
ANI/MAELU Policy Nos. N/M-95
Endorsements Nos. 3

Dear Mr. Saltzman:

Enclosed for your records are two certified copies each of the subject
Endorsements for the Union Electric Company.

Sincerely,



Jean Fielder
M&M Nuclear Consultants

cc: O. G. Hucker
J. Vernon - St. Louis M&M

jf/enclosure

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PDR ADOCK 05000483
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Nuclear Energy Liability Insurance

NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

ADVANCE PREMIUM AND STANDARD PREMIUM CALENDAR YEAR 1986 ENDORSEMENT

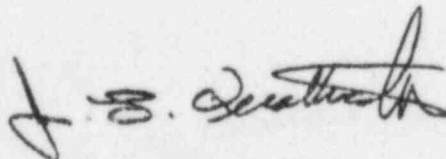
1. ADVANCE PREMIUM: It is agreed that the Advance Premium due the companies for the period designated above is:

\$ 373,937.51

2. STANDARD PREMIUM AND RESERVE PREMIUM: In the absence of a change in the Advance Premium indicated above, it is agreed that, subject to the provisions of the Industry Credit Rating Plan, the Standard Premium is said Advance Premium and the Reserve Premium is:

\$ 281,867.51

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Nuclear Energy Liability Policy (Facility Form) as designated hereon. No Insurance is afforded hereunder.



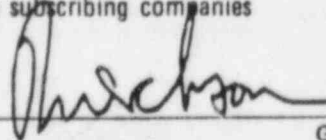
John L. Quattrocchi, Vice President-Liability Underwriting
American Nuclear Insurers

Effective Date of This Endorsement January 1, 1986 To form a part of Policy No. NF-264
12:01 A.M. Standard Time

Issued to Union Electric Company

Date of Issue December 16, 1985

For the subscribing companies

By 
General Manager

Endorsement No. 23

Countersigned by _____

NUCLEAR ENERGY LIABILITY INSURANCE
MUTUAL ATOMIC ENERGY LIABILITY UNDERWRITERS

ADVANCE PREMIUM AND STANDARD PREMIUM CALENDAR YEAR 1986
ENDORSEMENT

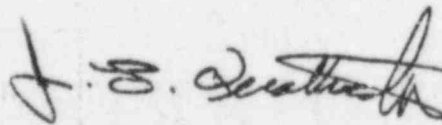
1. ADVANCE PREMIUM: It is agreed that the Advance Premium due the companies for the period designated above is:

\$ 108,562.50

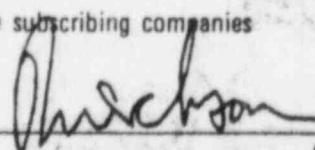
2. STANDARD PREMIUM AND RESERVE PREMIUM: In the absence of a change in the Advance Premium indicated above, it is agreed that, subject to the provisions of the Industry Credit Rating Plan, the Standard Premium is said Advance Premium and the Reserve Premium is:

\$ 81,832.50

This is to certify that this is a true copy of the original
Endorsement having the endorsement number and being made part
of the Nuclear Energy Liability Policy (Facility Form) as des-
ignated hereon. No Insurance is afforded hereunder.



John L. Quattrocchi, Vice President-Liability Underwriting
American Nuclear Insurers

Effective Date of This Endorsement January 1, 1986 To form a part of Policy No. MF-111
12:01 A.M. Standard Time
Issued to Union Electric Company
Date of Issue December 16, 1985 For the subscribing companies
By 
General Manager
Endorsement No. 10 Countersigned by _____

NUCLEAR ENERGY LIABILITY INSURANCE

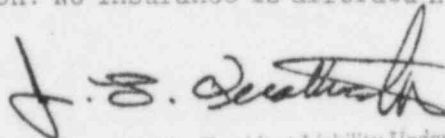
MUTUAL ATOMIC ENERGY LIABILITY UNDERWRITERS

ANNUAL PREMIUM ENDORSEMENT

Calendar Year 1986

ANNUAL PREMIUM: It is agreed that the Annual Premium due the companies for the period designated above is: \$1,687.50.

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Nuclear Energy Liability Policy (Facility Form) as designated hereon. No Insurance is afforded hereunder.



John L. Quattrocchi, Vice President-Liability Underwriting
American Nuclear Insurers

Effective Date of this Endorsement January 1, 1986 To form a part of Certificate No. M-95

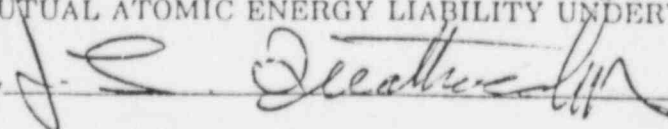
Issue to Union Electric Company

Date of Issue December 16, 1985

For the Subscribing Companies

MUTUAL ATOMIC ENERGY LIABILITY UNDERWRITERS

By



Endorsement No. 3

Countersigned by _____

AUTHORIZED REPRESENTATIVE

Nuclear Energy Liability Insurance
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

ANNUAL PREMIUM ENDORSEMENT

Calendar Year 1986

ANNUAL PREMIUM: It is agreed that the Annual Premium due the companies for the period designated above is: \$5,812.50.

This is to certify that this is a true copy of the original endorsement having the endorsement number and being made part of the Nuclear Energy Liability Policy (Facility Form) as designated hereon. No Insurance is afforded hereunder.

J. S. Quattrocchi

John L. Quattrocchi, Vice President-Liability Underwriting
American Nuclear Insurers

Effective Date of this Endorsement January 1, 1986 To form a part of Certificate No. N-95
12:01 A.M. Standard Time
Issued to Union Electric Company
Date of Issue December 16, 1985
For the subscribing companies
By *Richardson* General Manager
Endorsement No 3 Countersigned by _____