

A CMS Energy Company

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April 10, 2003

Ira Dinitz
US Nuclear Regulatory Commission
Mail Stop 12E4
Washington, DC 20555

ANI POLCIY NF-179
DOCKET NO 50-255

Attached is a copy of Endorsement 179 to ANI Policy NF-179 for
Palisades Nuclear Plant. This endorsement reflects the 2003 ANI
Subscribing Companies.

Should you have any questions on the endorsements, please feel
free to contact me at the above numbers.

Faith A Rueckert

Faith A Rueckert
Senior Insurance Analyst

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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 2003

1. It is agreed that with respect to bodily injury, property damage, environmental damage or evacuation of the public 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, property damage, environmental damage or evacuation of the public 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, 2003 or to the time of the termination or cancellation of the policy, if sooner.

Continental Insurance Company	29.926069 %	
Employers Mutual Casualty Company	0.935190 %	
Federal Insurance Company	24.484966 %	
Greenwich Insurance Company	10.202069 %	
Motors Insurance Corporation	0.606682 %	
Nat'l Union Fire Ins Co of Pitts, PA	4.760966 %	
Pennsylvania Manufacturers' Association Insurance	0.518265 %	
Royal Insurance Company of America	6.801379 %	
State Farm Mutual Automobile Insurance Company	13.602759 %	
United States Fire Insurance Company	1.360276 %	
Zurich American Insurance Company	6.801379 %	
Total	<u>100.000000 %</u>	NE-2003

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, Senior Vice President, Underwriting
American Nuclear Insurers

Effective Date of
this Endorsement:

January 1, 2003
(12:01 A.M. Standard Time)

To form a part of Policy No. **NF -0179**

Issued to:

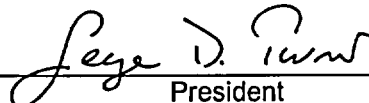
Consumers Energy Company and Nuclear Management Company, LLC

Date of Issue:

March 26, 2003

For the subscribing companies

By


President

Endorsement No.:

179

Countersigned by



CERTIFIED COPY