

Marsh & McLennan, Incorporated
222 South Riverside Plaza
Chicago, Illinois 60606
Telephone 312 648-6000

March 7, 1983

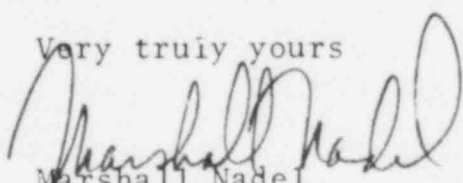
Mr. Jerome Saltzman
Assistant Director
State & Licensee Relations
Office of State Programs
U. S. Nuclear Regulatory Commission
Washington, D. C. 20555

RE: UNION ELECTRIC COMPANY
CALLAWAY NUCLEAR STATION
ANI POLICY NO. NF-164
ENDORSEMENT NO. 13

Dear Mr. Saltzman:

On behalf of Union Electric Company, enclosed please
find eight certified copies of the captioned
endorsement.

Very truly yours


Marshall Nadel
Assistant Vice President
M&M Nuclear Consultants

MN:es

Enc.

cc: Gordon Edison - NRR, NRC
O. G. Hucker - Union Electric
B. J. Abernathy - M&M St. Louis

Nuclear Energy Liability Insurance
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

CHANGES IN SUBSCRIBING COMPANIES AND IN THEIR PROPORTIONATE LIABILITY ENDORSEMENT
 Calendar Year 1983

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, 1983 or to the time of the termination or cancellation of the policy, if sooner.

SUBSCRIBING COMPANIES

PROPORTION OF LOSS

Aetna Casualty & Surety Co., The, 151 Farmington Avenue, Hartford, CT 06156	8.841063
Affiliated FM Insurance Co., Allendale Park, P.O. Box 7500, Johnston, RI 02919	.252602
Allianz Insurance Company, 6435 Wilshire Blvd., Los Angeles, CA 90048	1.347210
Allstate Insurance Co., 1 Allstate Comm'l Plaza, - TIA, 51 West Higgins Rd., South Barrington, IL 60010	4.210630
American Home Assurance Company, 70 Pine Street, New York, NY 10005	.884106
American Motorists Insurance Company, Long Grove, IL 60049	.421003
Bituminous Casualty Corporation, 320-18th St., Rock Island, IL 61291	.421003
Centennial Insurance Company, Atlantic Building, 45 Wall Street, New York, NY 10005	.252602
Commercial Union Insurance Co., One Beacon Street, Boston, MA 02108	3.368024
Connecticut Indemnity Company, The, 9 Farm Springs Rd., Farmington, CT 06032	.421003
Continental Casualty Co., CRA Plaza, Chicago, IL 60685	4.210630
Continental Insurance Co., The, 2 Corporate Place South, Piscataway, NJ 08854	7.788555
Federal Insurance Co., 51 John F. Kennedy Parkway, Short Hills, NJ 07078	1.515411
Firemen's Fund Insurance Companies, P.O. Box 777, Novato, CA 94958	5.388838
General Accident Insurance Company of America, 414 Walnut St., Philadelphia, PA 19105	1.347210
General Insurance Company of America, Safeco Plaza, Seattle, WA 98185	1.684012
Renover Insurance Co., The, 440 Lincoln St., Worcester, MA 01605	.505204
Hartford Accident and Indemnity Co., The, Hartford Plaza, Hartford, CT 06115	6.736048
Hartford Steam Boiler Insp. & Ins. Co., The, 56 Prospect St., Hartford, CT 06102	.505204
Highlands Insurance Co., 600 Jefferson St., Houston, TX 77002	.336802
Home Indemnity Co., The, 59 Menden Lane, New York, NY 10038	3.704826
Insurance Co. of North America, c/o CIGNA, 10 Rockefeller Plaza, New York, NY 10020	4.883635
Metropolitan Prop. & Liab. Insurance Co., 125 Menden Lane, Suite 1200, New York, NY 10038	1.684012
Mission Insurance Company, 2601 Wilshire Blvd., Los Angeles, CA 90057	.505204
Monarch Insurance Co. of Ohio, The, 19 Rector St., New York, NY 10006	.336802
Motors Insurance Corporation, 3044 West Grand Blvd., Detroit, MI 48202	.168401
Northwestern National Insurance Company, 731 No. Jackson St., Milwaukee, WI 53202	.6773605
Ohio Casualty Insurance Company, The, 136 North Third St., Hamilton, OH 45025	.168401
Pacific Indemnity Co., 51 John F. Kennedy Parkway, Short Hills, NJ 07078	.336802
Protective Insurance Co., 3100 North Meridian St., Indianapolis, IN 46208	.084201
Providence Washington Insurance Co., 20 Washington Place, Providence, RI 02903	.168401
Reliance Insurance Company, 4 Penn Center Plaza, Philadelphia, PA 19103	1.010407
Royal Insurance Company of America, 150 William Street, New York, NY 10038	3.368024
St. Paul Fire & Marine Ins. Co., 385 Washington St., St. Paul, MN 55102	4.769122
Seaboard Surety Co., 90 William St., New York, NY 10038	.168401
State Farm Fire & Casualty Company, 112 East Washington St., Bloomington, IL 61701	.842006
Transamerica Insurance Company, P.O. Box 54256, Los Angeles, CA 90054	.842006
Transport Indemnity Company, 3670 Wilshire Blvd., Los Angeles, CA 90010	.084201
Travelers Indemnity Company, The, One Tower Square, Hartford, CT 06115	10.946078
United States Fidelity and Guaranty Co., P.O. Box 1138, Baltimore, MD 21203	10.609270
United States Fire Insurance Co., P.O. Box 2387, Morristown, NJ 07960	2.778620
Universal Underwriters Insurance Co., 5115 Oak Street, Kansas City, MO 64112	.168401
Zurich Insurance Co., 231 No. Martingale Rd., Schaumburg, IL 60196	1.263009
NE-83	

Effective Date of this Endorsement January 1, 1983 To form a part of Policy No NF-164
12:01 A.M. Standard Time
 Issued to Union Electric Company
 Date of Issue March 1, 1983

For the subscribing companies

By [Signature]
 General Manager

Endorsement No 13

Countersigned by _____

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. [Signature]
 Vice President-Liability Underwriting
 American Nuclear Insurance