

Marsh & McLennan

Marsh & McLennan Nuclear
222 South Riverside Plaza
Chicago, Illinois 60606
Telephone 312 648-6603

February 6, 1990

Mr. Ira Dinitz
Insurance & Indemnity Policy Analyst
U.S. Nuclear Regulatory Commission
Mail Stop 12E4
Washington, D.C. 20555

Joseph A. Buckles
Vice President

RE: Union Electric Company
Nuclear Liability Insurance

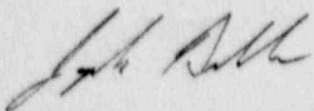
Dear Mr. Dinitz:

On behalf of the captioned client, enclosed are two certified copies of each of the following insurance policy documents:

<u>Policy No.</u>	<u>Endorsement No.</u>
NF-264	41
MF-111	27
NW-159	6
MW-81	6
N-95	10
M-95	10

Please contact me if you have any questions.

Very truly yours,



JAB/bb
Enclosures

cc: K. Mollet, Union Electric Company
M. Buhr, M&M St. Louis

Mollet
11

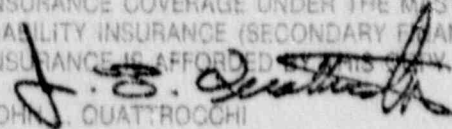
Nuclear Energy Liability Insurance
MUTUAL ATOMIC ENERGY LIABILITY UNDERWRITERS

It is hereby agreed that Item 1 of the Declarations is amended to read:

Item 1. Named insureds and addresses:

- (a) Union Electric Company, 1901 Chouteau Avenue, P.O. Box 149,
St. Louis, MO 63166

THIS IS TO CERTIFY THAT THIS IS A TRUE COPY OF THE ORIGINAL
CERTIFICATE, BEARING THE NUMBER DESIGNATED HEREON, FOR
INSURANCE COVERAGE UNDER THE MASTER POLICY-NUCLEAR ENERGY
LIABILITY INSURANCE (SECONDARY FINANCIAL PROTECTION). NO
INSURANCE IS AFFORDED BY THIS COPY.

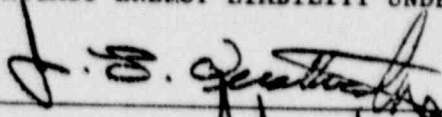
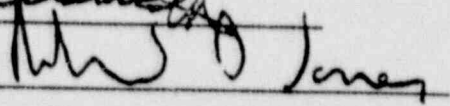

JOHN J. QUATTROCCHI
VICE PRESIDENT-UNDERWRITING
AMERICAN NUCLEAR INSURERS

Effective Date of
this Endorsement October 24, 1989 To form a part of Certificate No. M-95
12:01 A.M. Standard Time

Issued to Union Electric Company

Date of Issue February 1, 1990

For the Subscribing Companies
MUTUAL ATOMIC ENERGY LIABILITY UNDERWRITERS

By 
Countersigned by 

Endorsement No. 10

Nuclear Energy Liability Insurance
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

It is hereby agreed that Item 1 of the Declarations is amended to read:

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LIABILITY INSURANCE (SECONDARY FINANCIAL PROTECTION). NO
INSURANCE IS AFFORDED BY.


JOHN L. QUATTROCCHI
VICE PRESIDENT-UNDERWRITING
AMERICAN NUCLEAR INSURERS

Effective Date of
this Endorsement October 24, 1989 To form a part of Certificate No. N-95
12:01 A.M. Standard Time

Issued to Union Electric Company

Date of Issue February 1, 1990

For the Subscribing Companies

By 
PRESIDENT

Endorsement No. 10

Countersigned by 

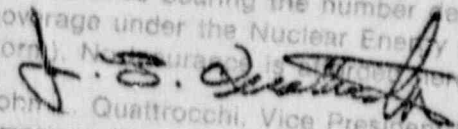
Nuclear Energy Liability Insurance
MUTUAL ATOMIC ENERGY LIABILITY UNDERWRITERS

It is hereby agreed that Item 1 of the Declarations is amended to read:

Item 1. Named Insureds and Addresses:

Union Electric Company
1901 Chouteau Avenue
P.O. Box 149
St. Louis, MO 63166

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Certificate of Insurance bearing the number designated hereon for insurance coverage under the Nuclear Energy Liability Policy (Facility Workers Form) No. _____ issued hereunder.


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

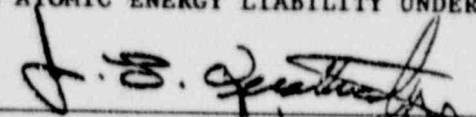
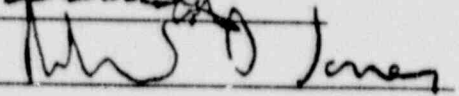
Effective Date of this Endorsement October 24, 1989 To form a part of Certificate No. MW-81
12:01 A.M. Standard Time

Issued to Union Electric Company

Date of Issue February 1, 1990

For the Subscribing Companies

MUTUAL ATOMIC ENERGY LIABILITY UNDERWRITERS

By 
Countersigned by 

Endorsement No. 6

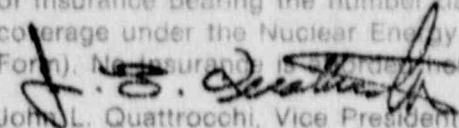
Nuclear Energy Liability Insurance
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

It is hereby agreed that Item 1 of the Declarations is amended to read:

Item 1. Named Insureds and Addresses:

Union Electric Company
1901 Chouteau Avenue
P.O. Box 149
St. Louis, MO 63166

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Certificate of Insurance bearing the number designated hereon for insurance coverage under the Nuclear Energy Liability Policy (Facility Workers Form). No Insurance is provided hereunder.


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

Effective Date of this Endorsement October 24, 1989 To form a part of Certificate No. NW-159
12:01 A.M. Standard Time

Issued to Union Electric Company

Date of Issue February 1, 1990

For the Subscribing Companies

By 
PRESIDENT

Endorsement No. 6

Countersigned by 

Nuclear Energy Liability Insurance
MUTUAL ATOMIC ENERGY LIABILITY UNDERWRITERS

It is hereby agreed that Item 1 of the Declarations is amended to read:

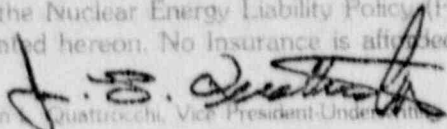
Item 1. Named Insured: Union Electric Company

Address: 1901 Chouteau Avenue

P.O. Box 149

St. Louis, MO 63166

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.

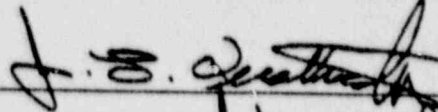

John Quattrocchi, Vice President-Underwriting
American Nuclear Insurers

Effective Date of this Endorsement October 24, 1989 To form a part of Policy No MF-111
12:01 A.M. Standard Time


Issued to Union Electric Company

Date of Issue February 1, 1990 For the Subscribing Companies

MUTUAL ATOMIC ENERGY LIABILITY UNDERWRITERS

By 

Endorsement No 27

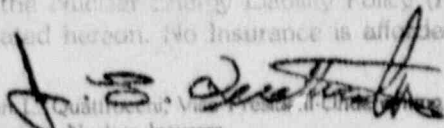
Countersigned by 

Nuclear Energy Liability Insurance
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

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Item 1. Named Insured: Union Electric Company
Address: 1901 Chouteau Avenue
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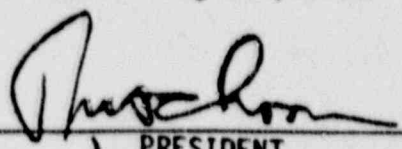
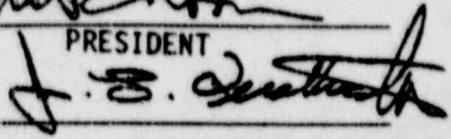
This is to certify that this is a true copy of the original
Endorsement having the endorsement number and being made part
of the Nuclear Energy Liability Policy (Facility Form) as des-
ignated herein. No insurance is afforded hereunder.


John J. Quilley, Vice President, American Nuclear Insurers

Effective Date of this Endorsement October 24, 1989 To form a part of Policy No NF-264
12:01 A.M. Standard Time

Issued to Union Electric Company

Date of Issue February 1, 1990 For the subscribing companies

By 
PRESIDENT


Endorsement No 41

Countersigned by J. S. Quilley