



NOVEMBER 23, 2015

CIRCULAR NO. 42/15

TO MEMBERS OF THE ASSOCIATION

Dear Member:

PRE-EMPLOYMENT MEDICAL EXAMINATION (PEME) PROGRAM: NEW CLINIC IN ST. PETERSBURG, RUSSIAN FEDERATION

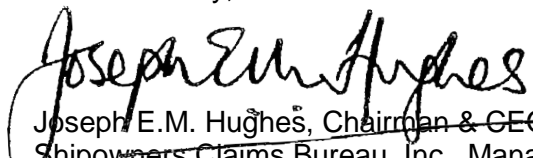
Your Managers are pleased to report the further development of the Club's PEME program.

With immediate effect, the following clinic in St. Petersburg, Russian Federation has been approved:

Eco Safety Medical Center. Dostoyevskiy Str 40-44, 191119, St Petersburg, Russian Federation.
Phone No.: +7 812 325 04 05. Contact Person: General Director Andrey Kudryashov. Email:
info@ecosafety.ru. Website: www.ecosafety.ru (Russian) and www.en.ecosafety.ru (English).

Members are asked to note the following. If they have any questions, the Managers will be pleased to respond to them.

Yours faithfully,


Joseph E.M. Hughes, Chairman & CEO
Shipowners Claims Bureau, Inc., Managers for
THE AMERICAN CLUB