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FEBRUARY 11, 2016

CIRCULAR NO. 08/16

TO MEMBERS OF THE ASSOCIATION

Dear Member:

A NEW FORMAT FOR THE CLUB'S IN-HOUSE NEWSLETTER - CURRENTS

Members will be interested to know that *Currents* – the Club's in-house newsletter – is now being issued in an electronic format. The link contained in the previous sentence will connect readers to earlier editions of the newsletter going back to 2000.

The very latest edition, recently published, can be accessed at

http://www.american-club.com/files/files/currents_36.pdf.



Your Managers hope that Members and their brokers, as well as the Club's many business associates and other friends across the world, will welcome this new format for the distribution of Club news and, more particularly, find its contents to be both interesting and useful.

Yours faithfully,

Joseph E.M. Hughes, Chairman & CEO

Shipowners Claims Bureau, Inc., Managers for

THE AMERICAN CLUB