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TO MEMBERS OF THE ASSOCIATION

Dear Member:

CURRENTS - THE AMERICAN CLUB'S IN-HOUSE NEWSLETTER

Your Managers are pleased to announce the publication of the latest edition of the Club's in-house newsletter, **Currents**. It can be accessed at:

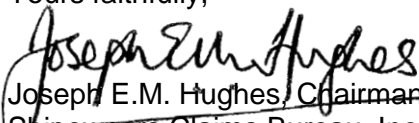
http://www.american-club.com/files/files/currents_46.pdf



It is hoped that Members and their brokers, as well as the Club's many business associates and other friends across the world, will enjoy reading this edition – which contains, among other things, news of the outcome of the recent renewal season, a discussion of legal and claims handling aspects arising from marine casualties and news of impending management changes at SCB.

Most particularly, it is hoped that all who read it will 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