AMERICAN INTERNATIONAL COMPANIES

PROGRAM DIVISION BULLETIN

2005-53 September 23, 2005

IMPORTANT NOTICE REGARDING COMMERCIAL CASUALTY BUSINESS IN MISSOURI

The attached policyholder notice form may be used effective August 29, 2005 for all applicable business in Missouri.

Business lines: The policyholder notice applies to all commercial casualty business, excluding medical professional liability, surety/ fidelity and workers' compensation insurance.

Application: The policyholder notice is to accompany renewal notices sent to insureds, if there is an increase in policy premium due to a change in a schedule rating factor. The notice may only be used with policy renewals and only in the event of a premium increase due to a change in schedule rating.

If you have any questions regarding this notice, please contact your Program Manager.

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PROGRAM DIVISION

MISSOURI ONLY

NOTICE REGARDING A SCHEDULE RATING INCREASE

In the event there is a premium increase to your policy at the time of renewal due to a change in the schedule rating formula applied to your policy, you have the right to request specific information concerning the premium increase from either your agent of record or the insurance company.

If no agent was used in the sale of the policy, you may contact the insurance company.

To request information concerning the premium increase from the insurance company, please contact:

Name or Position Title: _	
Address:	
Telephone Number:	
Facsimile Number	