



AMERICAN INTERNATIONAL COMPANIES®

August 22, 2003

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Dear Sir or Madam:

**RE: FEDERAL TERRORISM ACT 2002**

On November 26, 2002 President Bush signed into law the Federal Terrorism Act of 2002. This law requires insurance carriers to communicate to all commercial policyholders with policies in force at the time of signing their rights under the law. It also requires that we disclose the amounts of recovery to insurers under the law.

Attached is the Disclosure Statement in compliance with the Act. If your policy excluded terrorism prior to November 26, 2002, that exclusion is nullified by the Act and you have a choice to either pay the additional premium charge shown in the Disclosure or reject the offer of coverage. If your policy did not contain a terrorism exclusion you may or may not have been charged for the coverage. Your Disclosure Statement will indicate if additional premium is required.

If your policy provides Workers Compensation coverage you cannot reject coverage. We apologize for any inconvenience this may cause and ask that you contact your insurance broker with any questions.

Sincerely,

David A. Jordan  
Senior Vice President