The referenced companies (the “Companies”) are introducing the Public Entity Program which employs a combination of ISO and independent forms and rules. This filing is designed to offer Automobile coverage to fulfill the insurance needs of a risk of this nature that is not available under the conventional ISO lines of business.

The Companies are proposing a risk quality factor pricing structure for the commercial automobile coverage to contemplate the unique risk characteristics found in qualifying commercial auto operators.

The eligible accounts contemplated for commercial auto coverage will be evaluated by the various risk characteristics as outlined in the attached program manual. This risk quality factor approach will assign one of the three risk quality factors to each account: Superior, Standard or Substandard. These are the risk characteristics previously approved in our company filing approved by the Department under AIG-16-CA-09.

Below is a description of the endorsements submitted for approval:

**EXCLUDE OTHER POLICY** - The endorsement excludes coverage for autos that are currently covered under the insurance policy listed in the endorsement.

**EXCLUSION AIRPORTS & RUNWAYS** – The endorsement excludes bodily injury or property damage arising out of the operation or use of a covered auto at any airport, runway or landing strip.

**FIRE DISTRICTS OR DEPARTMENTS FREEZING COVERAGE** - The endorsement amends B. Exclusions., 3.a., to include loss to permanently attached special equipment common to a fire department emergency vehicle caused by freezing when Comprehensive coverage is retained on the policy.

**PHYSICAL DAMAGE INSURANCE FOR NON-OWNED AUTOS EXCESS COVERAGE – EMERGENCY CALLS ONLY** - The endorsement provides excess physical damage coverage for non-owned autos of the insured’s employees or volunteer workers up to a limit of $5,000.

**UNINTENTIONAL ERRORS AND OMISSIONS** – The endorsement provides errors or omissions coverage to the policy when it is unintentional.

There is no premium charge for the endorsements.