The referenced companies are introducing the Public Entity Program which employs a combination of ISO and independent forms and rules. These new endorsements are used in conjunction with our previously approved ISO forms and endorsements. The Public Entity product targets public risks including, but not limited to, municipalities, counties, special districts, and schools. The purpose of this filing is to provide tailored coverage enhancements to the General Liability Coverage form to meet the insurance needs of those entities.

The Companies are proposing a risk quality factor pricing structure for the commercial general liability coverage to contemplate the unique risk characteristics found in qualifying public entities. Loss Costs and rates published by Insurance Services Office (ISO) are averages: developed by the sum of all commercial general liability across all territories and segments of business in the state. As such, we do not believe the unique or specific implementation of distinctive management techniques, loss prevention, or other safety measures specific to public entities are adequately reflected in the ISO loss costs and merit consideration through the risk quality factor we are proposing. The Program will contemplate public entity general liability accounts meeting specific eligibility criteria as described in the accompanying manual rule pages. The eligible accounts contemplated for commercial general liability 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-MP-08, SERFF Tracking NO. [insert #].

We believe the outlined risk characteristics contemplate the spectrum of experience, and managerial oversight to support our proposed risk quality factor plan.

The following is a description of the endorsements we are submitting for approval:

**MANDATORY ENDORSEMENTS**

**EXCLUSION – GOVERNMENTAL ERRORS AND OMISSIONS - 121852**

This mandatory endorsement excludes injury or damage arising out of any actual or alleged act, error, omission, misstatement, neglect or violation of any federal or state civil rights laws, or breach of duty, by any insured in the discharge of any insured’s duties for the Public Entity.

There is no premium consideration for this mandatory endorsement.

**EXCLUSION – INJURY TO VOLUNTEER WORKERS IN POLICE SERVICE - 121853**

This mandatory endorsement excludes injury to volunteer workers in police service.

There is no premium consideration for this mandatory endorsement.

**OPTIONAL ENDORSEMENTS**

**AMENDED DEFINITION – PERSONAL AND ADVERTISING INJURY - 121850**

This optional endorsement amends the definition of Personal and Advertising Injury to include mental anguish, humiliation or emotional distress arising out of consequential bodily injury.

There is no charge for this optional endorsement.

**EXCLUSION – DAMS**

This optional endorsement excludes injury or damage arising out of the rupture, bursting, over-topping, flooding, cracking, seepage, under-seepage, accidental discharge or partial or complete structural failure of any dam, levee or dike under the insured's control.

There is no premium consideration for this optional endorsement.

**FIRE DISTRICTS OR DEPARTMENTS PROFESSIONAL LIABILITY ENDORSEMENT - 121854**

This optional endorsement adds professional liability and good samaritan coverage for fire departments and amends the expected or intended injury exclusion for an occurrence in the course of fire-fighting or emergency operations.

There is an additional premium charge for this endorsement of $5 per firefighter, whether employed or volunteer, subject to a $100 minimum premium.

**INSUREDS IN MEDIA AND INTERNET TYPE BUSINESSES AMENDED EXCLUSION - COLLEGES, UNIVERSITIES OR SCHOOLS - 121855**

This optional endorsement amends Coverage B, Exclusion 2.j. so that it does not apply to certain types of media if broadcast or published by an insured's schools, colleges or universities.

There is no charge for this optional endorsement.

**INSUREDS IN MEDIA AND INTERNET TYPE BUSINESSES AMENDED EXCLUSION - PUBLIC ACCESS CHANNEL EXCEPTION - 121856**

This optional endorsement amends Coverage B, Exclusion 2.j. so that it does not apply to the insured’s use of a public access cable television channel.

There is no charge for this optional endorsement.

**LIMITED ADDITIONAL INSURED – DESIGNATED PERSON OR ORGANIZATION FOR DESIGNATED PREMISES 121857**

This optional endorsement amends Section II – Who Is An Insured by adding a designated person or organization for a specific purpose at a designated premises.

There is an additional premium charge for this endorsement of $100.00 for each entity added as an additional insured.

**NURSES EMERGENCY MEDICAL TECHNICIANS PARAMEDICS PROFESSIONAL LIABILITY ENDORSEMENT - 121858**

This optional endorsement amends Section II – Who Is An Insured by adding coverage for “bodily injury” or “personal and advertising injury” arising out of professional healthcare services provided by employed nurses, emergency medical technicians or paramedics.

The premium for this endorsement is set forth in the following table:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Professional Group** | **$1M / $1M limit** | | **$1M / $2M limit** | | **$1M/ $3M limit** | |
|  | Rate A | Rate B | Rate A | Rate B | Rate A | Rate B |
| Registered Nurses, each | $75 | $187 | $76 | $190 | $77 | $192 |
| Licensed Practical Nurses, each | $70 | $172 | $71 | $174 | $72 | $177 |
| Nurses minimum premium | $200 | $400 | $200 | $400 | $200 | $400 |
| EMT (no ambulances), each, max 10 | $121 | $316 | $123 | $321 | $125 | $325 |
| EMT minimum premium | $250 | $750 | $250 | $750 | $250 | $750 |
| Ambulances with EMTs only (no paramedics) | $340 per ambulance | $730 per ambulance | $345 per ambulance | $740 per ambulance | $350 per ambulance | $750 per ambulance |
| Ambulances with Paramedics | $486 per ambulance | $1,215 per ambulance | $493 per ambulance | $1,233 per ambulance | $500 per ambulance | $1,250 per ambulance |

Limits are included within the Commercial General Liability Limits of Insurance on the policy to which this endorsement is attached. Rates are based on the limits indicated and are not subject to further modification by Experience or Schedule rating, as they are already deviated based on loss ratio per the following rule:

* If the General Liability loss ratio is 50% or less, use Rate A.
* If the General Liability loss ratio is 51% or greater, use Rate B.

For minimum premiums, each rated Professional Group is subject to its own minimum premium. There is no minimum premium for the “Per Ambulance” rates. If Nurses and EMT (no ambulances) are rated on a single policy and neither one rates above minimum premium, then the total premium for this endorsement would be the combined minimum premium values based upon the Rate (A or B) for which the account qualified.

**POLLUTION EXCEPTION FOR CLASSROOM ACTIVITIES ENDORSEMENT - 121859**

This optional endorsement amends Coverage A, Exclusion 2. f. so that it does not apply to "bodily injury" or "property damage" arising out of ordinary classroom activities on the premises of any insured educational institution.

There is no charge for this optional endorsement.

**POLLUTION EXCEPTION FOR WATER SUPPLY ENDORSEMENT - 121860**

This optional endorsement amends Coverage A, Exclusion 2. f. so that it does not apply to "bodily injury" or "property damage" arising out of water that has been treated in a water treatment facility and supplied for human consumption by the insured.

There is no charge for this optional endorsement.