**EXPLANATORY MEMORANDUM**

The referenced companies (“the “Companies”) are submitting for your approval the Exclusion For Immunity Granted To Any Insured Under Maine Tort Claims Act, Form No. 121984 (04/18).

This endorsement will be used with Commercial Auto Liability, Commercial General Liability, Professional Liability and Commercial Umbrella Liability policies for the Public Entity Program (the “Program”). The Program targets public risks including, but not limited to, municipalities, counties, special districts including water districts, and schools.

The Program employs a combination of ISO and independent forms and rules is currently on file with your Department under our Company Tracking Numbers: AIG-17-CA-05, AIG-17-GL-05, AIG-17-EO-06 and (insert Umbrella filing no).

The purpose of this mandatory form is to limit liability for public entities for which immunity is granted to any insured or liability is limited pursuant to the Maine Tort Claims Act.

There is no premium impact for this endorsement.