



ALTERNATIVE MARKETS – DEDICATED TO PUBLIC ENTITY

USER GUIDE FOR:

THE PUBLIC RISK SPECIAL EXCESS RETAINED LIMITS COVERAGE FORM (PRSERL)

Alternative Markets is excited to introduce the new **Public Risk Special Excess Retained Limits Coverage Form (PRSERL)**. Designed with our clients in mind, the PRSERL form is a streamlined approach to the traditional public entity liability package. The policy offers simplified language, logical organization and broad coverage that can be tailored to meet each individual insured's needs.

The information provided in the packet should be used as a resource to navigate the new coverage form. No coverage is provided or excluded by this document. Please refer to policy forms/endorsements for specific coverage information.

Included in the packet:

Pg. 1 to 2 – Coverage Highlights

Pg. 3 to 16 – Coverage Guide (2014 Policy Editions vs 2019 Policy Edition)

Pg. 17 – Summary of Changes

Pg. 18 – Product Availability by State

The **Public Risk Special Excess Retained Limit Coverage Form (PRSERL)** was created to address the complex exposures of the public sector. Coverage is provided by an A.M. Best “A” XV (Excellent) rated carrier.

The policy is a streamlined liability package that provides general liability, law enforcement liability, public officials liability, employment practices liability and automobile liability.

Coverage Highlights - General Overview

Designed for Ease of Use

- Simplified and concise coverage form—only forty five pages long
- Redundant language removed
- Conditions, definitions and exclusions alphabetized
- Policy definitions and exclusions found in the appropriate section

Enhanced Policy Features

- Designed specifically for public entities – Very few endorsements, if any, will be required
- Occurrence and claims-made triggers available on the same policy
- Separate aggregate for each line of coverage
- Aggregate limits can be increased up to three times the occurrence limit
- Self-insured retentions can be adjusted by line of coverage

Policy Structure

- Exposures are covered unless specifically excluded
- “Pay on behalf” form
- Defense costs are inside the retention and outside the limit of insurance
- Reimbursement of reasonable defense costs in excess of the SIR if the Insured is found not liable for certain acts, errors, omissions or violations.
- Rights will not be prejudiced by unintentional omissions
- Ninety-day notice of nonrenewal
- Automatic coverage for newly acquired organizations for 120 days

Supplementary Payments

Provides payment of supplementary costs associated with the investigation and resolution of claims, including:

- The cost of bail bonds, appeal bonds and release of attachment bonds
- Up to \$500 per day for time off work during the investigation and defense of a claim
- Pre and post-judgement interest

Board-Named Insured definition, including:

- LLCs, JVs and partnerships named in the Declarations
- Agencies, boards, districts, committees, commissions
- Directors and executive officers
- Elected or appointed officials
- Employees
- Legal heirs and representatives
- Select medical professionals
- Trustees
- Volunteers

Automatic coverage for Additional Insureds, including:

- Blanket Additional Insureds
- Owners of commandeered autos or equipment
- Good Samaritan coverage
- Lessors of auto or equipment
- Lessors of premises
- Mutual aid agreements
- Real estate managers
- State or government agency that issues a permit or authorization to the insured’s organization

Coverage Highlights – Line of Business Specific

General Liability

- Damage to premises rented to you—\$100,000 sublimit automatically included
- Silent on sexual abuse and molestation
- Airport liability—coverage for areas normally accessible to the public for the purposes of entering, leaving or using the airport facilities
- Limited failure to supply included—full coverage available via endorsement
- Facilities owned and operated by the insured’s health department are covered
- Incidental medical professional coverage for coroners, medical examiners, forensic pathologists and licensed or certified health care practitioners
- Employed medical directors are covered for their administrative acts
- Liquor liability automatically included for Insured owned facilities with incidental liquor sales or for Insured-sponsored events lasting five days or less
- Sudden and accidental pollution coverage
- Coverage for sewer or wastewater backup
- Limited pollution coverage for the discharge of chemicals used in the Insured’s:
 - Water treatment operations
 - Treatment of swimming pools
 - Treatment of roads
 - Application of herbicide and pesticides
 - Distribution of potable water
 - Emergency response operations
- Coverage for watercraft less than 51 ft. in length and not used to carry persons or property for a charge

Law Enforcement Liability

- Animal mortality coverage—\$10,000
- Coverage for damage to personal property on a person at the time of arrest
- Medical or health facilities that are a part of an Insured’s jail or correctional facility are automatically covered
- Limited pollution coverage for the use of mace, pepper gas or tear gas

Public Officials Liability

- Broad public officials wrongful act definition
- Key individual replacement expenses—\$25,000
- Emergency travel expenses—\$5,000
- Identity theft expenses—\$5,000

Employment Practices Liability

- Broad employment practices wrongful act definition
- Back pay covered for wrongful termination

Automobile Liability

- Limited pollution expense coverage and limited coverage for pollution cleanup and removal
- Fellow employee coverage
- Out-of-state coverage extension
- Non-fixed route transit or public transportation systems are covered

The following is a detailed assessment of the **Public Risk Special Excess Retained Limits Coverage Form (PRSERL)**.

Coverage Guide – 2014 Policy Edition vs. 2019 Policy Edition

“2014 Policy Edition” is used when referring to our previously issued Retained Limits Policy.

“2019 Policy Edition” is used when referring to the new **Public Risk Special Excess Retained Limits Coverage Form (PRSERL)**.

Mandatory endorsements attached to the 2014 Policy Edition have been incorporated in the base 2019 Policy Edition. For the purposes of this comparison, such mandatory endorsements were considered part of the 2014 Policy Edition.

| Policy Features | 2014 Policy Edition | 2019 Policy Edition |
|------------------|--|--|
| Writing Company | Ratings: AM Best “A” XV Moody’s “A2” Standard & Poor’s “A” | Ratings: AM Best “A” XV Moody’s “A2” Standard & Poor’s “A” |
| Policy Structure | Two policies issued, SIR + FFXS. Separate policy forms for each line of coverage. | One policy is issued. Combines each line of coverage into a single policy form (vs. separate policies for each line of coverage). |

Section I – Coverages

| Insuring Agreement | 2014 Policy Edition | 2019 Policy Edition |
|--|---|--|
| Coverage Trigger | Per Occurrence Claims-made policy forms available for EPL, POL and LEL | Per Occurrence Amended via endorsement for claims-made coverage |
| Per Occurrence Limit (Maximum) | 1MM – SIR Layer 10MM – Excess Layer | 10MM – New Business 11MM – Renewals with 11MM |
| General Aggregate Limit | Aggregate applies per line of coverage 3X Occurrence Limit (Maximum) | No change |
| Pay on behalf | Yes | No change |
| Separate limits per line of coverage? | Yes | No change |
| Policy Period | Annual | No change |
| Coverage | 2014 Policy Edition | 2019 Policy Edition |
| Bodily Injury | Covered | No change |
| Property Damage | Covered | No change |
| Personal and Advertising Injury | Covered | Personal injury and advertising injury are separated into individual terms |
| Law Enforcement Wrongful Act | Covered | No change |
| Public Officials Wrongful Act | Covered | No change |
| Employment Practices Wrongful Act | Covered | No change |
| Additional Coverages | 2014 Policy Edition | 2019 Policy Edition |
| Law Enforcement – Animal Mortality | Covered | No change |
| Public Officials Liability – Key Individual Replacement Expenses | Covered | No change |
| Public Officials Liability – Emergency Travel Expenses | Covered | No change |
| Identity Theft Expenses | Covered | No change |
| Automobile Liability – Pollution Clean Up and Removal | Covered | No change |

| | | |
|--|---|---|
| Automobile Liability – Fellow Employee | Covered | No change |
| Automobile Liability – Out-Of-State Coverage | Covered | No change |
| Damage to Premises | Sublimit added via endorsement | Included in the policy <i>Ref. Section IV – Limits of Insurance, 3.a.(3)</i> |
| Public Crisis Response | Added via endorsement | No change |
| Sexual Abuse | Silent; affirmative coverage added via endorsement | No change |
| Defense & Defense Costs | 2014 Policy Edition | 2019 Policy Edition |
| Defense inside SIR / outside the limit | Yes | No change |
| Consent to settle provision | Yes <i>Ref. Section I – Coverages, Defense Provisions GL A.; LEL B.; AL 1.; EPL B.; POL B.</i> | Revised to remove consent to settle provision that states we will not pay expenses above what we would have otherwise paid had the loss been settled within the retained limit. |

Section II – Exclusions

| 2014 Policy Edition | 2019 Policy Edition |
|--|--|
| Adverse Profit or Remuneration <i>Ref. POL Exclusion 1.; EPL Exclusion 1.</i> | No change <i>Ref. Exclusion 55.</i> |
| Advertising, Broadcasting, Telecasting <i>Ref. POL Exclusion 2.; EPL Exclusion 2.</i> | No change <i>Ref. Exclusion 1.</i> |
| Aircraft, Auto or Watercraft <i>Ref. GL Exclusion 1.; LEL Exclusion 1.; POL Exclusion 4.; EPL Exclusion 3.</i> | Added unmanned aircrafts to the aircraft exclusion. <i>Ref. Exclusions 2. & 60.</i> |
| Airport Liability <i>Ref. GL Exclusion 2.</i> | Moved the definition of airport facilities to the appropriate section (Section V – Definitions). <i>Ref. Exclusion 2.</i> |
| Asbestos <i>Ref. GL Exclusion 34. & Mandatory Endorsement SIR-IL 00027 00</i> | No change <i>Ref. Exclusion 3.</i> |
| Assault and Battery <i>Ref. POL Exclusion 3.</i> | Removed. The POL coverage part of the 2014 Policy Edition includes this exclusion to redirect coverage to the GL. Re-directional exclusions are not needed in the 2019 Policy Edition. |
| Biological Agent <i>Endorsement SIR-IL 00033 00</i> | Added to the policy. Included with all policies issued on the 2014 Policy Edition. <i>Ref. Exclusion 4.</i> |
| Bodily Injury, Property Damage, Personal and Advertising Injury or Employee Benefits Injury <i>Ref. POL Exclusion 5.; EPL Exclusion 4.</i> | No change <i>Ref. Exclusions 5. & 16.</i> |
| Contractual Liability <i>Ref. GL Exclusion 3.; LEL Exclusion 3.; POL Exclusion 6.; EPL Exclusion 5.; AL Exclusion c.</i> | No change <i>Ref. Exclusion 7.</i> |
| Damage to “Your Product” <i>Ref. GL Exclusion 6.</i> | No change <i>Ref. Exclusion 10.</i> |
| Damage to “Your Work” <i>Ref. GL Exclusion 7.; AL Exclusion b.</i> | No change <i>Ref. Exclusion 11.</i> |
| Damage to Impaired Property or Property Not Physically Injured <i>Ref. GL Exclusion 4.</i> | No change <i>Ref. Exclusion 8.</i> |
| Damage to Property <i>Ref. GL Exclusion 5.; LEL Exclusion 2.; AL Exclusion a.</i> | Removed the exclusion for damage to premises rented or leased to the Insured. A sublimit for this exposure was added to Section IV – Limits of Insurance, Item 3.a. No other changes. |

Section II – Exclusions

| 2014 Policy Edition | 2019 Policy Edition |
|--|---|
| | <i>Ref. Exclusion 9.</i> |
| Dams Not in the 2014 Policy Edition. | Added to the policy. APR still intends to provide coverage for dams; however, it is an exposure that must be underwritten. Coverage will be extended via endorsement to ensure that we are not picking up an unknown exposure. <i>Ref. Exclusion 12.</i> |
| Deliberate Violation of Law <i>LEL Exclusion 4.; POL Exclusion 26.; EPL Exclusion 20.</i> | No change <i>Ref. Exclusion 57.</i> |
| Derivative Investment <i>Endorsement SIR-PO 00007 00</i> | Added to the policy. Included with all policies issued on the 2014 Policy Edition. <i>Ref. Exclusion 49.</i> |
| Designated Activities or Operations <i>Ref. Section III – Who Is An Insured</i> specifically lists the following as “Not Insured”: <ul style="list-style-type: none"> • Airports; • Transit Authorities; • Hospitals; • Gas Companies; • Housing Authorities; • Port Authorities; or • Autonomous entities. | Moved to the appropriate section. Coverage for these exposures may be added or removed via endorsement as deemed appropriate by the underwriter. Nursing homes and schools were added to the exclusion. <i>Ref. Exclusions 13. & 52.</i> |
| Distribution of Material In Violation of Statutes <i>Ref. GL Exclusion 8.; LEL Exclusion 5.; POL Exclusion 7.; EPL Exclusion 6.</i> | No change <i>Ref. Exclusion 48.</i> |
| Dumps, Landfills and Hazardous Waste Premises <i>Ref. GL Exclusion 9.</i> | Renamed to clarify that the exclusion is only intended to exclude superfund sites. <i>Ref. Exclusion 51.</i> |
| E.R.I.S.A. <i>Ref. GL Exclusion 18.</i> | No change <i>Ref. Exclusion 21.</i> |
| Electromagnetic Radiation <i>Endorsement SIR-IL 00029 00</i> | Added to the policy. Included with all policies issued on the 2014 Policy Edition. <i>Ref. Exclusion 14.</i> |
| Electronic Data <i>Ref. GL Exclusion 10.; LEL Exclusion 6.; POL Exclusion 8.; EPL Exclusion 7.</i> | The following were combined into one exclusion: electronic data, electronic vandalism and the privacy and network security endorsement (mandatory endorsement). <i>Ref. Exclusion 43.</i> |
| Electronic Vandalism <i>Ref. GL Exclusion 11.; LEL Exclusion 7.; POL Exclusion 9.; EPL Exclusion 8.</i> | See comment above. <i>Ref. Exclusion 43.</i> |
| Eminent Domain or Inverse Condemnation <i>Ref. GL Exclusion 12.; POL Exclusion 10.</i> | No change <i>Ref. Exclusion 15.</i> |
| Employee Benefits Liability <i>Ref. GL Exclusion 13.; EPL Exclusion 9.</i> | No change <i>Ref. Exclusion 16.</i> |
| Employee Compensation <i>Ref. GL Exclusion 14.</i> | No change <i>Ref. Exclusion 17.</i> |
| Employer’s Liability <i>Ref. GL Exclusion 15.; LEL Exclusion 8.; AL Exclusion d.</i> | No change <i>Ref. Exclusion 18.</i> |
| Employment Practices Wrongful Act <i>Ref. GL Exclusion 16.; LEL Exclusion 9.; POL Exclusion 11.</i> | No change <i>Ref. Exclusion 20.</i> |

Section II – Exclusions

| 2014 Policy Edition | 2019 Policy Edition |
|--|--|
| Engineers, Architects or Surveyors Professional <i>Ref. GL Exclusion 17.</i> | No change <i>Ref. Exclusion 45.</i> |
| Expected or Intended Injury <i>Ref. GL Exclusion 19.; AL Exclusion e.</i> | No change <i>Ref. Exclusion 22.</i> |
| Failure to Supply <i>Ref. GL Exclusion 20.</i> | No change <i>Ref. Exclusion 23.</i> |
| Federal, State, Local Enforcement <i>Ref. LEL Exclusion 10.</i> | No change <i>Ref. Exclusion 27.</i> |
| Fiduciary, Financing, Taxes <i>Ref POL Exclusion 12.; EPL Exclusion 9.</i> | No change <i>Ref. Exclusion 24.</i> |
| Financial Loss <i>Endorsement SIR-PO 00008 00</i> | Added to the policy. Included with all policies issued on the 2014 Policy Edition. <i>Ref. Exclusion 49.</i> |
| Fines and Penalties <i>Ref. LEL Exclusion 14.; POL Exclusion 15.; EPL Exclusion 11.</i> | No change <i>Ref. Exclusion 27.</i> |
| Fraudulent or Dishonest Acts <i>Ref. LEL Exclusion 12.; POL Exclusion 13.; EPL Exclusion 10.</i> | No change <i>Ref. Exclusion 25.</i> |
| Fungi, Bacteria or Virus <i>Endorsement SIR-IL 00035 00</i> | Added to the policy. Included with all policies issued on the 2014 Policy Edition. <i>Ref. Exclusion 26.</i> |
| Handling of Claims or Suits Within the Retained Limit <i>Ref. GL Exclusion 21.; LEL Exclusion 13.; POL Exclusion 14.; EPL Exclusion 12.; AL Exclusion f.</i> | No change <i>Ref. Exclusion 6.</i> |
| Handling of Property <i>Ref. AL Exclusion g.</i> | No change <i>Ref. Exclusion 28.</i> |
| Health Care Services <i>Ref. GL Exclusion 22.</i> | Rewritten to clarify the intent. Coverage extensions provided for: <ul style="list-style-type: none"> • Coroners, medical examiners and forensic pathologists; • Administrative acts of the entity’s medical director; and • Licensed or certified health care practitioners (<i>Ref. Definition 40.</i>) <i>Ref. Exclusion 30.</i> |
| Injury to Volunteer Workers <i>LEL Exclusion 11.</i> | No change <i>Ref Exclusion 18.</i> |
| Insurance Practices <i>Endorsement SIR-PO 00009 00</i> | Added to the policy. Included with all policies issued on the 2014 Policy Edition. <i>Ref. Exclusion 31.</i> |
| Integration or Desegregation <i>Ref. POL Exclusion 16.</i> | Removed. Contemplated in the Violation of Law, Ordinance or Regulation exclusion. <i>Ref. Exclusion 57.</i> |
| Labor Disputes <i>Ref. POL Exclusion 17.; EPL Exclusion 13.</i> | No change <i>Ref. Exclusion 33.</i> |
| Land Subsidence Not in the 2014 Policy Edition. | Added to the policy. This is a common exclusion in the industry due to the severity of loss. <i>Ref. Exclusion 34.</i> |
| Law Enforcement Activities <i>Ref. GL Exclusion 23.; POL Exclusion 18.</i> | No change <i>Ref. Exclusion 35.</i> |
| Lead <i>Endorsement SIR-IL 00031 00</i> | Added to the policy. Included with all policies issued on the 2014 Policy Edition. <i>Ref. Exclusion 36.</i> |

Section II – Exclusions

| 2014 Policy Edition | 2019 Policy Edition |
|---|--|
| Legal Services <i>Ref. GL Exclusion 24.; LEL Exclusion 15.; POL Exclusion 19.; EPL Exclusion 14.</i> | No change <i>Ref. Exclusion 37.</i> |
| Liquor Liability Provides coverage for events lasting 5 days or less; however, liquor liability at a golf course, arts center, etc. must be endorsed. <i>Ref. GL Exclusion 25.</i> | Amended to provide coverage for insured sponsored events lasting 5 days or less, as well as liquor sales from facilities owned by an Insured where the predominant operation is not the sale of liquor. <i>Ref. Exclusion 38.</i> |
| Maintain Insurance <i>Ref. POL Exclusion 20.; EPL Exclusion 15.</i> | No change <i>Ref. Exclusion 31.</i> |
| Medical and Related Facilities Activities <i>Ref. GL Exclusion 26.</i> | Added automatic coverage for medical / healthcare facilities at an insured's jail or correctional facility. <i>Ref. Exclusion 29.</i> |
| Mobile Equipment <i>Ref. GL Exclusion 27.</i> | Removed. The necessary portion of the exclusion was added to the Racing exclusion. <i>Ref. Exclusion 47.</i> |
| Named Insured <i>Ref. POL Exclusion 21.; EPL Exclusion 16.</i> | Renamed Insured Against Insured <i>Ref. Exclusion 32.</i> |
| Non-Monetary <i>Ref. LEL Exclusion 16.; POL Exclusion 22.; EPL Exclusion 17.</i> | No change <i>Ref. Exclusion 39.</i> |
| Nuclear <i>Ref. Common Policy Conditions 17. & 18.</i> | Moved to the appropriate section. <i>Ref. Exclusion 40.</i> |
| Personal and Advertising Injury <i>Ref. GL Exclusion 28.</i> | Separated into two separate exclusions. <i>Ref. Exclusions 41. & 1.</i> |
| Pollution <i>Ref. GL Exclusion 29.; LEL Exclusion 17.; POL Exclusion 23.; EPL Exclusion 18.; AL Exclusion j.</i> | No change <i>Ref. Exclusion 42.</i> |
| Prior Notice; Prior or Pending Legal Action <i>Ref. LEL Exclusion 18.; POL Exclusion 25.; EPL Exclusion 19.</i> | Moved to the appropriate section. <i>Ref. Section I – Coverages, 1. Insuring Agreements</i> |
| Professional Services <i>Ref. POL Exclusion 24.</i> | No change <i>Ref. Exclusion 45.</i> |
| Racing <i>Ref. AL Exclusion k.</i> | No change <i>Ref. Exclusion 47.</i> |
| Recall of Products, Work or Impaired Property <i>Ref. GL Exclusion 30.</i> | Removed |
| Securities <i>Ref. GL Exclusion 35.</i> | No change <i>Ref. Exclusion 49.</i> |
| Silica or Silica-Related Dust <i>Endorsement SIR-IL 00034 00</i> | Added to the policy. Included with all policies issued on the 2014 Policy Edition. <i>Ref. Exclusion 50.</i> |
| Unaudited Financials <i>Endorsement SIR-PO 00006 00</i> | Added to the policy. Included with all policies issued on the 2014 Policy Edition. <i>Ref. Exclusion 53.</i> |
| Underground Storage Tanks <i>Ref. GL Exclusion 31.</i> | Removed. The policy's pollution exclusion contemplates exposures applicable to public entities. |
| Uninsured / Underinsured or No-Fault Not included in the exclusions section; however, this coverage is shown as "N/A" on the declarations page. | Added specific exclusion to the policy. This is a standard exclusion. <i>Ref. Exclusion 54.</i> |
| Violation of Economic or Trade Sanctions <i>Ref. Common Policy Condition 19.</i> | Moved to the appropriate section. <i>Ref. Exclusion 56.</i> |

Section II – Exclusions

| 2014 Policy Edition | 2019 Policy Edition |
|---|--|
| Violation of Laws Applicable to Employers <i>Ref. EPL Exclusion 21.</i> | Contemplated in the Violation of Law, Ordinance or Regulation exclusion. <i>Ref. Exclusion 57.</i> |
| Wage and Hour Law <i>Ref. EPL Exclusion 22.</i> | No change <i>Ref. Exclusion 58.</i> |
| War <i>Ref. Common Policy Condition 18.</i> | Moved from Common Policy Conditions to the appropriate section. <i>Ref. Exclusion 59.</i> |
| Workers' Compensation and Similar Laws <i>Ref. GL Exclusion 32.; LEL Exclusion 19.; POL Exclusion 27.; EPL Exclusion 24.; AL Exclusion I.</i> | No change <i>Ref. Exclusion 19.</i> |
| Workers' Adjustment and Retraining Notification Act <i>Ref. EPL Exclusion 23.</i> | Removed. This is contemplated in the Violation of Law, Ordinance or Regulation exclusion. <i>Ref. Exclusion 57.</i> |

Section III – Who Is An Insured

| 2014 Policy Edition | 2019 Policy Edition |
|---|--|
| Blanket Additional Insureds <i>Ref. Who is An Insured GL 2.f.</i> | No change <i>Ref. Who Is An Insured: 2.a.</i> |
| Directors and Executive Officers <i>Ref. Who is An Insured GL 1.b.; POL A.4.; EPL A.4.; AL 1.b.</i> | No change <i>Ref. Who Is An Insured: 1.e.</i> |
| Elected or Appointed Officials <i>Ref. Who is An Insured GL 1.c.; LEL A.4.; POL A.2.; EPL A.2.; AL 2.c.</i> | No change <i>Ref. Who Is An Insured: 1.f.</i> |
| Emergency Dispatchers <i>Ref. Who is An Insured GL 1.h.</i> | Not specifically named. Included as "Employees" of the Named Insured. <i>Ref. Who Is An Insured: 1.g.</i> |
| Emergency Medical Responder <i>Ref. Who is An Insured GL 1.g.</i> | Not specifically named. EMT is included in the definition of "Licensed or Certified Healthcare Practitioner". <i>Ref. Who Is An Insured: 1.i.</i> |
| Employees – Current <i>Ref. Who is An Insured GL 1.i; LEL A.3.; POL A.5.; EPL A.5.</i> | No change <i>Ref. Who Is An Insured: 1.g.</i> |
| Employees – Former <i>Ref. Who is An Insured POL A.6.; EPL A.6.</i> | No change <i>Ref. Who Is An Insured: 1.g.</i> |
| Estates <i>Ref. Who is An Insured GL 1.f.; LEL A.5.; POL A.8.; EPL A.8.; AL 2.d.</i> | No change <i>Ref. Who Is An Insured: 1.h.</i> |
| Good Samaritans <i>Who is An Insured GL 2.b.</i> | No change <i>Ref. Who Is An Insured: 2.c.</i> |
| Government Agencies, Boards, Commissions <i>Ref. Who is An Insured GL 1.a.; POL A.3.; EPL A.3</i> | No change <i>Ref. Who Is An Insured: 1.d.</i> |
| Law Enforcement Department or Agency <i>Ref. Who is An Insured LEL A.2.</i> | Not specifically named. Included as an agency or department of the Named Insured. <i>Ref. Who Is An Insured: 1.d.</i> |
| Legal Heirs <i>Ref. Who is An Insured GL 1.f.; LEL A.5.; POL A.8.; EPL A.8.</i> | No change <i>Ref. Who Is An Insured: 1.h.</i> |
| Licensed or Certified Healthcare Practitioners Not in 2014 Policy Edition. | Added to the policy. <i>Ref. Who Is An Insured: 1.i.</i> |
| Medical Professionals Not in 2014 Policy Edition. | Added to the policy. <i>Ref. Who Is An Insured: 1.j.</i> |
| Mobile or Leased Equipment Contracts <i>Ref. Who is An Insured GL 2.e.</i> | No change <i>Ref. Who Is An Insured: 2.e.</i> |

Section III – Who Is An Insured

| 2014 Policy Edition | 2019 Policy Edition |
|---|---|
| Mutual Aid Agreements <i>Ref. Who is An Insured GL 2.a.; LEL B.1.; AL 2.a.</i> | No change <i>Ref. Who Is An Insured: 2.g.</i> |
| Named Insured <i>Ref. Who is An Insured GL 1.; LEL A.1.; POL A.1.; EPL A.1; AL 1.a.</i> | No change <i>Ref. Who Is An Insured: 1.a.</i> |
| Newly Acquired Organizations Coverage provided for 120 days for all lines, except 90 days for AL. <i>Ref. Who is An Insured GL 1.j.; LEL B.3.; POL B.1.; EPL B.1.; AL 1.c.</i> | Coverage is provided for 120 days for all lines of business. <i>Ref. Who Is An Insured: 1.k.</i> |
| Owners of Commandeered Equipment <i>Who is An Insured GL 2.c.</i> | No change <i>Ref. Who Is An Insured: 2.b.</i> |
| Partnerships, Joint Ventures, Limited Liability Company - Named in Declarations <i>Ref. Who is An Insured GL 1.d.; LEL B.4.; POL B.2.; EPL B.2.; AL 1.c.</i> | No change <i>Ref. Who Is An Insured: 1.b. & 1.c.</i> |
| Real Estate Managers <i>Ref. Who is An Insured GL 2.d.</i> | No change <i>Ref. Who Is An Insured: 2.h.</i> |
| Representatives and Assigns <i>Ref. Who is An Insured GL 1.f.; LEL A.6.; POL A.9.; EPL A.9.</i> | No change <i>Ref. Who Is An Insured: 1.h.</i> |
| State or Governmental Agency Not in 2014 Policy Edition. | Added to the policy. <i>Ref. Who Is An Insured: 2.i.</i> |
| Trustees <i>Ref. Who is An Insured GL 1.e.; POL A.7.; EPL A.7.; AL 2.d.</i> | No change <i>Ref. Who Is An Insured: 1.l.</i> |
| Users of Golf Mobiles <i>Who is An Insured GL 2.g.</i> | Removed. |
| Volunteers <i>Ref. Who is An Insured GL 1.i.; LEL B.2.; POL A.5.; EPL A.5.</i> | No change <i>Ref. Who Is An Insured: 1.m.</i> |

Section V – Definitions

| 2014 Policy Edition | 2019 Policy Edition |
|---|--|
| Accident <i>Ref. AL Definition 1.</i> | No change <i>Ref. Definition 1.</i> |
| Administration <i>Ref. GL Definition 1.</i> | No change <i>Ref. Definition 2.</i> |
| Administrative Acts Not in 2014 Policy Edition. | Added to the policy. <i>Ref. Definition 3.</i> |
| Administrative Medicine Not in 2014 Policy Edition. | Added to the policy. <i>Ref. Definition 4.</i> |
| Advertisement <i>Ref. GL Definition 2.; LEL Definition 1.; POL Definition 2.</i> | No change <i>Ref. Definition 5.</i> |
| Airport Facilities <i>Ref. GL Section II – Exclusions 2.</i> | Moved to the appropriate section. <i>Ref. Definition 7.</i> |
| Asbestos Hazard <i>Ref. Endorsement SIR-IL 00027 00, Item 4.</i> | Added to the policy. <i>Ref. Definition 8.</i> |
| Auto <i>Ref. GL Definition 3.; LEL Definition 2.; POL Definition 1.; EPL Definition 1.; AL Definition 2.</i> | No change <i>Ref. Definition 9.</i> |
| Bodily Injury <i>Ref. GL Definition 4.; LEL Definition 3.; POL Definition 3.; EPL Definition 2.; AL Definition 3.</i> | No change <i>Ref. Definition 10.</i> |
| Cafeteria Plans <i>Ref. GL Definition 5.</i> | Removed. This is contemplated in the definition of Employee Benefit Program. |

Section V – Definitions

| 2014 Policy Edition | 2019 Policy Edition |
|--|---|
| Certified Act of Terrorism <i>Ref. POL Section IV – Coverage Extensions A.3.</i> | Moved to the appropriate section. <i>Ref. Definition 11.</i> |
| Claim <i>Ref. GL Definition 6.; LEL Definition 4.; POL Definition 4.; EPL Definition 3.; AL Definition 4.</i> | No change <i>Ref. Definition 12.</i> |
| Coverage Territory <i>Ref. GL Definition 7.; LEL Definition 5.; POL Definition 5.; EPL Definition 4.; AL Definition 5.</i> | Provides coverage for claims that take place in the United States of America (including its territories and possessions), Puerto Rico and Canada. Other provisions removed as they are not necessary for public entity risks. <i>Ref. Definition 13.</i> |
| Covered Auto <i>Ref. AL Section I – Covered Autos</i> | Moved to the appropriate section. <i>Ref. Definition 14.</i> |
| Covered Pollution Cost or Expense <i>Ref. AL Definition 6.</i> | Moved to the appropriate section. <i>Ref. Definition 15.</i> |
| Dam Not in 2014 Policy Edition. | Added to the policy. <i>Ref. Definition 16.</i> |
| Discrimination <i>Ref. GL Definition 8.; LEL Definition 6.; POL Definition 6.; EPL Definition 5.</i> | No change <i>Ref. Definition 18.</i> |
| Electromagnetic Radiation <i>Ref. Endorsement SIR-IL 00029 00</i> | Added to the policy. <i>Ref. Definition 19.</i> |
| Electronic Data <i>Ref. GL Exclusions 10; LEL Exclusions 6.; POL Exclusions 8.; EPL Exclusions 7.</i> | Moved to the appropriate section. <i>Ref. Definition 20.</i> |
| Emergency Services Activities <i>Ref. GL Definition 9.</i> | Renamed “Emergency Response Operation”. <i>Ref. Definition 21.</i> |
| Emergency Training Operations <i>Ref. GL Definition 10.</i> | Removed |
| Emergency Travel Expenses <i>Ref. POL Section IV – Coverage Extensions A.3.</i> | Moved to the appropriate section. <i>Ref. Definition 22.</i> |
| Emergency Unit <i>Ref. AL Definition 8.</i> | No change <i>Ref. Definition 23.</i> |
| Employee <i>Ref. GL Definition 11.; LEL Definition 7.; POL Definition 7.; EPL Definition 6.; AL Definition 9.</i> | No change <i>Ref. Definition 24.</i> |
| Employee Benefits Program <i>Ref. GL Definition 12.; POL Definition 9.</i> | No change <i>Ref. Definition 25.</i> |
| Employee Benefits Wrongful Act <i>Ref. GL Definition 13.</i> | No change <i>Ref. Definition 26.</i> |
| Employment Practices Wrongful Act <i>Ref. LEL Definition 8.; POL Definition 10.; EPL Definition 7.</i> | No change <i>Ref. Definition 27.</i> |
| Executive Officer <i>Ref. GL Definition 14.; POL Definition 11.; EPL Definition 8.; AL Definition 10.</i> | Removed |
| Fungi <i>Ref. Endorsement SIR-IL 00035 00</i> | Added to the policy. <i>Ref. Definition 28.</i> |
| Hostile Fire <i>Ref. GL Definition 15.</i> | No change <i>Ref. Definition 30.</i> |
| Identity Theft Event <i>Ref. POL Section IV – Coverage Extensions, A.1.</i> | No change <i>Ref. Definition 31.</i> |
| Impaired Property <i>Ref. GL Definition 16.</i> | No change <i>Ref. Definition 32.</i> |
| Insured Contract | No change |

Section V – Definitions

| 2014 Policy Edition | 2019 Policy Edition |
|--|---|
| <i>Ref. GL Definition 17.; LEL Definition 9.; AL Definition 11.</i> | <i>Ref. Definition 33.</i> |
| Key Individual Replacement Expenses <i>Ref. POL Section IV – Coverage Extensions, A.2.</i> | Moved to the appropriate section. <i>Ref. Definition 34.</i> |
| Land Subsidence Not in 2014 Policy Edition. | Added to the policy. <i>Ref. Definition 35.</i> |
| Law Enforcement Activities <i>Ref. GL Definition 18.; LEL Definition 10.; POL Definition 12.</i> | No change <i>Ref. Definition 36.</i> |
| Law Enforcement Wrongful Act <i>Ref. LEL Definition 11.</i> | No change <i>Ref. Definition 37.</i> |
| Lead Hazard Not in 2014 Policy Edition. | Added to the policy. <i>Ref. Definition 38.</i> |
| Leased Worker <i>Ref. GL Definition 19.; LEL Definition 12.; POL Definition 13.; EPL Definition 9.; AL Definition 12.</i> | No change <i>Ref. Definition 39.</i> |
| Licensed or Certified Healthcare Practitioner <i>Included in GL Exclusion 22. Healthcare Services</i> | Moved to the appropriate section. <i>Ref. Definition 40.</i> |
| Loading and Unloading <i>Ref. GL Definition 20.; LEL Definition 13.; POL Definition 14.; EPL Definition 10.</i> | No change <i>Ref. Definition 41.</i> |
| Loss Adjustment Expense <i>Ref. GL Definition 22.; LEL Definition 15.; POL Definition 16.; EPL Definition 12.; AL Definition 14.</i> | Renamed “Defense Costs”. <i>Ref. Definition 17.</i> |
| Loss or Losses <i>Ref. GL Definition 21.; LEL Definition 14.; POL Definition 15.; EPL Definition 11.; AL Definition 13.</i> | The EPL giveback for back salary or wages was removed from this definition and added to Exclusion 17. Employee Compensation. This follows the format of the rest of the policy. <i>Ref. Definition 42.</i> |
| Malicious Code Added via endorsement <i>Ref. Exclusion – Privacy Liability and Network Risk</i> | Added to the policy. <i>Ref. Definition 43.</i> |
| Mobile Equipment <i>Ref. GL Definition 23.; LEL Definition 16.; POL Definition 17.; EPL Definition 13.; AL Definition 15.</i> | No change <i>Ref. Definition 44.</i> |
| Mutual Assistance Agreement Not in 2014 Policy Edition. | Added to the policy. <i>Ref. Definition 45.</i> |
| Network Added via endorsement <i>Ref. Exclusion – Privacy Liability and Network Risk</i> | Added to the policy. <i>Ref. Definition 46.</i> |
| Network Security Added via endorsement <i>Ref. Exclusion – Privacy Liability and Network Risk</i> | Added to the policy. <i>Ref. Definition 47.</i> |
| Network Security Wrongful Act Added via endorsement <i>Ref. Exclusion – Privacy Liability and Network Risk</i> | Added to the policy. <i>Ref. Definition 48.</i> |
| Nuclear Facility <i>Ref. Common Policy Condition 17.</i> | Moved to the appropriate section. <i>Ref. Definition 49.</i> |
| Nuclear Hazardous Properties <i>Ref. Common Policy Condition 17.</i> | Moved to the appropriate section. <i>Ref. Definition 50.</i> |
| Nuclear Material <i>Ref. Common Policy Condition 17.</i> | Moved to the appropriate section. <i>Ref. Definition 51.</i> |
| Nuclear Property Damage <i>Ref. Common Policy Condition 17.</i> | Moved to the appropriate section. <i>Ref. Definition 52.</i> |
| Nuclear Reactor <i>Ref. Common Policy Condition 17.</i> | Moved to the appropriate section. <i>Ref. Definition 53.</i> |

Section V – Definitions

| 2014 Policy Edition | 2019 Policy Edition |
|--|---|
| Nuclear spent fuel <i>Ref. Common Policy Condition 17.</i> | Moved to the appropriate section. <i>Ref. Definition 54.</i> |
| Nuclear waste <i>Ref. Common Policy Condition 17.</i> | Moved to the appropriate section. <i>Ref. Definition 55.</i> |
| Occurrence <i>Ref. GL Definition 24.; LEL Definition 17.; POL Definition 18.; EPL Definition 14.</i> | No change <i>Ref. Definition 56.</i> |
| Offense <i>Ref. GL Definition 25.</i> | No change <i>Ref. Definition 57.</i> |
| Other insurance <i>Ref. Condition GL 3.; LEL Condition 4.; POL Condition 4.; EPL Condition 4.; AL Condition 5.</i> | Moved to the appropriate section. <i>Ref. Definition 58.</i> |
| Personal and advertising injury <i>Ref. GL Definition 26.; LEL Definition 18.; POL Definition 19.</i> | No change <i>Ref. Definitions 6. & 59.</i> |
| Personal watercraft <i>Ref. GL Definition 27.</i> | Removed |
| Personally identifiable information Added via endorsement <i>Ref. Exclusion – Privacy Liability and Network Risk</i> | Added to the policy. <i>Ref. Definition 60.</i> |
| Pesticides and herbicides <i>Ref. GL Definition 28.</i> | No change <i>Ref. Definition 29.</i> |
| Policy period <i>Ref. GL Definition 29.; LEL Definition 19.; POL Definition 20.; EPL Definition 15.; AL Definition 17.</i> | No change <i>Ref. Definition 61.</i> |
| Pollutants <i>Ref. GL Definition 30.; LEL Definition 21.; POL Definition 21.; EPL Definition 16.; AL Definition 18.</i> | No change <i>Ref. Definition 62.</i> |
| Pollution hazard Not in 2014 Policy Edition | Added to the policy. <i>Ref. Definition 63.</i> |
| Privacy wrongful acts Added via endorsement <i>Ref. Exclusion – Privacy Liability and Network Risk</i> | Added to the policy. <i>Ref. Definition 64.</i> |
| Products–completed operations hazard <i>Ref. GL Definition 31.</i> | No change <i>Ref. Definition 65.</i> |
| Professional services <i>Ref. GL Definition 32.; POL Definition 22.</i> | No change <i>Ref. Definition 66.</i> |
| Property damage <i>Ref. GL Definition 33.; LEL Definition 20.; POL Definition 23.; EPL Definition 17.; AL Definition 20.</i> | No change <i>Ref. Definition 67.</i> |
| Public officials wrongful act <i>Ref. POL Definition 24.</i> | No change <i>Ref. Definition 68.</i> |
| Public risk <i>Ref. GL Definition 34.</i> | Removed |
| Retained limit <i>Ref. GL Definition 35.; LEL Definition 22.; POL Definition 25.; EPL Definition 18.; AL Definition 21.</i> | No change <i>Ref. Definition 69.</i> |
| Retaliation Not in 2014 Policy Edition. | Added to the policy. <i>Ref. Definition 70.</i> |
| Service contractor <i>Ref. GL Definition 36.; LEL Definition 23.; POL Definition 26.; EPL Definition 19.</i> | No change <i>Ref. Definition 71.</i> |
| Silica Added via endorsement | Added to the policy. <i>Ref. Definition 72.</i> |

Section V – Definitions

| 2014 Policy Edition | 2019 Policy Edition |
|---|--|
| <i>Ref. SIR-IL 00034 00 – Silica or Silica-Related Dust Exclusion</i> | |
| Silica-related dust Added via endorsement <i>Ref. SIR-IL 00034 00 – Silica or Silica-Related Dust Exclusion</i> | Added to the policy. <i>Ref. Definition 73.</i> |
| Suit <i>Ref. GL Definition 37.; LEL Definition 24.; POL Definition 27.; EPL Definition 20.; AL Definition 23.</i> | No change <i>Ref. Definition 74.</i> |
| Temporary worker <i>Ref. GL Definition 38.; LEL Definition 25.; POL Definition 28.; EPL Definition 21.; AL Definition 24.</i> | No change <i>Ref. Definition 75.</i> |
| Tort liability Not in 2014 Policy Edition. | Added to the policy. <i>Ref. Definition 76.</i> |
| Unmanned aircrafts Not in 2014 Policy Edition. | Added to the policy. <i>Ref. Definition 77.</i> |
| Volunteer worker <i>Ref. GL Definition 39.; LEL Definition 26.; POL Definition 29. EPL Definition 22.; AL Definition 26.</i> | No change <i>Ref. Definition 78.</i> |
| Your product <i>Ref. GL Definition 40.</i> | No change <i>Ref. Definition 79.</i> |
| Your work <i>Ref. GL Definition 41.</i> | No change <i>Ref. Definition 80.</i> |

Section VI – Conditions

| 2014 Policy Edition | 2019 Policy Edition |
|---|---|
| Arbitration of Disputes Regarding Coverage <i>Ref. Common Policy Condition 16.</i> | No change <i>Ref. Condition 1.</i> |
| Assignment <i>Ref. GL, LEL, POL, EPL and AL Condition 1.</i> | No change <i>Ref. Condition 2.</i> |
| Authorization Clause <i>Ref. Common Policy Condition 9.</i> | No change <i>Ref. Condition 3.</i> |
| Bankruptcy or Insolvency <i>Ref. Common Policy Condition 1.</i> | No change <i>Ref. Condition 4.</i> |
| Cancellation or Non-Renewal <i>Ref. Common Policy Condition 2.</i> | No change <i>Ref. Condition 5.</i> |
| Changes <i>Ref. Common Policy Condition 3.</i> | No change <i>Ref. Condition 6.</i> |
| Claims Administrator <i>Ref. GL, LEL, POL, EPL and AL Condition 2.</i> | Amended to consistent with current practices. <i>Ref. Condition 7.</i> |
| Conflicting Statutes <i>Ref. Common Policy Condition 4.</i> | No change <i>Ref. Condition 8.</i> |
| Duties in the Event of an Occurrence, Law Enforcement Wrongful Act, Employment Practice Wrongful Act, Public officials Wrongful Act, Accident, Employee Benefits Wrongful Act or Claim or Suit <i>Ref. GL Condition 2.; LEL Condition 3.; POL Condition 3.; EPL Condition 3.; AL Condition 4.</i> | Removed quarterly claims reporting. The quarterly reporting requirement will be added via endorsement for risks attaching below 1MM. Removed reporting requirement for: <ul style="list-style-type: none"> • Fractures - multiple • Nerve damage • Internal injury – massive Added reporting requirements for: <ul style="list-style-type: none"> • Second or third degree burns over 30% of the body; • Disability; • Loss of limb; • Loss of work time six months or greater; <i>Ref. Conditions 9.</i> |

Section VI – Conditions

| 2014 Policy Edition | 2019 Policy Edition |
|--|--|
| Examination of Your Books and Records <i>Ref. Common Policy Condition 5.</i> | No change <i>Ref. Condition 10.</i> |
| Inspections and Surveys <i>Ref. Common Policy Condition 6.</i> | No change <i>Ref. Condition 11.</i> |
| Legal Action Against Us <i>Ref. Common Policy Condition 7.</i> | No change <i>Ref. Condition 12.</i> |
| Non-Accumulation of Limits of Insurance <i>Ref. Common Policy Condition 15.</i> | Removed |
| Nuclear Energy Liability Exclusion <i>Ref. Common Policy Condition 17.</i> | Moved to the appropriate section. <i>Ref. Section II – Exclusion 40.</i> |
| Nuclear Hazard Exclusion <i>Ref. Common Policy Condition 18.</i> | Moved to the appropriate section. <i>Ref. Section II – Exclusion 40.</i> |
| Other Insurance <i>Ref. GL Condition 3.; LEL Condition 4.; POL Conditions 4.; EPL Condition 4.; AL Condition 5. & 6.</i> | No change <i>Ref. Condition 13.</i> |
| Premiums <i>Ref. Common Policy Condition 8.</i> | No change <i>Ref. Condition 14.</i> |
| Representations <i>Ref. Common Policy Condition 10.</i> | No change <i>Ref. Condition 15.</i> |
| Separation of Insureds <i>Ref. Common Policy Condition 11.</i> | No change <i>Ref. Condition 16.</i> |
| Sovereign Immunity and Damages Caps <i>Ref. Common Policy Condition 12.</i> | No change <i>Ref. Condition 17.</i> |
| Transfer of Rights of Recovery Against Others to Us <i>Ref. Common Policy Condition 13.</i> | No change <i>Ref. Condition 18.</i> |
| Two or More Insuring Agreements or Coverage Forms <i>Ref. Common Policy Condition 14.</i> | Moved to the appropriate section. <i>Ref. Section IV – Limits of Insurance 5.</i> |
| Violation of Economic or Trade Sanctions <i>Ref. Common Policy Condition 19.</i> | Moved to the appropriate section. <i>Ref. Section II – Exclusion 56.</i> |
| War and Military Action Exclusion <i>Ref. Common Policy Condition 18.</i> | Moved to the appropriate section. <i>Ref. Section II – Exclusion 59.</i> |
| When/If We Permit You To Select Defense Counsel <i>Ref. GL Condition 4.; LEL Condition 5.; POL Condition 5.; EPL Condition 5.; AL Condition 8.</i> | No change <i>Ref. Condition 19.</i> |

The following summarizes the changes detailed above as respects the **Public Risk Special Excess Retained Limits Coverage Form (PRSERL)**.

Summary of Changes by Policy Section

Section I - Coverages

- Combines each line of coverage in a single policy form (vs. separate policy forms for each major coverage line)
- One policy will be issued with the new form contemplating APR's full limit (11MM Maximum)
- Removed the consent to settle provision that states we will not pay expenses above what we would have otherwise paid had the loss been settled within the retained limit.

Section II - Exclusions

- All endorsements that are automatically attached to the current SIR form were added to the base policy form.
- Re-directional exclusions removed because these are not necessary in the combined package policy.
- Unmanned aircrafts added to Exclusion 2., Aircraft and Airports, Including Airport Boards.
- Health Care Services exclusion was rewritten to better define what exposures are covered and which are excluded.
- Automatic coverage added for incidental medical at an insured's medical / healthcare facilities within a jail or correctional facility
- The liquor liability exclusion was rewritten. The exclusion provides coverage for insured sponsored events lasting 5 days or less, as well as liquor sales from facilities owned by an Insured where the predominant operation is not the sale of liquor.
- Giveback for hot pursuit added to Exclusion 35., Law Enforcement Wrongful Act.
- New exclusions:
 - Dams – Coverage will be added via endorsement
 - Land Subsidence

Section III – Who Is An Insured

- The current SIR form lists who is “Not Insured” under Section III – Who Is an Insured. For consistency this was moved to Exclusion 13., Designated Activities or Operations and Exclusion 52., Transit Authority.
- Entities specific to one coverage line such as law enforcement department and emergency dispatchers were consolidated under broader categories (Agencies, Employees etc.)
- Removed “Users of Golf mobiles”.
- Licensed or certified healthcare practitioners and medical professionals added to better clarify coverage.

Section IV – Limits of Insurance

- Sublimit for Damage to Premises Rented to You was added.

Section V - Definitions

- All defined terms are found in Section V – Definitions
- New definitions added to track with the new policy provisions
- The giveback for back salary or wages is currently found under the definition of “loss”. For consistency, this was moved to Exclusion 17., Employee Compensation.

Section VI - Conditions

- Quarterly claims reporting removed. This will be added via endorsement when the insured's SIR is below \$1,000,000.
- Exclusions previously found in the Conditions were moved to Section II – Exclusions
- The Claims Administrator condition is amended to be consistent with current practices

Product Availability

The Public Risk Special Excess Retained Limit Coverage Form is currently available for use as indicated below:

| State | Availability |
|-------|---------------|
| AK | Non-Admitted |
| AL | Admitted |
| AR | Admitted |
| AZ | Admitted |
| CA | Admitted |
| CO | Admitted |
| CT | Admitted |
| DC | Admitted |
| DE | Admitted |
| FL | Non-Admitted |
| GA | Admitted |
| HI | Admitted |
| IA | Admitted |
| ID | Not available |
| IL | Admitted |
| IN | Admitted |
| KS | Admitted |
| KY | Admitted |
| LA | Not available |
| MA | Admitted |
| MD | Admitted |
| ME | Not available |
| MI | Admitted |
| MN | Admitted |
| MO | Admitted |

| State | Availability |
|-------|--------------|
| MS | Admitted |
| MT | Admitted |
| NC | Admitted |
| ND | Admitted |
| NE | Admitted |
| NH | Admitted |
| NJ | Admitted |
| NM | Admitted |
| NV | Admitted |
| NY | Admitted |
| OH | Admitted |
| OK | Admitted |
| OR | Admitted |
| PA | Admitted |
| RI | Admitted |
| SC | Admitted |
| SD | Admitted |
| TN | Admitted |
| TX | Admitted |
| UT | Admitted |
| VA | Admitted |
| VT | Admitted |
| WA | Admitted |
| WI | Admitted |
| WV | Admitted |