



STATE PROVISIONS - ALASKA

It is hereby agreed that Common Policy Conditions, VIII. AVAILABILITY OF OTHER COVERAGE is deleted in its entirety and replaced with the following:

VIII. AVAILABILITY OF OTHER COVERAGE

If there is any other insurance policy, self-insured retention, deductible, indemnification agreement, trust agreement, patient compensation fund or other fund or risk transfer arrangement of any sort ("other insurance"), provided by a third party, that applies to any amount payable under this Policy, we will share with that "other insurance" using the following methods:

1. If the "other insurance" permits contribution by equal shares, we will follow this method as well. Under this approach, each insurer contributes equal amounts until it has paid its applicable limit of liability or none of the loss remains, whichever comes first.
2. If the "other insurance" does not permit contribution by equal shares, we will contribute by limits. Under this method, each insurer's share is based on the ratio of its applicable limit of liability to the total applicable limits of liability of all "other insurance".

In no event will we pay more than our limit of liability.

These provisions do not apply to "other insurance" written as specific excess insurance over the limits of liability of this Policy.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy and expires concurrently with said Policy unless another effective date is shown below.

By

(No signature is required if issued with the Policy or if it is effective on the Policy Effective Date)

Authorized

Representative ____