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STATE CORPORATION COMMISSION  
BUREAU OF INSURANCE

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TO: ALL COMPANIES LICENSED TO WRITE MOTOR VEHICLE  
INSURANCE IN VIRGINIA

RE: 161 Private Passenger Car Class Plan

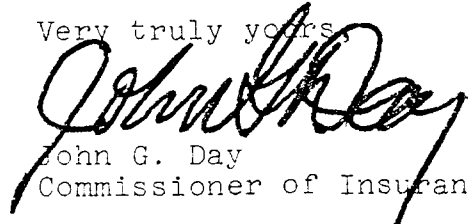
The Insurance Services Office (ISO) filed the 161 Private Passenger Car Class Plan in Reference Documents PP-77-RA-1 and PP-77-RA-PD-1 with the Bureau of Insurance on December 27, 1976. Among other things, these Reference Documents created new classifications for females between the ages of 17 and 24. It also changed the old classifications for married and unmarried males to ages 17 through 24 and ages 17 through 29, respectively.

Pursuant to Section 38.1-279.33, and in anticipation of the new amendment to Section 38.1-381.6 which will go into effect July 1, 1977, the Bureau has directed ISO to supply the Bureau with actuarial justification in order that we might determine whether or not these classifications result in unfair discrimination.

Accordingly, companies that do not use the ISO classifications, but which utilize age classifications of a similar nature filed with this office should also supply the Bureau its actuarial justification in order that the Bureau may determine whether or not these classifications result in unfair discrimination.

Companies should also be aware that Section 38.1-279.38 provides that whenever the SCC finds that a rate is not in accordance with the standards of Section 38.1-279.33, it may order refunds for excessive premiums collected during a period not exceeding one year prior to the date of such order.

Very truly yours,

  
John G. Day  
Commissioner of Insurance

JGD:dj