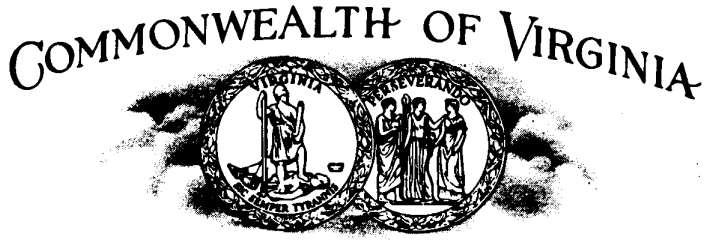
STEVEN T. FOSTER
COMMISSIONER OF INSURANCE

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**STATE CORPORATION COMMISSION**
**BUREAU OF INSURANCE**

March 9, 1995

**ADMINISTRATIVE LETTER 1995-4**

**TO: All Surplus Lines Carriers Authorized to do Business in Virginia and All Surplus Lines Brokers Licensed to do Business in Virginia**

**RE: Rescission of Administrative Letter 1989-8**

Virginia Code Section 46.2-475 of the Motor Vehicle Title provides that no policy of motor vehicle insurance required thereunder may be issued or delivered in the Commonwealth of Virginia ***unless*** such policy complies with Virginia Code Sections 38.2-2218 through 38.2-2225 of the Insurance Title. Virginia Code Sections 38.2-2218 through 38.2-2225 require (i) that the State Corporation Commission establish standard forms for motor vehicle insurance and (ii) further require insurers to use the standard forms adopted by the Commission. There is no exception contained in either the Insurance Title or the Motor Vehicle Title of the Code of Virginia to this requirement with respect to surplus lines carriers.

Accordingly, Administrative Letter 1989-8 is hereby rescinded and surplus lines carriers and surplus lines brokers are hereby notified that such carriers and brokers shall be required to comply with Virginia automobile standard forms adopted by the State Corporation Commission.

Surplus lines carriers are not required to comply with Virginia's form filing requirements nor are surplus lines carriers required to comply with any statutory provisions pertaining to fire insurance or fire insurance in combination with other coverages. Any broadenings of motor vehicle insurance coverage forms will not be required to be filed with the Bureau of Insurance. However, please bear in mind that any motor vehicle insurance policy that deviates in language from the standard form adopted by the State Corporation Commission may, in no manner or respect, provide coverage which is less favorable to the insured or otherwise than that which the standard form provides.

If you need to obtain copies of standard automobile insurance forms approved for use in the Commonwealth of Virginia, please contact the Bureau of Insurance at (804) 371-9965. If you have any other questions regarding this administrative letter, please call Chris Brockwell at (804) 371-9399.

Sincerely,

Steven T. Foster
Commissioner of Insurance

STF:dw