

COMMONWEALTH OF VIRGINIA  
STATE CORPORATION COMMISSION  
BUREAU OF INSURANCE

AT RICHMOND, May 26, 2015  
ADMINISTRATIVE ORDER NO. 11979

2015 MAY 27 P 4: 15  
SOC-CLERK'S OFFICE  
DOCUMENT CONTROL CENTER

COMMERCIAL AUTOMOBILE INSURANCE

ESTABLISHMENT OF STANDARD FORMS OF POLICIES, RIDERS, ENDORSEMENTS, AND OTHER SPECIAL OR SUPPLEMENTAL AGREEMENTS AND PROVISIONS FOR USE BY ALL INSURERS IN INSURING (1) AGAINST LOSS OR DAMAGE RESULTING FROM ACCIDENT TO, OR INJURY SUFFERED BY, ANY PERSON, AND FOR WHICH THE PERSON INSURED IS LIABLE, (2) AGAINST LOSS BY LIABILITY FOR DAMAGE TO PROPERTY RESULTING FROM THE OWNERSHIP, MAINTENANCE OR USE OF ANY MOTOR VEHICLE, AND (3) AGAINST LOSS OF OR DAMAGE TO ANY MOTOR VEHICLE OWNED BY THE INSURED, PURSUANT TO THE PROVISIONS OF §§ 38.2-2218 TO 38.2-2223, INCLUSIVE, OF THE CODE OF VIRGINIA.

WHEREAS, Pursuant to the provisions of Sections 38.2-2218 to 38.2-2223 of the Code of Virginia, certain forms of policies, riders, endorsements, and other special or supplemental agreements and provisions for use by all insurance companies in insuring (1) against loss or damage resulting from accident to, or injury suffered by, any person, and for which the person insured is liable, (2) against loss by liability for damage to property resulting from the ownership, maintenance or use of any motor vehicle, and (3) against loss of or damage to any motor vehicle owned by the insured have been established;

AND IT APPEARING to the Commissioner from an examination made by the staff of the Bureau of Insurance that the proposed revised endorsement is proper, and not in conflict or inconsistent with the laws of this Commonwealth;

NOW ON THIS DAY, the Commissioner, having considered the filing herein is of the opinion, finds and orders;

(1) THAT the following revised endorsement for use in connection with the standard forms of commercial automobile policies is hereby approved by the State Corporation Commission, Bureau of Insurance in its office at Richmond, Virginia:

CA 22 46 01 16      Virginia Medical Expense and Income Loss Benefits Endorsement

(2) THAT, the revised endorsement shall become the **only** standard form and must be adopted for use by all insurers applicable to policies effective on and after January 1, 2016, and thereafter, no insurance company shall use any form covering substantially the same agreements provided for by such standard form, unless they are in the precise language of the standard form;

IT IS FURTHER ORDERED,

(1) THAT, if there is an objection to the provisions of the proposed standard form, the objection must be filed in writing within twenty days from the date upon which this Order is entered. If written objection is filed, such form shall not become standard as provided herein and proceedings in reference thereto shall be instituted.

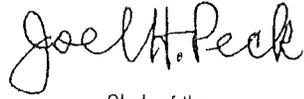
(2) THAT, the Bureau of Insurance shall immediately notify all parties to whom attested copies of the Order are directed, in writing, upon receipt of an objection from any insurance company to the provisions of any proposed standard form.

IT IS FURTHER ORDERED, that there being, in the opinion of the Commissioner, no further necessity for the continuance of the following form or endorsement, it is withdrawn for use with all policies effective on and after January 1, 2016:

CA 22 46 11 02      Virginia Medical Expense and Income Loss Benefits Endorsement

IT IS FURTHER ORDERED, That attested copies of this Order be sent to all licensed rate service organizations, Mary M. Bannister, Deputy Commissioner of Insurance and all insurers which are affected thereby.

A True Copy  
Teste:

Handwritten signature of Joel H. Peck in cursive script.

Clerk of the  
State Corporation Commission

## **SUMMARY OF CHANGES – ADMINISTRATIVE ORDER 11979**

### **Introduction**

The ISO Commercial Auto Coverage forms previously approved via Administrative Orders are the existing commercial auto standard forms. The changes outlined below are applicable to those ISO Commercial Auto forms.

### **Content of Administrative Order 11979**

The change contemplated in Administrative Order 11979 pertains to the following commercial automobile standard form:

Form CA 22 46 01 16 Virginia Medical Expense and Income Loss Benefits Endorsement replaces form CA 22 46 11 02 Virginia Medical Expense and Income Loss Benefits Endorsement for all policies effective on and after January 1, 2016.

### **Purpose**

The change to the Virginia Medical Expense and Income Loss Benefits Endorsement CA 22 46 01 16 involves a revision to the definition of "medical expense" for compliance with Virginia Code § 38.2-2201 (former HB 1584). The endorsement has been revised to change the definition of "medical expense" to remove the reference to "ambulance" and add a reference to "services provided by an emergency medical services vehicle as defined in Virginia Code § 32.1-111.1", as well as minor editorial revisions.