

COMMONWEALTH OF VIRGINIA

STATE CORPORATION COMMISSION

BUREAU OF INSURANCE

REGULATORY OFFICE
REGULATORY CONTROL CENTER

2015 OCT 13 A 8:28

AT RICHMOND, October 13, 2015

ADMINISTRATIVE ORDER NO. 11995

PERSONAL 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;

SUMMARY OF CHANGES – ADMINISTRATIVE ORDER 11995

Introduction

The ISO Personal Auto Policy form previously approved via Administrative Order 11730 is the existing private passenger automobile standard form. The change outlined below is applicable to the ISO Personal Auto Policy form.

Content of Administrative Order

The change contemplated in Administrative Order 11995 pertains to the following endorsement for use with the Personal Auto Policy form:

Form PP 05 96 01 16 Medical Expense and Income Loss Benefits Coverage – Virginia replaces form PP 05 96 01 05 Medical Expense and Income Loss Benefits Coverage - Virginia. Form PP 05 96 01 16 is **available for use** by all insurers applicable to all policies effective on and after January 1, 2016 but **must be adopted** for use by all insurers no later than for policies effective on and after March 1, 2016.

Purpose

The change to form PP 05 96 01 16 Medical Expense and Income Loss Benefits Coverage - Virginia involves replacement of the term “ambulance” with the term “emergency medical services vehicle” as defined in Virginia Code Ann. Section 32.1-111.1 pursuant to revisions to Virginia Code Ann. Section 38.2-2201 (former House Bill 1584).

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PP 05 96 01 16

Date: 9/22 /2015

Insurance Services Office, Inc.

By



A. David Cummings
Vice President