



# News Release

State Corporation Commission  
Division of Information Resources



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Contact: Ken Schrad  
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Date: January 5, 2021

For Immediate Release

## Navarro Takes Oath of Office; Becomes 37<sup>th</sup> SCC Commissioner

**RICHMOND – Angela L. Navarro** was sworn in today as the 37<sup>th</sup> commissioner of the State Corporation Commission (SCC). Navarro was appointed by Governor Ralph S. Northam to complete the unexpired term of Mark C. Christie who became a member of the Federal Energy Regulatory Commission on January 4, 2021.

Prior to being appointed to the Commission, Navarro served as Deputy Secretary of Commerce and Trade under Governor Northam, where she worked on housing, small business, economic development, and energy policies.

She has also served as Deputy Secretary of Natural Resources for Governor Northam and Governor Terry McAuliffe. In that role she advised each administration on land conservation, energy, and environmental policies.

Before entering government service, Navarro practiced law with the Southern Environmental Law Center. She led the organization's energy efficiency practice across a six-state southeastern region and was the organization's lead attorney on energy matters in Virginia.

Navarro holds degrees in business and English from the University of Florida and a law degree from Georgetown Law.

The other two SCC commissioners are **Judith Williams Jagdmann**, the current chair, and **Jehmal T. Hudson** who was also appointed by the Governor and took office in July.

The Commissioners serve six-year terms. Both appointments are subject to confirmation by the Virginia General Assembly during its 2021 legislative session.

Established in 1902, the SCC's authority encompasses utilities, insurance, state-chartered financial institutions, securities, retail franchising, railroad safety, and underground utility damage prevention. The Commission also serves as the Commonwealth's central filing office for all entities formed or registered under Virginia corporate law.

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Contact: Ford Carson  
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Date: January 25, 2021

For Immediate Release

## Free Life Insurance Policy Locator Tool Helps Virginians Recover More Than \$37 Million

**RICHMOND** – Between January 1, 2017 and January 1, 2021, a free service provided by life insurance companies has helped 2,996 Virginia residents recover \$37,338,096 pledged to them as beneficiaries of life insurance policies and annuity contracts. The State Corporation Commission’s (SCC) Bureau of Insurance encourages any Virginian looking for lost or misplaced life insurance policies or annuity contracts (whether issued in Virginia or elsewhere) to take advantage of the free Life Insurance Policy Locator, which is offered through the National Association of Insurance Commissioners (NAIC).

Virginia Insurance Commissioner Scott A. White applauded the service’s success and security, noting that it has helped consumers recover more than \$1.1 billion nationwide since 2017. “By using secure technology, the service helps consumers obtain money that is rightfully theirs via life insurance and annuity contracts,” he said.

According to the NAIC, there are currently 12,853 insurance companies across the United States participating in the Policy Locator program.

The free locator service can help those who are a beneficiary of a life insurance policy or annuity contract, as well as those who are the executor or legal representative of someone who has passed away. To use the service, you should submit a search request form and follow these steps:

- Gather as much information about the deceased policyholder as possible, including their full name (along with maiden name, if applicable), Social Security number, date of birth, the state where they purchased the policy, name of the insurance company, and the person or organization who sold the policy or contract.
- Obtain a copy of the individual’s death certificate.

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- Visit the SCC Bureau of Insurance website (<https://bit.ly/3qNpWja>) and click on “Life Insurance” or the NAIC website (<https://bit.ly/2Moz2nu>) and complete as many fields as possible.

Requests made through the locator service are encrypted and secured to maintain confidentiality. Once a request is submitted, the NAIC will ask participating companies to search their records on your behalf using the information provided. If there is a match, a company usually responds to the person who submitted the request within 90 business days, assuming the person submitting the request is the designated beneficiary or is authorized to receive information.

When a life insurance company knows that an annuitant or policyholder has died but cannot locate the beneficiaries of the policy or annuity contract, the company – under Virginia law – must turn over the benefits to the state’s unclaimed property office if those benefits are not claimed after a certain number of years. If you know the state in which a life insurance policy or annuity contract was written, you also should check with that state’s insurance department or the office that handles unclaimed property.

To avoid lost policies, the Bureau of Insurance encourages Virginians to:

- Keep beneficiary information up to date.
- Alert beneficiaries of the policy and provide them with the names of the servicing agent and the insurance company that issued the policy.
- Place a current copy of the life insurance policy in a safe and accessible place with wills and estate documents, and ask the insurance company for an annual policy statement if one is not provided.

For questions or additional information about the policy locator and other life and health insurance matters, contact the Consumer Services Section of the Virginia Bureau of Insurance Life and Health Division toll-free at 1-877-310-6560 or in Richmond at 804-371-9691 or visit [www.scc.virginia.gov/pages/Insurance](http://www.scc.virginia.gov/pages/Insurance).

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Date: January 28, 2021

For Immediate Release

## SCC Encourages Virginians to Protect Homes and Vehicles Against Damaging Winter Weather

**RICHMOND** – Imagine slippery sidewalks, burst pipes, roof cave-ins, and trees and vehicles covered with snow. Winter weather can wreak havoc with your home, vehicles and other property.

The State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) encourages Virginians to review their insurance coverage and prepare their homes and vehicles before the arrival of harsh winter conditions. Understand what your insurance will and will not cover, as well as any deductibles you may have to pay in the event of a claim.

Although a winter landscape of snow and ice may be beautiful to behold, those conditions also bring significant hazards. Too much snow or ice can result in tree limbs breaking and falling on homes, vehicles and power lines. They also can result in collapsed roofs, and other damage to homes, structures and vehicles. Melting snow and ice can cause flooding and interior damage even after a winter storm has passed. Sub-freezing temperatures can lead to broken pipes inside and outside your home.

“Don’t let winter weather turn a wonderland into a house of horrors,” said Virginia Insurance Commissioner Scott A. White. “Plan ahead for seasonal and other hazards. Homeowners and renters policies can protect you against many types of winter weather threats, but there may be some exceptions. Contact your insurance agent or company or the SCC Bureau of Insurance to learn more.”

To reduce the risk of damage to your home in the winter, the Bureau recommends the following:

- **Prune** dead, dying, diseased or broken tree limbs near your home and property.
- **Clear gutters.** Removing debris from your gutters helps prevent ice dams and allows melting water to drain freely away from your home.
- **Insulate and ventilate.** Inspect your attic insulation and ventilation (roof or soffit vents) to ensure warm air stays in the living areas of your home and out of the attic. Keeping attic air cold can help minimize the freeze/thaw cycle that causes ice dams that can result in interior

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water damage to your home. Proper insulation also helps save energy and may reduce your heating and air conditioning bills.

- **Protect your pipes.** Detach garden hoses from your home before freezing weather begins and properly winterize pipes and irrigation systems around your home. To protect interior pipes, leave your faucet running with a slight drip to allow water to keep moving through interior pipes, reducing the chance of freezing. Opening the cabinet doors under your sink allows warm air to circulate around your pipes.

In the event your home or property suffers damage due to severe winter weather, contact your insurance agent or company as soon as possible. Make any necessary emergency repairs and take reasonable steps to prevent further damage. Record all damage to your property and include photographs, notes and repair-related receipts.

Homeowners insurance also may cover certain expenses if someone slips and falls on slick sidewalks or other surfaces on your property. You can look for this coverage under the liability and medical payments portions of your homeowners insurance policy.

You also should check whether your auto insurance covers damage to your vehicle due to ice, snow and falling tree limbs. These damages usually are covered by other-than-collision (or comprehensive) coverage on your vehicle, which pays for damage to a vehicle from such things as fire, water, hail, vandalism, glass breakage, wind and falling objects.

The SCC's Bureau of Insurance offers consumer guides regarding homeowners and auto insurance and disaster-related property insurance claims. For copies of the guides or other publications offered by the Bureau of Insurance or answers to your insurance questions, contact the Bureau of Insurance Property and Casualty Consumer Services Section at 804-371-9185 in Richmond or toll-free at 1-877-310-6560. Copies of the consumer insurance guides are also available on the Bureau's website at [scc.virginia.gov/pages/Insurance](http://scc.virginia.gov/pages/Insurance).

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Date: February 11, 2021

For Immediate Release

## Special Enrollment Period for Health Insurance Coverage Under the Affordable Care Act Begins February 15

**RICHMOND** – Now more than ever, it's important to have health insurance. The marketplace at [HealthCare.gov](http://HealthCare.gov) soon will offer an opportunity to shop for, enroll in or change to a new health insurance plan.

The Centers for Medicare and Medicaid Services has announced a special enrollment period (SEP) for individuals and families who wish to enroll in health plans under the federal Affordable Care Act (ACA). The SEP will run for 90 days from February 15 through May 15, 2021.

During the SEP, consumers may submit a new application for health coverage or update an existing application on [HealthCare.gov](http://HealthCare.gov). Current enrollees will be able to change to any plan offered in their area.

Unlike previous SEPs, there is no restriction requiring enrollees to choose the same level of coverage as their current plan. In addition, consumers will not need to provide any documentation of a qualifying event (such as the loss of a job or birth of a child), which is typically required for SEP eligibility. If an enrollee chooses a new plan, however, it is important to note that deductible and out-of-pocket maximum accumulations are not required to be transferred to the new plan chosen, and that those amounts will start over for the enrollee. Health insurance plans not offered through [HealthCare.gov](http://HealthCare.gov) are not required to, but may provide for, eligibility under this same SEP.

Consumers will have 30 days after they submit an application to choose a plan. Coverage will begin the first of the month after plan selection. After May 15, 2021, consumers may only enroll in an ACA-compliant health insurance plan if they recently lost their employer-sponsored health insurance coverage or have had a qualifying life event, such as a household change. To learn more about enrolling after May 15, 2021, visit [HealthCare.gov's SEP page](http://HealthCare.gov's%20SEP%20page).

For free help understanding options when enrolling in coverage through [HealthCare.gov](http://HealthCare.gov), Virginians can find an application assister (navigator and/or certified application counselor) at [Coverva.org/assistance/](http://Coverva.org/assistance/). For help from a licensed agent, visit <https://localhelp.healthcare.gov/#/>. For additional information, call the [Healthcare.gov](http://Healthcare.gov) hotline at 1-800-318-2596. To learn more about the new Virginia Exchange, visit [Health Benefit Exchange](http://HealthBenefitExchange).

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To raise awareness about the SEP and reopening enrollment under the ACA, representatives from Enroll Virginia, the Virginia Health Benefit Exchange, the Virginia Bureau of Insurance and the Office of the Secretary of Health and Human Resources will participate in a virtual Town Hall on Tuesday, February 16, at 10:30 a.m. The event will be live streamed on Enroll Virginia's Facebook page at [www.facebook.com/enrollva/](http://www.facebook.com/enrollva/).

For information about shopping for health insurance on or off the Exchange, contact the Virginia Bureau of Insurance toll-free at 1-877-310-6560 or visit its website at [scc.virginia.gov/pages/Insurance](http://scc.virginia.gov/pages/Insurance). Use [the online comparison tool](#) to compare plans. To verify that an insurance agent, agency or company is licensed in Virginia, visit the Bureau's website at [scc.virginia.gov/boi/ConsumerInquiry/default.aspx](http://scc.virginia.gov/boi/ConsumerInquiry/default.aspx).

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Date: February 19, 2021

**For Immediate Release**

## **SCC'S Bureau of Insurance Recovers More Than \$14 Million for Consumers in 2020**

**RICHMOND** – Last year, the State Corporation Commission's (SCC) Bureau of Insurance (Bureau) helped thousands of consumers recover approximately \$14.3 million in refunds, benefits, restitution and other payments related to their insurance coverage. These efforts are only one of the many ways in which the Bureau assists Virginians who have insurance questions or concerns – whether those consumers are shopping for insurance, trying to understand what their insurance policy covers, have questions about premiums, or question why their insurance company did not renew a policy or why it denied a claim.

As part of its recovery efforts, the Bureau receives tens of thousands of inquiries and handles thousands of formal complaints each year. Consumers may contact the Bureau if they have insurance questions or want to file a formal complaint against an insurance company, agency or agent.

During 2020 alone, the Bureau's Life & Health and Property & Casualty divisions handled more than 14,000 phone inquiries, almost 3,100 formal consumer complaints and 171 appeals of adverse decisions issued by managed care health insurance plans. Among other things, these two divisions handled complaints and appeals concerning claim denials, improper or delayed claims processing, cancellation or nonrenewal of insurance policies and improper billing.

As a result of complaint investigations, managed care appeals and market conduct examinations, the Bureau's Life & Health and Property & Casualty divisions recovered more than \$12.2 million worth of benefits and savings for roughly 7,300 consumers in the form of refunds, insurance benefits, interest payments, reimbursements, additional claims payments and reinstated coverage.

In addition, the Bureau's Agent Regulation Division conducted 605 investigations and recovered more than \$2.1 million in restitution for consumers during 2020 through its Investigation Units. This amount represents refunds and payments provided to policyholders due to improper agent activities.

“Protect yourself financially by reviewing and updating your insurance regularly, understanding the terms of your policy and your rights, and knowing where to turn if you need help,” said Virginia

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Insurance Commissioner Scott A. White. “We can look into whether a company has acted in accordance with its policy and the law.”

In addition to recovery efforts for consumers, the Bureau helps Virginians in many other areas concerning their insurance. When shopping for insurance, the Bureau encourages Virginians to compare prices and terms and make sure to select coverage that fits their particular needs. The Bureau’s specially trained staff can assist consumers with their insurance questions and investigate any complaints they may have with their insurance carrier.

Even during the COVID-19 pandemic, the Bureau is working hard to help Virginians become well-informed insurance consumers. It offers outreach and educational materials about many types of insurance including health, life, homeowners, auto, long-term care, commercial insurance and Medicare. Consumers may view these materials, search for a licensed insurance company or agent in Virginia, view updates on key laws impacting insurance in Virginia, and much more on the Bureau’s website at [www.scc.virginia.gov/pages/Insurance](http://www.scc.virginia.gov/pages/Insurance).

For more information, contact the Bureau of Insurance toll-free at 1-877-310-6560 or in Richmond at (804) 371-9741 or visit [www.scc.virginia.gov](http://www.scc.virginia.gov).

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Date: February 23, 2021

For Immediate Release

## SCC Cautions Seniors That Increased Isolation During COVID-19 May Increase Risk of Financial Exploitation

**RICHMOND** – Social isolation, loneliness and increased reliance on the internet can potentially create a perfect storm for the financial abuse and fraud victimization of seniors. Social distancing and quarantines intended to protect against the spread of COVID-19 also have increased social isolation for many seniors, making them more vulnerable to financial exploitation.

“Financial abuse can happen anytime, but perpetrators often strike when seniors are most vulnerable, such as during a health or other crisis or after the death of a loved one,” said Ron Thomas, director of the State Corporation Commission’s Division of Securities and Retail Franchising (Division). “Increased reliance on the internet by isolated seniors for social interaction, shopping, electronic payments, banking and investing also exposes them to online scammers, who can hide behind a cloak of anonymity.”

Seniors lose billions of dollars annually to financial fraud, with the loss to individual victims averaging tens of thousands of dollars. Perpetrators may be strangers, family members, trusted friends, members of a senior’s social or support groups, financial professionals or others.

Although in-person visits may not be possible due to COVID-19, there are ways to reduce the likelihood of isolation and financial exploitation. Thomas urges Virginians to stay in touch with older family members, friends and neighbors by phone, text, email, video calls or other means. “Remind seniors that scammers follow the headlines and may try to exploit the pandemic. Warn them about the red flags of fraud, which are often the same regardless of the type of scam,” he said.

Warning flags that may indicate financial abuse include the following:

- Surrendering passwords and control of finances to a new or overly protective friend or caregiver;
- Fear of or sudden change in feelings toward friends or family members;
- A lack of knowledge about their financial status or reluctance to discuss financial matters;

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- Sudden or unexplained changes in spending habits, or to their will, trust or beneficiary designations;
- Unexplained financial activities, such as checks made out to cash, unusual loans or disappearance of assets, valuables or securities;
- Suspicious signatures on checks or other documents.

Before making any investment decision, Thomas suggests the following:

- Contact a trusted friend, family member, company or advisor for advice;
- Make sure an offer and the person offering it are properly licensed or registered, as well as the person's registration/license status and disciplinary history;
- Investigate before you invest or provide personal or financial information or money;
- Avoid "can't miss" opportunities promising "guaranteed returns" or big returns with little or no risk;
- Understand the types of scams and tactics scammers use so you can protect yourself against them;
- Be wary of high-pressure sales tactics that urge you to act quickly and without giving you time to do your research.

Thomas urges Virginians who suspect they or a loved one are the victims of investment fraud or possible senior financial exploitation to contact the Division of Securities and Retail Franchising at 804-371-9051 in Richmond or toll-free at 1-800-552-7945. For more information, visit the Division's website at [scc.virginia.gov/pages/Consumer-Investments](http://scc.virginia.gov/pages/Consumer-Investments) or the North American Securities Administrators Association's website at [nasaa.org/56731/social-isolation-and-the-risk-of-investment-fraud/](http://nasaa.org/56731/social-isolation-and-the-risk-of-investment-fraud/) or visit [serveourseniors.org/](http://serveourseniors.org/).

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Date: February 25, 2021

**For Immediate Release**

## SCC Seeks Public Comments on Request by Kentucky Utilities to Increase Its Fuel Rate

**RICHMOND** – The State Corporation Commission (SCC) is offering the opportunity for public comments to be received by telephone regarding a request by Kentucky Utilities Company, doing business as Old Dominion Power Company, to increase its fuel rate.

Kentucky Utilities is proposing to increase its fuel factor by \$0.00163 per kilowatt-hour (kWh) from \$0.02168 per kWh to \$0.02331 per kWh, effective for service rendered on and after April 1, 2021. For the average residential customer using 1,000 kWh per month, it represents an increase of \$1.63 per month.

The public witness session will begin at 10 a.m. on June 2, 2021. Public witnesses intending to provide oral testimony must pre-register with the SCC by 5 p.m. on May 27, 2021. Witnesses will be called by SCC staff on June 2 in the order in which they registered. Testimony will be limited to five minutes. The hearing will be webcast at: [scc.virginia.gov/pages/Webcasting](http://scc.virginia.gov/pages/Webcasting).

Public witnesses wishing to provide testimony may pre-register in one of three ways:

- Completing a public witness form for case number PUR-2021-00034 on the SCC's website at: [scc.virginia.gov/pages/Webcasting](http://scc.virginia.gov/pages/Webcasting)
- E-mailing the same form (PDF version on the same website as above) to [SCCInfo@scc.virginia.gov](mailto:SCCInfo@scc.virginia.gov)
- Calling the SCC at 804-371-9141 during normal business hours (8:15 a.m. – 5 p.m.) and providing their name and the phone number to be used by the Commission to receive their testimony.

The hearing will continue on June 3, 2021, at 10 a.m. in the SCC's second floor courtroom in the Tyler Building at 1300 East Main Street in Richmond to receive testimony and evidence from the company, any respondents and the SCC staff.

MORE

Written comments may be submitted through the SCC's website by May 27, 2021, at <https://scc.virginia.gov/casecomments/Submit-Public-Comments>. Simply scroll down to case number PUR-2021-00034 and click SUBMIT COMMENTS.

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Case Number [PUR-2021-00034](#) – Application of Kentucky Utilities Company to revise its fuel factor

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Date: February 26, 2021

For Immediate Release

## SCC Highlights National Consumer Protection Week

**RICHMOND** – Few observances align as closely to the Virginia State Corporation Commission’s (SCC) mission as National Consumer Protection Week (NCPW), an occasion which aims to help people understand their consumer rights and make smart choices with their finances. NCPW, held from February 28 to March 6 this year, combines the efforts of the Federal Trade Commission and other federal, state, and local agencies and organizations – including the SCC – to promote making well-informed consumer decisions.

The SCC reminds Virginians that it stands ready year-round to answer inquiries, handle complaints, and provide information and assistance regarding industry sectors over which it has regulatory responsibility. Those sectors include insurance companies and agents, state-chartered financial institutions, investment firms and their representatives, retail franchises and investor-owned utilities providing electric, natural gas, water, and sewer, along with non-cellular and non-internet telecommunications services.

The SCC also offers many consumer guides and financial information resources on topics like mortgage loans and deposit account information, purchasing insurance, and more. Its specially trained staff can assist Virginians in making informed choices and, if necessary, submitting a complaint against regulated entities for things like an insurance company improperly denying a claim, a loan transaction or securities offering coming with an errant charge, or a utility company billing incorrectly.

The SCC encourages consumers to shop around and compare prices and terms; thoroughly evaluate any offer; keep written records of all transactions; find products and services that suit your particular needs; review statements and bills regularly; learn to spot scams, and verify that an individual or company is properly licensed or registered.

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If a problem arises, the SCC urges consumers to try to resolve it with the regulated individual or company first. Consumers can contact the appropriate SCC division by phone, mail or email (using the online complaint) form if they still are not satisfied. Information about the complaint process along with related forms are available from the Consumers section of the SCC website at [www.scc.virginia.gov](http://www.scc.virginia.gov). To contact the SCC by phone, call toll-free (in Virginia) at 1-800-552-7945 or in Richmond, call:

- Bureau of Insurance – 804-371-9741
- Bureau of Financial Institutions – 804-371-9657
- Division of Securities and Retail Franchising – 804-371-9051
- Division of Public Utility Regulation – 804-371-9611
- Office of the Clerk – 804-371-9733
- Division of Information Resources – 804-371-9141

In the event the SCC does not have regulatory authority over a particular firm, individual, product or transaction, its staff will assist consumers by referring them to the appropriate local, state or federal authority for assistance. These may include the Attorney General's Office, local consumer protection office, law enforcement agencies, Better Business Bureau or the Federal Trade Commission's toll-free helpline at 1-877-FTC-HELP (1-877-382-4357).

To learn more about National Consumer Protection Week, visit <https://www.consumer.ftc.gov/>.

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Date: March 5, 2021

For Immediate Release

## SCC Encourages Virginians To Use Caution When Investing Online

**RICHMOND** – Powerful smartphones, countless apps, and online finance options have made investing more convenient than ever. With the click of a mouse or press of a button, Virginians can check investment account balances, buy investment products and services and much more while on-the-go. These conveniences have, unfortunately, given scammers new ways to separate investors from their money. Especially during the COVID-19 pandemic, the State Corporation Commission (SCC) encourages all Virginians to treat internet security seriously when they invest using online resources.

The North American Securities Administrators Association (NASAA) recently issued an [investor awareness advisory](#) to help investors better understand the potential threats to their online financial accounts and how to protect themselves from cybercriminals. The advisory addresses several threats that investors should be aware of, including:

- Data breaches, including incidents that may expose confidential or protected information, as well as the possible loss or theft of private data that can be used to steal consumers' identities and assets.
- Phishing scams, which involve scammers using fraudulent emails, text messages, or phone calls to impersonate legitimate people and entities to trick consumers into giving out personal information.
- Skimming, which involves the use of technology fraudulently installed into a debit or credit card reader to obtain personal PIN numbers and other account-holder information.
- Public Wi-Fi scam, which involves the potential loss of personal financial information when using public Wi-Fi networks to shop online or access personal information.

The SCC's Division of Securities and Retail Franchising (Division) offers a full list of resources that investors may use to keep themselves safe online. Before making any investment decisions, ask questions, do your homework and contact the Division at 804-371-9051 in Richmond or toll-free at 1-800-552-7945. For more information, visit the Division's website at [scc.virginia.gov/pages/Consumer-Investments](http://scc.virginia.gov/pages/Consumer-Investments) or the North American Securities Administrators Association's website at [nasaa.org](http://nasaa.org).

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Date: March 12, 2021

**For Immediate Release**

## SCC Urges Virginians to Prepare Now for Extreme Spring Weather

**RICHMOND** – Tornadoes, wind, hailstorms, flash floods, lightning and hurricanes. These are among the severe weather events that can accompany spring. No matter what the season, unpredictable weather patterns and intense weather activity are becoming increasingly common in Virginia and in many other regions.

As spring begins in less than two weeks – on March 20 – the State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) encourages Virginians to plan now for potentially extreme spring weather. “Know your risk and protect yourself financially by reviewing your insurance and updating your coverage in the event you experience property damage due to unexpected severe weather events,” said Virginia Insurance Commissioner Scott A. White. “If you have questions, contact your insurance agent or company or the Bureau of Insurance.”

The Bureau encourages Virginians to plan for severe weather before it occurs by considering the following:

- Understand what your insurance policy does and does not cover, as well as any deductibles you may have to pay when filing a claim.
- Create a detailed inventory of your belongings, including serial numbers, photos, videos and receipts. The National Association of Insurance Commissioners’ (NAIC) free smartphone app – [myHOME Scr.APP.book](#) – can facilitate this process. Keep electronic copies of your homeowners, auto and other insurance policies with your home inventory and, if possible, store paper files in a safe, fireproof and waterproof place. Take these documents with you if you must evacuate the premises. These records will contain your policy numbers and the phone numbers of your insurance companies in case you have questions or need to file a claim.
- Keep in mind that homeowners and renters insurance policies issued in Virginia typically do **not** cover damage resulting from floods, surface water or storm surges. The federal government, however, does sell insurance for direct flood and flood-related damage to homeowners, renters and businesses in eligible communities through its National Flood

(more)

Insurance Program (NFIP). There is typically a 30-day waiting period before a flood insurance policy takes effect. To learn more, contact your insurance agent or the NFIP at 1-888-379-9531 or visit [fema.gov/national-flood-insurance-program](https://www.fema.gov/national-flood-insurance-program).

The Virginia Department of Conservation and Recreation (DCR) will host a #FloodAwareChat on Twitter on March 16 from noon to 1 p.m. The chat will explore flood risk and flood insurance and include a Q&A session. It is one of several activities the DCR is hosting in conjunction with Virginia Flood Awareness Week March 14-20, 2021. To learn more, visit [dcr.virginia.gov/floodawarenessweek/](https://dcr.virginia.gov/floodawarenessweek/).

- Take steps now to reduce the possibility of weather-related damage later. Assess your risk and, if needed, clear your yard and gutters of debris; trim dead or overhanging tree branches surrounding your home; reinforce your roof; install impact-resistant windows or hurricane shutters; install floor vents in foundation walls; raise mechanical and electrical systems inside and out such as furnaces, electrical panels, water heaters and HVAC systems; install a backflow valve in your sewer system; waterproof exterior walls and basements, and direct storm water away from your home.

The Bureau also encourages Virginians to know what to do if their property is damaged during a severe weather event. These steps include contacting your insurance agent or company as soon as possible; making any necessary emergency repairs; taking reasonable steps to prevent further damage to your property, and recording all damage to your property with photographs, notes and repair-related receipts.

The Bureau offers free consumer guides for homeowners and commercial property owners with information about what to do when a disaster strikes. These and many other consumer insurance guides are available on the Bureau's website at [Virginia SCC - Insurance](https://www.virginiascc.com/Insurance). The Bureau's specially trained staff can assist consumers with their insurance-related questions and concerns. To learn more, contact the Consumer Services Section of the Bureau's Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at 804-371-9185.

For additional emergency preparedness information relating to all types of disasters and hazards, visit the Virginia Department of Emergency Management website at [vaemergency.gov](https://www.vaemergency.gov).

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State Corporation Commission  
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Date: March 15, 2021

**For Immediate Release**

## SCC Seeks Public Comments on Request by Appalachian Power to Recover Transmission Costs

**RICHMOND** – The State Corporation Commission (SCC) is offering time for members of the public to give oral comments by telephone on a request by Appalachian Power Company (APCo) to increase a rate adjustment clause that covers transmission costs.

Appalachian Power is proposing to increase its Transmission Rate Adjustment Clause (T-RAC) from \$225.1 million to \$337.7 million, an increase of \$112.6 million effective in July 2021. For the average residential customer using 1,000 kWh per month, this request represents an increase of \$11.52 per month.

Through the T-RAC, APCo collects its costs for new and existing transmission facilities and related services that APCo receives from a regional transmission organization called PJM Interconnection, L.L.C. The rates PJM charges APCo and its other members are set by the Federal Energy Regulatory Commission. APCo collects these charges from customers as part of the cost of providing electric service.

The SCC has scheduled a public witness session to begin at 10 a.m. on April 26, 2021, to consider the T-RAC application. Public witnesses intending to provide oral testimony must pre-register with the SCC by 5 p.m. on April 21, 2021. Witnesses will be called by SCC staff on April 26 in the order in which they registered. Testimony will be limited to five minutes per caller. The hearing will be webcast at: [scc.virginia.gov/pages/Webcasting](http://scc.virginia.gov/pages/Webcasting).

Public witnesses wishing to provide oral testimony may pre-register in one of three ways:

- Completing a public witness form for case number PUR-2021-00018 on the SCC's website at: [scc.virginia.gov/pages/Webcasting](http://scc.virginia.gov/pages/Webcasting)
- E-mailing the same form (PDF version on the same website as above) to [SCCInfo@scc.virginia.gov](mailto:SCCInfo@scc.virginia.gov)
- Calling the SCC at 804-371-9141 during normal business hours (8:15 a.m. – 5 p.m.) and providing their name and the phone number you wish the Commission to call to reach you during the hearing.

MORE

A public evidentiary hearing will follow the public witness hearing either in the SCC's second floor courtroom in the Tyler Building at 1300 East Main Street in Richmond or by electronic means to receive testimony and evidence from the company, any respondents, and the SCC staff.

For those who prefer, there is also an opportunity to provide comments in writing on the T-RAC application. Written comments may be submitted through the SCC's website by April 19, 2021, at [scc.virginia.gov/casecomments/Submit-Public-Comments](https://scc.virginia.gov/casecomments/Submit-Public-Comments). Simply go to the SCC website, select "Cases" and then "Submit Public Comments," and scroll down to case number PUR-2021-00018. Then click SUBMIT COMMENTS.

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Case Number [PUR-2021-00018](https://scc.virginia.gov/cases/PUR-2021-00018) – Application of Appalachian Power Company for approval of a rate adjustment clause T-RAC

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Date: March 17, 2021

For Immediate Release

## SCC Cautions Virginians About Top Investor Threats for 2021

**RICHMOND** – As the new year continues to unfold, Virginians should remain wary of scammers who may prey on investor fear and anxiety to sell fraudulent investments amid changes in financial markets and the economy due to COVID-19.

Fraudulent online investment offers involving precious metals, cryptocurrencies, promissory notes and foreign exchange markets are among the top threats facing investors this year, according to a survey by the North American Securities Administrators Association (NASAA), which is an organization composed of state securities regulators that includes the State Corporation Commission (SCC). The survey is based on responses from enforcement officials with state and provincial securities regulators throughout the United States, Canada and Mexico.

The top threat to investors, according to the survey, is fraudulent internet or social media-based investment offers. Next on the list are fraudulent investments related to cryptocurrency and precious metals, especially those purchased through self-directed individual retirement accounts (IRAs). The third most common threat is fraudulent foreign exchange-related schemes.

This year also may see a resurgence of high-yield foreign exchange and cryptocurrency-related schemes disguised as membership or investment programs. Scammers may attempt to lure investors into these programs by promising high rates of return as a way to supplement income lost due to the pandemic.

“Bad actors continue to follow the headlines in an attempt to separate investors from their money,” said Ron Thomas, director of the SCC’s Division of Securities and Retail Franchising (Division). “Not every precious metals, cryptocurrency or foreign exchange-related investment is fraudulent, but we urge investors to consider these products with caution,” he said.

Thomas urges Virginians to be wary of investment offers that sound too good to be true. The most common sign of an investment scam is an offer that guarantees high rates of return with little or no risk. “All investments carry the risk that some, or all, of the invested funds could be lost,” he said.

(more)

Before making any investment decision, Thomas encourages Virginians to do the following:

- Ask questions and make sure you understand the investment product. Ask for details about the investment offer in writing.
- Ask if the salesperson and the investment itself are properly licensed or registered. To confirm this, investors can call the Division in Richmond at 804-371-9051 or toll-free at 1-800-552-7945.
- Avoid high-pressure sales tactics and “can’t miss” opportunities promising guaranteed returns or big returns with little or no risk.
- Understand the warning signs of investment fraud.

For more information, visit the Division’s website at [scc.virginia.gov/pages/Consumer-Investments](http://scc.virginia.gov/pages/Consumer-Investments) or the North American Securities Administrators Association’s website at <https://www.nasaa.org/investor-education/fraud-center/top-investor-threats/>.

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Date: March 24, 2021

For Immediate Release

## SCC Encourages Virginians to Understand Health Savings Accounts

**RICHMOND** – For Virginians enrolled in a high-deductible health insurance plan (HDHP), the State Corporation Commission’s Bureau of Insurance (Bureau) encourages residents to understand the potential benefits of opening a health savings account (HSA).

Similar to a flexible spending account (FSA), an HSA allows you (or your employer) to set aside money annually on a pre-tax basis to pay for qualified medical expenses upon enrollment in an eligible HDHP. The funds in an HSA also may be used to pay deductibles, copayments, coinsurance and other qualified health-related expenses other than premiums. Currently, consumers can contribute annually a maximum of \$3,600 (individuals) or \$7,200 (families) into an HSA.

HSAs are designed specifically to use with HDHPs and can be helpful since HDHPs often have both higher annual deductibles and out-of-pocket maximum limits than other types of health plans. Consumers should understand, however, that HSAs are not available for all HDHPs – which must meet minimum deductible amounts and annual out-of-pocket limits to qualify for use with an HSA. For 2021, an HDHP that qualifies for an HSA must have a deductible of at least \$1,400 for an individual or \$2,800 for a family. Additionally, consumers should understand that HSAs have maximum limits on annual payments. Currently, HSAs limit yearly out-of-pocket expenses (including deductibles, copayments and coinsurance) to \$7,000 for an individual and \$14,000 for a family for in-network services.

“HSAs may offer individuals more control over their healthcare dollars and an opportunity to lower their healthcare costs by providing an incentive for them to become more cost-conscious when utilizing medical services,” said Virginia Insurance Commissioner Scott A. White. “HSAs allow individuals to pay for current health expenses and save for future qualified medical expenses on a pre-tax basis. However, it’s important to understand exactly how they work,” he said.

If you are considering an HSA, the Bureau encourages you to keep several important things in mind. First, HSAs are used only with high-deductible plans – and not all high-deductible plans are eligible for HSAs. Check with your health insurer to determine eligibility. Additionally, if shopping for insurance plans on the Affordable Care Act (ACA) marketplace, check to see if a high-deductible plan is HSA-eligible.

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Second, health savings accounts (unlike FSAs) are owned individually. This means that, if you change jobs or insurance plans, your funds remain in your HSA. Unspent money in an HSA rolls over from one year to the next, so it can be used for future medical expenses. Additionally, if you enroll later in a health plan that is not HSA-eligible, you will not be able to make additional contributions to your HSA; however, any existing funds in your HSA can be used for qualified medical expenses.

Third, since you own the funds in an HSA, you may withdraw money from your HSA for items other than qualified medical expenses. Consumers, however, should be aware that such withdrawals are subject to income taxation, as well as an additional 20 percent penalty tax if you are under 65 years old.

Fourth, although an HSA looks similar to an FSA, they are not the same. FSAs also allow individuals to contribute pre-tax money for qualified medical expenses, but are owned by the employer, are not as flexible as an HSA, and have smaller annual contribution limits (\$2,750 in 2021). Additionally, account funds in an FSA must be used within a single year or grace period.

Finally, the Bureau encourages consumers to keep a record of healthcare transactions, including receipts for medical expenses paid with HSA funds. These receipts may help establish that your withdrawals were used for qualified medical expenses.

For questions about HDHPs used with HSAs, contact your insurance company or agent or the Bureau's Life and Health Division toll-free at 1-877-310-6560 or in Richmond at 804-371-9691. For consumer guides and other information about a variety of insurance-related topics, visit the Bureau's website at [www.scc.virginia.gov/pages/insurance](http://www.scc.virginia.gov/pages/insurance).

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Date: April 1, 2021

**For Immediate Release**

## SCC Reminds Virginians to Dig with C.A.R.E.

**RICHMOND** – April is National Safe Digging Month, and the State Corporation Commission’s Division of Utility and Railroad Safety (URS) reminds all Virginians to Dig with C.A.R.E. to help keep Virginia’s underground utility infrastructure damage-free and our communities, business districts and environment safe.

Dig with C.A.R.E. is a message for safe digging practices throughout the Commonwealth and its steps are summarized below:

- Contact VA811 before you dig.
- Allow the required time for marking the utilities.
- Respect and protect the marks.
- Excavate carefully.

Whether you’re a professional contractor, Do-It-Yourselfer or homeowner, you have an important role in preventing damage to underground utilities. No matter how big or small your project is, contacting VA811 to request the marking of underground utility lines *before* you dig will help avoid physical injury, property damage, as well as costly utility infrastructure repairs and related service interruptions.

Contact VA811 by going online at [va811.com](http://va811.com). You may also call 811 Monday through Friday, 7 a.m. to 5 p.m., excluding legal state and national holidays. (Emergency notification service is available 24/7, 365 days a year.)

For more information about safe digging and excavation, contact URS at 804-371-9980 or visit the [Damage Prevention](#) page.

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Date: April 28, 2021  
For Immediate Release

## Virginians can enroll in 2021 health insurance marketplace through August 15; additional savings on coverage are potentially available

**RICHMOND** – More Virginians who buy health insurance through [HealthCare.gov](http://HealthCare.gov) (the Marketplace) may now qualify for financial help with those premiums. Virginians who already receive financial help could be eligible for additional savings on health insurance coverage following Congress' passage of the American Rescue Plan of 2021 (ARP).

According to the U.S. Department of Health and Human Services, approximately 77,000 uninsured Virginians are newly eligible for tax credits that reduce the cost of their health insurance premiums. An estimated four out of five enrollees may be able to find a plan for \$10 or less per month with these tax credits. A family of four with household income of \$90,000 could see premiums reduced by approximately \$200 per month.

Following a Special Enrollment Period that began earlier this year, enrollment is now open through August 15 – no qualifying life event is necessary. If you already are covered through the [Marketplace](#), you will need to re-enroll to take advantage of the new savings.

In Virginia, if you change from a health insurance plan not offered through the [Marketplace](#) to the same plan issued through the [Marketplace](#), your cost-share accumulations – money you have paid out of pocket for medical services during the plan year – will transfer. Also, in Virginia, you can change to any Marketplace plan under the same insurer and your cost-share accumulations will transfer as long as the policyholder remains the same. It is important to understand, however, that when changing to a plan offered by a different insurer, your cost-share accumulations will not transfer.

“Whether you are uninsured, underinsured or looking for more savings on your health insurance, now is a great time for Virginians to review their health insurance coverage,” said Victoria Savoy, director of the Virginia Health Benefit Exchange. “The Special Enrollment Period and the American Rescue Plan offer an opportunity to save money on your health insurance premiums, increase your coverage, and sometimes both.”

### **NEW under ARP:**

- Many Virginians now qualify for help paying for health coverage, even if they were not eligible in the past. The previous cap of 400 percent of the federal poverty level to

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receive premium tax credits has been removed. Premium savings are now available that cap the cost of the benchmark plan premium at 8.5 percent of household income.

- Most people currently enrolled in a Marketplace plan qualify for additional savings.
- Any excess 2020 tax credits owed back under reconciliation are now forgiven. This relief may affect how you complete your 2020 tax return. The IRS issued a news release outlining this relief on April 9. Visit [www.irs.gov/newsroom/news-releases-for-current-month](http://www.irs.gov/newsroom/news-releases-for-current-month) to review the release entitled, “IRS suspends requirement to repay excess advance payments of the 2020 Premium Tax Credit; those claiming net Premium Tax Credit must file Form 8962.”
- Consumers eligible for unemployment insurance benefits for as little as one week in 2021 may be eligible for \$0 premium coverage with a low or no deductible. Visit [Healthcare.gov](http://Healthcare.gov) to shop for coverage.
- Consumers who lost their job or had hours reduced may be eligible for free COBRA benefits from April 1-September 30, 2021. If qualified, your employer should provide information by May 30, 2021.

To enroll, update or change health insurance plans during the 2021 Special Enrollment Period, visit [Healthcare.gov](http://Healthcare.gov) through August 15. Current enrollees must update their account to take immediate advantage of available savings. To do that, they must log in, review their application, make any necessary changes to their information, and submit their application to receive an updated eligibility determination before continuing to enroll.

Virginians who are new to the Marketplace and want to take advantage of these cost savings should visit [Healthcare.gov](http://Healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325). Coverage begins on the first day of the month after a plan is selected. For example, coverage will start June 1, 2021, for plans selected in May.

Virginia-based navigators are available, at no charge, to help consumers shop for and enroll in health care coverage. Visit [coverva.org/en/find-help-in-your-area](http://coverva.org/en/find-help-in-your-area) for local help.

For additional information about shopping for health insurance, visit the State Corporation Commission’s (SCC) Bureau of Insurance website at [Shopping for Health Insurance in Virginia](http://Shopping for Health Insurance in Virginia). To learn more about the Special Enrollment Period, visit the SCC’s Health Benefit Exchange website at [scc.virginia.gov/pages/Details-for-Consumers](http://scc.virginia.gov/pages/Details-for-Consumers).

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Date: April 30, 2021

**For Immediate Release**

## SCC Approves Plans for New Renewable Energy Resources From Dominion Energy Virginia and Appalachian Power

**RICHMOND** – The State Corporation Commission (SCC) has approved the annual plans for the development of new solar, onshore wind, and energy storage resources for Dominion Energy Virginia and Appalachian Power Company under a renewable energy portfolio standard program established by the Virginia Clean Economy Act (VCEA).

In completing a detailed analysis of the two plans and issues raised in these proceedings, the Commission wrote in its final orders that it is guided by the statute and the record. “We have exercised the Commission’s delegated discretion in a manner that faithfully implements the VCEA requirements that include carbon reduction, while best protecting consumers who expect and deserve reliable and affordable service.”

For the limited purpose of filing the first renewable portfolio standard (RPS) plans under the VCEA, the SCC found these plans are reasonable and prudent. The Commission further noted that when evaluating subsequent plans and associated petition requests, such future annual filings shall analyze how plans and requests address and implement the RPS and carbon dioxide reduction requirements.

As part of the final order in the Dominion case, the Commission approved the construction of three solar generating facilities, known as the Grassfield, Norge and Sycamore solar facilities totaling approximately 82 megawatts (MW). The SCC also approved the company’s plan to enter into six power purchase agreements for approximately 416 MW of solar power from facilities owned by third parties.

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Case Number [PUR-2020-00134](#) – Establishing RPS Proceeding for Dominion Energy Virginia  
Case Number [PUR-2020-00135](#) – Establishing RPS Proceeding for Appalachian Power

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Date: May 28, 2021

For Immediate Release

## SCC Bureau of Insurance Encourages Virginians to Plan Now for Hurricane Season

**RICHMOND** – Although ocean-related weather is relatively quiet now, with only one named storm so far this year, the 2021 Atlantic hurricane season begins on June 1 and follows an active 2020 hurricane season that serves as a stark reminder of the need to plan ahead for hurricanes. After a record-breaking 2020 season with 30 named storms, 13 hurricanes, six major hurricanes and 12 storms that made landfall, forecasters are predicting another above average hurricane season for 2021. Virginia was spared the brunt of last year’s storms, but certain areas of the Commonwealth felt them indirectly in the form of remnant rainfall and accompanying floods.

Hurricane season runs from June 1 through November 30 each year. The State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) encourages Virginians to review their insurance policies now to make sure they have the coverage needed if a hurricane or other disaster strikes. Once the threat of a hurricane or other weather system arises, it may be difficult to find an insurance company willing to write related coverage until the storm passes.

“Tropical cyclones such as hurricanes are among the strongest and most destructive forces of nature. All it takes is one storm to change your life dramatically, so the time to plan is NOW, said Virginia Insurance Commissioner Scott A. White. White encourages Virginians to review their insurance policies as part of their disaster preparedness checklist. “Assess your risk and make sure you have the coverage you need to repair or replace your home and property if they are damaged or destroyed during a hurricane or other disaster. Contact your insurance agent or company or the Bureau of Insurance if you have questions,” he said.

Even areas hundreds of miles inland from the coast can experience floods and other damage caused by hurricanes’ high winds and torrential rains. In fact, most hurricane damage comes from flooding, not high winds. Even minor floods can cause extensive damage to your home, business or belongings.

Keep in mind that homeowners, renters and commercial insurance policies issued in Virginia typically do *not* provide coverage for damage to your home and belongings due to floods, surface water or storm surges. However, the federal government does sell insurance covering direct flood and flood-related damage to homeowners, renters and businesses in eligible communities through its National Flood Insurance Program (NFIP). In most cases, there is a 30-day waiting period for a

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new flood insurance policy to take effect. To learn more about this program, contact your insurance agent or the NFIP at 1-800-427-4661 or visit [floodsmart.gov](http://floodsmart.gov). Some private insurers offer their own flood policies, so check with your insurance agent about the availability of a private flood insurance policy. In either case, ask whether your flood policy provides coverage for your personal property.

Some homeowners insurance policies contain a special deductible for wind or hurricane losses. These deductibles are applied separately from any other deductible on the homeowners policy. Some insurance companies automatically include a wind or hurricane deductible, while others offer this deductible at the policyholder's option. Wind or hurricane deductibles may be written as a flat amount, such as \$1,000, or they may be applied to the loss as a percentage of the insurance coverage on the dwelling. Remember that the deductible is the amount that you are responsible for paying before the insurance company pays its portion of a claim.

As part of the preparation for any potential disaster, the Bureau encourages policyholders to prepare a complete inventory of their personal property including photographs, videotapes and serial numbers. The National Association of Insurance Commissioners' free smartphone app – [myHOME Scr.APP.book](#) – can facilitate this process. If possible, keep your insurance policies and home inventory accessible in a safe, waterproof and fireproof place.

If your property is damaged by a hurricane, contact your insurance agent or company as soon as possible. Make necessary emergency repairs and take reasonable steps to prevent further damage to your property. Compile a list of all damage to your property and include photographs, notes and repair-related receipts. In the event you must evacuate, know the name of your insurance company and take your homeowners, auto and other insurance policies and your home inventory with you or make sure you have saved these important documents electronically. The policies will contain your policy numbers and the phone numbers of your insurance companies in case you have questions or need to file a claim.

The Bureau of Insurance offers free consumer guides for homeowners and commercial property owners with information about what to do when a disaster strikes. These and many other consumer insurance guides are available at [scc.virginia.gov/pages/Insurance](http://scc.virginia.gov/pages/Insurance). The Bureau's specially trained staff stand ready to assist consumers with their insurance-related questions and concerns. For more information, contact the Consumer Services Section of the Bureau's Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at 804-371-9185. For additional emergency preparedness information relating to hurricanes and other types of disasters and hazards, visit [vaemergency.gov](http://vaemergency.gov).

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Date: June 11, 2021

For Immediate Release

## SCC Urges Virginia Investors to Exercise Caution When Using Social Media and Online Trading Platforms

**RICHMOND** – Social media and online chatrooms allow today’s investors to connect more frequently with one another than ever before. While these resources make investing more accessible to greater numbers of people, they also pose significant risks to the Virginia investor community, especially novice investors, if not approached with caution. The State Corporation Commission (SCC) urges all Virginians to use caution when using online resources, including smartphone investing apps, to invest.

Danny Taylor, the chief of investigations for the SCC’s Division of Securities and Retail Franchising, notes that social media campaigns and online forums can be misleading. This is because investors on those platforms can influence the trading volatility of a stock by raising interest in a certain company.

“Reddit happens to be a very large platform for younger investors, as well as TikTok,” Taylor said. He added that investments related to the recent cryptocurrency surge are one of the biggest issues that his division is currently facing.

Investors who closely follow social media about trending investments could be at risk of making decisions before considering all of the important information about those investments. To address this problem, the North American Securities Administrators Association (NASAA) recently issued an [investor awareness advisory](#) to help investors avoid making emotional decisions that can negatively impact their long-term investing strategy:

- Resist the pressure created by social media chat platforms and buy/sell indicators influenced by social opinions. Do your homework on the sources making recommendations about an investment.
- Check the registration status of both a security’s promoter and the security itself before making any purchase.

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- Make sure you fully understand how trading on margin and options work before undertaking such a strategy. Margin and options trading are generally riskier than simply buying or selling securities.
- Keep your long-term investment goals in mind before being pressured into any volatile investment.

The SCC's Division of Securities and Retail Franchising offers a [full list of resources](#) that investors may use to keep themselves safe online.

For more information on securities regulation and registration in Virginia, contact the Division of Securities and Retail Franchising at 804-371-9051 in Richmond or toll-free at 1-800-552-7945. For more information, visit the Division's website at [scc.virginia.gov/pages/Consumer-Investments](http://scc.virginia.gov/pages/Consumer-Investments) or visit the North American Securities Administrators Association's website at [www.nasaa.org](http://www.nasaa.org).



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Date: June 15, 2021

For Immediate Release

## SCC Reminds Virginians of Senior Financial Exploitation on World Elder Abuse Awareness Day

**RICHMOND** – Each year, seniors lose significant amounts of money due to financial exploitation. Many cases of financial abuse are never reported, which can happen when seniors or those helping them don't recognize the signs of financial abuse.

Financial abuse can take many forms. Identity theft; online and telemarketing scams; unauthorized use of checking accounts, debit and credit cards, and the abuse of legally granted powers for individual assistance are just a few examples. Perpetrators may be strangers, family members, trusted friends or caregivers, court-appointed guardians, financial professionals or others.

On World Elder Abuse Awareness Day (June 15), the State Corporation Commission reminds financial professionals and all Virginians to look for signs of elder financial abuse.

“Senior financial exploitation can happen anywhere, any time and to anyone,” said Ron Thomas, director of the State Corporation Commission’s Division of Securities and Retail Franchising (Securities Division). “Perpetrators often strike when seniors are most vulnerable such as during a health crisis or after the death of a loved one. For many seniors, social isolation and increased reliance on the internet for many daily activities only compound the problem.”

Thomas encourages Virginians to recognize the warning signs of senior financial exploitation and steps that can be taken to report such abuse. Some red flags that may signal financial abuse are as follows:

- Surrendering passwords and control of finances to a new or overly protective friend or caregiver;
- Unusual activity in bank or investment accounts, including large, frequent or unexplained withdrawals or transfers between accounts;
- Sudden changes to beneficiary designations or to legal or financial documents such as power of attorney, wills, trusts, retirement accounts or insurance policies, or suddenly missing documents;

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- Unexplained financial activities, such as checks made out to cash or written as “gifts;” unusual loans, or disappearance of assets, valuables or securities;
- Fear of friends or family members, or a sudden change in feelings toward them;
- A lack of knowledge by a senior about their financial resources or their reluctance to discuss financial matters, and
- Suspicious signatures on checks or other documents.

Thomas urges Virginians who suspect they or a loved one are the victims of investment fraud or possible senior financial exploitation to contact the Division of Securities and Retail Franchising at 804-371-9051 in Richmond or toll-free at 1-800-552-7945, by email at [SRF\\_General@scc.virginia.gov](mailto:SRF_General@scc.virginia.gov), or on its website at [scc.virginia.gov/pages/Consumer-Investments](http://scc.virginia.gov/pages/Consumer-Investments).

The North American Securities Administrators Association (NASAA), of which the SCC Securities Division is a member, also has developed resources to help identify fraud and to provide information on how to report suspected elder financial abuse. These resources are available on NASAA’s “Serve Our Seniors” website at [serveourseniors.org/about/investors/](http://serveourseniors.org/about/investors/).

# # #

# News Release

State Corporation Commission  
Division of Information Resources



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Contact: Katha Treanor  
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Date: June 24, 2021

For Immediate Release

## SCC Reminds Virginians to Prepare for Summer Activities by Reviewing Their Insurance Coverage

**RICHMOND** – Although the arrival of summer means sun, fun and travel for many, it can also mean increased risks. Among other things, these risks can include stolen luggage and other belongings; collisions on busy highways; illness while away from home; back yard pool and grilling mishaps, or misadventures on boats, jet skis, recreational vehicles (RVs) and all-terrain vehicles (ATVs).

The State Corporation Commission's (SCC) Bureau of Insurance reminds Virginians to make sure their summer to-do list includes checking with their insurance agent or company to ensure they have the appropriate insurance coverage in the event of an illness, theft or mishap.

“Whether you are traveling, boating, hosting a summer cookout or installing an underground pool, don’t let a lack of insurance coverage ruin your summer fun and put a strain on your wallet,” said Virginia Insurance Commissioner Scott A. White. “Anticipate summer hazards now and minimize their financial damage by ensuring your insurance coverage is adequate and up-to-date.”

Keep your home, vehicles, belongings and personal information safe, especially when away on vacation. Know how much your auto and homeowners insurance will cover if someone steals your belongings from your vehicle, home or yard. If you plan on hosting an event at your home (such as a yard sale or neighborhood cookout), know what type of insurance you need if a guest is injured or if there’s property damage. Know, too, your insurance coverages if severe summer weather damages your home and vehicles while you’re away. Also, understand any deductibles or coverage limits that may apply.

Whether you are at home or away this summer, update your home inventory. This will help to ensure your homeowners or renters policy provides enough coverage for your belongings. It can also help facilitate the claims process if damage or theft occurs. Separate coverage may be needed for high-cost items such as jewelry, art or electronics. The National Association of Insurance Commissioners' free smartphone app – [myHome Scr.APP.book](#) – makes creating a home inventory quick and easy. This app is available through iTunes and Google Play.

In the event of hurricanes or prolonged heavy rains, keep in mind that homeowners, renters and commercial insurance policies issued in Virginia typically **do not** provide coverage for damage to

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your home and belongings due to floods, surface water or storm surges. However, the federal government does sell insurance covering direct flood and flood-related damage to homeowners, renters and businesses in eligible communities through its National Flood Insurance Program (NFIP). In most cases, there is a 30-day waiting period for a new flood insurance policy to take effect. To learn more about this program, contact your insurance agent or the NFIP at 1-800-427-4661 or visit [floodsmart.gov](http://floodsmart.gov). Some private insurers offer flood policies, so check with your insurance agent about the availability of a private flood insurance policy. In either case, ask whether your flood policy provides coverage for your personal property.

If you are planning a summer trip, become familiar with your health insurance coverage in case you are injured or get sick and require medical treatment in an urgent care facility or hospital while traveling out-of-state or abroad. Bring health insurance information with you on your trip, such as identification cards and contact details for all family members.

If you're driving a long distance for vacation or to visit friends and family, make sure your auto insurance policy meets your specific needs *before* you leave. Check your liability limits to ensure adequate protection against personal injury or property damage arising from an accident while travelling. Keep your insurance company's contact information and a copy of your insurance card with you when you drive and know what to do if an accident occurs.

If you plan on boating or jet skiing, exploring with RVs or ATVs, or hosting a yard sale or pool party, ask your insurance company or agent if you are adequately covered.

For information about a variety of insurance-related topics, contact the Virginia Bureau of Insurance in Richmond at (804) 371-9741 or toll-free at 1-877-310-6560 or visit its website at [scc.virginia.gov/pages/Insurance](http://scc.virginia.gov/pages/Insurance).

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Date: June 30, 2021

For Immediate Release

## SCC Encourages Investors in Virginia to Understand Costs and Fees for Mutual Funds and Exchange Traded Funds

**RICHMOND** – Mutual funds and exchange traded funds (ETFs) are popular options for many investors who are saving for retirement and other financial goals. They often offer a cost-efficient way to invest in professionally managed portfolios of securities. As with any investment, however, investors should understand their benefits, risks and costs.

When comparing funds, investors should review each fund's prospectus, shareholder reports and portfolio holdings and evaluate their overall risk/return profiles. Expense ratios also are an important consideration when reviewing funds since, over time, they may reduce a fund's earnings. Investors can find a fund's expense ratio on the brokerage company's website, by searching for the fund's ticker symbol or in the fund's prospectus (under Shareholder Fees).

An expense ratio is a fund's total annual operating expenses expressed as a percentage of its assets. For instance, a one percent expense ratio means that for every \$1,000 you have invested, you'll pay \$10 in expenses per year.

Mutual funds and ETFs charge shareholders an expense ratio – which is how they pass on a fund's operating costs to their shareholders on an ongoing basis. The expense ratio reflects all recurring fees a fund charges, such as management fees, administrative fees and distribution or service fees.

Since operating expenses are deducted from a fund's assets, the return to investors is reduced. Thus, investors should be aware of how operating expenses could impact their investment for any particular fund.

In addition to expense ratios, investors may pay other fees depending on which fund type they choose. Investors may also pay brokerage fees or fees to purchase or redeem shares of a fund (sales load). These are separate from the expense ratio.

Ron Thomas, director of the State Corporation Commission's (SCC) Division of Securities and Retail Franchising, encourages investors in Virginia to always consider the total fees and expenses they will be charged in connection with any investment. "When investing, remember that all fees

(more)

and expenses you pay reduce the return on your investment,” he said. “Make sure you consider a fund’s expense ratio as well as sales loads and any other fees when evaluating the overall cost of investing in that fund. Even small differences in fees and expenses can mean a big difference in your returns over time,” he said.

Thomas encourages Virginians to understand the basics of mutual funds and ETFs before investing in them, noting, however, that questions and inquiries regarding fees associated with mutual funds and ETFs should be directed to the United States Securities and Exchange Commission (SEC) as the SEC has authority over such matters. Still, as with any type of investment, he reminds investors to protect themselves financially by defining their objectives when investing, balancing risk versus reward, researching details about an investment, understanding all costs associated with buying, owning and selling that investment, and regularly monitoring their investments.

To learn more about expense ratios, visit the North American Securities Administrators website [here](#). For additional resources regarding securities and investing, or to find out if an investment or the person offering it are properly licensed or registered in Virginia, contact the Division of Securities and Retail Franchising in Richmond at 804-371-9051 or toll-free at 1-800-552-7945, or visit its website at [scc.virginia.gov/pages/Consumer-Investments](http://scc.virginia.gov/pages/Consumer-Investments).

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Date: July 23, 2021

For Immediate Release

## SCC Offers Insurance Tips for Students Heading to College

**RICHMOND** – After anywhere from months to more than a year of virtual learning due to the COVID-19 pandemic, many students will soon be heading to college campuses for in-person instruction during the fall semester. In addition to new courses, teachers, friends, surroundings and living accommodations, it also can mean new insurance needs.

The State Corporation Commission’s Bureau of Insurance encourages Virginians to make sure their back-to-school checklist includes a thorough review of their own and their student’s insurance needs. “Know before they go what your student’s insurance needs will be and make sure they have the right coverage,” said Virginia Insurance Commissioner Scott A. White. “Protect yourself and your family by reviewing insurance coverage for your student’s health, auto, living space and belongings and make sure they understand the coverage.”

The Bureau offers the following insurance considerations for parents and students:

### HEALTH

College students have several options for getting health insurance. Under the federal Affordable Care Act (ACA), students may stay on their parents’ health insurance until age 26. If your student remains on your health insurance policy, make sure he or she has a copy of all insurance cards and understands what services are covered and how to obtain referrals, if necessary, before seeking treatment. Under some health insurance policies, your student would need to find a physician or hospital within the carrier’s provider network – except for emergency care – or pay more out of pocket.

Students who do not have health insurance through a parent's policy, or who have limited coverage due to provider networks or service areas, may opt to purchase a student health insurance plan through their college or university. Students also can apply for a private health insurance plan through the health insurance marketplace at [HealthCare.gov](http://HealthCare.gov). Students may qualify for a Special Enrollment Period for health insurance. To learn more, visit [healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/](http://healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/).

### HOME

College students often take many valuable items with them to school including computers, printers,

(more)

televisions, bicycles and mobile phones. Consider how much it would cost to replace everything in your student's dorm or apartment should a theft or disaster occur.

For students who live in on-campus student housing, their parents' homeowners or renters policy may cover their belongings if they are stolen or damaged. However, there may be limits to the amount of coverage provided for such items. Some items such as jewelry or expensive electronics may require special coverage. In the event of a loss, policy deductibles may also apply.

Students living off-campus should consider renters insurance, an inexpensive form of coverage that protects personal property and insures the tenant in case someone is injured while on their leased premises. Landlords' policies generally only cover the structure, not the possessions of renters. Renters insurance premiums vary depending on the location and size of the rental unit and the value of your possessions.

Encourage your student that, no matter where he or she lives, it's important to make a list of his or her belongings. An inventory will help you and your student determine how much insurance is needed and, if a loss occurs, the inventory can be used to file a claim. The National Association of Insurance Commissioners offers a [free smartphone app](#) that makes creating an inventory easy. Parents may also want to use this opportunity to update their own home inventory as well.

## **AUTO**

For students planning to take a car to school, parents should ask their insurance agent or company about coverage availability and rates for the city and state where the college is located before deciding whether to keep the student's car on the family policy. Also, make sure you know that state's minimum requirements for auto insurance coverage. Students who maintain good grades may be eligible for a good student discount on the vehicle's insurance premium.

Students whose names are on the title for a car must purchase their own policy. However, they may be able to stay on their parents' policy if their parents own the vehicle they will use at school. Let your insurance agent know where the vehicle will be stored if the address is different from what is on the policy.

The Bureau of Insurance encourages parents and students to shop around and compare policy provisions and premiums. Read any insurance policy carefully and make sure you understand exactly what is covered, exclusions, deductibles and limits. If you have questions or concerns, contact your insurance agent or company.

For more information, contact the Bureau of Insurance toll-free at 1-877-310-6560 or in Richmond at 804-371-9741 or visit its website at [scc.virginia.gov/pages/Insurance](http://scc.virginia.gov/pages/Insurance).

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Date: August 11, 2021

**For Immediate Release**

## SCC Reminds Virginia to Dig With C.A.R.E.

**RICHMOND** – August 11 is the day recognized in the Commonwealth to remind Virginians of the importance of always contacting Virginia 811 before you dig. Virginia 811 is the one-call notification center to report planned excavations in the Commonwealth created by Virginia’s utilities to protect their underground facilities.

Contacting Virginia 811 is a simple, no-cost process, with two convenient ways to do so. You can go online at [www.va811.com](http://www.va811.com) to disclose a digging project taking place at a single address. This online service is available 24 hours a day, 365 days a year. You may also call 8-1-1 Monday through Friday, 7 a.m. to 5 p.m., excluding state and national holidays. Emergency notification service is available 24/7, 365 days a year as well.

Know What’s Below, contact Virginia 811 before you dig and Dig with C.A.R.E!

C.A.R.E. means:

- Contact Virginia 811 before you dig.
- Allow the required time for marking.
- Respect and protect the marks.
- Excavate carefully.

Help keep Virginia’s underground utility infrastructure damage-free and our communities, business districts and environment safe by taking this important first step.

To learn more about “Digging with C.A.R.E.” and Virginia’s underground utility damage prevention program, contact the State Corporation Commission’s Division of Utility and Railroad Safety at 804-371-9980 or visit [scc.virginia.gov/pages/Utility-Railroad-Safety](http://scc.virginia.gov/pages/Utility-Railroad-Safety).

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Date: August 11, 2021

**For Immediate Release**

## Permissive 10-Digit Dialing Begins in September for New 757/948 Overlay Area Code

**RICHMOND** – Starting September 11, 2021, permissive 10-digit dialing will begin for Virginians living in the 757 area code region. This is the first step in a February 2020 relief plan approved by the State Corporation Commission (SCC) to phase in the new 948 area code. During the next six months, local calls can be made with either 7 or 10 digits, and all calls that are local will continue to be local even though you dial 10 digits.

The 757 area code encompasses the vast majority of the Hampton Roads metropolitan area including Williamsburg, Franklin and Suffolk in the west, and Virginia Beach, Norfolk and the Eastern Shore to the east.

In the coming months, the inventory of available phone numbers with "757" as the area code is expected to run out. The SCC approved an *overlay*, which is the addition of another area code (948) to the same geographic region served by an existing area code (757). Beginning May 9, 2022, new telephone lines or services may be assigned numbers using the new 948 area code.

The good news: residents and businesses that already have phone numbers will get to keep them. No one's 757 phone number will change.

Consumers should start practicing dialing phone numbers using all 10 digits because, beginning April 9, 2022, all local calls made in the 757 area code will not be connected if seven digits are dialed.

You must use 10 digits (3-digit area code + the 7-digit telephone number) as of next April 9. One step people can do to prepare for the switch is to update their cell phone contacts now, so that phone numbers they call regularly already will have the area code attached.

For more information on this topic, see: [scc.virginia.gov/pages/757-Area-Code-Exhaust-Relief-FAQ](http://scc.virginia.gov/pages/757-Area-Code-Exhaust-Relief-FAQ).

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Date: August 18, 2021

For Immediate Release

## SCC Reminds Virginians to Review Their Property Insurance Before a Hurricane or Other Disaster Strikes

**RICHMOND** – The 2021 Atlantic hurricane season already has had a busy start with eight named storms and one reaching hurricane strength. The State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) reminds Virginians that late August to early October is often the most dangerous and active time for tropical storm activity – and the potential property damage those storms can cause.

If you have not already reviewed your property insurance, the Bureau urges Virginians to do so now as the hurricane season is underway. Whether you’re a homeowner, renter or business, protect yourself financially by making sure you have the coverage you need *before* disaster strikes.

Hurricane season officially runs from June 1 to November 30. Even areas hundreds of miles from the coast can be impacted by the high winds, heavy rains and flooding that accompany hurricanes and tropical storms. You may have a difficult time increasing your insurance coverage once a hurricane develops in the Atlantic and until the threat has passed, so review your coverage now and make any necessary changes.

“Disasters can happen anywhere and anytime. Don’t wait until it’s too late to protect yourself and your property from a hurricane or other disaster,” said Virginia Insurance Commissioner Scott A. White. “Assess your risk now and make sure you have the coverage you need before a storm begins to brew.”

The Bureau encourages Virginians to talk to their insurance agent or company if they have questions about what is and is not covered, how to reduce property damage and what to do if damage does occur.

Most homeowners, renters and commercial insurance policies do not cover losses due to flooding. Talk to your insurance agent about flood insurance or visit the National Flood Insurance Program’s website at [www.floodsmart.gov](http://www.floodsmart.gov) to learn more about protecting your home or business from damage due to floods, surface water or storm surge. There is typically a 30-day waiting period for a new flood insurance policy to take effect.

The Bureau also encourages Virginians to create a detailed home inventory with photos, videos and serial numbers of your belongings. The National Association of Insurance Commissioners’ (NAIC) [free smartphone app](#) can facilitate this process. Place your insurance policies and home inventory in a

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safe place and take them with you if you must evacuate. These records will contain your policy numbers and the phone numbers of your insurance companies in case you have questions or need to file a claim.

If your property is damaged by a hurricane, contact your insurance agent or company as soon as possible. To protect your property from further damage, make necessary emergency repairs. Document all damage to your property and include photographs, notes and repair-related receipts.

Policyholders should consider the following questions related to potential hurricane damage when reviewing their policies:

- Does your homeowners policy contain a special deductible for wind or hurricane losses? These deductibles are applied separately from any other deductible on a homeowners policy and may be written as a flat amount, such as \$1,000, or applied to a loss as a percentage of the insurance coverage on the dwelling.
- Does your homeowners policy provide coverage for such things as sewer backup? Most homeowners policies do not provide coverage for sewer backup, but policyholders may purchase additional coverage for this.
- Are vehicles covered in the event of a hurricane or windstorm? If you have other-than-collision (or comprehensive) coverage for your vehicle under your automobile policy, your vehicles generally will be covered for flood and wind damage.

To learn more, contact the Bureau of Insurance Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at 804-371-9185. The Bureau's specially trained staff can assist consumers with their insurance-related questions and concerns. The Bureau also offers free consumer guides for homeowners and commercial property owners with information about what to do when a disaster strikes. These are available on the disaster readiness section of its website at [scc.virginia.gov/pages/Disaster-Readiness](http://scc.virginia.gov/pages/Disaster-Readiness).

For additional emergency preparedness information relating to hurricanes and other types of disasters, visit the Virginia Department of Emergency Management website at [www.vaemergency.gov](http://www.vaemergency.gov).

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# News Release

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Date: August 23, 2021

**For Immediate Release**

## **SCC Approves in Part and Denies in Part New Appalachian Power Rate Rider to Recover Environmental Costs Associated with West Virginia Power Plants**

**RICHMOND** – The Virginia State Corporation Commission (SCC) has approved in part and denied in part an environmental rate adjustment clause (E-RAC or rider). The rider recovers environmental compliance expenses associated with federal rules regulating the disposal of coal ash at two of the company's power plants located in West Virginia.

These power plants, the Amos and Mountaineer plants, are coal-fired generation facilities that produce electricity to serve Appalachian Power's Virginia customers. The SCC reviews and approves the share of those environmental compliance expenses that Virginia customers pay through electric rates.

The SCC approved a \$27.44 million Virginia revenue requirement for the first year of the rider. The rider will be adjusted annually to reflect actual and projected expenses associated with compliance costs. The rider will increase the monthly bill of a typical Appalachian Power residential customer by \$2.17 starting October 1.

The SCC denied approximately \$4.2 million of expenses associated with Appalachian Power's proposed investment in the Amos and Mountaineer power plants to comply with the Environmental Protection Agency's Steam Electric Effluent Limitations Guidelines ("ELG"). The Commission found that Appalachian Power did not meet its burden of proving the reasonableness and prudence of these costs at this time.

In its final order, the Commission said, "We find it is critically important to analyze the overall impact of this investment on both customer rates and reliability, and that [for this specific expense] the instant record is currently lacking in both regards."

The Commission reiterated in its order its sensitivity to the effects of these rate increases particularly considering the economic impacts associated with COVID-19. The Commission, however, said it must follow the laws applicable to any rate case as well as the findings of fact supported by the evidence.

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Case Number [PUR-2020-00258](#)  
[Order Granting Rate Adjustment Clause](#)

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## News Release



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For Immediate Release: 08/30/2021

## **SCC's Bureau of Insurance Encourages Businesses to Plan Now for Natural Disasters**

**RICHMOND** – Natural disasters can take a major toll on businesses and sidetrack the best laid plans and projections. Many businesses do not reopen following a natural disaster and some fail within one year after disaster strikes.

Whether you are an individual or a business, you are vulnerable to natural disasters that may include hurricanes, floods, tornadoes, wildfires and earthquakes. Even disasters far away can impact your business by disrupting supply chains and communications. Small businesses are particularly vulnerable when it comes to natural disasters since they often have fewer resources, locations and employees to help them become operational again.

Advance planning is essential to safeguard employees, protect assets and minimize disruptions to your business. Having an emergency disaster plan and a business continuity plan in place, as well as adequate insurance coverage, can reduce the risk to a business and help it recover faster.

The State Corporation Commission's (SCC) Bureau of Insurance (Bureau) strongly encourages small businesses to review their insurance coverage regularly and adjust it, as needed. When evaluating a business's insurance needs, consider the possibility of a natural disaster. Know what your policies cover and how much money you may need to make repairs and pay employees, creditors and yourself in the event of a disaster. "How you plan for and respond to disasters can determine whether your business survives," said Virginia Insurance Commissioner Scott A. White. "Protect yourself and your business against the unexpected by having the right insurance coverage and updating it regularly."

Consider whether additional or separate coverages are needed. For example, separate insurance coverage may be needed for certain types of disasters such as floods and earthquakes because these typically are not covered by standard business insurance policies. Similarly, businesses may need to buy separate automobile insurance for cars and other vehicles because standard business policies cover only real property. Also consider business interruption insurance, which may help cover the loss of income that a business suffers after a disaster.

Small business owners also can take additional steps to protect their employees, property and operations, such as the following:

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- Determine whether the business is in an area at high risk for certain types of disasters, such as floods or fires.
- Develop and update business continuity plans to share with employees. Make sure the plan includes current employee contact information, backup vendors or suppliers and a temporary relocation site.
- Develop a system to communicate with employees, vendors, suppliers and customers and procedures for work processes and payroll during a disaster or business interruption. Keep in mind that employees might be working from different locations and that internet and other critical business services might not be working normally.
- Have disaster provisions at the workplace, along with evacuation maps and access to a working radio and mobile apps to receive instructions from local authorities.
- Compile an inventory of computer hardware as well as other assets and equipment and keep it in a safe place. Back up all personal and company data on a regular basis in case information is lost during a disaster.
- Keep copies of important records (such as building plans, insurance policies, bank accounts, employee contact information and other priority documents) in a safe, waterproof and fireproof place. Keep a set of records online (employing strong security measures) or at an off-site location.
- During a disaster, depending on the risks, ask employees to shelter in place or evacuate immediately.
- After a disaster strikes your business, contact your insurance agent or company immediately and ask what information is needed to file a claim.

The Bureau of Insurance offers free guides specifically geared to businesses. To learn more, contact the Consumer Services Section of the Bureau of Insurance Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at 804-371-9185 or visit [scc.virginia.gov/pages/Insurance](http://scc.virginia.gov/pages/Insurance).

For additional emergency preparedness information relating to disasters, visit [vaemergency.gov](http://vaemergency.gov).

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## News Release



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For Immediate Release: 9/9/2021

## SCC Taking Steps to Create Commonwealth Health Reinsurance Program

**RICHMOND** – The State Corporation Commission (SCC) is taking steps to create the Commonwealth Health Reinsurance Program (CHRP), which would begin on January 1, 2023. The CHRP is designed to increase affordability in the individual health care insurance market with a goal of decreasing premiums.

Pursuant to the Affordable Care Act, the CHRP requires federal approval of an application request for a State Innovation Waiver. Under the waiver, insurance carriers will be reimbursed for a proportion of the claims of covered individuals with high annual costs. In addition to these federal pass-through funds, the program will be funded through state general funds as authorized by the Virginia General Assembly.

A draft waiver application is being prepared for meeting the January 1, 2022 deadline to submit a request to the U.S. Secretary of Health and Human Services.

Information about the program is available on the SCC website at: [www.scc.virginia.gov/pages/Reinsurance-Waiver](http://www.scc.virginia.gov/pages/Reinsurance-Waiver). The draft application will be available for review and comment by October 1, 2021.

Two public hearings are scheduled on Thursday, October 14, 2021 – one at 10 a.m. and the second at 7 p.m. Both will be webcast.

Due to the COVID-19 pandemic, the SCC will hold telephonic hearings for the receipt of public comments. Public witnesses wishing to provide oral comments must pre-register by October 12, 2021 in one of three ways:

- Complete a public witness form for case number INS-2021-00110 on the SCC's website at: <http://scc.virginia.gov/pages/Webcasting>
- E-mail the same information (PDF version on the same website as above) to [SCCInfo@scc.virginia.gov](mailto:SCCInfo@scc.virginia.gov)
- Call the SCC at 804-371-9141 during regular business hours and provide your name and the phone number you wish the Commission to call to reach you during either hearing.

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For those who prefer, there is an opportunity to provide comments in writing on the waiver application request. Written comments may be submitted through the SCC's website by November 1, 2021, at <https://scc.virginia.gov/casecomments/Submit-Public-Comments>. If unable to submit electronically, send comments by U.S. Mail to Clerk of the SCC, c/o Document Control Center, P.O. Box 2118, Richmond, VA 23218-2118 and refer to case number INS-2021-00110.

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For Immediate Release: 9/10/2021

## SCC Offers National Life Insurance Awareness Month Reminders

**RICHMOND** – Many Americans would face financial hardship if a wage earner died unexpectedly. Life Insurance Awareness Month – celebrated each September – is a reminder that life insurance can help protect your loved ones financially now and in the future.

The State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) reminds Virginians that there are many factors to consider when determining if life insurance is right for you and your family.

“When considering your family’s financial future, review your existing financial resources, debts and other liabilities, as well as your family’s needs and goals,” said Virginia Insurance Commissioner Scott White. “Understand the different types of life insurance and shop around to compare prices and coverage.”

White encourages Virginians who already have life insurance to review their policies regularly and update their policies and beneficiaries so their coverage keeps pace with their changing circumstances. Life events such as a birth, divorce, remarriage, or other changes affecting your finances (such as a new mortgage or a new job) may trigger a need to update your life insurance policy.

If you do not have life insurance, shop around and understand the different types of policies available and the costs.

“Think about your family situation if you died tomorrow,” White said. Review your existing resources and consider the following: Does your spouse work? Do you have any sources of income other than salary? Do you have life insurance through your job?

Also consider the financial obligations that may fall upon family members if you die, such as a mortgage, business expenses, medical expenses, car loans or student loans. Also consider short-term and long-term goals such as your spouse’s retirement, providing care for a loved one or your children’s education.

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White encourages Virginians to understand the types of life insurance available – term life or permanent – and how benefits are paid when you die. Term life insurance offers death benefit protection for a specific period of time. Benefits are paid only if the policyholder dies within the policy term. Term policies typically have lower premiums, but premiums may increase as you age or at the end of a specific “term.” Term policies do not build cash value, but some permanent life insurance policies such as whole life, adjustable/universal life or variable life insurance do build cash value over time. Permanent policies cover the insured for their entire life as long as premiums are paid when due.

Life insurance can do more than protect your spouse and dependents after your death. Some policies contain benefits that are usable during your lifetime. For example, a policyholder might be able to use the cash value accumulated in a permanent life insurance policy to pay expenses for education, retirement or emergencies.

What you pay for life insurance (premiums) depends largely on the type of policy chosen, your health status, age, gender, occupation, family health history and lifestyle. The following factors may impact your ability to obtain life insurance coverage or the premium you must pay: pre-existing conditions and chronic health problems such as diabetes, heart disease or cancer; poor health habits such as smoking or drinking; your driving record, and whether you engage in activities considered risky by the insurer such as rock climbing, motorcycle riding, sky diving, horseback riding or skiing.

Compare premiums, coverage and claims service when considering life insurance options. Contact the Bureau of Insurance in Richmond at 804-371-9741 or toll-free at 1-877-310-6560 for questions or to make sure the company or individual offering the coverage is licensed and in good standing. The Bureau offers a free Virginia Life Insurance Consumer Guide with answers to many life insurance questions on its website at [scc.virginia.gov/pages/Tips,-Guides-Publications](http://scc.virginia.gov/pages/Tips,-Guides-Publications).

The National Association of Insurance Commissioners offers a free Life Insurance Policy Locator Service that can help consumers find lost life insurance policies and annuity contracts. From January 2017 through June 2021, the Locator Service matched 4,616 policies for Virginians with a total face value of \$117,052,464. Nationwide, from November 2016 through June 2021, it matched 147,140 policies with a total face value of \$3,775,837,551. To learn more about the Locator Service, visit <https://eapps.naic.org/life-policy-locator/#/welcome>.

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## News Release



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For Immediate Release: 9/15/2021

## Lifeline Program Helps Low-Income Virginians Overcome Digital Divide

**RICHMOND** – The ongoing COVID-19 pandemic has brought remote work, education, and medical care to the forefront, underscoring the need for all Virginians to stay digitally connected. As such, the State Corporation Commission (SCC) is partnering with the Federal Communications Commission (FCC), the National Association of Regulatory Utility Commissioners (NARUC), and the National Association of State Utility Consumer Advocates (NASUCA) to highlight “National Telephone Discount Lifeline Awareness Week,” September 13-17, 2021.

Lifeline is a federal program that helps low-income consumers afford 21<sup>st</sup> century broadband. The program provides a \$9.25 monthly discount on broadband service and a \$7.25 monthly discount on voice service, with a limit of one benefit per [household](#). You could be eligible if your income falls below a certain level – at or below 135% of the Federal Poverty Guidelines – or if you participate in one of these federal assistance programs:

- Supplemental Nutrition Assistance Program (SNAP)
- Medicaid
- Supplemental Security Income (SSI)
- Federal Public Housing Assistance (FPHA)
- Veterans Pension and Survivors Benefit

Participating companies can help with enrollment. You can also use a new option – the National Verifier ([www.checklifeline.org](http://www.checklifeline.org)) – to check whether you are eligible and sign up for Lifeline. Since not all companies are required to offer Lifeline service, it’s a good idea to contact the companies you want to provide you with service to see if they participate.

To learn more about Lifeline and the National Verifier, and to see if you are eligible, call 1-800-234-9473 or email [lifelinesupport@usac.org](mailto:lifelinesupport@usac.org) or visit [www.lifelinesupport.org](http://www.lifelinesupport.org) or the FCC website at [www.fcc.gov/lifeline-consumers](http://www.fcc.gov/lifeline-consumers). You may also contact Leah Sorini with Universal Service Administrative Co., the company that administers the Lifeline program, at 202-772-6274 or at [LifelineProgram@usac.org](mailto:LifelineProgram@usac.org).

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For Immediate Release: 10/4/2021

## **New Three-Digit Number for National Suicide Prevention Lifeline Prompts 10-digit dialing for Area Codes 804 and 276**

**RICHMOND** – Mandatory 10-digit dialing (area code + phone number) will begin October 24, 2021, in Virginia area codes 804 and 276. The dialing changes are needed to accommodate the new three-digit dialing number – 988 – for the toll-free National Suicide Prevention Lifeline (NSPL).

The NSPL is a critical emergency resource that connects Americans in crisis to suicide prevention and mental health counselors. It can currently be reached any time day or night at 1-800-273-8255 (1-800-273-TALK). Dialing the NSPL will get even easier starting July 16, 2022, when a three-digit number – 988 – begins operation. The new number was approved by the Federal Communications Commission last year.

Virginia is among 35 states and one U.S. territory that must start using 10-digit dialing to clear the way for use of the 988 national number next year. In the Richmond region (area code 804) and the Southwest Virginia region (area code 276), where local calls can now be made by dialing just 7 digits, many phone numbers start with "988." Since "988" will now be dedicated to NSPL, people in the affected area codes will now have to dial "804" or "276" at the beginning of all local calls. This is known as 10-digit dialing. (Note: Using a "1" before the area code will be needed only for long-distance calls.)

Optional 10-digit dialing began in area codes 804 and 276 in April for all local calls. On and after October 24, 2021, 10-digit dialing will be required for all calls. Local calls dialed with only seven digits may not be completed, and a recording will inform callers that their call cannot be completed as dialed.

Little else will change for telephone users inside the 804 and 276 area codes. During and after the transition to 988, the NSPL will continue to be available at the longer phone number as well: 1-800-273-8255. Other three-digit dialing services such as 211, 711, 811, and 911 will not be affected. Telephone numbers, area code numbers, coverage areas and local call boundaries will remain the same.

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[Suicidepreventionlifeline.org](https://suicidepreventionlifeline.org) is another resource for people in crisis, and 911 is available for emergency situations.

For more information about phone service changes resulting from the NSPL's upcoming 988 number, visit the FCC website at [fcc.gov/suicide-prevention-hotline](https://fcc.gov/suicide-prevention-hotline) or the SCC website at <https://www.scc.virginia.gov/pages/988-Preparation>.

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**News Release**



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For Immediate Release: 10/18/2021

## **SCC Bureau of Insurance Reminds Drivers that Deer Present One of Autumn's Greatest Hazards**

**RICHMOND** – Across the nation, November is the peak month for insurance claims related to vehicle collisions with deer. Virginia is among the states with the highest risk of these types of incidents. Mating season and migration contribute to a dramatic uptick in vehicle-deer collisions during the fall. To help avoid incidents, the State Corporation Commission's (SCC) Bureau of Insurance reminds drivers to stay alert, particularly if traveling along tree-lined roadways when it's dark.

"A deer in the roadway poses a threat to even the most careful driver," said Virginia Insurance Commissioner Scott White. "As fall arrives, contact your insurance agent or company to determine if your automobile policy provides coverage for claims involving a collision with deer or other wildlife."

Damage caused to your vehicle as a result of a collision with a deer or other animal typically is covered under the optional "other-than-collision" (also known as "comprehensive") portion of your automobile policy. In addition to claims involving animals, some of the coverages provided by "other-than-collision" are damage resulting from theft, wind, hail and flood, as well as fire and vandalism. Keep in mind that if you have a liability-only policy, your policy may not cover your vehicle for damage resulting from a crash involving a deer or any other object.

Drivers can help prevent a collision with a deer by lowering their speed and staying alert. Nevertheless, some collisions are inevitable. In these cases, you should stay in your lane and brake as carefully as possible. Though jarring, a collision with a deer is often safer for the driver and any occupants – and for surrounding vehicles and their occupants – than swerving sharply and potentially hitting something else. If a driver attempts to avoid a collision by swerving – into a tree or ditch, for example – any damage may trigger coverages different than "other-than-collision." Additionally, insurers may consider the driver to be at fault, which could cause premiums to increase.

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Should you collide with a deer, notify law enforcement and your insurance company as soon as possible. When safe to do so, take pictures of the incident scene and any vehicle damage in the event you file an insurance claim. Don't assume that your vehicle is safe to drive. Check for leaking fluid, tire damage, broken lights and other damage. When in doubt, call a tow truck.

The Bureau of Insurance stands ready to assist Virginians with their questions regarding auto and many other types of insurance. For more information, call the Bureau toll-free at 1-877-310-6560 or in Richmond at 804-371-9741 or visit its website at [scc.virginia.gov/pages/Insurance](http://scc.virginia.gov/pages/Insurance).

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For Immediate Release: 10/25/2021

## **Permissive 10-Digit Dialing Begins in November for New 540/826 Overlay Area Code**

**RICHMOND** – Starting November 13, 2021, permissive 10-digit dialing will begin for Virginians living in the 540 area code region. This is the first step in a June 2020 relief plan approved by the State Corporation Commission (SCC) to phase in the new 826 area code. During the next six months, local calls can be made with either 7 or 10 digits, and all calls that are local will continue to be local even though you dial 10 digits.

The 540 area code encompasses the northwestern and southwestern portions of Virginia; some of the larger cities include Blacksburg, Christiansburg, Culpeper, Fredericksburg, Front Royal, Harrisonburg, Radford, Roanoke, Salem, Staunton, Waynesboro and Winchester.

In the coming months, the inventory of available phone numbers with "540" as the area code is expected to run out. The SCC approved an overlay, which is the addition of another area code (826) to the same geographic region served by an existing area code (540). Beginning June 14, 2022, new telephone lines or services may be assigned numbers using the new 826 area code.

The good news: residents and businesses that already have phone numbers will get to keep them. **No one's 540 phone number will change.**

And what do you need to do? Very little. Just start practicing dialing phone numbers using all 10 digits because, beginning May 14, 2022, local calls made in the 540 area code won't be connected if just 7 digits are dialed. You must use 10 digits (3-digit area code + the 7-digit telephone number) as of next May 14. One thing people can do to prepare for the switch is to update their cell phone contacts now, so that phone numbers they call regularly already will have the area code attached.

For more information on this topic, see: [scc.virginia.gov/pages/540-Area-Code-Exhaust-Relief](https://scc.virginia.gov/pages/540-Area-Code-Exhaust-Relief).

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*Case Number [PUR-2019-00148](#) - Ex Parte: In the matter of the Commission's investigation into exhaust relief for the 540 area code*

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For Immediate Release: 10/27/2021

## **SCC Encourages Virginians to Prepare for Shopping for Health Insurance During Open Enrollment**

**RICHMOND** – Virginia consumers will soon have an opportunity to shop for health care coverage for the 2022 plan year through [HealthCare.gov](https://www.healthcare.gov). Virginians can shop for insurance on the website during open enrollment, which runs November 1, 2021, through January 15, 2022. Special enrollment periods are also available for people who experience certain qualifying life events. Visit [healthcare.gov/glossary/special-enrollment-period/](https://www.healthcare.gov/glossary/special-enrollment-period/) to learn more.

“For 2022 and 2023, Virginia consumers will continue to shop for health care coverage on [HealthCare.gov](https://www.healthcare.gov), the federal health insurance platform,” said Victoria Savoy, director of the Virginia Health Benefit Exchange (Virginia Exchange). In the meantime, the Virginia Exchange continues its transition toward becoming operational as a state-based exchange after plan year 2023.

Whether changing health insurance plans or purchasing a new plan, the SCC encourages Virginians to review their coverage needs and thoroughly explore all their options. Consumers should understand their health coverage options – whether choosing a plan on the federal health insurance platform during open enrollment or another option elsewhere.

“Not all health plans are created alike, and some are not insurance,” said Virginia Insurance Commissioner Scott A. White. He encourages Virginians to fully understand the coverage, costs and protections before signing up for any health plan. “Understand enrollment periods, what plans must cover to comply with the Affordable Care Act (ACA) and where to turn for legitimate information. If you have questions, the Bureau of Insurance (Bureau) can help.”

Consumer protection laws govern some types of health coverage such as plans purchased through an employer or through the health insurance marketplace. Other types of plans, like health care sharing ministries and discount plans are not insurance and do not offer the same protections as ACA-compliant plans.

Short-term, limited-duration health insurance plans are not available through the health insurance marketplace, but they are regulated health insurance plans. Short-term plans often cover less than ACA-compliant marketplace plans, may deny eligibility for coverage or exclude services because of pre-existing conditions; they also may apply dollar limits on the amount paid in coverage benefits.

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Whether shopping for health insurance on or off the exchange, the Bureau and the Virginia Exchange encourage careful consideration of the health care services you and your family will need *prior to signing up* for any plan. Questions that you should consider include:

- Does the plan cover the services my family needs or are there limits to the benefits available under the plan?
- Are doctors and medications my family needs covered by the plan?
- What are the monthly premiums and other costs of using health services such as co-pays, co-insurance and deductibles?

During open enrollment, consumers should keep the following in mind:

- In Virginia, [HealthCare.gov](https://www.healthcare.gov) is the official website to enroll in ACA plans. (Español: [cuidadodesalud.gov/es/](https://www.cuidadodesalud.gov/es/)).
- Although you don't have to use HealthCare.gov to enroll in an ACA plan, you must enroll through HealthCare.gov to receive financial assistance.
- The open enrollment period for buying a 2022 ACA plan (whether through HealthCare.gov or outside HealthCare.gov) begins November 1, 2021, and ends January 15, 2022.
- Look for a disclosure indicating whether the health plan complies with the ACA.
- Do not provide personal information or send money in response to unsolicited calls or emails purporting to offer health care plans or assistance.
- Members of the health insurance marketplace will **not** call to sell you health insurance. Be wary of telemarketers cold calling you from the "marketplace," "national enrollment center," "national healthcare center" or other official-sounding name to sell you health insurance, especially outside the open enrollment period.
- To verify that an insurance agent, agency or company is licensed in Virginia, visit the Bureau's website at [scc.virginia.gov/boi/ConsumerInquiry/default.aspx](https://scc.virginia.gov/boi/ConsumerInquiry/default.aspx).
- For free help understanding your options, find an application assistant or a healthcare navigator at [coverva.org/en/find-help-in-your-area](https://coverva.org/en/find-help-in-your-area) (Español: [coverva.org/es/find-help-in-your-area](https://coverva.org/es/find-help-in-your-area)).

For more information, contact the Bureau toll-free at 1-877-310-6560 or visit its website at [scc.virginia.gov/pages/Insurance](https://scc.virginia.gov/pages/Insurance). Use [the online comparison tool](#) to compare plans. To learn more about the Virginia Exchange or obtain additional contact information, visit [scc.virginia.gov/pages/Health-Benefit-Exchange-\(6\)](https://scc.virginia.gov/pages/Health-Benefit-Exchange-(6)).

Free [translation services](#) are available. Call the Virginia Exchange hotline at 1-833-740-1364 or the [Healthcare.gov](#) hotline at 1-800-318-2596 for assistance.

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## News Release



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For Immediate Release: 11/15/2021

## As Holiday Season Approaches, No Time Like The Present to Review Insurance Coverage

**RICHMOND** – Dry pine needles, icy streets and sidewalks, busy kitchens and overworked outlets are just a few of the seasonal hazards that can result in injuries or damage to your home or property. Those events in turn can lead to expenses or losses that impact your financial well-being if you don't have adequate insurance coverage.

In order to keep spirits bright, the State Corporation Commission's (SCC) Bureau of Insurance reminds Virginians to check with their insurance agent or company to ensure they have the appropriate amount of insurance coverage in the event of an illness, theft or mishap.

"Make sure your insurance coverage is up-to-date so you can minimize any financial damage," said Virginia Insurance Commissioner Scott A. White. "Take a close look at each of your insurance policies to ensure you know exactly what is – and is not – covered."

Also check that your coverage includes seasonal activities that you may enjoy, such as skiing, snowboarding and snowmobiling.

Additionally, the COVID-19 pandemic creates several recent considerations for policyholders. Among other things, policyholders should consider the following:

- Compliance requirements with local, state or national restrictions regarding the number of people who may gather at one time;
- Minimizing the risk of transmission by taking appropriate steps, such as wearing masks, using hand soap and hand sanitizer frequently, and encouraging the sick to stay home, and
- Understanding how your homeowner's, renter's, health and life insurance policies may specifically address COVID-19.

In addition to reviewing your policies, you may take other proactive steps before an accident. Among other things, you may want to keep your auto insurance company's contact information and a copy of your insurance card with you when you drive, stay alert of local weather forecasts, and bring health insurance information – like identification cards and contact details for family members – with you while traveling.

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Finally, the end of the year is a good time to update your home inventory for insurance purposes. Keeping an updated inventory will help ensure your homeowners or renters policy provides enough coverage for your belongings. It also can facilitate the recovery process if you experience loss or damage and must file an insurance claim.

Separate coverage may be needed for high-cost items such as jewelry, art or electronics. The National Association of Insurance Commissioners' free smartphone app — [NAIC Home Inventory](#) — makes creating a home inventory quick and easy. This app is available through the App Store and Google Play.

For information about a variety of insurance-related topics specifically for consumers, contact the Virginia Bureau of Insurance in Richmond at 804-371-9741 or toll-free at 1-877-310-6560 or visit its website at [scc.virginia.gov/pages/Insurance](http://scc.virginia.gov/pages/Insurance). Additional information also may be found on the [National Association of Insurance Commissioners' website](#).

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For Immediate Release: 11/18/2021

# **SCC Approves Settlement in Financial Review of Dominion Energy Virginia Rates; Customers to Receive Refunds Totaling \$330 Million and Rate Reduction of \$50 Million**

**RICHMOND** – The State Corporation Commission (SCC) has approved a settlement in a triennial financial review of Dominion Energy Virginia’s base rates, terms and conditions for the provision of generation, distribution and transmission services. No case parties opposed the settlement.

Through its order, the Commission approved customer refunds totaling \$330 million and the statutory maximum annual rate reduction of \$50 million. For a residential customer using 1,000 kilowatt hours (kWh) per month, this rate reduction will result in a decrease of approximately 90 cents per month beginning within 60 days of the SCC final order.

In addition, a residential customer using 1,000 kWh per month will receive refunds totaling approximately \$67 over the 2022-2023 period.

As part of the settlement, the Commission approved the term of the stipulation authorizing a rate of return on common equity (ROE) for Dominion of 9.35 percent. This ROE will be used for rate adjustment clauses and for Dominion’s next triennial review.

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**Case Number [PUR-2021-00058](#)** – Dominion Energy Virginia for a 2021 triennial review of the rates, terms and conditions for provision of generation, distribution and transmission services

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For Immediate Release: 11/29/2021

## SCC Encourages Virginians Interested in “ESG Investing” to Understand the Benefits and Risks Before Investing

**RICHMOND** – Many investors increasingly want to align their financial goals with their personal beliefs. ESG investing – also known as sustainable investing, socially responsible investing or impact investing – is an investment strategy in which an investor considers environmental, social and governance factors about a company or fund when making financial decisions.

“ESG” is an acronym that stands for environmental, social and governance factors. Environmental factors generally concern a company’s impact on the environment, such as its energy or water use, pollution output, climate change policies, waste management, greenhouse gas emissions goals, and carbon footprints.

Social factors often relate to a company’s culture and policies impacting employees, customers, suppliers and others. Such factors may include company policies regarding diversity and inclusion, social justice issues, employee sexual harassment, fair labor practices, faith-based issues, and health and safety initiatives.

Governance factors typically consider how a company is run and the relationships its officers and directors have with employees, customers, shareholders and local communities. These factors may include executive compensation, board composition, conflict of interest policies, transparency, ethics, compliance, shareholder rights and lobbying.

Investors interested in ESG investing may consider some or all of these factors when deciding how to invest their money.

As with any investment strategy, the State Corporation Commission’s (SCC) Division of Securities and Retail Franchising (Division) urges investors to do their homework **before** making any investment. “All investments are not created equal,” said Division Director Ron Thomas. “While ESG investing is popular, it may not be right for everyone. When investing, consider all of your goals and the potential benefits and risks of a particular investment. Don’t invest money you cannot afford to lose.”

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Whether pursuing an ESG investing strategy or engaging in any investment activity, Thomas urges Virginians to consider the following:

- Thoroughly evaluate each investment opportunity and make sure you understand the investment and any fees and expenses associated with it. Seek independent, professional advice, if needed.
- Check a company's track record, management and regulatory history using publicly available resources and filings.
- Review an investment's disclosure documents.
- Consider whether an investment's stated approach matches your investment goals, objectives, risk tolerance and preferences.
- Do not allow anyone to pressure you into making an investment.
- Check with your state securities regulator to find out if an investment and the person offering it are licensed or registered. In Virginia, consumers can contact the SCC Division of Securities and Retail Franchising in Richmond at 804-371-9051 or toll-free at 1-800-552-7945.

For more information, visit the Division's website at [scc.virginia.gov/pages/Consumer-Investments](https://scc.virginia.gov/pages/Consumer-Investments) or the North American Securities Administrators Association website at <https://www.nasaa.org/57335/informed-investor-advisory-esg-investing/>.

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For Immediate Release: 12/2/2021

## SCC Encourages Virginians to Check Mobile Devices Ahead of 3G Cellular Network Phaseouts

**RICHMOND** – As early as January 1, mobile carriers may begin shutting down their 3G networks, making many older cell phones unable to receive calls and texts – including calls to 911 – or use data services. As such, the State Corporation Commission (SCC) encourages Virginians to begin preparing for 3G retirement now.

Mobile carriers are dropping 3G to make room for more advanced network services, including 5G. In addition to 3G mobile phones and certain older 4G mobile phones that do not support Voice over LTE (VoLTE or HD Voice), this update will affect other products using 3G network services, including certain medical devices, tablets, smart watches, vehicle SOS services, and home security systems.

- AT&T announced that it will **finish** shutting down its 3G network by February 2022.
- Verizon announced that will **finish** shutting down its 3G network by December 31, 2022.
- T-Mobile announced that it will **finish** shutting down Sprint's 3G CDMA network by March 31, 2022 and Sprint's 4G LTE network by June 30, 2022. It also announced it will shut down T-Mobile's 3G UMTS network by July 1, 2022 but has not yet announced a shutdown date for its 2G network.

Keep in mind that – even if your carrier is not listed above – you may still be affected. Many carriers, such as Cricket, Boost, Straight Talk and several Lifeline mobile service providers utilize AT&T's, Verizon's and T-Mobile's networks.

Some carrier websites provide lists of devices that will no longer be supported after 3G networks are shut down. You may need to upgrade to a newer device to ensure that you can stay connected, and carriers may be offering discounted or free upgrades to help consumers who need to upgrade their phones.

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If unsure about the status of your device, contact your mobile provider or consult your provider's website for more information about their 3G retirement plan. If you purchased your phone independent of a mobile provider, you should be able to check whether your device is 4G LTE enabled (with VoLTE or HD Voice) by checking your phone's settings or user manual, or by searching your phone's model number on the internet, to determine whether you need to purchase a new device or install a software update.

In addition, although they do not cover the cost of new devices, other FCC programs may be able to assist eligible consumers with the cost of phone or internet services:

- The FCC's Lifeline program may be able to assist eligible consumers in getting connected to phone and internet services. The program provides a discount on phone service for qualifying low-income consumers to ensure that all Americans have the opportunities and security that phone service brings, including being able to connect to jobs, family and emergency services.
  - In addition, the FCC's Emergency Broadband Benefit Program provides a temporary discount of up to \$50 per month toward broadband service for eligible households during the COVID-19 pandemic.
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## News Release



Contact: Andy Farmer  
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Telephone: 804-371-9141

For Immediate Release: 12/09/2021

### **SCC Seeks Public Comments on Application of Dominion Energy Virginia to Build Coastal Virginia Offshore Wind Commercial Project**

**RICHMOND** – The State Corporation Commission (SCC) is offering time for members of the public to give oral comments by telephone on an application by Dominion Energy Virginia to construct an offshore wind generation facility off the coast of Virginia Beach and interconnected by transmission lines to the Commonwealth. The project is called the Coastal Virginia Offshore Wind Commercial Project.

The offshore wind generation facilities would consist of 176 14.7-megawatt wind turbine generators located in a federal lease area beginning approximately 27 statute miles (approximately 24 nautical miles) off the coast. Generated electricity would be transported onshore to a cable landing location at the State Military Reservation in Virginia Beach, then by transmission lines to the Harpers Switching Station at the Naval Air Station Oceana. The estimated cost of the project is approximately \$9.8 billion.

The SCC has scheduled a public witness session to begin at 10 a.m. on May 16, 2022, to consider the offshore wind project application. Public witnesses intending to provide oral testimony must pre-register with the SCC by 5 p.m. on May 12, 2022. Witnesses will be called by SCC staff on May 16 in the order in which they registered. Testimony will be limited to five minutes per caller. The hearing will be webcast at: [scc.virginia.gov/pages/Webcasting](https://scc.virginia.gov/pages/Webcasting).

Public witnesses wishing to provide oral testimony may pre-register in one of three ways:

- Completing a public witness form for case number PUR-2021-00142 on the SCC's website at: [scc.virginia.gov/pages/Webcasting](https://scc.virginia.gov/pages/Webcasting)
- E-mailing the same form (PDF version on the same website as above) to [SCCInfo@scc.virginia.gov](mailto:SCCInfo@scc.virginia.gov)
- Calling the SCC at 804-371-9141 during normal business hours (8:15 a.m. - 5 p.m.) and providing their name and the phone number you wish the Commission to call to reach you during the hearing.

(MORE)

A public evidentiary hearing will follow the public witness hearing at 9 a.m. on May 17, 2022, either in the SCC's second floor courtroom at 1300 East Main Street in Richmond or by electronic means to receive testimony and evidence from the company, any respondents, and the SCC staff.

For those who prefer, there is also an opportunity to provide comments in writing on the offshore wind project application. Written comments may be submitted through the SCC's website by May 16, 2022, at [scc.virginia.gov/casecomments/Submit-Public-Comments](https://scc.virginia.gov/casecomments/Submit-Public-Comments). Simply go to the SCC website, select "Cases" and then "Submit Public Comments," and scroll down to case number PUR-2021-00142. Then click SUBMIT COMMENTS.

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**Case Number PUR-2021-00142** – Dominion Energy Virginia for approval and certification of the Coastal Virginia Offshore Wind Commercial Project

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## News Release



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For Immediate Release: 12/22/2021

## **New Federal Law Offers Additional Protections Against Surprise Medical Bills**

**RICHMOND** – Many Virginians are already protected against surprise medical bills - thanks to a Virginia law that took effect January 1, 2021. Now, the federal No Surprises Act (NSA), which takes effect January 1, 2022, will provide additional protections for more people against surprise billing for medical expenses.

Surprise billing – or balance billing – occurs when patients enrolled in managed care health insurance plans receive care either in an emergency situation or unknowingly from medical service providers who do not participate in the plan’s network of providers – often referred to as “out-of-network” providers – and the provider bills them for more than their plan’s cost-sharing amounts (such as deductibles, coinsurance and copays).

Virginians enrolled in either fully insured managed care health insurance plans issued in Virginia, or the state employee health benefit plan, must not be balance billed by an out-of-network provider for emergency services. Additionally, out-of-network providers cannot balance bill these individuals for certain non-emergency services during a scheduled procedure at an in-network hospital or other health care facility.

Self-insured group health plans may opt-in to the protections offered by Virginia’s balance billing laws. In Virginia, these plans are known as elective group health plans. Please visit the State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) balance billing webpage at [scc.virginia.gov/balancebilling](http://scc.virginia.gov/balancebilling) to view plans that have chosen to opt-in to Virginia’s protections.

Most people who receive health care coverage through an employer are covered by self-insured health plans. The new NSA applies to items and services provided to individuals enrolled in self-insured health plans offered by employers regardless of the location of the employer or balance billing protections offered by a state, as well as group or individual health care coverage offered through health insurance companies.

New NSA protections – which include cost-sharing rules, prohibitions on balance billing for certain items and services, notice and consent requirements, and requirements related to disclosures about balance billing protections – apply to health care providers and facilities, as well as providers of air ambulance services.

(more)

(2)

The NSA makes an independent dispute resolution (IDR) process available for providers and insurance companies to settle disputes about a patient's bill without putting the patient in the middle. Under the NSA, IDR is also available in certain circumstances for individuals who are uninsured.

Some states have their own balance billing IDRs. Virginia law provides a process for insurers and providers to resolve balance billing disputes and prohibits the provider from balance billing the consumer. When a consumer is treated by an out-of-network health care provider for services covered by the law, the provider will submit the claim to the consumer's insurer or health plan. The insurer or health plan will pay the provider a "commercially reasonable amount," thereby eliminating any balance payment by the consumer to the provider for services rendered.

The out-of-network provider may dispute the payment amount with the insurer. If that occurs, one of the parties may request that an arbitrator determine the final payment amount and resolve the dispute. Arbitrators must report their final decision to both arbitrating parties and to the Bureau. In support of this dispute resolution process, currently 111 arbitrators have been approved in Virginia. Between January 1, 2021, and October 31, 2021, the Bureau received 727 arbitration requests, 660 of which were accepted as eligible.

Virginia law also requires certain consumer notifications by health care facilities, other medical providers and managed care health insurance plans regulated by the Bureau regarding balance billing protection for out-of-network services – including when a consumer can be balance billed and their rights under Virginia law. The Bureau has posted a consumer notification for January 1, 2022, that incorporates new federal rights and protections at: [scc.virginia.gov/pages/Balance-Billing-Protection](https://scc.virginia.gov/pages/Balance-Billing-Protection).

Keep in mind that, under your health plan, you are still responsible for cost-sharing amounts that may include copays, coinsurance and deductibles.

In some cases, Virginia protections may be more extensive than those provided under the NSA, such as with short-term, limited-duration plans with a network and certain types of in-network facilities subject to Virginia law.

If you think your protections have not been applied correctly, you may contact the Virginia Bureau of Insurance toll-free at 1-877-310-6560 or visit [scc.virginia.gov/pages/Balance-Billing-Protection](https://scc.virginia.gov/pages/Balance-Billing-Protection). Consumer questions and complaints about balance billing may be emailed to [BureauofInsurance@scc.virginia.gov](mailto:BureauofInsurance@scc.virginia.gov).

To learn more about your protections under the NSA, visit [cms.gov/nosurprises](https://cms.gov/nosurprises).

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## News Release



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For Immediate Release: 12/22/2021

## **SCC Finds that Chickahominy Pipeline is a Public Utility under Virginia Law**

**RICHMOND** – The State Corporation Commission has determined that Chickahominy Pipeline, LLC is a public utility. The finding means SCC approval is necessary before the company can construct and operate an 83-mile natural gas transmission line across several Central Virginia counties.

In its final order, the Commission adopted the recommendations of an SCC hearing examiner in a report filed on November 15. The recommendation included denying the company's petition for a declaratory judgment.

Chickahominy Pipeline filed a petition on September 3, 2021, arguing that it is not a public utility because it is transporting but not selling natural gas to its own affiliated company, Chickahominy Power. That company intends to build a gas-fired, electric generation facility in Charles City County approved by the SCC in May 2018 (SCC case PUR-2017-00033).

Chickahominy Pipeline plans to interconnect with an existing interstate natural gas pipeline in Louisa County. Gas purchased from a wholesale supplier would then be transported by the line through Louisa, Hanover, Henrico and New Kent Counties before reaching the Charles City power plant site.

The Commission agreed that the pipeline company will own and operate a facility through which natural gas will be sold and used for the purpose of heat, light or power [Virginia Code Section 56-265.1 (b)]. Thus, a certificate of public convenience and necessity is required before constructing facilities for use in public utility service.

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**Case Number [PUR-2021-00211](#)**

**View [Final Order – PUR-2021-00211](#)**

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