# COMMONWEALTH OF VIRGINIA

### STATE CORPORATION COMMISSION

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# BUREAU OF INSURANCE

2015 FEB 13 A 11: 55

# AT RICHMOND, February 13, 2015 ADMINISTRATIVE ORDER NO. 11975

### PRIVATE PASSENGER AUTOMOBILE INSURANCE

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

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

AND IT APPEARING to the Commissioner from an examination made by the staff of the Bureau of Insurance that the proposed revised endorsement is proper, and not in conflict or inconsistent with the laws of this Commonwealth; NOW ON THIS DAY, the Commissioner, having considered the filing herein is of the opinion, finds and orders;

(1) THAT the following revised endorsement for use in connection with the Personal Auto Policy standard form PP 00 01 01 05, be, and hereby is, approved by the State Corporation Commission, Bureau of Insurance, in its office at Richmond, Virginia:

## PP 13 53 06 15 JOINT OWNERSHIP COVERAGE – VIRGINIA

(2) THAT, except as hereinafter provided, the revised standard form is immediately available for use as of the date of this order;

(3) THAT, the revised standard form must be adopted for use by all insurers no later than for policies effective on and after January 1, 2016, and thereafter, no insurer shall use any form covering substantially the same agreements provided for by such standard form, unless it is in the precise language of the standard form;

### IT IS FURTHER ORDERED,

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

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

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

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

> A True Copy Teste:

eck.

Clerk of the State Corporation Commission

#### **SUMMARY OF CHANGES – ADMINISTRATIVE ORDER 11975**

#### Introduction

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

## **Content of Administrative Order 11975**

The change contemplated in Administrative Order 11975 is immediately **available for use** as of the date of this order but **must be adopted** for use by all insurers no later than for policies effective on and after January 1, 2016.

Form PP 13 53 06 15 Joint Ownership Coverage – Virginia replaces form PP 13 53 01 05 Joint Ownership Coverage – Virginia.

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#### Purpose

The change to the Joint Ownership Coverage - Virginia form involves replacement of the term "husband and wife" with the gender-neutral term "spouses".