

Commonwealth of Virginia

COMMISSIONER OF INSURANCE

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STATE CORPORATION COMMISSION BUREAU OF INSURANCE

June 21, 1996

Administrative Letter 1996- 10

TO: All Property and Casualty Insurers Licensed in Virginia

RE: Termination of Policies Covering Churches and Other Places of Worship

It has come to the attention of the Bureau of Insurance of the State Corporation Commission that certain churches and other places of worship, which have recently been the victims of vandalism and burnings, have had their insurance policies terminated by non-renewal or cancellation or have experienced difficulties in obtaining comparable replacement coverages as a result of such heinous acts.

The purpose of this administrative letter is to inform all insurers licensed to do business in this Commonwealth that the Bureau of Insurance of the State Corporation Commission does not condone such practices and adjures all insurers to discontinue such practices.

Moreover, the Bureau urges all insurers to exercise restraint in reacting to the plight of churches and other places of worship with regard to rate increases and coverage restrictions. All such activities, including terminations and non-renewals, will be monitored by the Bureau for compliance with law and with an eye toward the recommendation of legislation to the General Assembly of Virginia should insurer conduct as a result of these tragic events so warrant.

Sincerely,

Alfred W. Gross
Acting Insurance Commissioner

