COMMONWEALTH OF VIRGINIA

STATE CORPORATION COMMISSION

BUREAU OF INSURANCE

AT RICHMOND, AUGUST 19, 2002 ADMINISTRATIVE ORDER NO. 11540

COMMERCIAL AUTOMOBILE INSURANCE

ESTABLISHMENT OF STANDARD 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, PURSUANT TO THE PROVISIONS OF SECTIONS 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, inclusive, of the Code of Virginia certain forms of policies, riders, endorsements, and other special or supplemental agreements and provisions have been established 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;

AND IT APPEARING to the Commissioner of Insurance that the use of certain other forms of policies, riders, endorsements, and other special or supplemental agreements and provisions for use in writing the types of insurance herein referred to is so extensive that standard forms thereof should be established;

IT IS, THEREFORE ORDERED That the forms of policies, riders, endorsements, and other special or supplemental agreements and provisions as indicated by ATTACHMENT 1, attached hereto and made a part hereof, should be, and they hereby are approved as standard forms for writing commercial automobile insurance and become the standard forms for use, by all insurance companies, with policies effective on and after February 1, 2004.

IT IS FURTHER ORDERED That an objection to the provisions of any of the new standard form(s) indicated in ATTACHMENT 1 must be filed in writing within twenty days from the day upon which this Order is entered. If written objection is filed, such form(s) shall not become available as a standard form as provided herein and proceedings in reference thereto shall be instituted; however, such objection shall not serve to prevent those proposed standard forms to which no objection has been filed from becoming standard forms in accordance with the provisions hereof.

AND IT FURTHER APPEARING to the Commissioner of Insurance that certain forms of policies, riders, endorsements and other special or supplemental agreements and provisions for use in writing commercial automobile insurance should no longer be continued as standard forms;

IT IS, THEREFORE, ORDERED That the standard forms indicated by ATTACHMENT 2, attached hereto and made a part hereof, for use in writing commercial automobile insurance herein referred to be, and they hereby are, withdrawn as standard forms for policies effective on and after February 1, 2004.

IT IS, FURTHER, ORDERED That the Bureau of Insurance shall immediately notify all parties to whom attested copies of the Order are directed, in writing, upon receipt of an objection from any insurance company to the provisions of any proposed standard form of policies, riders, endorsements, and other special or supplemental agreements and provisions.

IT IS FURTHER ORDERED, That attested copies of this order be sent to all rate service organizations, the Bureau of Insurance, and all companies which are affected thereby.

ATTACHMENT 1, PAGE 1 OF 6 ADMINISTRATIVE ORDER NO. 11540 STANDARD FORMS FOR WRITING COMMERCIAL AUTOMOBILE INSURANCE EFFECTIVE ON OR AFTER FEBRUARY 1, 2004

Form Number	Edition Date	Endorsement Title
CA0303	(12-93)	\$100 Deductible For Completed Operations Does Not
		Apply
CA2049	(07-97)	Additional Insured – Garages – Grantor of Franchise
CA2047	(07-97)	Additional Insured – Lessor of Leased Equipment
CA2324	(10-01)	Agricultural Produce Trailers – Seasonal
CA9960	(10-01)	Audio, Visual and Data Electronic Equipment Coverage
CA2071	(10-01)	Auto Loan/Lease GAP Coverage
CA2033	(10-01)	Autos Leased, Hired, Rented or Borrowed With Drivers -
		Physical Damage Coverage
CA2501	(12-93)	Broad Form Products Coverage
CA0001	(10-01)	Business Auto Coverage Form
CA0010	(10-01)	Business Auto Physical Damage Coverage Form
CADS15	(10-01)	Business Auto Physical Damage Declarations
IL0003	(07-02)	Calculation of Premium
IL0017	(11-98)	Common Policy Conditions
ILDS00	(07-02)	Common Policy Declarations
CA2070	(10-01)	Coverage For Certain Operations In Connection With Railroads
CA2325	(07-97)	Coverage For Injury To Leased Workers
CA9954	(07-97)	Covered Auto Designation Symbol
CA2502	(12-93)	Dealers Driveaway Collision Coverage
CA0302	(12-93)	Deductible Liability Insurance
CA2048	(02-99)	Designated Insured
CA9910	(09-02)	Drive Other Car Coverage – Broadened Coverage for Named Individuals

(12-93)

Drive-Away Contractors

ATTACHMENT 1, PAGE 2 OF 6 ADMINISTRATIVE ORDER NO. 11540 STANDARD FORMS FOR WRITING COMMERCIAL AUTOMOBILE INSURANCE EFFECTIVE ON OR AFTER FEBRUARY 1, 2004

Form Number	Edition Date	Endorsement Title
CA2006	(12-93)	Driving Schools
CA9963	(11-02)	District of Columbia Employees Using Autos In Government Business – Virginia
CA9947	(07-97)	Employee as Lessor
CA2054	(10-01)	Employee Hired Autos
CA9933	(02-99)	Employees as Insureds
CA2007	(12-93)	Emergency Vehicles – Fellow Volunteer Firefighters And Workers Injuries Exclusion Buyback
CA2030	(12-93)	Emergency Vehicles – Volunteer Firefighters and Workers Injuries Excluded
CA9940	(12-93)	Exclusion or Excess Coverage Hazards Otherwise Excluded
CA2301	(12-93)	Explosives
CA2503	(07-97)	False Pretense Coverage
CA2401	(12-93)	Farm Labor Contractors
CA2008	(12-93)	Farm Tractors and Farm Tractors Equipment
CA9914	(12-93)	Fire, Fire and Theft, Fire, Theft and Windstorm, and Limited Specified Causes of Loss Coverages
CA2504	(12-93)	Fire, Fire and Theft, and Limited Specified Causes of Loss Coverage For Dealers
CA2510	(10-01)	Fire Legal Liability Coverage – Garages
CA9913	(07-97)	Fiduciary Liability of Banks
CA0005	(10-01)	Garage Coverage Form
CA2505	(07-97)	Garage Locations and Operations Medical Payments Coverage
CA9915	(12-93)	Governmental Bodies Amendatory Endorsement
CA9916	(12-93)	Hired Autos Specified as Covered Autos You Own

(10-01) Individual Named Insured ATTACHMENT 1, PAGE 3 OF 6 ADMINISTRATIVE ORDER NO. 11540 STANDARD FORMS FOR WRITING COMMERCIAL AUTOMOBILE INSURANCE EFFECTIVE ON OR AFTER FEBRUARY 1, 2004

Form Number	Edition Date	Endorsement Title
CA9918	(12-93)	Individual Named Insured – Dealers Only
CA2009	(07-97)	Leasing or Rental Concerns – Contingent Coverage
CA2010	(12-93)	Leasing or Rental Concerns – Conversion, Embezzlement or Secretion Coverage
CA2011	(12-93)	Leasing or Rental Concerns – Exclusion of Certain Leased Autos
CA2012	(10-01)	Leasing or Rental Concerns – Rent-It-Here/Leave- It-There Autos
CA2013	(10-01)	Leasing or Rental Concerns – Schedule of Limits For Owned Autos
CA2014	(07-97)	Leasing or Rental Concerns – Second Level Coverage
CA0121	(02-99)	Limited Mexico Coverage
CA2507	(12-93)	Locations and Operations Not Covered
CA9944	(12-93)	Loss Payable Clause
CA9961	(12-93)	Loss Payable Clause – Audio, Visual and Data Electronic Equipment
CA0020	(10-01)	Motor Carrier Coverage Form
CA2016	(10-01)	Mobile Home Contents Coverage
CA2017	(12-93)	Mobile Home Contents Not Covered
CA2303	(12-93)	Multi-Purpose Equipment
CA2511	(12-93)	Named Driver Collision Coverage
IL0021	(07-02)	Nuclear Energy Liability Exclusion Endorsement
CA9990	(10-01)	Optional Limits – Loss of Use Expenses
CA2509	(12-93)	Owners of Garage Premises
CA2078	(09-02)	Physical Damage Coverage – Autos Held For Sale By Non-Dealers
IL1201	(11-85)	Policy Changes

(12-93) Professional Services Not Covered ATTACHMENT 1, PAGE 4 OF 6 ADMINISTRATIVE ORDER NO. 11540 STANDARD FORMS FOR WRITING COMMERCIAL AUTOMOBILE INSURANCE EFFECTIVE ON OR AFTER FEBRUARY 1, 2004

Form Number	Edition Date	Endorsement Title
CA2402	(12-93)	Public Transportation Autos
CA0238	(12-93)	Reinstatement of Insurance
CA9923	(12-93)	Rental Reimbursement Coverage
CA2019	(07-97)	Repossessed Autos
IL0917	(11-85)	Resident Agent Countersignature Endorsement
IL0923	(04-84)	Retrospective Premium Endorsement – Exclusion Of Retrospective Development Factors
IL0920	(10-93)	Retrospective Premium Endorsement – Long Term Construction Project – Multiple Lines
IL0918	(10-93)	Retrospective Premium Endorsement – One Year Plan – Multiple Lines
IL0921	(04-84)	Retrospective Premium Endorsement – Short Form
IL0919	(10-93)	Retrospective Premium Endorsement – Three Year Plan – Multiple Lines
CA2304	(10-01)	Rolling Stores
CA9934	(12-93)	Social Services Agencies – Volunteers as Insureds
CA2002	(12-93)	Sound Receiving Equipment Coverage – Fire, Police And Emergency Vehicles
CA9928	(10-01)	Stated Amount Insurance
IL0911	(11-85)	Supplement to Retrospective Premium Endorsement (Final Premium Computation)
CA9930	(10-01)	Tapes, Records and Discs Coverage
CA2313	(12-93)	Trailer Interchange – Fire and Fire And Theft Coverages
CA0012	(10-01)	Truckers Coverage Form
CA2308	(12-93)	Truckers Excess Coverage For The Named Insured and Named Lessors For Leased Autos
CA2309	(02-99)	Truckers Insurance For Non-Trucking Use

(09-00)

Truckers Intermodal Interchange Uniform Endorsement

Form UIIE-1 ATTACHMENT 1, PAGE 5 OF 6 ADMINISTRATIVE ORDER NO. 11540 STANDARD FORMS FOR WRITING COMMERCIAL AUTOMOBILE INSURANCE EFFECTIVE ON OR AFTER FEBRUARY 1, 2004

Form Number	Edition Date	Endorsement Title
CA2312	(12-93)	Truckers – Named Lessee As Insured
CA2121	(11-02)	Uninsured Motorists Endorsement (Virginia)
CA2534	(11-02)	Virginia Broadened Coverage – Garage
CADS22	(11-02)	Virginia Business Auto Declarations
CA0116	(11-02)	Virginia Changes – Business Auto Coverage Form
CA0154	(11-02)	Virginia Changes – Business Auto Physical Damage Coverage Form
CA0268	(11-02)	Virginia Changes – Cancellation and Nonrenewal
CA0195	(11-02)	Virginia Changes – Garage Coverage Form
CA0155	(11-02)	Virginia Changes – Motor Carrier and Truckers Coverage Forms
CA9962	(11-02)	Virginia – Federal Employees Using Autos In Government Business
CADS25	(11-02)	Virginia Garage Coverage Form – Auto Dealers' Supplementary Schedule
CADS24	(11-02)	Virginia Garage Declarations
CA9971	(11-02)	Virginia Garagekeepers Coverage
CA9972	(11-02)	Virginia Garagekeepers Coverage – Customers' Sound Receiving Equipment
CA2039	(11-02)	Virginia Lessor – Additional Insured and Loss Payee
CA9952	(11-02)	Virginia Limited Subrogation Rights
CA2246	(11-02)	Virginia Medical Expense and Income Loss Benefits Endorsement
CA2043	(11-02)	Virginia Mobile Equipment
CADS35	(11-02)	Virginia Motor Carrier Declarations
CA2533	(11-02)	Virginia Personal Injury Liability Coverage – Garages
CA2513	(11-02)	Virginia Pollution Exclusion for Garage Operations

Other Than Covered Autos

ATTACHMENT 1, PAGE 6 OF 6 ADMINISTRATIVE ORDER NO. 11540 STANDARD FORMS FOR WRITING COMMERCIAL AUTOMOBILE INSURANCE EFFECTIVE ON OR AFTER FEBRUARY 1, 2004

Form Number	Edition Date	Endorsement Title
CA2042	(11-02)	Virginia Registration Plates Not Issued for a Specific Auto
CA2044	(11-02)	Virginia Snowmobiles
CA3127	(11-02)	Virginia Split Uninsured Motorists Coverage Limits
CA0274	(11-02)	Virginia Suspension of Insurance
CADS27	(11-02)	Virginia Truckers Declarations
CA2323	(11-02)	Virginia Truckers Endorsement
CA2305	(12-93)	Wrong Delivery of Liquid Products

ATTACHMENT 2, PAGE 1 OF 5 ADMINISTRATIVE ORDER NO. 11540 STANDARD FORMS WITHDRAWN EFFECTIVE FEBRUARY 1, 2004

Form Number	Edition Date	Endorsement Title
CA0303	(01-78)	\$100 Deductible for Completed Operations Does Not Apply
CC2039	(03-93)	Additional Insured - Lessor (Virginia)
IL0406	(06-79)	Amendment to the Broad Form Nuclear Exclusion (Definition of Waste)
CA2501	(01-78)	Broad Form Products Coverage
CA0001	(01-80)	Business Auto Policy
CA0010	(01-80)	Business Auto Physical Damage Policy
CC0169	(06-89)	Changes in Business Auto, Business Auto Physical Damage and Truckers Policies - Virginia
CA2513	(04-85)	Changes in Garage Policy - Liability Insurance - Pollution Exclusion
CC0268	(07-96)	Changes in Policy - Cancellation and Nonrenewal (Virginia)
PA0233	(07-96)	Changes in Policy - Cancellation (Virginia)
CC0116	(01-01)	Changes in Policy - Virginia
CA9932	(01-78)	Citizens' Band Radio Coverage
CA2002	(01-78)	Citizens' Band Radio Coverage - Fire, Police and Emergency Vehicles
CA0022	(12-80)	Combined Physical Damage Coverage
CC9966	(10-95)	Commonwealth of Virginia Employees Using Autos in Government Business
CA2502	(01-78)	Dealers' Driveway Collision Coverage
CA0302	(01-78)	Deductible Liability Insurance
CC9957	(03-93)	Drive Other Car Coverage - Broadened Coverage for Named Individuals (Virginia)
CA2005	(12-80)	Drive-Away Contractors
CC2040	(07-92)	Driving Schools (Virginia)

ATTACHMENT 2, PAGE 2 OF 5 ADMINISTRATIVE ORDER NO. 11540 STANDARD FORMS WITHDRAWN EFFECTIVE FEBRUARY 1, 2004

Form Number	Edition Date	Endorsement Title
CA2007	(01-78)	Emergency Vehicles - Volunteer Firefighters' and Workers' Injuries
CA9933	(12-80)	Employees as Insureds
CA9940	(12-80)	Exclusion or Excess Coverage (Hazards Otherwise Insured)
CA2301	(01-78)	Explosives
CA2503	(12-80)	False Pretense Coverage
CA2401	(01-78)	Farm Labor Contractors
CA2008	(01-78)	Farm Tractors and Farm Tractors Equipment
CA9913	(12-80)	Fiduciary Liability of Banks
CA2504	(10-81)	Fire, Fire and Theft and Limited Specified Perils Coverage for Dealers
CA9914	(12-80)	Fire, Fire and Theft, Fire, Theft and Windstorm and Limited Specified Perils Coverages
CA2505	(01-78)	Garage Locations and Operations Medical Payments Insurance
CA0005	(01-80)	Garage Policy
CA9937	(12-80)	Garagekeepers Insurance
CA2506	(01-78)	Garagekeepers Insurance - Direct Coverage Options
CA9915	(01-78)	Governmental Bodies Amendatory Endorsement
CA9916	(01-78)	Hired Autos Specified as Covered Autos You Own
CA9917	(12-80)	Individual Named Insured
CA9918	(01-78)	Individual Named Insured (Dealers Only)
CA2009	(12-80)	Leasing or Rental Concerns - Contingent Coverage

ATTACHMENT 2, PAGE 3 OF 5 ADMINISTRATIVE ORDER NO. 11540 STANDARD FORMS WITHDRAWN EFFECTIVE FEBRUARY 1, 2004

Form Number	Edition Date	Endorsement Title
CA2010	(12-80)	Leasing or Rental Concerns - Conversion, Embezzlement or Secretion Coverage
CA2011	(12-80)	Leasing or Rental Concerns - Exclusion of Certain Leased Autos
CA2023	(07-85)	Leasing or Rental Concerns - Limited Coverage for Lessees
CA2012	(01-78)	Leasing or Rental Concerns - Rent-It- Here/Leave-It-There Autos
CA2013	(01-78)	Leasing or Rental Concerns - Schedule of Limits for Owned Autos
CA2014	(01-78)	Leasing or Rental Concerns - Second Level Coverage
CC9952	(07-91)	Limited Subrogation Rights (Virginia)
CA2507	(01-78)	Locations and Operations Not Covered
CA9944	(04-82)	Loss Payable Clause
CC2246	(07-96)	Medical Expense and Income Loss Benefits Endorsement (Virginia)
PA9945	(07-92)	Medical Expense and Income Loss Benefits Individual Named Insured (Virginia)
CC2043	(08-99)	Mobile Equipment (Virginia)
CA2016	(01-78)	Mobile Homes Contents Coverage
CA2017	(01-78)	Mobile Homes Contents Not Covered
CA2303	(12-80)	Multi-Purpose Equipment
CA2511	(01-80)	Named Driver Collision Coverage
CC9958	(07-92)	Nuclear Energy Liability Exclusion Endorsement (Broad Form) - (Virginia)
CA9922	(12-80)	Partnership as Named Insured - Non- Ownership Liability Coverage
CA2018	(01-78)	Professional Services Not Covered

ATTACHMENT 2, PAGE 4 OF 5 ADMINISTRATIVE ORDER NO. 11540 STANDARD FORMS WITHDRAWN EFFECTIVE FEBRUARY 1, 2004

Form Number	Edition Date	Endorsement Title
CA2402	(01-78)	Public Transportation Autos
CC2042	(07-92)	Registration Plates Not Issued for a Specific Auto (Virginia)
CA0238	(01-78)	Reinstatement of Insurance
CA9923	(12-80)	Rental Reimbursement Coverage
CA2019	(12-80)	Repossessed Autos
IL0923	(04-84)	Retrospective Premium Endorsement Exclusion of Retrospective Development Factors
IL0920	(04-84)	Retrospective Premium Endorsement - Long Term Construction Project - Multiple Lines
IL0918	(04 -84)	Retrospective Premium Endorsement - One Year Plan - Multiple Lines
IL0921	(04-84)	Retrospective Premium Endorsement Short Form
IL0919	(04-84)	Retrospective Premium Endorsement - Three Year Plan - Multiple Lines
CA2304	(01-78)	Rolling Stores
CC2044	(07-92)	Snowmobiles (Virginia)
CA9934	(07-79)	Social Service Agencies - Volunteers as Insureds
CA9927	(01-78)	Split Liability Limits
CA9938	(01-80)	Split Liability Limits - Garages
CA2107	(01-78)	Split Uninsured Motorists Limits
CC9956	(07-92)	Stated Amount Insurance (Virginia)
CC0242	(07-92)	Suspension of Insurance (Virginia)
CA9930	(12-80)	Tapes and Records Coverage

ATTACHMENT 2, PAGE 5 OF 5 ADMINISTRATIVE ORDER NO. 11540 STANDARD FORMS WITHDRAWN EFFECTIVE FEBRUARY 1, 2004

Form Number	Edition Date	Endorsement Title
CA2313	(01-78)	Trailer Interchange Insurance - Fire and Fire and Theft Coverages
CA2022	(12-80)	Transporter Plates Insurance
CC2323	(08-99)	Truckers Endorsement (Virginia)
CA2308	(10-81)	Truckers - Excess Coverage for the Named Insured and Named Lessors for Leased Autos
CA2309	(01-78)	Truckers - Insurance for Non-Trucking Use
CA2317	(03-80)	Truckers - Intermodal Interchange Uniform Endorsement (Form UIIE-1)
CA2312	(10-81)	Truckers - Named Lessee as Insured
CA0012	(10-81)	Truckers Policy
CC2121	(07-97)	Uninsured Motorists Insurance (Virginia)
CC0040	(06-99)	Virginia Declarations - Business Auto Physical Damage Policy
CC0036	(06-99)	Virginia Declarations - Business Auto Policy
CC0037	(06-99)	Virginia Declarations - Garage Policy
CC0041	(06-99)	Virginia Declarations - Truckers Policy
CC9964	(09-95)	Virginia - District of Columbia Employees Using Autos in Government Business
CC9965	(09-95)	Virginia - Federal Employees Using Autos in Government Business
CC0038	(08-99)	Virginia Garage Policy - Auto Dealers Supplementary Schedule
CC0039	(06-99)	Virginia Garage Policy - Non-Dealers' and Trailer Dealers' Supplementary Schedule
CA2305	(07-78)	Wrong Delivery of Liquid Products