

## News Release



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For Immediate Release: 1/5/2023

# SCC Reminds Virginians that Open Enrollment for 2023 Health Insurance Coverage Ends January 15

**RICHMOND** – The State Corporation Commission (SCC) reminds Virginia consumers that they can sign up for health insurance coverage or make changes to an existing plan now through [HealthCare.gov](https://HealthCare.gov). This open enrollment period ends January 15, 2023.

Coverage will start February 1, 2023 for all enrollments occurring through January 15 at [HealthCare.gov](https://HealthCare.gov). Open enrollment – which usually runs from November through January – is the only time consumers can enroll in coverage without a qualifying life event that makes them eligible for a special enrollment period.

For 2023, the federal government has continued enhanced premium credits to help cover premium costs for health insurance purchased through [HealthCare.gov](https://HealthCare.gov) and more Virginians are now eligible for financial assistance. The federal government also recently finalized a new rule which makes this financial assistance available to family members of certain workers whose employer-provided insurance may not be affordable for spouses and dependents.

Health insurance plans sold through the federal marketplace, known as qualified health plans, must provide coverage for 10 essential health benefits which include:

- Ambulatory care
- Emergency services
- Hospitalization
- Pregnancy, maternity and newborn care
- Mental health, behavioral health, and substance use disorder services
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

Qualified health plans generally prohibit denial of coverage for pre-existing conditions, require zero copays on a range of preventive care, and have no dollar limits on covered benefits.

(MORE)

Through [HealthCare.gov](https://www.healthcare.gov), Virginia residents may access financial assistance to lower costs for health insurance for plan year 2023. There are now at least two health carriers participating in the marketplace in every county and region across the Commonwealth.

To begin an application or to make changes to existing coverage, consumers can visit [HealthCare.gov](https://www.healthcare.gov) or call the Marketplace Call Center at 1-800-318-2596, TTY: 1-855-889-4325. For free in-person or online help, or help over the phone, Virginia residents have several options.

- Local navigators and assisters can be found at the Enroll Virginia website: [ENROLL Virginia! \(enrollva.org\)](https://enrollva.org) or by calling 1-888-392-5132.
- Certified agents and brokers in their community can be found by visiting [Get help applying and more | HealthCare.gov](#)

Virginia is on track to complete the transition to a Virginia-based health insurance marketplace by fall of 2023. To learn more about the Virginia Exchange or to obtain additional contact information, visit the SCC Exchange website at [HBE Consumer Contact](#).

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## News Release



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For Immediate Release: 3/3/2023

## SCC Offers National Consumer Protection Week Reminders

**RICHMOND** – Helping Americans understand their consumer rights and make informed choices – that’s the goal of National Consumer Protection Week. The State Corporation Commission (SCC) is pleased to join the Federal Trade Commission and other federal, state and local agencies and organizations for this annual awareness campaign, which runs from March 5-11, 2023.

Whether you are shopping for a mortgage or automobile loan, have questions about your insurance policies or want to understand charges on your utility bill, the SCC may be able to help. SCC staff may provide information as well as assist with questions and concerns involving entities that the SCC regulates including insurance companies and agents, state-chartered financial institutions, investment firms and their representatives, retail franchises, and investor-owned utilities providing electric, natural gas, water, sewer and landline telecommunications service.

The SCC provides outreach and consumer guides in addition to other materials on topics such as understanding mortgage loans, investing wisely, saving energy, explaining various types of insurance, and more.

When it comes to regulated businesses and services, the SCC encourages Virginians to shop around and understand their options; thoroughly evaluate any offer; keep written records of all transactions; find products and services that suit their particular needs; review statements and bills regularly; learn to spot scams, and verify that an individual or company is properly licensed or registered.

Consumers should attempt to resolve issues directly with a regulated individual or company first. If the issue is not resolved to the consumer’s satisfaction, however, they can contact the SCC through its toll-free number at 1-800-552-7945 or call the appropriate SCC division in Richmond using the numbers below:

- Bureau of Insurance – 804-371-9741
- Bureau of Financial Institutions – 804-371-9657
- Division of Securities and Retail Franchising – 804-371-9051

(more)

- Division of Public Utility Regulation – 804-371-9611
- Office of the Clerk – 804-371-9733
- Division of Information Resources – 804-371-9141

Information about the complaint process, along with related forms, are available from the Consumers section of the SCC website at [scc.virginia.gov](http://scc.virginia.gov).

If the SCC does not have regulatory authority over a particular company, individual, product or transaction, its staff will assist consumers whenever possible by providing a referral to any appropriate local, state or federal authority for assistance. These authorities may include the Office of the Attorney General, law enforcement agencies, or the Federal Trade Commission (which consumers can also contact directly through its toll-free helpline at 1-877-FTC-HELP (1-877-382-4357)).

To learn more about National Consumer Protection Week, visit [consumer.ftc.gov](http://consumer.ftc.gov).

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## News Release



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For Immediate Release: 03/06/2023

# SCC Approves Revised Fuel Factor for Appalachian Power Company Including Two-Year Mitigation Proposal

RICHMOND – The State Corporation Commission (SCC) approved a revised fuel rate for customers of Appalachian Power Company (APCo) that includes a mitigation proposal that would spread the recovery of its \$361,411,867 deferred fuel balance over two years. The fuel rate increase has been in effect on an interim basis, subject to further modification, since November 1, 2022, and no additional changes were approved. For a residential customer using 1,000 kilowatt-hours of electricity per month, it represents an increase to the average monthly bill of \$20.17. Without the mitigation proposal, however, the increase would have been \$33.24 per month for the same usage.

The fuel rate is the portion of the electric bill that pays for the fuel used to generate electricity and costs associated with power purchased by the utility company to serve its customers.

In its final order, the Commission stated: “... we are deeply concerned about the significant rate increase requested in this case, and its impact on customer bills. The impact of the increase is worsened by its introduction during the winter months, which are typically higher usage months, and by other recent APCo rate increases. We are mindful of the numerous public comments and concerns expressed about the impact of such rate increases on APCo’s customers and have reviewed this matter carefully. APCo is, however, entitled by law to recover its prudently incurred fuel costs...”

The Commission directed the SCC staff to conduct a fuel audit for the period from January 1, 2019, to December 31, 2022, and to include the results of the fuel audit in its pre-filed testimony in APCo’s next fuel factor proceeding. As part of the fuel audit, the Commission directed Staff to analyze the reasonableness of APCo’s coal procurement activities.

The Commission also directed APCo to take additional steps within 60 days of its order to advise customers how they may contact APCo for bill assistance and to set up budget billing for their accounts.

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Case Number [PUR-2022-00139](#)

View [Final Order](#)

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For Immediate Release: 03/17/23

## SCC Securities Division Encourages Virginians to Understand Self-Directed IRAs Before Investing

**RICHMOND** – Individual retirement accounts (IRAs) are a popular way for many Americans to build their savings. They can take various forms including traditional IRAs, Roth IRAs, Simplified Employee Pension IRAs, self-directed IRAs and others.

To open an account, an individual must find a bank, trust company, broker-dealer or other Internal Revenue Service (IRS)-approved company to act as the account custodian.

Like other IRAs, self-directed IRAs provide another option for those looking to invest retirement funds. Before opening a self-directed IRA, the State Corporation Commission (SCC) Division of Securities and Retail Franchising (Securities Division) encourages Virginians to consider how self-directed IRAs work and how they differ from IRAs offered by banks, registered broker-dealers, investment advisors and other IRS-approved custodians.

“With self-directed IRAs, it is up to the investor to evaluate and understand the investments in his or her account,” said Doug Joyce, director of the SCC’s Securities Division. “Custodians are only responsible for holding and administering the assets in an account and typically do not check the safety or legitimacy of an investment or accuracy of any financial information that is provided for an investment in their account. Custodians of those accounts have limited duties to investors. A self-directed IRA investor has sole responsibility for investment decisions,” he said.

Self-directed IRAs generally allow investment in a broader range of assets than is permitted by most other IRA custodians. These investments may include non-traditional assets such as real estate, precious metals, crypto assets, private placement securities and promissory notes.

Additionally, promoters of self-directed IRAs may not be licensed investment professionals and may not be subject to the same regulatory oversight and investor protection rules that govern the securities industry.

Fees for self-directed IRAs may be higher than those for other types of IRAs and may include transaction fees, account opening fees, annual account fees, administrative fees and asset-specific fees in the account. Self-directed IRAs are also subject to more complicated IRS tax rules than other types of IRAs.

(more)

“Understand the benefits and risks of any investment,” Joyce said. “Ask questions, get details in writing and make sure that the investment and the person offering it are licensed or registered, if necessary.” Joyce encourages Virginians to independently verify information such as prices and asset values in self-directed IRA account statements; avoid unsolicited investment offers and claims of “guaranteed” returns or “risk-free” investments, and consult with a licensed, unbiased investment professional or attorney before investing.

Virginians can contact the Securities Division with certain securities-related questions, including any questions about possible investment fraud, 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 at [nasaa.org](http://nasaa.org).

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For Immediate Release: 3/20/23

## SCC Encourages Virginians to Prepare for Potential Extreme Spring Weather

**RICHMOND** – Strong winds, tornadoes, hailstorms, lightning, and flash floods – these are just some of the severe weather events that can accompany the arrival of spring.

Severe weather can strike anywhere and anytime. Advance planning is the key to protecting yourself, your loved ones and your property – both physically and financially.

The State Corporation Commission's (SCC) Bureau of Insurance (Bureau) encourages Virginians to plan now for the possibility of extreme spring weather. "Assess your risk and make sure you have the insurance coverage you need if severe weather causes damage to your home, business, vehicles or other property," said Virginia Insurance Commissioner Scott A. White.

The Bureau encourages Virginians to consider the following:

- Review your insurance policy and contact your insurance agent or company if you have any questions about your coverage.
- Create a detailed inventory of your belongings including photos and receipts of your property if you have them. The National Association of Insurance Commissioners (NAIC) provides a [free home inventory app](#) that can help you with this process. Additionally, you can use the NAIC's [Home Inventory Checklist](#) as a guide. Store your home inventory checklist and insurance policy information in a secure, waterproof location.
- Most homeowners and renters insurance policies do not cover losses due to flooding. If you believe that you may need flood coverage, talk to your insurance agent about how to obtain flood insurance or visit the National Flood Insurance Program website at [floodsmart.gov](http://floodsmart.gov). Keep in mind that there is typically a 30-day waiting period before a flood insurance policy takes effect.

Automobile other-than-collision insurance coverage, often called "comprehensive" insurance coverage, helps pay to repair or replace vehicles if they are stolen or damaged by such things as fire, water, wind, hail, vandalism, glass breakage, falling objects or contact with an animal.

(more)



If your home, business, vehicles, or other property are damaged due to severe weather, the Bureau recommends that Virginians keep several steps in mind:

- Contact your insurance company or agent as soon as possible after the danger or risk has passed.
- Take photos of your damaged property once it is safe to do so.
- Save the receipts for the costs of any emergency repairs that are needed to prevent further damage to your property.
- If you feel you are treated unfairly, contact the Bureau of Insurance Property & Casualty Consumer Services team at 804-371-9185 or [file a complaint](#).

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 [scc.virginia.gov/pages/Insurance](http://scc.virginia.gov/pages/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 related to various types of disasters and hazards, visit the Virginia Department of Emergency Management website at [vaemergency.gov](http://vaemergency.gov).

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For Immediate Release: 3/29/23

## SCC Bureau of Insurance Seeks Public Comments Regarding Essential Health Benefits Benchmark Plan

**RICHMOND** – The State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) is seeking public comments regarding Virginia’s proposed essential health benefits (EHB) benchmark plan application for plan year 2025. The final application is due to the Centers for Medicare & Medicaid Services (CMS) by May 3, 2023.

Legislation passed by the 2023 Virginia General Assembly directs the Bureau to select a new EHB benchmark plan for plan year 2025. The EHB benchmark plan sets the required benefits that must be provided by comprehensive fully-insured individual and small group health insurance coverage issued in Virginia. Before Virginia adopts the new EHB benchmark plan, the Bureau must release the plan for public comment and then obtain approval of the plan from CMS.

In 2022, the General Assembly directed the Bureau to study and analyze the Commonwealth’s options for a new EHB benchmark plan for potential implementation in 2025 and to report its findings. The SCC utilized federal grant money to review Virginia’s EHB benchmark plan to present potential updates, including additional health benefit options. As part of this process, a consulting actuary for the Bureau also provided cost estimates of additional health benefits recently considered by Virginia’s Health Insurance Reform Commission and compared Virginia’s EHB benchmark plan to those of several other states.

Among the potential benefits studied for inclusion in Virginia’s 2025 EHB benchmark plan were medically necessary prosthetic devices and components as well as formula and enteral nutrition products as medicine. The recently-passed 2023 legislation directs the Bureau to add these benefits to the EHB benchmark plan in addition to the current benefits. Following public comment, the proposed 2025 EHB benchmark plan application must be approved by CMS in advance. A CMS determination on Virginia’s proposed 2025 EHB benchmark plan is expected by late summer 2023.

In addition to the legislation regarding the 2025 EHB benchmark plan, the 2023 General Assembly passed legislation that would establish a formalized process for future review and updates to Virginia’s EHB benchmark plan.

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Public comments on Virginia's proposed EHB benchmark plan application for plan year 2025 must be submitted to the Bureau of Insurance at: [EHBComments@scc.virginia.gov](mailto:EHBComments@scc.virginia.gov) by Wednesday, April 12. Those comments will be published on the Bureau's website at [Virginia SCC - Essential Health Benefits Benchmark Plan](#).

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## News Release



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For Immediate Release: 3/31/2023

## 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 Know What's Below and Dig with C.A.R.E. to help keep Virginia's underground utility infrastructure damage free and our communities, business districts and environment safe.

The steps to safe digging in Virginia are:

- **Contact** Virginia 811 **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 the Virginia 811 Notification Center to request the marking of your underground utility lines **before** you dig will help avoid physical injury, property damage, costly repairs and service interruptions.

Contact Virginia 811 by going online at [www.va811.com](http://www.va811.com). You may also call 811 or 1-800-552-7001 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 demolition, contact URS at 804-371-9980 or visit the SCC Damage Prevention page at [scc.virginia.gov/pages/Damage-Prevention](http://scc.virginia.gov/pages/Damage-Prevention).

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## News Release



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For Immediate Release: 04/14/2023

### **SCC Seeks Public Comments on Financial Review of Appalachian Power Rates**

**RICHMOND** – The State Corporation Commission (SCC) is offering time for members of the public to give oral comments by telephone on an application by Appalachian Power Company for a triennial review of the company’s rates, terms and conditions for the provision of generation, distribution and transmission services.

The overall impact of the Appalachian Power proposals would increase the monthly bill of a residential customer using 1,000 kilowatt hours (kWh) of electricity per month by approximately \$25.03, or 15.9 percent. For low-income customers qualifying for the proposed basic service charge waiver, the company’s proposals would increase the monthly bill of a residential customer using 1,000 kWh of electricity per month by approximately \$16.53 or 10.5 percent.

The SCC has scheduled a public witness session to begin at 10 a.m. on August 23, 2023. Public witnesses intending to provide oral testimony must pre-register with the SCC by 5 p.m. on August 17, 2023. 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-2023-00002 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 your name and the phone number you wish the Commission to call to reach you during the hearing
- To promote fairness for all public witnesses, each witness will be allotted five minutes to provide testimony.

A public evidentiary hearing will follow the public witness hearing at 9:30 a.m. on August 24, 2023, in the SCC’s second floor courtroom at 1300 East Main Street in Richmond to receive testimony and evidence from the company, any respondents and the SCC staff.

(MORE)

For those who prefer, there is also an opportunity to provide comments in writing on the Appalachian Power application. Written comments may be submitted through the SCC's website by August 17, 2023, 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-2023-00002. Then click SUBMIT COMMENTS.

Comments can also be submitted by U.S. mail to the Clerk of the State Corporation Commission, c/o Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118. All comments must refer to case number PUR-2023-00002.

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**Case Number [PUR-2023-00002](#)** – Application of Appalachian Power Company for a 2023 triennial review of base rates

View [Scheduling Order](#)

## News Release



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For Immediate Release: 04/14/2023

### **SCC Approves Renewable Energy Portfolio Standard Plan for Dominion Energy Virginia**

**RICHMOND** – The State Corporation Commission (SCC) approved the 2022 Renewable Energy Portfolio Standard (RPS) development plan for Dominion Energy Virginia for new solar, onshore wind, and energy storage resources. The company is required to submit an annual plan to the SCC to comply with the Virginia Clean Economy Act (VCEA).

For the limited purpose of filing its third annual RPS plan, the SCC found that Dominion’s plan is reasonable and prudent.

The SCC approved:

- Seven utility-scale solar generating facilities, totaling approximately 474 megawatts (MW) of capacity;
- A stand-alone energy storage resource, totaling approximately 15.7 MW;
- The costs for the above projects and related interconnection facilities;
- The costs of two distributed solar projects (including interconnection facilities), representing four distributed solar facilities totaling approximately 6 MW; and
- 13 Purchase Power Agreements for solar and energy storage resources, totaling approximately 270 MW of solar and 49 MW of storage.

The SCC also approved a revenue requirement of \$89.154 million for the recovery of certain VCEA-related resources for the rate year of May 2023 through April 2024.

In its final order, the Commission stated, “... as discussed in prior RPS orders – [the SCC] is guided in these matters by the statutes and the record. The Commission has continued to exercise its delegated discretion in a manner that faithfully implements the VCEA’s carbon-reduction requirements, while best protecting consumers who expect and deserve reliable and affordable service.”

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**Case Number [PUR-2022-00124](#)** – Application of Dominion Energy Virginia for approval of its 2022 RPS Plan

View [Final order](#)

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## News Release



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For Immediate Release: 05/12/2023

### **SCC Seeks Public Comments on Fuel Rate Request by Dominion Energy Virginia**

**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 revise its fuel rate effective July 1, 2023. The fuel rate is the portion of the electric bill that pays for the fuel used to generate electricity and costs associated with power purchased by the utility company to serve its customers.

Dominion proposes the implementation of only the current period factor rate of 2.8587 cents per kilowatt hour (¢/kWh) on an interim basis that would result in a 0.679 ¢/kWh decrease to the fuel factor rate. For a residential customer using 1,000 kWh per month, this represents a decrease of \$6.79 per month beginning July 1, 2023.

The Company states that recent legislation has authorized the ability to finance certain deferred fuel costs through fuel cost bonds (Fuel Securitization). Dominion asserts that approval of Fuel Securitization could mitigate the near-term impact to customers by allowing the company to spread prior period under-recovered fuel costs of approximately \$1.275 billion over several years. Fuel Securitization will be the subject of a future Commission proceeding.

The Commission found that as the hearing on this matter will occur subsequent to July 1, 2023 – the beginning of the company's rate year – Dominion's current period factor rate of 2.8587 ¢/kWh shall be placed into effect on an interim basis for usage on and after July 1, 2023.

The SCC has scheduled a public witness session to begin at 10 a.m. on September 5, 2023. Public witnesses intending to provide oral testimony must pre-register with the SCC by 5 p.m. on August 29, 2023. 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-2023-00067 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 your name and the phone number you wish the Commission to call to reach you during the hearing
- To promote fairness for all public witnesses, each witness will be allotted five minutes to provide testimony.



A public evidentiary hearing will follow the public witness hearing at 10 a.m. on September 6, 2023, in the SCC's second floor courtroom at 1300 East Main Street in Richmond 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 Dominion application. Written comments may be submitted through the SCC's website by August 29, 2023, 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-2023-00067. Then click SUBMIT COMMENTS.

Comments can also be submitted by U.S. mail to the Clerk of the State Corporation Commission, c/o Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118. All comments must refer to case number PUR-2023-00067.

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**Case Number [PUR-2023-00067](#)** – Application of Dominion Energy Virginia to revise its fuel rates

**[Order Establishing 2023-2024 Fuel Factor Proceeding](#)**

## News Release



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For Immediate Release: 05/24/2023

### SCC Seeks Public Comments on Dominion Energy Virginia's Integrated Resource Plan

**RICHMOND** – The State Corporation Commission (SCC) is offering time for members of the public to give oral comments by telephone on Dominion Energy Virginia's 2023 Integrated Resource Plan (IRP). An IRP provides a forecast of an electric utility's load obligations and a plan to meet those obligations by supply side and demand side resources over the next 15 years to promote reasonable prices, reliable service, energy independence, and environmental quality.

Dominion states in its filing that the IRP addresses the 2023 PJM Load Forecast, which includes a significant increase in the expected peak and energy demand in the Dominion Energy Zone. According to the company, the increase is driven primarily by data centers and, to a lesser extent, electrification in both the company's service territory and in other service areas within the Dominion Energy Zone.

The SCC has scheduled a public witness session to begin at 10 a.m. on September 18, 2023. Public witnesses intending to provide oral testimony must pre-register with the SCC by 5 p.m. on September 12, 2023. 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-2023-00066 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 your name and the phone number you wish the Commission to call to reach you during the hearing
- To promote fairness for all public witnesses, each witness will be allotted five minutes to provide testimony.

A public evidentiary hearing will follow the public witness hearing at 10 a.m. on September 19, 2023, in the SCC's second floor courtroom at 1300 East Main Street in Richmond to receive testimony and evidence from the company, any respondents and the SCC staff)

(More)

(2)

For those who prefer, there is also an opportunity to provide comments in writing on the Dominion application. Written comments may be submitted through the SCC's website by September 12, 2023, 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-2023-00066. Then click SUBMIT COMMENTS.

Comments can also be submitted by U.S. mail to the Clerk of the State Corporation Commission, c/o Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118. All comments must refer to case number PUR-2023-00066.

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**Case Number [PUR-2023-00066](#)** – Dominion Energy Virginia's Integrated Resource Plan  
**[Order for Notice and Hearing](#)**

## News Release



Contact: Katha Treanor  
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For Immediate Release: May 25, 2023

# SCC Reminds Virginians to Plan Now as Hurricane Season is Almost Here

**RICHMOND** – With hurricane season just around the corner, the State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) reminds Virginians that the time to plan is now. Planning includes reviewing your insurance policy and making sure you have the coverage you need if a hurricane or other disaster strikes.

The Atlantic hurricane season runs from June 1 through November 30 each year. Once a hurricane develops in the Atlantic, it may be difficult to find an insurance company willing to write hurricane-related coverage for your home, auto or business until after the storm threat passes.

“Protect yourself, not only physically, but financially,” said Virginia Insurance Commissioner Scott A. White. “Hurricanes can wreak havoc on your property. Review your insurance policies and know what is and is not covered. If you have questions, contact your insurance agency or company or the Bureau of Insurance.”

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

The Bureau offers the following reminders as Virginians prepare for hurricane season:

- Homeowners, renters and commercial insurance policies issued in Virginia typically do not cover damages caused by floods, surface water or storm surges. The federal government sells insurance for direct flood and flood-related damage to homeowners, renters and businesses in eligible communities through the National Flood Insurance Program (NFIP). Keep in mind that there is typically 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](https://www.floodsmart.gov).

Some private insurers also offer flood policies, so check with your insurance agent about the availability of a private flood insurance policy.

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Flood coverage available through the NFIP may differ from private flood coverage, so it's important to understand the differences. No matter which option you consider, ask whether your flood policy covers your personal property.

- Some homeowners policies require a special deductible for wind or hurricane losses. These deductibles may be applied separately from any other deductible on the homeowners policy. Deductibles may, for example, be written as a flat amount, such as \$1,000, or may be applied to the loss as a percentage of the insurance coverage limit on the dwelling. Remember that the deductible is the amount that you must pay before the insurance company pays its portion of a claim.
- Don't wait to prepare a home inventory of your personal property, which should include photographs, videos and serial numbers. Having a home inventory can facilitate the claims process if damage occurs. The National Association of Insurance Commissioners' free [home inventory app](#) – available through the App Store and Google Play – can make creating a home inventory easy. Keep your insurance policies and home inventory together in a safe and secure place.
- Know what to do if your property is damaged by a hurricane. Contact your insurance agent or company as soon as possible. Make any necessary emergency repairs and take reasonable steps to prevent further damage to your property. Additionally, make a list of all damage to your property and include photographs, notes and repair-related receipts.
- If 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 can access 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 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 regarding hurricanes and other types of disasters and hazards, visit [vaemergency.gov](http://vaemergency.gov).

## **Advisory:** SCC Seeks Public Comments Regarding Virginia's Commonwealth Health Reinsurance Program

**RICHMOND** – The State Corporation Commission (SCC) is offering time for members of the public to provide comments regarding Virginia's Commonwealth Health Reinsurance Program (CHRP).

Established for benefit year 2023 and beyond, CHRP's purpose is to lower premium costs in the individual health insurance marketplace in Virginia. CHRP reimburses health insurance carriers for a portion of the claims of individuals with high annual medical costs and is supported mainly through federal "pass-through" funding. In order for Virginia to be eligible to receive federal pass-through funding, the state budget must include sufficient funding for CHRP.

The SCC is required by [§ 38.2-6602 of the Code of Virginia](#) to establish and publish the payment parameters for the CHRP by May 1, 2023, for the 2024 benefit year. As part of this process, the SCC looks to the Virginia General Assembly regarding budgetary matters and the level of reinsurance it should seek each benefit year.

Due to uncertainty regarding the level of state funding that will be made available, and therefore, the amount of premium reduction the SCC should seek from health insurance carriers for benefit year 2024, a zero percent premium reduction from the CHRP for benefit year 2024 may be established, which would be considered a suspension of CHRP. In the event of a suspension, the conditions of the federal waiver that provides pass-through funding require the SCC to hold a 30-day public comment period prior to submitting a formal request to suspend CHRP.

Although the status of the reinsurance program for 2024 is not yet finalized, the SCC is beginning this 30-day public comment process to prepare for the possibility that the CHRP may be suspended.

Individuals wishing to comment on CHRP generally, or to otherwise comment regarding suspension of CHRP can send comments via email, no later than July 9, 2023, to [reinsurance.waiver@scc.virginia.gov](mailto:reinsurance.waiver@scc.virginia.gov).

The SCC also will hold a [public forum](#) for comments on CHRP on June 20, 2023, from 10 a.m. to noon in Courtroom A of the SCC Building at 1300 East Main Street in downtown Richmond. The forum will be webcast. Anyone wishing to comment can attend in person or remotely. Those who plan to attend remotely should complete the [Reinsurance Program Speaker Registration Form](#) prior to June 16, 2023, to be contacted during the meeting to deliver comments.

For more information, visit the SCC Bureau of Insurance website at <https://scc.virginia.gov/pages/Reinsurance-Program>.

## News Release



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For Immediate Release: June 15, 2023

## On World Elder Abuse Awareness Day, SCC Offers Reminders about Senior Financial Exploitation

**RICHMOND** – Each year, seniors lose billions of dollars as a result of financial exploitation perpetrated by friends, family, caregivers, financial professionals or strangers. The loss to individual victims of senior financial exploitation averages tens of thousands of dollars.

On World Elder Abuse Awareness Day (June 15), the State Corporation Commission encourages seniors, caregivers, financial professionals and all Virginians to be aware of the signs of elder financial abuse and to know how to report it.

Although financial abuse can take many forms, senior citizens (and those around them) should be aware of exploitation efforts involving the sale of investments, as well as attempts to access seniors' investment accounts. Such efforts can include online or telemarketing scams selling fraudulent investments, or someone trying to gain control over a senior citizen's investment accounts for their own personal gain. Among the seniors most vulnerable to such financial exploitation are those who have disabilities, rely on others for help or are socially isolated.

“Seniors are increasingly being targeted by scammers,” said Doug Joyce, director of the State Corporation Commission's Division of Securities and Retail Franchising (Division). “Social isolation, a health crisis and increased reliance on the internet for many daily activities can make seniors increasingly vulnerable.”

In some cases, scammers may target their victims using personal details gleaned from obituaries and social media posts. Some may exploit established relationships within a senior's social and support groups to become more involved in their life.

Possible red flags of senior financial abuse include the following:

- Surrendering passwords and control of finances to a new or overly protective friend or caregiver;
- Suspicious signatures on checks or other documents;
- Unusual activity in investment or bank accounts, including large, frequent or unexplained withdrawals or transfers between accounts;

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- Unusual or sudden changes to beneficiary designations or to legal or financial documents involving investments, such as power of attorney, wills, trusts, retirement accounts or insurance policies, or documents which suddenly go missing;
- Unexplained financial activities, such as the disappearance or “gifting” of assets, valuables or securities;
- Fear of or sudden change in feelings toward friends or family members; and
- A lack of knowledge by a senior about their financial status or reluctance to discuss financial matters.

Joyce encourages Virginians who suspect they or a loved one are the victims of investment fraud or possible senior financial exploitation to contact the Division by telephone (in Richmond at 804-371-9051 or toll-free at 1-800-552-7945), or by email at [SRF\\_General@scc.virginia.gov](mailto:SRF_General@scc.virginia.gov). Additional information is available on the Division’s website at [scc.virginia.gov/pages/Consumer-Investments](http://scc.virginia.gov/pages/Consumer-Investments).

The North American Securities Administrators Association, of which the Division is a member, also has developed resources to help identify investment fraud and know how to report suspected elder financial abuse. These resources are available at [www.nasaa.org/1723/senior-investor-resource-center](http://www.nasaa.org/1723/senior-investor-resource-center) or at [serveourseniors.org/](http://serveourseniors.org/).

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## News Release



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For Immediate Release: June 30, 2023

# SCC Reminds Virginians to Evaluate Insurance Coverages in Advance of Summer Fun

**RICHMOND** – Spring is making way for summer, and the State Corporation Commission (SCC) Bureau of Insurance (Bureau) reminds Virginians to review their insurance coverages ahead of any fun in the sun.

“Whether you’re grilling with friends, driving or boating, don’t let a lack of insurance coverage put a damper on your summer fun,” said Virginia Insurance Commissioner Scott A. White. “Anticipate summer hazards now to minimize their potential financial damage by ensuring your insurance coverage is adequate and up-to-date.”

Whatever you do over the summer months, it’s important for Virginians to protect themselves and their homes, vehicles, and belongings against potential risks.

Take the time to understand how much coverage your auto and homeowners’ insurance policies provide. Whether you’re the victim of theft, have a medical emergency, have a guest injured on your property, or your home or vehicle is damaged, you need to know the limits of your coverage and if you need additional insurance. It’s also important to understand your insurance deductibles and how to file a claim.

When considering their personal property, the Bureau encourages Virginians to review and update their home inventory, which will help them determine the proper amount of coverage for their belongings. Valuable items like jewelry, art or electronics may require separate coverage. Additionally, a home inventory can help with the claims process if damage or theft occurs. The National Association of Insurance Commissioners’ (NAIC) 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.

When thinking about your home, you should consider that homeowners, renters, and commercial insurance policies issued in Virginia typically do not cover damage to your home and belongings due to flooding, surface water or storm surge. Flood and flood-related insurance coverage are available through the federal government’s National Flood Insurance Program (NFIP). Be aware, however, that there may be a 30-day waiting period for new flood insurance policies to take effect – and that trying to obtain coverage right before an impending storm or potential flood might be too late. For more information about the program, contact the NFIP at 1-800-427-4661 or visit [floodsmart.gov](http://floodsmart.gov). Additionally, some private insurers offer flood policies, so consult with your insurance agent regarding coverage options, including whether private flood policies cover personal property.

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If you plan to travel, understand your health insurance coverage in case you need medical treatment at an urgent care facility or hospital – particularly if traveling long-distance or outside the United States. Keep insurance policy information and health insurance cards with you when you travel and make sure emergency contact information is current.

Before hitting the road, review your auto insurance policy and make sure you have the coverage you need. Check your liability limits to ensure proper protection against personal injury or property damage because of an accident. It's crucial that you keep a copy of your insurance card with you in your vehicle and know what to do if an accident occurs.

For information about these or other 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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## News Release



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For Immediate Release: 07/21/2023

## SCC Seeks Public Comments on Dominion Energy Virginia's 2023 Biennial Review of Rates

**RICHMOND** – The State Corporation Commission (SCC) is offering time for members of the public to give oral comments by telephone on Dominion Energy Virginia's 2023 Biennial Review of Rates. In the review, the SCC will analyze the company's base rates which account for approximately half of a customer's monthly bill as well as the terms and conditions for the provision of generation, distribution and transmission services.

In its application, Dominion is not proposing any increase or decrease in total base rates for the upcoming rate periods. The company is, among other things, proposing to revise its advanced metering infrastructure (AMI) or smart meter opt-out policy.

Under Dominion's current opt-out policy, qualifying residential customers can opt out of smart meter installation upon request at no expense. Under the revised policy, customers requesting to opt out of AMI installation will be charged a monthly fee of \$10.35 to recover labor and administrative costs associated with the monthly meter reading.

Additionally, Dominion seeks approval to increase the basic monthly customer charge for residential customers receiving service under Schedule 1. The company proposed to increase the basic charge from \$7.58 to \$9.05, effective January 1, 2025.

The SCC has scheduled a public witness session to begin at 10 a.m. on November 20, 2023. Public witnesses intending to provide oral testimony must pre-register with the SCC by 5 p.m. on November 15, 2023. 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-2023-00101 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 your name and the phone number you wish the Commission to call to reach you during the hearing
- To promote fairness for all public witnesses, each witness will be allotted five minutes to provide testimony.

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A public evidentiary hearing will follow the public witness hearing at 10 a.m. on November 28, 2023, in the SCC's second floor courtroom at 1300 East Main Street in Richmond 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 Dominion application. Written comments may be submitted through the SCC's website by November 20, 2023, at [scc.virginia.gov/case-comments/Submit-Public-Comments](https://scc.virginia.gov/case-comments/Submit-Public-Comments). Simply go to the SCC website, select "Cases" and then "Submit Public Comments," and scroll down to case number PUR-2023-00101. Then click SUBMIT COMMENTS.

Comments can also be submitted by U.S. mail to the Clerk of the State Corporation Commission, c/o Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118. All comments must refer to case number PUR-2023-00101.

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**Case Number [PUR-2023-00101](#)** – Dominion Energy Virginia's 2023 biennial review of rates, terms and conditions for the provision of generation, distribution and transmission services

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## News Release



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For Immediate Release: July 31, 2023

# SCC Will Host Presentations Regarding Individual and Small Group Health Insurance Premiums in Virginia for Plan Year 2024

**RICHMOND** – The State Corporation Commission (SCC) is offering an opportunity for members of the public to hear presentations regarding health insurance premiums in Virginia’s individual and small group market for plan year 2024. The presentations will be held on Wednesday, August 9, at 9:30 a.m. via Microsoft Teams.

The SCC has historically delegated to its Bureau of Insurance (Bureau) its responsibility for reviewing and approving premium rates for health benefit plans issued in Virginia in the individual and small group markets. The Bureau, with assistance from the Virginia Department of Health, performs plan management functions required to evaluate health benefit plans and stand-alone dental plans for participation in Virginia’s Health Benefit Exchange (Exchange) in accordance with the federal Patient Protection and Affordable Care Act. The Bureau has until August 17, 2023, to complete its review of Qualified Health Plans (QHP) for the 2024 plan year.

Before providing the results of its QHP eligibility review to the SCC’s Health Benefit Exchange Division (HBE), and before finalizing form and rate approvals for health insurance products for sale and use in Virginia both on and off the Exchange, the Bureau coordinates insurance company premium rate presentations. Those presentations provide an overview of the range of rate impact or change for identified health insurance products proposed to be offered in the individual and small group markets for use in Virginia as of January 1, 2024. The presentations also review the markets as a whole and focus specifically on some key factors in rate changes.

To listen to the presentations, visit <https://www.scc.virginia.gov/pages/ACA-rate-form-filing-information> and review “Upcoming Meetings.” Information and instructions on how to submit public comment will be provided during the rate presentations.

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SCC case number [INS-2023-00036](#)

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## News Release



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For Immediate Release:  
August 2, 2023

# SCC Encourages Virginians to Evaluate Insurance Options for College Students

**RICHMOND** – August is back to school time for many students across the Commonwealth, and if you or a family member are heading off to college, it’s a great time to review insurance needs for both those students and their families.

The State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) encourages Virginia families with college students to make sure their college prep checklist includes a thorough review of both their own insurance policies, as well as those of their students.

“Protect yourself and your family financially by ensuring your child has the insurance coverage they need before they leave for college,” said Virginia Insurance Commissioner Scott A. White. “Review insurance coverage for their health, auto, living space and belongings and make sure they understand their coverage.”

Shopping around for insurance coverage and comparing premiums and policy provisions is recommended by the Bureau. Be sure to read your insurance policy carefully and fully understand exactly what’s covered. Also understand exclusions, deductibles and coverage limits. If you have questions or concerns, contact to your insurance agent or company. The Bureau also offers the following insurance considerations for parents and college students:

## HEALTH

There are several health insurance options for college students in Virginia. Under federal law, students may be able to stay on their parents’ health insurance until they are 26 years old. If your child is included on your health insurance plan, make sure they have a copy of any insurance cards and understand what is covered, as well as know how to obtain referrals, if necessary, before seeking treatment. Some health insurance policies require your student to find an in-network physician or hospital – except for emergency care – or pay additional out of pocket costs if the provider is out-of-network.

Students who don’t have health insurance coverage through a parent’s policy, or who have limited coverage due to a provider network or service area, may opt to buy a student health plan through their school. Additionally, students may be eligible for a Special Enrollment Period that would give them a chance to apply for a private health insurance plan through the federally facilitated health insurance marketplace at [HealthCare.gov](https://www.healthcare.gov).

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## PERSONAL PROPERTY AND HOUSING

Many students bring their valuable items with them to campus. Whether it's laptops, desktops, monitors, televisions, gaming devices and the like, consider the cost to replace everything of value in your student's dorm room or apartment if a theft or disaster occurred.

Students who live on campus may have their belongings covered under their parents' homeowners or renters policy if they are stolen or damaged. Some insurance policies may require special coverage for jewelry or expensive electronics. In the event of a loss, policy deductibles may also apply.

Students in off-campus housing should consider renters insurance, which generally covers a tenant's personal property as well as insures the tenant in case someone is injured on their leased premises. Landlords' policies generally only cover the structure, not a renter's possessions. Premiums on a renters insurance policy vary depending on the location and size of the rental unit as well as the value of the tenant's possessions.

An inventory of your student's belongings should always be prepared regardless of their housing situation. An inventory of personal property will help you and your student determine how much insurance coverage is needed. If a loss occurs, the inventory can facilitate the claims process. The National Association of Insurance Commissioners (NAIC) offers [a free smartphone app](#) that makes taking an inventory easy.

## AUTO

If your child is driving their car at school, parents should ask their insurance provider about coverage availability – as well as rates for the city and state where the college is located – before keeping or dropping the student's car from their policy. If the student is attending school out of state, make sure you understand that state's minimum requirements for auto insurance coverage. Additionally, inquire with your agent or company about good-student discounts. These discounts apply to auto insurance premiums for students who maintain good grades and meet eligibility requirements.

If your student's name is on the title of a car, they must buy their own auto insurance policy. However, students may be able to remain on the parents' policy if their parents own the vehicle they will use at school. Tell your insurance agent where the car will be stored if the address is different from what's on the policy.

For more information, contact 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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## News Release



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For Immediate Release: 08/07/2023

### SCC Schedules Hearing on Application to Increase Tolls on Dulles Greenway, Invites Public Comment

**RICHMOND** – The State Corporation Commission (SCC) has scheduled hearings on the application from Toll Road Investors Partnership II L.P. (TRIP II), the owner and operator of the Dulles Greenway in Loudoun County, for an increase in its tolls.

TRIP II has filed a request with the SCC to increase its maximum tolls for most drivers to \$8.10 during peak hours, up from the current \$5.80, and \$6.40 during off-peak hours, up from \$5.25. The company also has asked that the Commission authorize a streamlined process to consider and approve future increases.

The SCC has scheduled a public witness session to begin at 10 a.m. on January 30, 2024. Public witnesses intending to provide testimony on the application of TRIP II must pre-register with the SCC by 5 p.m. on January 24, 2024. Registered witnesses will submit their live testimony by telephone. 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-2023-00089 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 your name and the phone number you wish the Commission to call to reach you during the hearing
- To promote fairness for all public witnesses, each witness will be allotted five minutes to provide testimony.

A public evidentiary hearing will be held at 10 a.m. on January 31, 2024, in the Commission's second floor courtroom, located at 1300 East Main Street, to receive testimony and evidence from the company, any respondents and the SCC staff.

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For those who prefer, there is an opportunity to provide comments in writing on the Greenway toll application. Written comments may be submitted through the SCC's website by January 24, 2024, 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-2023-00089. Then click SUBMIT COMMENTS.

Comments can also be submitted by U.S. mail to the Clerk of the State Corporation Commission, c/o Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118. All comments must refer to case number PUR-2023-00089.

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**Case Number [PUR-2023-00089](#)** – Application of Toll Road Investors Partnership II for authorization for an increase in the maximum level of tolls on Dulles Greenway

Register online to receive SCC news releases by email at [scc.virginia.gov/pages/News-Release-Subscriptions](https://scc.virginia.gov/pages/News-Release-Subscriptions)

## News Release



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For Immediate Release: August 11, 2023

## On 811 Day, the SCC Reminds Virginians to Take the First Step and Contact 811 Before You Dig

**RICHMOND** – August 11 is 811 Day, a day in the Commonwealth recognized by Virginians of the importance of always contacting Virginia 811 **before** you dig. Virginia 811 is the one-call notification center created by Virginia’s utilities to protect their underground facilities from damage, prevent the interruption of service to customers, and to avert mishap or injury to people or property while digging.

Contacting Virginia 811 and having your underground utilities located and marked is a free and simple process. If you will be excavating at a single address, go online at [www.va811.com](http://www.va811.com) to enter your request for the marking of utility lines. 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.

Taking the important first step and contacting Virginia 811 before you dig goes a long way in helping keep Virginia’s underground utility infrastructure damage-free, and our communities, business districts and environment are also kept safe in the process.

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).

## News Release



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For Immediate Release:  
August 29, 2023

## SCC Encourages Virginians to Review Their Property Insurance at the Midpoint of Hurricane Season

**RICHMOND** – There have already been nine named storms during the 2023 Atlantic hurricane season, three of which have developed into hurricanes and one into a major hurricane. As Hurricane Idalia makes its way toward the Florida coast, the State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) reminds Virginians that the time to plan for hurricanes and other disasters is now.

Late August to early October is often the most dangerous and active time for tropical storm activity. Whether you’re a homeowner, renter or business, review your insurance and make 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. It may be difficult to obtain coverage once a storm is headed your way, so review your coverage ahead of time and make any necessary changes.

“Don’t wait until it’s too late to protect yourself and your property from a hurricane or other natural disaster. Take steps now to protect yourself, your loved ones and your belongings both physically and financially,” said Virginia Insurance Commissioner Scott A. White. “Assess your risk and make sure you have the insurance 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 and renters 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 recommends creating a detailed home inventory of your belongings with photos,

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videos and serial numbers. The National Association of Insurance Commissioners' (NAIC) free smartphone app – <https://content.naic.org/consumer/home-inventory> – can facilitate this process. Place your insurance policies and inventory in a 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 insurance 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.

The Bureau also encourages policyholders to consider the following:

- **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 sewer backup?** Many 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 coverage (often referred to as “comprehensive” coverage) for your vehicle under your automobile policy, your vehicles generally should be covered for flood and wind damage.

The Bureau has specially trained staff who can assist consumers with their insurance-related questions and concerns. 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 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 [www.scc.virginia.gov/boi/disaster.aspx](http://www.scc.virginia.gov/boi/disaster.aspx).

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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For Immediate Release: 9/1/2023

## SCC Offers Life Insurance Awareness Month Reminders

**RICHMOND** – Many Virginians would face financial hardship if a wage earner in their immediate family died unexpectedly. Life insurance is designed to protect loved ones against the loss of an individual’s income or services. During Life Insurance Awareness Month (September), 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 planning for your family’s financial future, review your existing 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 and beneficiaries regularly to ensure 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. When determining how much coverage you may need, evaluate your existing resources and your family’s likely financial situation following a death. 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 think about financial obligations that may fall upon family members if you die, such as mortgage or rent payments, business expenses, medical expenses, car loans or student loans. Also consider your family’s short-term and long-term goals such as your spouse’s retirement, providing care for a loved one, or your children’s education.

Understand the difference between term life and permanent life insurance and how benefits are paid if you die. 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. Be sure to compare premiums, coverage and claims service when considering life insurance options.

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Contact the Bureau 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 questions about life insurance. Consumer resources on a variety of insurance topics are available at [scc.virginia.gov/pages/Tips,-Guides-Publications](http://scc.virginia.gov/pages/Tips,-Guides-Publications).

Additionally, 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 insuring deceased individuals.

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## News Release



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For Immediate Release: 09/8/2023

# SCC Approves Renewable Energy Portfolio Standard Plan for Appalachian Power

**RICHMOND** – The State Corporation Commission (SCC) approved the 2023 Renewable Energy Portfolio Standard (RPS) development plan for Appalachian Power Company for new solar and onshore wind generation capacity. The company is required to submit an annual plan to the SCC to comply with the Virginia Clean Economy Act (VCEA).

The SCC found that Appalachian Power’s plan is reasonable and prudent giving due consideration to the statutory factors contained in the VCEA.

The Commission approved six new power purchase agreements (“PPAs”) totaling 184 megawatts, one renegotiated PPA totaling 20 megawatts and acquisition of an out-of-state wind facility totaling up to 146.2 megawatts.

The Commission denied the company’s request for cost recovery associated with a legacy wind contract, finding the economic analysis did not show positive value for customers.

The SCC also approved a revenue requirement of \$16,373,821 for the recovery of VCEA-related resources for the rate year of October 2023 through September 2024.

In its final order, the Commission stated, “The Commission ... is guided in these matters by the statutes and the record. The Commission has continued to exercise its delegated discretion in a manner that faithfully implements the VCEA’s carbon-reduction requirements, while best protecting consumers who expect and deserve reliable and affordable service.”

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**Case Number [PUR-2023-00001](#)** - Petition of Appalachian Power Company for approval of 2023 RPS Plan and related requests

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## News Release



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For Immediate Release: 9/11/2023

# National Digital Connectivity and Lifeline Awareness Week Spotlights Communications Options Available to Low-Income Virginians

**RICHMOND** – National Digital Connectivity and Lifeline Awareness Week is September 11-15, 2023, and the State Corporation Commission (SCC) is bringing attention to an important communications resource for low-income Virginians. The Lifeline program is administered by the Universal Service Administrative Company (USAC) and provides a monthly discount of up to \$9.25 on qualifying voice and broadband services for eligible subscribers.

Internet access has increasingly become a necessity for Virginians to stay digitally connected. You could be eligible for the Lifeline benefit if your income falls below a certain level – at or below 135 percent of the federal poverty guidelines – or if you participate in one of the following federal assistance programs:

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

Companies participating in the Lifeline program can help with enrollment. You can also use the [National Verifier](#) to check your eligibility and sign up for the Lifeline benefit. Since not all companies are required to offer Lifeline service, it's a good idea to contact area providers to see if they participate.

To learn more about the Lifeline program 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 USAC at [LifelineProgram@usac.org](mailto:LifelineProgram@usac.org).

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For Immediate Release: 9/12 2023

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

**RICHMOND** – Hurricanes and other natural disasters can take a huge toll on businesses, including closures or disruptions that may last for days or longer. Some businesses may never reopen following a natural disaster and others that reopen may fail within one year of the disaster due to its effects.

No business is immune to natural disasters. Even disasters far away can impact your business by disrupting supply chains and communications. Small businesses are particularly vulnerable when it comes to disasters since they often have fewer resources, locations and employees to help them become operational again.

The State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) encourages businesses to review their insurance coverage regularly and adjust it, as needed, while considering the possibility of a natural disaster. Businesses should understand what their policies cover and how much they may need to make repairs, minimize disruptions, and pay business expenses – including payroll and payments to creditors – in the event of a disaster.

The Bureau reminds Virginians that advance planning is critical. “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 financially by preparing for the unexpected and having the insurance coverage you need when you need it.”

The Bureau offers the following tips to help get your business running again as quickly as possible after a natural disaster:

- Assess your risk for certain types of disasters, such as fires or floods.
- Have emergency disaster and business continuity plans in place.
- Make sure your insurance coverage is up to-date by reviewing policies and making adjustments, as needed.
- Know how to respond if disaster strikes.

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Educate yourself on what your insurance policies cover and consider the following:

- What are your deductibles, coverage limits and exclusions?
- Do you need additional or separate coverages such as coverage for damage related to floods or earthquakes, which are not usually covered by standard business insurance policies?
- Do you need separate automobile insurance for business vehicles?
- Are your business and its contents insured for current replacement cost?
- Will you need business interruption insurance to cover loss of income that your business may suffer after a disaster?

Additional steps businesses can take include the following:

- Share business continuity plans with employees that include current employee contact information, backup vendors or suppliers and a temporary relocation site.
- Develop a communication plan and procedures for work processes and payroll during a disaster or business interruption.
- Keep preparedness items onsite at your workplace – including disaster provisions, maps with evacuation routes and access to a working radio and mobile apps for emergency instructions.
- Compile and safely store an inventory of assets and equipment (including computer hardware), and back up all personal and company data regularly in case information is lost during a disaster.
- Keep physical copies of important records (such as building plans, insurance policies, bank accounts and employee contact information) in a safe, waterproof and fireproof place.
- 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 consumer 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).

## News Release



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For Immediate Release: 9/18/2023

## SCC Approves Dominion Grid-Transformation Plan

**RICHMOND** – The State Corporation Commission (SCC) has approved Dominion Energy Virginia’s Phase III of its plan for electric distribution grid-transformation projects that the company seeks to deploy in 2024-2026, while reducing from \$508.3 million to \$182.7 million the amount allowable for Dominion to spend on strengthening mainfeeder lines.

In addition to approving the continuation of several programs -- including deployment of advanced metering infrastructure; a customer information platform; targeted corridor improvement; voltage optimization enablement; and telecommunications and physical security enhancements -- the Commission approved an expanded mainfeeder hardening pilot, consisting of 44 mainfeeders.

The Commission also approved two new programs: an outage management system and a non-wires alternative pilot. The non-wires alternative pilot consists of up to five front-of-the-meter battery energy storage systems to be installed over five years.

In total, the Commission approved \$824.1 million in capital investments through 2026 to improve the safety and security of Dominion’s electric distribution system and \$58.6 million in operations and maintenance.

In approving the hardening of 44 mainfeeders, the Commission noted that Dominion’s initial request to harden 111 mainfeeders would have cost \$1.3 billion over the life of the investments when including financing costs. “Simply put, the Company has not sustained its burden of proving these costs are reasonable and prudent,” the Commission wrote.

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**Case Number [PUR-2023-00051](#)** – Virginia Electric and Power Company – For approval of a plan for electric distribution grid transformation projects pursuant to VA Code section 56-585.1 A 6

## News Release



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For Immediate Release: 9/18/2023

# SCC Encourages Virginians to Use Caution Around Railroad Tracks

**RICHMOND** – Every three hours in the United States, a person or vehicle is hit by a train, according to Operation Lifesaver Inc. (OLI), a nonprofit organization dedicated to rail safety education.

During Rail Safety Week – September 18-24, 2023 – the State Corporation Commission (SCC) joins OLI, state Operation Lifesaver programs, and other rail safety partners throughout North America to raise awareness about the need for pedestrians, motorists, bicyclists and others to stay safe around railroad tracks and crossings.

Lauren Govoni, director of the SCC’s Division of Utility and Railroad Safety, and Virginia Operation Lifesaver Coordinator Tracey Lamb encourage Virginians to stay alert, use caution and obey signals around railroad tracks, and to always expect a train. “Rail safety is much more than just a single tip or slogan,” Govoni said. “It’s a set of guidelines for different groups of people, including children, first responders, media professionals, photographers, personal and professional drivers, and more.”

As part of this annual nationwide campaign, the SCC will partner with law enforcement and organizations throughout the state to promote daily Rail Safety Week themes that include commuter and transit safety, crossing safety and professional drivers, trespass prevention, and photographer safety. It will also share potentially life-saving information on its website and social media pages.

While the 82% decrease in collisions nationwide at highway-rail grade crossings during the past 50 years is encouraging, “there is still more rail safety awareness work to do,” Lamb said. “Trains can take a mile or more to come to a complete stop. If your vehicle ever stalls on the track, immediately exit your vehicle and call the phone number on the blue Emergency Notification System sign located at the crossing or 9-1-1,” she said. Virginia Operation Lifesaver is administered by the SCC’s Division of Utility and Railroad Safety, which offers education sessions and can be reached at 804-371-1588. To learn more about railroad safety and railroad regulation in Virginia, visit [scv.virginia.gov/pages/Railroad-Regulation](https://scv.virginia.gov/pages/Railroad-Regulation) or [oli.org](https://oli.org).

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## News Release



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For Immediate Release: 9/21/2023

# Virginia Essential Health Benefits Benchmark Plan Receives Federal Approval

**RICHMOND** – The federal government has approved Virginia’s application to change the essential health benefits (EHB) benchmark plan for Affordable Care Act (ACA) health plans offered in the Commonwealth in the individual and small-group markets beginning January 1, 2025. The EHB benchmark plan sets the required benefits that must be provided by comprehensive fully insured individual and small-group health insurance coverage issued in Virginia. This is the first time changes have been made to Virginia’s EHB benchmark plan since 2017.

The Centers for Medicare and Medicaid Services (CMS), the federal agency primarily responsible for ACA oversight, approved Virginia’s application in late August.

The State Corporation Commission’s (SCC) Bureau of Insurance (Bureau) submitted the application pursuant to legislation passed by the 2023 Virginia General Assembly directing the Bureau to select a new EHB benchmark plan for plan year 2025.

In addition to the legislation regarding the 2025 EHB benchmark plan, the 2023 General Assembly passed legislation that establishes a new formalized process for future review and updates to Virginia’s EHB benchmark plan.

“We are pleased to announce CMS’s approval of these benefits for the 2025 EHB benchmark plan as specified by the Virginia General Assembly,” said Virginia Insurance Commissioner Scott A. White. “We look forward to our continuing future review of potential health benefit options to present to legislators for possible inclusion in the EHB benchmark plan for individuals and small groups who purchase fully insured health coverage in Virginia.”

Among the changes that have been made to Virginia’s EHB benchmark plan for qualifying health plans that begin January 1, 2025, are the following:

- Coverage for enhanced prosthetic devices and components – the new EHB benchmark plan redefines medically necessary prosthetics to include myoelectric, biomechanical or microprocessor-controlled prosthetic devices; and
- Formula and enteral nutrition products for inherited metabolic disorders as medicine – the new EHB benchmark plan requires coverage of orally administered, medically

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necessary formula and removes the requirement that medically necessary medical formula provide more than 51% of caloric needs.

Benefit changes to Virginia's EHB benchmark plans do not apply to grandfathered plans or large-group plans, such as plans offered through large employers (51 or more employees).

A state's EHB benchmark plan must include coverage for the following:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

For questions or to learn more about Virginia's 2025 EHB benchmark plan, contact the Bureau of Insurance by telephone at 804-371-9741 in Richmond or toll-free at 1-877-310-6560, by email at [BureauofInsurance@scc.virginia.gov](mailto:BureauofInsurance@scc.virginia.gov), or visit its website at [Virginia SCC - Essential Health Benefits Benchmark Plan](#).

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For Immediate Release: 9/27/2023

## SCC Encourages Virginians to Do Their Homework Before Purchasing a Franchise Business

**RICHMOND** – From fast food and fitness to real estate, home improvement and auto repair, franchises offer something for almost any business interest. Buying and operating a franchise business can require a substantial commitment of time and money. For this reason, the State Corporation Commission’s (SCC) Division of Securities and Retail Franchising (Division) encourages Virginians who are considering buying a franchise to educate themselves before they buy.

“Assess your financial resources, abilities and goals and thoroughly understand franchise disclosures and your rights,” said Division Director Doug Joyce.

A franchisor must provide each prospective franchisee with a detailed Franchise Disclosure Document (FDD) at least 14 days before they invest in that franchise business. Required by federal and Virginia laws, the FDD consists of 23 specific items of information, including: the history of the franchise being offered; information about its officers and directors; costs to the franchisee; obligations of the franchisor and franchisee; financial statements; restrictions; franchisor operating practices, and renewal, termination or transfer of a franchise. Joyce encourages prospective franchisees to read the FDD thoroughly and make sure they fully understand it before they buy a franchise business.

Franchisors are required to register franchises operated in Virginia with the Division before offering or selling them to the public. Alternatively, some franchises may qualify for an exemption from registration. To find out if a franchise is registered in Virginia, contact the Division at 804-371-9051 in Richmond or toll-free at 1-800-552-7945 or visit its website at [scc.virginia.gov/RegSearches#FRANCHISE](http://scc.virginia.gov/RegSearches#FRANCHISE).

Additional franchising resources are available on the North American Securities Administrators Association (NASAA) website at [nasaa.org/industry-resources/franchise-resources/](http://nasaa.org/industry-resources/franchise-resources/).

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## News Release



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For Immediate Release: 10/5/2023

# SCC Seeks Public Comments on Application of Appalachian Power Company to Decrease Its Fuel Factor

**RICHMOND** – The State Corporation Commission (SCC) is offering time for members of the public to provide comments on an application by Appalachian Power Company to decrease its fuel factor for usage on and after November 1, 2023.

Appalachian Power's application requests approval to recover the company's estimated Virginia jurisdictional fuel expenses of approximately \$433,839,311 for the November 1, 2023, through October 31, 2024, fuel year, and its projected October 31, 2023, unrecovered fuel deferral balance of \$273,125,395, subject to a mitigation proposal which would spread recovery of the unrecovered fuel deferral balance over two years.

For a residential customer using 1,000 kilowatt-hours per month, the average weighted monthly bill would decrease by \$1.80, from \$161.77 to \$159.97, under the company's proposal. The Commission has permitted the company to place the proposal into effect on an interim basis, subject to further modification, effective November 1, 2023.

The SCC has scheduled a public witness session to begin at 10 a.m. on January 17, 2024. Public witnesses intending to provide oral testimony must pre-register with the SCC by 5 p.m. on January 10, 2024. 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 preregister in one of three ways:

- Completing a public witness form for case number PUR-2023-00156 on the SCC's website at: [scc.virginia.gov/pages/Webcasting](https://scc.virginia.gov/pages/Webcasting).
- Emailing 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 your name and the phone number you wish the Commission to call to reach you during the hearing.

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A public evidentiary hearing will follow the public witness hearing at 10 a.m. on January 17, 2024, in the SCC's second-floor courtroom at 1300 East Main Street in Richmond 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 Appalachian Power application. Written comments may be submitted through the SCC's website by January 10, 2024, 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-2023-00156. Then click SUBMIT COMMENTS.

Comments can also be submitted by U.S. mail to the Clerk of the State Corporation Commission, c/o Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118. All comments must refer to case number PUR-2023-00156.

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Case Number [PUR-2023-00156](https://scc.virginia.gov/casecomments/Submit-Public-Comments) – Appalachian Power Company application to decrease its fuel factor

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## News Release



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For Immediate Release: 10/17/2023

## SCC Advises Drivers to be Mindful of Deer on Virginia Roadways this Fall

**RICHMOND** – The autumn season brings shorter days and falling leaves. It also brings an increase in vehicle collisions with deer.

An increase in vehicle-deer crashes during the fall is attributed to deer mating and migration that typically takes place this time of year. In fact, next month (November) is the peak month for insurance claims related to vehicle collisions with deer. The State Corporation Commission's (SCC's) Bureau of Insurance offers Virginia drivers a reminder to remain alert for deer when driving on roadways.

“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 find out if your automobile policy provides coverage for claims involving a crash with deer or other wildlife.”

Insurance policies with liability-only coverage may not cover damage to your auto from a deer crash. Vehicle collisions with deer typically fall under an optional coverage called “other-than-collision” (or “comprehensive”) coverage. In addition to deer crashes, other-than-collision coverage often covers other types of damage to your vehicle, such as damage resulting from theft, wind, hail, flood, fire or vandalism.

Lowering your travel speed and staying distraction-free may help you avoid a crash with deer. If a deer runs out in the road, drivers should stay in their lane and brake as carefully as possible. While startling, striking a deer is often safer for the driver and vehicle occupants than swerving sharply and putting surrounding vehicles and their occupants at risk.

If a collision with a deer happens while on the road, notify law enforcement and your insurance company as soon as possible. When safe to do so, take photos of the scene of the crash, as well as damage to the vehicle if you plan to file an insurance claim. If you see leaking fluid, tire damage, broken lights or other damage, call a tow truck.

The Bureau of Insurance is here 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](https://scc.virginia.gov/pages/Insurance).

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## News Release



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For Immediate Release: 10/17/2023

## SCC Participates in Multistate Settlement Involving ACI Payments Inc.

RICHMOND – The State Corporation Commission’s (SCC) Bureau of Financial Institutions (Bureau) is among money transmission regulators from 42 states, the District of Columbia and Puerto Rico to approve a settlement with licensed money transmitter ACI Payments Inc. and its parent company, ACI Worldwide Corp. (collectively, “ACI”) over roughly \$2.3 billion in improperly processed and unauthorized electronic mortgage payments for more than 478,000 customers in April 2021.

Under the terms of the recent multistate settlement, each participating state will receive an equal portion of the more than \$9.5 million civil penalty, or approximately \$216,000 each. In addition, Nebraska-based ACI was ordered to pay \$490,000 to reimburse 10 states for administrative costs related to the investigation. As part of the settlement and among other things, ACI also has agreed to implement changes to improve privacy and data security as well as introduce other safeguards to help protect consumers.

A copy of the SCC order regarding the settlement is available online via the SCC’s case information page at [scc.virginia.gov/DocketSearch#/caseDetails/144515](https://scc.virginia.gov/DocketSearch#/caseDetails/144515).

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**Case number [BFI-2023-00126](#)**

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## News Release



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For Immediate Release: 11/1/2023

# Launch of Virginia's Insurance Marketplace Connects Virginians to Affordable Health Insurance

**RICHMOND** – The State Corporation Commission (SCC) is announcing the November 1 launch of Virginia's Insurance Marketplace, which replaces [HealthCare.gov](https://www.healthcare.gov) as the Commonwealth's official health benefit exchange. Virginia residents can enroll now in health insurance for 2024 on Virginia's Insurance Marketplace during the Open Enrollment Period, which ends January 15, 2024.

Virginia's Insurance Marketplace was created by Virginia, for Virginians. The Health Benefit Exchange, a division of the SCC, operates Virginia's Insurance Marketplace.

"We work every day to better understand the unique needs of individuals and families in our state, and we have created a marketplace that connects them to high-quality, affordable health care coverage they can depend on," said Keven Patchett, director of Virginia's Insurance Marketplace.

The goal of Virginia's Insurance Marketplace is to increase access to affordable and reliable health coverage for Virginians.

"We have had the privilege of working closely with state agencies, health insurance carriers, insurance agents, navigators and our technology vendor, GetInsured, to make this transition a reality for Virginia," said Patchett. "We look forward to continuing these relationships as we work together to improve access to coverage for Virginians, reduce the number of uninsured, and support the continuity of coverage for those experiencing coverage transitions."

"Transitioning to a state-based exchange is no small feat," said Chini Krishnan, CEO of GetInsured. "Transitioning from the federal marketplace will put the Commonwealth in a strong position for the upcoming Open Enrollment Period and beyond, allowing the state more flexibility to provide the best access to affordable coverage for Virginians."

Individual and family plans are available to eligible Virginians, including those who are unemployed, are self-employed, or have jobs that don't provide affordable insurance options. Residents who have lost Medicaid or FAMIS coverage are also encouraged to shop for affordable insurance on the Marketplace.

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The Marketplace is the only place where Virginians can apply for financial assistance to help lower their monthly insurance costs. Nearly 9 out of 10 customers qualify for financial assistance.

Every health plan offered on the Marketplace covers the 10 essential health benefits required by law, which include doctor visits, hospitalization, prescription services and more.

To get started, Virginians can visit [Marketplace.Virginia.gov](https://Marketplace.Virginia.gov) to browse and compare health insurance plans. For additional help — either online or in person — Virginians can access the following resources:

- The Marketplace [Help Center](#) can connect Virginians to someone either in person or on the phone. Free translation services are also available.
- The [FAQ](#) page answers some of the most common questions about the Marketplace.

For Virginians to receive coverage during 2024 through the Marketplace, they must enroll in a health plan at [Marketplace.Virginia.gov](https://Marketplace.Virginia.gov) by January 15, 2024. After January 15, Virginians experiencing a Qualifying Life Event (such as having a baby or losing health insurance coverage) may be eligible to enroll during a [Special Enrollment Period](#).

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## News Release



Contact: Greg Weatherford  
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Telephone: 804-371-9141

For Immediate Release: November 3, 2023

# Dominion Energy Virginia Customers to Receive Rate Relief from First-of-Its-Kind Financing in Virginia

**RICHMOND** – The State Corporation Commission (SCC) has approved Dominion Energy Virginia’s request to securitize approximately \$1.3 billion of unrecovered fuel costs.

The unrecovered fuel costs accrued from higher-than-expected fuel and purchased power costs between July 1, 2020, and June 30, 2023. The proposal is expected to allow customers to pay off these unrecovered costs over approximately 7.25 years rather than over as little as 19 months.

Dominion estimated that, as approved, customers would pay approximately \$3.10 per month over 7.25 years rather than up to \$14.72 per month under the traditional methodology. Final terms will not be known until the bonds are marketed and priced and are subject to change.

The request was approved under a new statutory financing vehicle created by the 2023 General Assembly. The new statute allows Dominion, with Commission approval, to use a special-purpose entity to issue securitized bonds to finance certain unrecovered fuel costs. The proceeds from the bond issuance will be used to satisfy the unrecovered balance. The bondholders are paid through customer charges on the electric bill over the term of the securitization period.

The Commission required that the bond issuance, once final terms are known, must provide both customer bill reductions and a net present value to customers compared to other recovery options.

The Commission previously permitted Dominion to suspend collection of the unrecovered fuel costs on an interim basis beginning July 1, 2023, subject to the Commission’s consideration of the securitization request. Customer charges for securitization are expected to begin in Spring 2024.

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**Case Number** [PUR-2023-00112](#) – Petition of Dominion Energy Virginia for a financing order authorizing the issuance of deferred fuel cost bonds

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## News Release



Contact: Jordan Bondurant  
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Telephone: 804-371-9141

For Immediate Release: November 17, 2023

## SCC Bureau of Insurance Encourages Virginians to Take Necessary Steps to Protect Themselves Against Holiday Mishaps

**RICHMOND** – The holiday season is here, and the State Corporation Commission's (SCC) Bureau of Insurance (Bureau) wants Virginians to have a happy and safe holiday by protecting themselves financially with insurance to combat holiday mishaps.

The Bureau reminds Virginians that their holiday to-do list should include checking with their insurance agent or company to ensure they have the insurance coverage they need should an injury, illness, theft or mishap occur.

“Whether you are at home or on the road, don’t let a lack of insurance coverage dampen your holidays financially,” said Virginia Insurance Commissioner Scott White. “Review your insurance coverage now and update it as needed. Know what is – and is not – covered and understand deductibles and coverage limits.”

While reviewing your insurance coverage, taking additional steps to keep your home, vehicle and belongings secure during this time of year is important. Take the time to know how much your auto and homeowners insurance will cover if someone steals gifts, decorations or other items from your vehicle, home or yard. Understand what type of insurance you need if a special holiday meal or decorations go up in flames, an undercooked turkey sends guests to the hospital, or frozen pipes burst causing water damage to your home.

Remember that distracted drivers and the potential for severe winter weather can make holiday travel a challenge. Keep your auto insurance company’s contact information and a copy of your insurance card with you when you drive. Review liability limits to ensure they’re adequate to protect against injury or damage if you are involved in an accident during the hectic holiday rush.

Familiarize yourself with what your medical insurance will cover if you need treatment at an urgent-care facility or hospital while you are out-of-state or traveling abroad. Make sure your health insurance information is up-to-date and always have copies of your insurance card with you when traveling.

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The end of the year is a great time to create – or update – your home inventory. An inventory can help you determine if your homeowners or renters policy provides enough coverage for your belongings – as well as facilitate the claims process if you must file an insurance claim. An inventory also will help you identify high-cost items that may need separate insurance coverage, such as jewelry, art or electronics. The National Association of Insurance Commissioners' (NAIC) free smartphone app – [NAIC Home Inventory](#) – makes creating a home inventory easy.

Finally, check that you have insurance coverage for seasonal activities that you may enjoy, such as skiing, snowboarding and snowmobiling.

For information about a variety of insurance-related topics, contact the SCC's 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 NAIC website at [naic.org](http://naic.org).



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## News Release



Contact: Greg Weatherford  
Email: [greg.weatherford@scc.virginia.gov](mailto:greg.weatherford@scc.virginia.gov)  
Telephone: 804-371-9141

For Immediate Release: November 21, 2023

## SCC Schedules Local Hearing to Consider Proposed Dulles Greenway Toll Increase

**RICHMOND** – The State Corporation Commission (SCC) will hold a hearing in Loudoun County in January to receive public testimony on a request by the owners of the Dulles Greenway to increase the maximum level of tolls over a five-year period.

TRIP II has filed a request with the SCC to increase its maximum tolls for most drivers to \$8.10 during peak hours, up from the current \$5.80, and \$6.40 during off-peak hours, up from \$5.25. The company also has asked that the Commission authorize a streamlined process to consider and approve future increases.

A public hearing is scheduled in Chantilly, Virginia, on June 9, 2024, from 6 p.m.-10 p.m. at Freedom-South Riding High School auditorium, 25450 Riding Center Drive. Persons intending to testify as public witness should arrive at least 15 minutes prior to the meeting and register with the Commission's bailiff. Witness statements will be limited to five minutes apiece.

The hearing will resume in Richmond on January 30, 2024, at 10 a.m. in the SCC's courtroom on the second floor of the Tyler Building, 1300 East Main Street. Public witnesses intending to provide testimony at the January 30 hearing must pre-register with the SCC by 5 p.m. on January 24, 2024. Registered witnesses will submit their live testimony by telephone. The January 30 hearing will be webcast at: [scc.virginia.gov/pages/Webcasting](https://scc.virginia.gov/pages/Webcasting).

For those who prefer, there is also an opportunity to provide comments in writing on the toll request. Written comments may be submitted through the SCC's website by January 10, 2024, 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-2023-00089. Then select SUBMIT COMMENTS.

Comments can also be submitted by U.S. mail to the Clerk of the State Corporation Commission, c/o Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118. All comments must refer to case number PUR-2023-00089.

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Case Number [PUR-2023-00089](https://scc.virginia.gov/cases/PUR-2023-00089) – Application of Toll Road Investors Partnership II for authorization for an increase in the maximum level of tolls on Dulles Greenway

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## News Release



Contact: Andy Farmer  
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Telephone: 804-371-9141

For Immediate Release: December 13, 2023

## Virginia's Insurance Marketplace Urges Virginians to Enroll Before December 15 Deadline

**RICHMOND** – Virginia's Insurance Marketplace reminds Virginians that December 15 is the last day to apply for health care coverage that starts on January 1, 2024. Any health care coverage secured after December 15 and before Open Enrollment ends on January 15 will begin on February 1, 2024.

After the Open Enrollment period ends January 15, Virginians experiencing a Qualifying Life Event (such as having a baby or losing health insurance coverage) may be eligible to enroll during a Special Enrollment Period.

Virginia's Insurance Marketplace – which replaced HealthCare.gov for all Virginians – launched on November 1, 2023, and provides a wealth of resources for residents to find affordable health care coverage. Hundreds of thousands of Virginians have accessed the Marketplace this Open Enrollment Period to find coverage that meets their needs.

“The Marketplace is a resource that was created by Virginia for Virginians, and it's great place to compare the costs of different plans or to see whether your doctor is covered under a certain plan,” said Keven Patchett, Director of the Virginia Health Benefit Exchange. “We also know that health care coverage can sometimes be complex. For those moments, our consumer assistance center stands ready to answer questions and to assist consumers through the shopping experience.”

Marketplace plans provide quality, comprehensive coverage. They include free preventative services and guarantee coverage for pre-existing conditions. Additionally, every health plan offered on the Marketplace covers the 10 essential health benefits required by law, which include doctor visits, hospitalization, prescription services and more. In Virginia, consumers have a wide array of options to find a plan that best fits their needs.

The Marketplace is the only place where Virginians can apply for financial assistance to help lower their monthly insurance costs. Nearly 9 out of 10 Marketplace customers qualify for financial assistance.

Virginians who no longer qualify for Medicaid because of changes in their income may also qualify for considerable savings on the Marketplace.

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To get started, Virginians can visit [Marketplace.Virginia.gov](https://Marketplace.Virginia.gov) to browse and compare health insurance plans. For additional help — either online or in person — Virginians can access the following resources:

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- The [FAQ](#) page answers some of the most common questions about the Marketplace.

### **About Virginia’s Insurance Marketplace:**

*Virginia’s Insurance Marketplace is Virginia’s new state-affiliated health insurance marketplace created to better support the needs of customers purchasing health coverage. For more information, visit [marketplace.virginia.gov](https://marketplace.virginia.gov) or follow us on social media at [www.facebook.com/VAInsuranceMarketplace](https://www.facebook.com/VAInsuranceMarketplace) and [www.instagram.com/vainsurancemarketplace](https://www.instagram.com/vainsurancemarketplace).*

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