COMMONWEALTH OF VIRGINIA

STATE CORPORATION COMMISSION

BUREAU OF INSURANCE

2015 OCT 13 A 8:29

AT RICHMOND, October 13, 2015 ADMINISTRATIVE ORDER NO. 11994

PERSONAL AUTOMOBILE INSURANCE

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

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

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

(1) THAT the following revised endorsement for use in connection with the standard forms of personal automobile policies be, and hereby is, approved by the State Corporation Commission, Bureau of Insurance, in its office at Richmond, Virginia:

PP 01 99 10 15 AMENDMENT OF POLICY PROVISIONS - VIRGINIA

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

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

IT IS FURTHER ORDERED,

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

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

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

PP 01 99 04 15 AMENDMENT OF POLICY PROVISIONS - VIRGINIA

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

A True Copy Joelf. Peck Teste:

Clerk of the State Corporation Commission

SUMMARY OF CHANGES – ADMINISTRATIVE ORDER 11994

Introduction

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

Content of Administrative Order

The change contemplated in Administrative Order 11994 pertains to the following endorsement for use with the Personal Auto Policy form:

Form PP 01 99 10 15 Amendment of Policy Provisions – Virginia replaces form PP 01 99 04 15 Amendment of Policy Provisions – Virginia. Form PP 01 99 10 15 is immediately **available for use** as of the date of this order but **must be adopted** for use by all insurers no later than for policies effective on and after March 1, 2016.

Purpose

The change to form PP 01 99 10 15 Amendment of Policy Provisions - Virginia involves revision of the mailing requirements for notices of cancellation or non-renewal pursuant to Virginia Code Section 38.2-2208 (former Senate Bill 697 and former House Bill 1357).

PP-2015-OAPP1

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In the event ISO, after engaging in good faith negotiations and dialogue with the Commission, is unable to obtain Commission approval of legislatively mandated revisions to the copyrighted insurance forms at least thirty days prior to the effective date of the legislation, ISO hereby grants permission to the Commission to make such legislatively mandated revisions to ISO's copyrighted Virginia - specific endorsements for the purposes of promulgating said Virginia - specific endorsements as standard forms for use by all insurers in the Commonwealth of Virginia. In the event the Commission revises a copyrighted ISO Virginia - specific endorsement, the Commission must notify ISO of the revision at least 24 hours prior to promulgating the revision and must include the following ISO copyright notice on such form:

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If, as of a specific date, it is no longer a requirement that all insurers licensed or authorized to write automobile insurance in Virginia must use the promulgated forms, this Grant of Permission shall terminate as of that date. This Grant of Permission may also be terminated for any reason with 365 days prior written notice to the Commission. Upon termination of this Grant of Permission, use of the copyrighted forms shall only be allowed with the express permission of ISO and with the standard ISO copyright notice displayed.

By

PP 01 99 10 15 Amendment of Policy Provisions - Virginia

Insurance Services Office, Inc.

Date: 4/07/2015

A. David Cummings Vice President