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STATE CORPORATION COMMISSION
BUREAU OF INSURANCE

March 7, 1977

1977-3

TO THE PRESIDENT OF THE INSURER ADDRESSED

Dear Sir:

During the 1977 Legislative Session in Virginia the General Assembly passed House Joint Resolution No. 247 directing the Bureau of Insurance to study the insurance problems encountered by handicapped and disabled persons. The primary interest of the Resolution is directed towards personal automobile insurance.

In order to establish the data base necessary for this study your company is directed to provide the following information and materials:

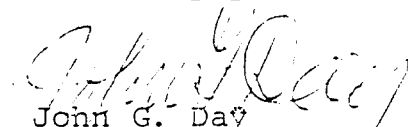
- 1) A copy of any written underwriting standards or guidelines issued to agents or other company representatives containing general directions for the treatment of handicapped or disabled persons applying to your company for automobile insurance in Virginia. Also include any document prepared by the company defining a handicapped or disabled person for automobile underwriting purposes.
- 2) If no formal underwriting guidelines are in use, a summary statement of the company's underwriting approach to handicapped or disabled persons applying for automobile insurance in Virginia.
- 3) A statement of the reasons for and a justification of the underwriting approach now in use relating to handicapped and disabled persons applying to your company for automobile insurance in Virginia. Be sure to include any statistical studies or other analyses of your company's own loss experience with

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handicapped or disabled insureds and also include references to statistical studies of Industry loss experience or other studies or information on which your underwriting guideline may be based.

If you have any questions concerning the foregoing, please contact Judith K. Mintel at telephone number 804/786-3635. Thank you for your assistance.

Sincerely yours,


John G. Day
Commissioner of Insurance

JGD:dj