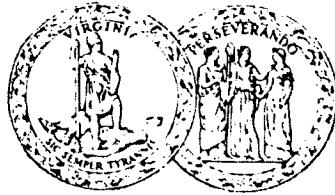


COMMONWEALTH OF VIRGINIA



JAMES W. NEWMAN
ACTING COMMISSIONER OF INSURANCE

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RICHMOND, VA. 23209
TELEPHONE (804) 786-372

STATE CORPORATION COMMISSION BUREAU OF INSURANCE

January 4, 1979

LETTER

WITHDRAWN

**By Administrative
Letter 1990-21
1979-4**

REPLY REQUIRED

To: The President of the Insurer Addressed

Re: Motor Vehicle Safety Responsibility Act
Financial Responsibility Requirements
Rate Monitoring

The General Assembly of Virginia, in its 1978 Session, amended the Motor Vehicle Safety Responsibility Act, and the definition of "Financial Responsibility" set forth in §46.1-1(8), increasing the Property Damage Liability Insurance Limit, with respect to each motor vehicle, from an amount of \$5,000. to an amount of \$10,000., effective January 1, 1979. All Virginia Automobile Liability Insurance policies with expiration dates of January 1, 1979, and subsequent, must carry a Property Damage Liability limit of not less than \$10,000., to meet the new Financial Responsibility Requirements. Further, pursuant to §38.1-381(b), the minimum limits for Protection Against Uninsured Motorists Insurance are also increased to \$25,000/\$50,000/\$10,000, effective January 1, 1979.

Commissioner Day's directives of November 12, 1976 and February 25, 1977, established a rate level index system to monitor price changes for personal lines of insurance in Virginia. These directives required that this company (or Rate Service Organization) provide the specific rate information requested for the specifically defined risks on forms Va. CP-10 (11/76), Va. CP-11 (11/76) and Va. CP-14 (2/77). Rates reported would be those charged by this company for each and every change affecting these risks on January 1, 1976, and subsequent.

The Financial Responsibility Requirements changes have necessitated revisions in our rate monitoring forms. We have taken this opportunity to adjust the forms to improve our record keeping operation. The resulting forms Va. CP-19 (1/79) and Va. CP-20 (1/79) are attached. **THESE FORMS SHOULD BE REPRODUCED FOR FUTURE USE.**

Rates reported should be those charged by your company on January 1, 1979, and both forms must be submitted for each change in such rates made subsequent to that date.

Company DOES NOT write SPECIAL PACKAGE AUTOMOBILE POLICY

COMPANY
VIRGINIA SPECIAL PACKAGE AUTOMOBILE POLICY INSURANCE RATES
 RATES EFFECTIVE

SPECIAL PACKAGE AUTOMOBILE POLICY UNINSURED MOTORISTS COMPRE-HENSIVE COLLISION TOTAL

TERRITORY AND CLASSIFICATION

Alexandria

Adult Male-Age 45
 Unmarried Male-Age 20
 Unmarried Female-Age 20

Norfolk

Adult Male-Age 45
 Unmarried Male-Age 20
 Unmarried Female-Age 20

Richmond

Adult Male-Age 45
 Unmarried Male-Age 20
 Unmarried Female-Age 20

Roanoke

Adult Male-Age 45
 Unmarried Male-Age 20
 Unmarried Female-Age 20

Charlotte County

Adult Male-Age 45
 Unmarried Male-Age 20
 Unmarried Female-Age 20

(See Page 2 for Instructions)
 (Complete both sides)

COMPANY VIRGINIA PRIVATE PASSENGER AUTOMOBILE INSURANCE RATES
 RATES EFFECTIVE

Bodily Injury Property Damage Medical Payments Uninsured Motorists Comprehensive Collision Total

Alexandria

Adult Male-Age 45
 Unmarried Male-Age 20
 Unmarried Female-Age 20

Norfolk

Adult Male-Age 45
 Unmarried Male-Age 20
 Unmarried Female-Age 20

Richmond

Adult Male-Age 45
 Unmarried Male-Age 20
 Unmarried Female-Age 20

Roanoke

Adult Male-Age 45
 Unmarried Male-Age 20
 Unmarried Female-Age 20

Charlotte County

Adult Male-Age 45
 Unmarried Male-Age 20
 Unmarried Female-Age 20

(See Reverse Hereof for Instructions)
 (Complete Both Sides)

(Complete Both Sides)

INSTRUCTIONS:

Report rates for minimum liability coverage, including uninsured motorists coverage, required by Virginia's financial responsibility laws, for medical payments coverage, for Comprehensive, for Collision coverage, Bodily Injury limits of \$25,000/\$50,000. Property Damage limits of \$10,000. Uninsured Motorists coverage at same B.I. and P.D. limits. Medical Payments coverage of \$500. Report physical damage rates on a new standard performance intermediate class car (Symbol 5, Age Group 1) with Bumper Discount, where applicable. Report "Collision" rates with a \$100. deductible. Report "Comprehensive" rates with a \$50. deductible.

Report rates for above risks who are operators or principal owners, who are accident and violation free for the last three years, who have had driver training, who do not use their vehicles for business, who drive 9,000 miles a year, and who drive to or from work 9 miles each way. Also report adult male risk rates for a risk whose vehicle is customarily operated by no one other than he or his wife. Do not apply any other rating rules or procedures.

Note: If company did not provide the specific coverage requested, please clearly note this fact and report the rates charged for the policy most nearly comparable to the one for which rate data is requested, and indicate the details thereof below. For example, if company did not offer a 25/50/10 split-limits policy, but instead offered a \$60,000 single limit policy, please report your rates for the \$60,000 single limit policy. In such cases, please do not attempt to adjust these rates into rates for the requested coverages. Adjustments will be applied by the Bureau of Insurance. (However, if you have a suggestion as to what the appropriate adjusting factors should be, please convey your suggestions to the Bureau as an addendum to this report).

NOTES:

INTERROGATORY AND SIGNATURE:

Does company charge rates identical to those recommended by the Insurance Services Office or other rate service organization (_____)? Yes _____ No _____
Organization

Form completed by _____ Signature _____ Date completed: _____
Title _____

VA CP-20 (1/79)

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