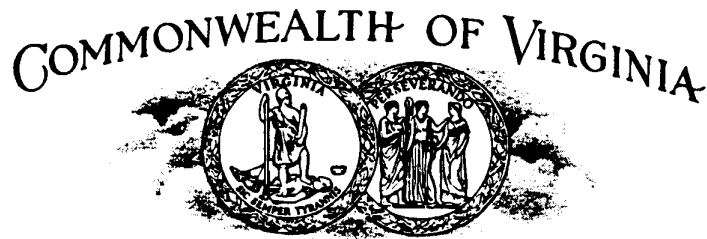


STEVEN T. FOSTER  
COMMISSIONER OF INSURANCE



BOX 1157  
RICHMOND, VIRGINIA 23209  
TELEPHONE: (804) 371-9741  
TDD/VOICE: (804) 371-9206

**STATE CORPORATION COMMISSION  
BUREAU OF INSURANCE**

December 1, 1994

**ADMINISTRATIVE LETTER 1994-10**

**TO: ALL PROPERTY AND CASUALTY INSURERS AND RATE SERVICE  
ORGANIZATIONS LICENSED IN VIRGINIA**

**RE: DELAYED EFFECT OF RATE FILINGS FOR CERTAIN LINES AND  
SUBCLASSIFICATIONS OF COMMERCIAL LIABILITY INSURANCE**

Pursuant to the order entered in Case No. INS940104, effective November 7, 1994, the lines and subclassifications of commercial liability insurance subject to the delayed-effect provisions of Section 38.2-1912 of the Code of Virginia are as follows:

- Insurance Agents Professional Liability
- Lawyers Professional Liability
- Medical Professional Liability
- Real Estate Agents Professional Liability
- Volunteer Fire Departments and Rescue Squads Liability

The order entered in Case No. INS940104 exempted the following lines of commercial liability insurance from the rate-filing requirements of Chapter 19 of Title 38.2 because rates for these lines cannot practicably be filed prior to use:

- Architects and Engineers Liability
- Landfill Liability
- Environmental Liability (including underground tanks)

Other lines and subclassifications previously exempted from rate filing requirements continue to be exempt.