

**COMMONWEALTH OF VIRGINIA  
STATE CORPORATION COMMISSION  
BUREAU OF INSURANCE**

AT RICHMOND, September 2, 2003  
ADMINISTRATIVE ORDER NO. 11602

**AUTOMOBILE INSURANCE PLANS SERVICE OFFICE**

ORDER APPROVING APPLICATION OF THE AUTOMOBILE INSURANCE PLANS SERVICE OFFICE FOR AMENDMENTS TO THE VIRGINIA AUTOMOBILE INSURANCE PLAN MANUAL OF RULES, CLASSIFICATIONS, TERRITORIES, RATES, AND ADDITIONAL CHARGES FOR WRITING INSURANCE UPON APPLICANTS ASSIGNED BY THE PLAN, PURSUANT TO SECTION 38.2-2006 OF THE CODE OF VIRGINIA.

BY CORRESPONDENCE DATED June 19, 2003, July 18, 2003 and July 29, 2003, the applicant, on behalf of the subscribers to the Virginia Automobile Insurance Plan, filed with and requested the approval of the Commissioner of Insurance of amendments to the Virginia Automobile Insurance Plan Manual of rules, classifications, territories, rates and additional charges for writing insurance upon applicants assigned by the Plan for Trucks, Tractors and Trailers, Garages, Private Passenger Types, Public Vehicles and Zone Rated Vehicles, which result in an aggregate overall increase of 23.3% in the statewide rate level for Liability Coverage with a \$70,000 single limit, changes to the Medical Expense Premiums for limits of \$500, \$1,000, and \$2,000, and an aggregate overall decrease of 5.5% in the statewide rate level for Physical Damage. The statewide rate level increase of 23.3% for Liability Coverage with a \$70,000 single limit reflects the following rate level change by types of vehicles:

<u>Types of Vehicles</u>	<u>Statewide Rate Level Change</u>
Trucks, Tractors and Trailers	31.6%
Garages	7.1%
Private Passenger Types	31.1%
Public Vehicles	18.5%
Zone Rated	16.2%

AND IT APPEARING to the Commissioner that a hearing should not be held thereon, there is no objection otherwise and that publication of notice of the filing is not necessary.

NOW, ON THIS DAY the Commissioner, having considered the filing herein and the recommendation of the Bureau of Insurance is of the opinion, finds and orders:

(1) THAT THE PROPOSED amendment to the Virginia Automobile Insurance Plan Manual of rules, classifications, territories, rates and additional charges, to provide for writing insurance upon applicants assigned by the Virginia Automobile Insurance Plan, are reasonable and will not produce rates and premiums for writing such coverage in this Commonwealth which are excessive, inadequate, or unfairly discriminatory, and should be, and hereby are, approved for use in this Commonwealth by the subscribers to the Virginia Automobile Insurance Plan, to become effective February 1, 2004 on new business and March 1, 2004 on renewal business. Such effective date is based on policy effective dates; and

(2) THAT AN ATTESTED COPY hereof shall be sent to the Automobile Insurance Plans Service Office, 302 Central Avenue, Johnston, Rhode Island 02919-5095; to E. E. Connell, III, Regional Manager, Virginia Automobile Insurance Plan, P.O. Box 4830, Glen Allen, Virginia 23058-4830; and to Mary M. Bannister, Deputy Commissioner of Insurance.