COMMONWEALTH OF VIRGINIA

STATE CORPORATION COMMISSION

BUREAU OF INSURANCE

AT RICHMOND, December 9, 2004 ADMINISTRATIVE ORDER NO. 11662

AUTOMOBILE INSURANCE PLANS SERVICE OFFICE

For amendment to the Virginia Automobile Insurance Plan Manual of rules, classifications, territories, rates and additional charges for writing insurance upon applicants assigned by the Plan.

BY CORRESPONDENCE dated November 23, 2004, 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 to amend the Manual of Rules and Rates as set forth in the letters referred to above.

AND IT APPEARING to the Commissioner that a hearing should not be held thereon, that 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 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 on and after March 1, 2005, for new and renewal business. Such effective dates are 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; E.E. Connell Virginia Automobile Insurance Plan, P.O. Box 4830, Glen Allen, Virginia 23058-4830; and to Mary M. Bannister, Deputy Commissioner of Insurance.