

COMMONWEALTH OF VIRGINIA  
STATE CORPORATION COMMISSION  
BUREAU OF INSURANCE

AT RICHMOND, March 1, 2006  
ADMINISTRATIVE ORDER NO. 11730

PRIVATE PASSENGER AUTOMOBILE INSURANCE

ESTABLISHMENT OF STANDARD FORMS OF POLICIES, RIDERS, ENDORSEMENTS, AND OTHER SPECIAL OR SUPPLEMENTAL AGREEMENTS AND PROVISIONS FOR USE BY ALL INSURERS IN INSURING (1) AGAINST LOSS OR DAMAGE RESULTING FROM ACCIDENT TO, OR INJURY SUFFERED BY, ANY PERSON, AND FOR WHICH THE PERSON INSURED IS LIABLE, (2) AGAINST LOSS BY LIABILITY FOR DAMAGE TO PROPERTY RESULTING FROM THE OWNERSHIP, MAINTENANCE OR USE OF ANY MOTOR VEHICLE, AND (3) AGAINST LOSS OF OR DAMAGE TO ANY MOTOR VEHICLE OWNED BY THE INSURED, PURSUANT TO THE PROVISIONS OF §§ 38.2-2218 TO 38.2-2223, INCLUSIVE, OF THE CODE OF VIRGINIA.

BY LETTERS DATED December 2, 2004 through February 15, 2006, came the applicant, Insurance Services Office, Inc., on behalf of their participating insurers, and filed with and requested the approval of the Commissioner of Insurance of the proposed new and revised ISO Personal Auto Policy form and related endorsements for adoption as standard automobile forms for use by all insurers in this Commonwealth, pursuant to the provisions of § 38.2-2218 of the Code of Virginia;

AND IT APPEARING to the Commissioner from an examination made by the staff of the Bureau of Insurance that the proposed new and revised Personal Auto Policy form and related endorsements are proper, and not in conflict or inconsistent with the laws of this Commonwealth;

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

(1) THAT the following new and revised Personal Auto Policy form and related endorsements be, and they hereby are, filed by the State Corporation Commission, Bureau of Insurance, in its office at Richmond, Virginia:

PP 00 01 01 05	Personal Auto Policy
PP 01 99 07 06	Amendment of Policy Provisions – Virginia
PP 02 01 01 05	Suspension of Insurance
PP 03 18 01 05	Customizing Equipment Coverage
PP 03 91 01 05	Excess Electronic Equipment Coverage – Virginia
PP 04 83 01 05	Single Uninsured Motorists Limit – Virginia
PP 05 96 01 05	Medical Expense and Income Loss Benefits Coverage – Virginia
PP 13 02 01 05	Trip Interruption Coverage
PP 13 03 01 05	Trust Endorsement
PP 13 48 01 05	District of Columbia Employees Using Autos In Government Business – Virginia
PP 13 53 01 05	Joint Ownership Coverage – Virginia
PP 13 54 01 05	Automobile Death Indemnity and Total Disability Coverages – Virginia
PP 13 56 01 05	Extended Non-Owned Coverage (Vehicles Furnished or Available for Regular Use) – Virginia
PP 13 57 01 05	Trailer/Camper Body Coverage (Maximum Limit of Liability) – Virginia
PP 13 58 01 05	Coverage for Damage to Your Auto (Maximum Limit of Liability) – Virginia
PP 13 59 01 05	Single Liability Limit – Virginia
PP13 60 01 05	Snowmobile Endorsement – Virginia
PP 13 61 01 05	Limited Mexico Coverage – Virginia
PP 13 62 01 05	Named Non-Owner Coverage – Virginia
PP 13 63 01 05	Miscellaneous Type Vehicle Endorsement – Virginia

PP 13 90 01 05	Extended Non-Owned Coverage (Vehicles Furnished or Available for Use as Public or Livery Conveyances) – Virginia
PP 14 03 01 05	Uninsured Motorists Coverage – Virginia

(2) THAT, except as hereinafter provided, the new and revised Personal Auto Policy form and related endorsements hereinbefore referred to shall become the standard forms **available** for use by all insurers applicable to all policies effective on and after July 1, 2006; and

(3) THAT, as of the date of this Order, for all insurers issuing policies of motor vehicle insurance as defined in Virginia Code Section 38.2-2212, the new and revised Personal Auto Policy form and related endorsements hereinbefore referred to shall become the **only** standard forms and must be adopted for use by all insurers applicable to policies effective on and after July 1, 2008; and thereafter no insurer shall use any forms covering substantially the same agreements provided for by such standard forms, unless they are in the precise language of the standard forms.

IT IS FURTHER ORDERED,

(1) THAT if there is objection to the provisions of any of the hereinbefore referred to new and revised standard forms, the objection must be filed in writing within twenty days from the date upon which this Order is entered. If written objection is filed, such forms shall not become available as standard forms as provided herein and proceedings in reference thereto shall be instituted, and

(2) THAT the Bureau of Insurance shall immediately notify all parties to whom attested copies of this Order are directed, in writing, upon receipt of an objection from any insurer as to the provisions of any of the hereinbefore referred to new and revised standard forms.

## IT IS FURTHER ORDERED,

(1) THAT there being, in the opinion of the Commissioner, no further necessity for the continuance of the following policy form and endorsements, they are hereby withdrawn for policies effective on and after July 1, 2008:

PP 00 01 06 98	Personal Auto Policy
PP 01 99 07 05	Amendment of Policy Provisions – Virginia
PP 02 01 08 86	Suspension of Insurance
PP 03 18 06 98	Customizing Equipment Coverage
PP 03 33 06 98	Certificate of Insurance – Trusts
PP 03 58 09 99	District of Columbia Employees Using Autos in Government Business
PP 03 91 06 00	Coverage for Excess Sound Reproducing Equipment, Audio Visual and Data Electronic Equipment, and Tapes, Records, Discs and Other Media – Virginia
PP 04 83 06 00	Single Uninsured Motorists Limit – Virginia
PP 05 96 06 00	Medical Expense and Income Loss Benefits Coverage – Virginia
PP 13 53 06 00	Joint Ownership Coverage – Virginia
PP 13 54 06 00	Automobile Death Indemnity and Total Disability Coverages – Virginia
PP 13 56 06 00	Extended Non-Owned Coverage for Named Individual – Virginia
PP 13 57 06 00	Trailer/Camper Body Coverage (Maximum Limit of Liability) – Virginia
PP 13 58 06 00	Coverage for Damage to Your Auto (Maximum Limit of Liability) – Virginia
PP 13 59 06 00	Single Liability Limit – Virginia
PP 13 60 06 00	Snowmobile Endorsement – Virginia
PP 13 61 06 00	Limited Mexico Coverage – Virginia

PP 13 62 06 00	Named Non-Owner Coverage – Virginia
PP 13 63 06 00	Miscellaneous Type Vehicle Endorsement – Virginia
PP 13 64 06 00	Participating Coverage for Damage to Your Auto – Virginia
PP 14 03 06 00	Uninsured Motorists Coverage – Virginia

(2) THAT attested copies of this Order be sent to all licensed rate service organizations, Mary M. Bannister, Deputy Commissioner of Insurance and all insurers which are affected thereby.