

Commonwealth of Virginia

State Corporation Commission

Division of Information Resources
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www.scc.virginia.gov

12-01

SCC NEWS RELEASE

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January 3, 2012

SCC APPROVES RATE ADJUSTMENT FOR APPALACHIAN POWER; Authorizes \$26.1 Million to Recover Costs for Dresden Generating Plant

RICHMOND – The State Corporation Commission (SCC) has approved a request by Appalachian Power Company (APCo) to recover \$26.1 million in costs associated with the acquisition and operation of the Dresden Generating Plant, a facility under construction and previously owned by a generation affiliate of American Electric Power.

The rate adjustment, added as a rate rider allowed by Virginia law, will become effective for service rendered on or after March 1, 2012. The new charge will increase the monthly bill of a residential customer using 1,000 kilowatt hours of electricity by approximately \$2.08.

In APCo's recent base rate case (PUE-2011-00037), the Commission reduced the company's requested revenue increase by \$27.53 million to reflect APCo's planned acquisition of the Dresden facility. In the base rate order, the Commission stated "The acquisition of the Dresden Generating Facility will reduce the Company's capacity equalization charges once the facility is placed in service," and accordingly reduced the company's base rate request.

In a prior order authorizing APCo to acquire the Dresden facility (PUE-2011-00023), the SCC found "... it appears that APCo's customers will benefit from APCo's ownership of the Dresden Plant," due to its effect on potential future capacity payments.

The Dresden Generating Plant is a 580 megawatt natural gas-fired combined cycle power plant located near Dresden, Ohio. Appalachian Power projects that Dresden will begin commercial operations on or about February 29, 2012.

Case Number PUE-2011-00036

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SCC NEWS RELEASE

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February 1, 2012

SCC CAUTIONS VIRGINIANS TO SEEK FACTS ABOUT HIGH-YIELD INVESTMENTS

RICHMOND – Following the Federal Reserve’s recent announcement that interest rates are expected to remain low until at least late 2014, the State Corporation Commission (SCC) cautions Virginia investors to beware of extraordinarily risky or outright fraudulent investments promising higher yields or returns.

Of particular concern are individuals who depend on fixed income investments, particularly seniors, who may be tempted to abandon their slower growing but safe investments for alternative investments without fully understanding the risks and terms.

All investments carry some risk. The level of risk usually is related to the return that investors can expect to receive. Investments with higher yields or returns generally carry a higher risk to investors. The lower the risk, the lower the yield or return.

Ron Thomas, director of the SCC’s Division of Securities and Retail Franchising, cautions Virginians to be wary of any investment or salesperson promising high yields or returns with little or no risk. “When evaluating any investment, it pays to remember that risk and reward go together,” he said.

Thomas noted that income-starved investors may be more easily lured into fraudulent schemes that may be cloaked as private placement offerings, promissory notes, securitized life settlement contracts, and investments in energy, precious metals, and distressed real estate.

He urges Virginians to make sure they fully understand an investment product and determine that it meets their particular needs *before* handing over their hard-earned money. He reminds investors to ask the following questions:

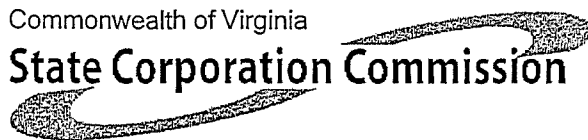
- **Are claims made for the investment realistic?** Use common sense and get a professional, third-party opinion when presented with investment opportunities that seem to offer unusually high returns in comparison to other investment options.
- **Has the seller given you written information that fully explains the investment?** Request written information that fully explains the investment, such as a prospectus or offering circular.

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The documentation should contain enough clear and accurate information to allow you or your investment adviser to evaluate and verify the particulars of the investment.

For more information, call the Securities Division in Richmond at (804) 371-9051 or toll-free (in Virginia) at 1-800-552-7945. You may also visit the division's website at www.scc.virginia.gov/srf or the North American Securities Administrators Association's website at www.nasaa.org[®].



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12-03

SCC NEWS RELEASE

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February 2, 2012

SCC APPROVES POWER PLANT IN WARREN COUNTY; DOMINION VIRGINIA POWER RATE RIDER TO TAKE EFFECT APRIL 1

RICHMOND – The State Corporation Commission (SCC) has approved a request by Dominion Virginia Power to construct and operate a power plant and electric transmission facilities in Warren County. A rate rider will take effect on April 1 to begin recovering the cost of the \$1.1 billion dollar project.

The Warren County Power Station will be a 1,329 megawatt natural gas-fired combined cycle generation facility. It will be built on a 39-acre site in the Warren Industrial Park approximately three miles north of Front Royal. The facility is expected to be operational by December 2014.

In its final order, the Commission found that, “the project” ... including a 900-foot, 500-kilovolt transmission line and a switching station ... “will serve the public convenience and necessity and are in the public interest.”

Under Virginia law, a utility company is allowed to recover certain costs during construction. For this project, recovery will be accomplished through a rate rider, identified as Rider W, beginning on April 1, 2012. The rider is expected to produce approximately \$34 million dollars in annual revenue.

With the addition of Rider W, the monthly bill of an average residential customer using 1,000 kilowatt-hours of electricity a month will increase by approximately 65 cents.

Rider W will be reviewed annually and modified, as necessary, by future orders of the Commission.

Case number PUE-2011-00042

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12-04

SCC NEWS RELEASE

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February 21, 2012

SCC ENCOURAGES MILITARY MEMBERS AND THEIR FAMILIES TO TAKE CHARGE OF THEIR FINANCES DURING MILITARY SAVES WEEK

RICHMOND – The State Corporation Commission (SCC) encourages military members and their families to take control of their financial future and avoid potential investing landmines during Military Saves Week February 19-26, 2012.

“Readiness is crucial when it comes to keeping our service members, their families, and their personal finances out of harm’s way,” said Ron Thomas, director of the SCC’s Division of Securities and Retail Franchising. He cautions military families to be on guard against fraudulent offers from persons who claim to have ties to the military community. “Virginia’s securities regulators stand ready to help the men and women who serve our country protect their hard-earned dollars,” he said.

Thomas urges all investors to carefully research any investment opportunity and the person and company offering it. Obtain written information that fully explains the investment *before* you hand over your money. Understand the investment product being offered and make sure it meets your personal investment goals. “Contact the SCC’s Securities Division *before* you invest to find out if both the investment and the person recommending it are properly registered in Virginia,” he said.

The Securities Division offers a variety of resources that can help military families learn how to protect their financial well-being and make informed investing decisions. In addition to specially-trained staff who can assist service members with their questions and complaints, the division offers outreach programs to the military and other groups, as well as numerous consumer publications, investor alerts, and interactive online quizzes and calculators. It supplies investor education publications on an ongoing basis to a number of military installations throughout Virginia. Since 2010, the division also has been conducting Investor University on Base at military bases statewide. This program consists of several sessions covering such topics as setting financial goals, developing a budget, weighing risk and return, comparing various types of investments, planning for retirement, and avoiding investment fraud.

For more information, contact the SCC’s Securities Division in Richmond at (804) 371-9051 or toll-free (in Virginia) at 1-800-552-7945. You may also visit the division’s website at www.scc.virginia.gov/srf or visit the North American Securities Administrators Association’s website at www.nasaa.org.

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The Military Saves Campaign is a year-long effort that provides financial education to active duty service members, as well as National Guard and Reserve. It is designed to provide our service members and their families with information about reducing debt, saving money, and avoiding investment fraud. For more information on this campaign, visit www.militarysaves.org.

Military Saves Week, part of the larger nationwide America Saves campaign, is a national public awareness effort led by the Consumer Federation of America to motivate people to start saving for their financial future. To learn more about America Saves Week, visit www.americasaves.org.

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12-05

SCC NEWS RELEASE

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February 29, 2012

SCC SEEKS COMMENT ON EXTENDING PRICE CAP SAFEGUARDS FOR VERIZON CUSTOMERS

RICHMOND – The State Corporation Commission (SCC) is seeking comments on whether to extend a five-year period in which price increases for basic local residential telephone service are limited to one dollar (\$1) per year. Both Verizon, Virginia's largest provider of local telephone service, and the staff of the SCC have proposed that the period be extended an additional two years.

The five-year period has been in place since January 1, 2008 and will expire on December 31, 2012, unless extended. The price caps on residential and business basic local exchange service are applicable in Verizon exchanges which are deemed to be competitive

Basic local exchange telephone service ("BLETS") is limited to basic dial-tone service and does not include such features as call waiting, voicemail, and caller ID. Approximately one-third of Verizon's customers still receive basic service. The majority of Verizon's customers are on plans that "bundle" a number of services and such customers are unaffected by this proposal.

For business service, the price increase limit is currently three dollars (\$3) per year, per line. That price protection will expire on December 31, 2012, with no extension being proposed.

Written comments on the proposal must be submitted by April 13, 2012. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUC-2012-00008.

Interested persons desiring to submit comments electronically may do so at the SCC's website: www.scc.virginia.gov/case. Click on the PUBLIC COMMENTS/NOTICES link and then the SUBMIT COMMENTS button for case number PUC-2012-00008.

PUC-2012-00008 – Order for notice and comment on Verizon price safeguard extension
PUC-2007-00008 – Original order determining competitiveness of Verizon retail services

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12-06

SCC NEWS RELEASE

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March 5, 2012

SCC REMINDS VIRGINIANS DURING CONSUMER PROTECTION WEEK THAT CONSUMER ASSISTANCE IS A YEAR-ROUND EFFORT

RICHMOND – The State Corporation Commission (SCC) received and resolved more than 13,250 complaints involving regulated industries during 2011 resulting in more than \$220 million in refunds, credits, or restitution to Virginians.

In conjunction with the 14th annual National Consumer Protection Week March 4-10, 2012, the SCC reminds Virginians that it stands ready throughout the year to answer inquiries, handle complaints, and provide information and assistance regarding those industry sectors over which it has regulatory responsibility.

Whether you are shopping for a mortgage or other loan, comparing insurance policies, planning for retirement, or reviewing your phone or electric bill, it is important to know how to protect your interests and where to turn should a problem arise.

The SCC oversees insurance, state-chartered financial institutions, securities, franchises, and investor-owned utilities (electric, natural gas, water, sewer, and telecommunications). It provides information and assistance to help consumers make informed choices and file a complaint if they are not satisfied with responses they receive from regulated industries. It offers numerous consumer guides and other information on a variety of topics and has specially trained staff who can assist consumers with their questions and concerns about regulated individuals and entities.

Just a few of the many ways the SCC helped consumers during 2011 include: facilitating payments by insurance companies for claims that were improperly denied; recovering monies improperly charged on loan transactions and securities offerings; ensuring that utilities provide reliable service and respond promptly to any customer billing issues; reaching out to Virginians before and after disasters; and much more.

“It pays to be an informed consumer and know how to spot fraudulent offers, unnecessary fees, and unsuitable financial products,” said Ron Thomas, director of the SCC’s Division of Securities and Retail Franchising. “The SCC is a valuable resource for people who want to protect their financial well-being and find legitimate products and services that suit their particular needs,” he said.

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“Our consumer services operations are an integral part of the SCC’s overall mission,” said E.J. Face Jr., Virginia Commissioner of Financial Institutions. “We can help consumers arm themselves with the information they need to successfully navigate today’s increasingly complex marketplace,” he said.

“We encourage consumers to work with the regulated company or individual, should a problem arise. Contact the appropriate SCC division by phone, mail, or e-mail using the online complaint form if you are still not satisfied,” said Insurance Commissioner Jacqueline K. Cunningham. “Take advantage of the many resources available to you including our knowledgeable staff and the many consumer publications we offer,” she said.

“Consumers should check their telephone bills and question any charges they do not understand,” said William Irby, director of the SCC’s Division of Communications. “If your telephone company is not able to explain it to your satisfaction, we can help,” he said.

When securing products and services, the SCC encourages consumers to shop around and compare prices, terms, and features. It also recommends that consumers thoroughly evaluate any offer, keep written records of all transactions, and verify that an individual or company is licensed or registered with the SCC.

The SCC can assist consumers who have complaints regarding regulated entities. It encourages consumers to complete a written complaint form relating to their specific area of concern. The complaint process and forms are available by going to the SCC website at www.scc.virginia.gov and clicking on the appropriate division.

For more information, call the SCC toll-free in Virginia at 1-800-552-7945 or contact the following divisions:

- Bureau of Insurance – (804) 371-9741
- Bureau of Financial Institutions – (804) 371-9657
- Division of Securities and Retail Franchising – (804) 371-9051
- Division of Energy Regulation – (804) 371-9611
- Division of Communications – (804) 371-9420

In the event the SCC does not have regulatory authority over a particular firm, individual, or product, its staff will assist consumers by referring them to the appropriate local, state, or federal authority for assistance. These may include the Attorney General’s office, local consumer protection office, Better Business Bureau, or the Federal Trade Commission’s toll-free helpline at 1-877-FTC-HELP (382-4357).

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1207

SCC NEWS RELEASE

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March 6, 2012

SCC SEEKS COMMENTS ON KENTUCKY UTILITIES RATE HIKE REQUEST: SCHEDULES PUBLIC HEARING

RICHMOND — The State Corporation Commission (SCC) will hold a public hearing on April 24, 2012, on a request by Kentucky Utilities Company for an increase in its fuel rate. The fuel rate increase will take effect April 1, 2012, on an interim basis, subject to adjustment upon further order of the Commission.

Kentucky Utilities, doing business in Virginia as Old Dominion Power Company, seeks to increase its fuel factor by 0.111 cents per kilowatt-hour (¢/kWh) from 3.026¢/kWh to 3.137¢/kWh. The proposed fuel factor will increase a customer's monthly bill by \$1.11 for each 1,000 kWh of electricity used.

A public hearing on the request is scheduled for 10 a.m. on Tuesday, April 24, 2012. It will be held in the Commission's second floor courtroom located in the Tyler Building, 1300 East Main Street, in downtown Richmond. Any person wishing to comment at the hearing should arrive early and notify the SCC bailiff.

Written comments on the proposal must be submitted by April 17, 2012. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUE-2012-00020.

Interested persons desiring to submit comments electronically may do so at the SCC's website: www.scc.virginia.gov/case. Click on the PUBLIC COMMENTS/NOTICES link and then the SUBMIT COMMENTS button for case number PUE-2012-00020.

Case Number PUE-2012-00020 – Application of Kentucky Utilities Company to revise its fuel factor

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12-08

SCC NEWS RELEASE

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March 16, 2012

SCC APPROVES DOMINION VIRGINIA POWER PLAN TO CONVERT THREE COAL POWER PLANTS TO BIOMASS

RICHMOND — The State Corporation Commission (SCC) approved a request by Dominion Virginia Power to convert coal-fired power stations in Altavista, Hopewell, and Southampton County into biomass-burning facilities.

Once completed, the power stations will generate about 51 megawatts of electricity each using primarily waste wood left over from regional timber operations.

Under Virginia law, a utility company is allowed to recover certain costs for major unit modifications. For this project, recovery will be accomplished through a recovery mechanism, identified as Rider B, beginning on April 1, 2012, to recover the estimated \$165.8 million cost of the conversions.

Rider B will be reviewed annually and modified, as necessary, by future orders of the Commission.

Case Number PUE-2011-00073 – Applications of Dominion Virginia Power for approval of the biomass conversions of the Altavista, Hopewell, and Southampton Power Stations

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SCC NEWS RELEASE

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March 27, 2012

SCC'S BUREAU OF INSURANCE REMINDS VIRGINIANS TO "KNOW THEIR STUFF" WHEN IT COMES TO HOMEOWNERS INSURANCE

RICHMOND – The recent deadly tornadoes that killed dozens of people and left huge swaths of destruction across much of the Midwest and South serve as grim reminders of the need to plan ahead for the unthinkable. This includes cataloging your household possessions.

The State Corporation Commission's Bureau of Insurance reminds Virginians that one of the best ways to ensure that your possessions are fully protected is to document them with a home inventory. Go room by room and include serial numbers, photographs, receipts, and videotapes. Whether you are a homeowner or a renter, a home inventory enables you to determine exactly what you own and what it is worth before you need to make an insurance claim. It will also help you choose insurance coverage that will fully protect and replace your valuables in the event that they are lost, stolen, or damaged.

A free iPhone® application – *myHOME Scr.APP.book* – from the National Association of Insurance Commissioners (NAIC), makes creating a home inventory easier than ever. The app lets users photograph and capture images, descriptions, bar codes, and serial numbers, and then stores them electronically for safekeeping. It organizes information room by room and creates a back-up file for e-mail sharing. To download *myHOME Scr.APP.book* app for iPhone® users, visit the iTunes® App Store or do a search for 'NAIC' in the app store from your iPhone®. Additional information about the app is available on the NAIC website at www.insureuonline.org. The website also offers a simple home inventory checklist that can be printed and completed by hand.

Consumers are often surprised by what is not covered under standard homeowners insurance policies. According to the NAIC, home contents are generally reimbursed only up to 50 percent of the home's insured value, i.e. \$50,000 to replace the contents of a home insured for \$100,000. Settlements on such policies are typically based on the actual cash value of the property. This means that you will receive replacement cost minus depreciation for age and condition. As a result, you may not be able to replace the property with your claim payment. However, consumers can purchase coverage that will provide replacement cost for their possessions and will provide a higher limit of coverage for such property (70% to 90% of the home's insured value).

When determining your coverage needs, the Bureau of Insurance encourages Virginians to consider all of the items in their home that warrant special protection. This may include luxury items such as

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jewelry, electronics, and art or items that support personal passions such as antiques. These items may have a significant impact on your insurance needs. You can list these items separately on your homeowners insurance policy and assign a value to them. This means that they are no longer included in the limit that applies to other personal property. This approach usually makes it easier to obtain a satisfactory claim settlement should damage occur.

“Protect your personal belongings by preparing a complete home inventory *before* a loss occurs or disaster strikes,” said SCC Insurance Commissioner Jacqueline K. Cunningham. “This can help you to determine the amount of insurance coverage you need and, done properly, can facilitate the claim settlement process if a loss occurs. Keep this inventory in a safe place, such as in a safe deposit box or at work,” she said.

The Bureau of Insurance offers free consumer guides for homeowners, renters, and businesses. These are available on its website at www.scc.virginia.gov/boi. The Bureau’s specially trained staff can assist consumers with their general questions or concerns about homeowners insurance. For more detailed information regarding your particular insurance needs, contact your agent or your insurance company.

To contact the Bureau of Insurance Property and Casualty Division, call toll-free at 1-877-310-6560 or in Richmond at (804) 371-9185. Consumers who are hearing or speech impaired may call through the SCC’s Telecommunications Device for the Deaf and hard of hearing (TDD) at (804) 371-9206.

The SCC is located in the Tyler Building at 1300 East Main Street in downtown Richmond. The Bureau’s mailing address is P. O. Box 1157, Richmond, Virginia 23218.

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12-10

SCC NEWS RELEASE

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March 28, 2012

SCC SETS HEARING ON PROPOSED DOMINION VIRGINIA POWER SOLAR PROGRAM

RICHMOND – The State Corporation Commission (SCC) will hold a public hearing on September 19, 2012 on Dominion Virginia Power's (DVP) proposed Community Solar Power Program.

The program consists of two proposals. The first proposal would permit DVP to construct and operate up to 30 megawatts of company-owned solar generation facilities at various commercial, industrial, and public locations. DVP proposes the placement of company-owned solar installations on 30 to 50 sites in its service area. According to DVP, the estimated construction cost of the program is \$111 million excluding financing costs.

Second, the company's application includes plans for the purchase of up to 3 megawatts of electricity from customer-owned solar installations. The company would file a rate with the SCC establishing what the company would pay for such purchases.

A public hearing on the proposals is scheduled for 10 a.m. on September 19, 2012. It will be held in the Commission's second floor courtroom located in the Tyler Building, 1300 East Main Street, in downtown Richmond. Any person wishing to comment at the hearing should arrive early and notify the SCC bailiff.

Written comments on the proposals must be submitted by September 12, 2012. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUE-2011-00117.

Interested persons desiring to submit comments electronically may do so at the SCC's website: www.scc.virginia.gov/case. Click on the PUBLIC COMMENTS/NOTICES link and then the SUBMIT COMMENTS button for case number PUE-2011-00117.

Case number PUE-2011-00117

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12-11

SCC NEWS RELEASE

Contact: **Katha Treanor**
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March 29, 2012

SCC'S BUREAU OF INSURANCE ADVISES VIRGINIANS REGARDING INSURANCE COVERAGE FOR EARTHQUAKES

RICHMOND – When shopping for homeowners insurance, earthquake coverage is probably not the first thing that comes to mind for most Virginians. However, last summer's 5.8-magnitude earthquake in central Virginia, and the numerous aftershocks that have followed, serve as a reminder that they can, and do, happen here.

The State Corporation Commission's (SCC) Bureau of Insurance reminds Virginians that damage from earthquakes is excluded under homeowners policies unless coverage for earthquake-related damage has been purchased as an addition to their homeowners insurance policy. Not every insurance company offers earthquake coverage, but many do. Consumers should review their policies to determine if they want to purchase this added protection.

Legislation enacted by the 2012 Virginia General Assembly will require greater disclosure by insurance companies that offer new or renewal fire insurance policies that exclude coverage for earthquake damage. The new law, which applies to policies issued or renewed on or after January 1, 2013, requires companies that exclude coverage for earthquakes to provide a written notice that conspicuously states that earthquake coverage is excluded unless purchased by endorsement. The notice also must state that if earthquake insurance is otherwise available from the insurer, information regarding earthquake insurance may be obtained from the insurer or agent. Virginia homeowners insurance policyholders who do not have earthquake insurance will receive the notice with their policy when it comes up for renewal in 2013.

Virginia Insurance Commissioner Jacqueline K. Cunningham encourages Virginia homeowners to review their policies carefully to fully understand any coverage limitations or exclusions, and to contact their insurance agents or companies for information relating to earthquake coverage and the rates for specific policies. Earthquake insurance rates vary depending on the insurance company and the home's building construction.

Homeowners should review the coverage provisions of these policies, paying particular attention to the way the earthquake deductible applies. Earthquake deductibles are usually expressed as a percentage rather than a flat dollar amount. In Virginia, these deductibles generally range from two percent to 15 percent of the policy limit. Thus, a two percent deductible on a house insured for \$100,000 would be \$2,000.

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Cars, trucks and other vehicles are covered for quake damage by the comprehensive portion of vehicle insurance, which is optional. This coverage also protects vehicles against such things as floods, wind damage, and theft.

For more information, contact the Bureau of Insurance Property and Casualty Division in Richmond at (804) 371-9185 or toll-free at 1-877-310-6560 or visit the Bureau's website at www.scc.virginia.gov/boi/. Consumers who are deaf or who are hearing or speech impaired may call through the SCC's Telecommunications Device for the Deaf and Hard of Hearing (TDD) at (804) 371-9206.

The SCC is located in the Tyler Building at 1300 East Main Street in downtown Richmond. Normal business hours are from 8:15 a.m. to 5 p.m. Correspondence may be mailed to the Bureau of Insurance at P.O. Box 1157, Richmond, VA 23218.

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12-12

SCC NEWS RELEASE

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April 4, 2012

SCC SCHEDULES HEARINGS ON A PROPOSAL TO BUILD 230-KV ELECTRIC TRANSMISSION LINES IN LOUDOUN COUNTY

RICHMOND – The State Corporation Commission (SCC) will conduct hearings in Leesburg and Richmond in June and August to receive public testimony on an application by Dominion Virginia Power to build new 230-kilovolt electric transmission lines and a new substation in eastern Loudoun County.

Dominion Virginia Power proposes to build a new, 11.2-mile overhead transmission line within the existing right-of-way between the Brambleton and BECO substations. The company also proposes to construct a 1.5-mile overhead line on new right-of-way from the Waxpool Junction on the existing Brambleton-Beaumeade line to a new Waxpool substation.

Two public sessions are scheduled in Leesburg on Monday, June 4, 2012, at the Loudoun County Government Center, 1 Harrison Street, S.E. The first session will begin at 2 p.m. and then reconvene at 7 p.m.

The public hearing will continue in Richmond on Wednesday, August 15, 2012, at 10 a.m. It will be held in the Commission's second floor courtroom located in the Tyler Building at 1300 East Main Street. Any person wishing to comment at any of these hearings should arrive early and sign in with the SCC bailiff.

Written comments on the proposal must be submitted by August 6, 2012. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUE-2011-00129.

Interested persons desiring to submit comments electronically may do so at the SCC's website: www.scc.virginia.gov/case. Click on the PUBLIC COMMENTS/NOTICES link and then the SUBMIT COMMENTS button for case number PUE-2011-00129.

Case Number PUE-2011-00129

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Commonwealth of Virginia

State Corporation Commission

Division of Information Resources
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12-13

SCC NEWS RELEASE

Contact: **Andy Farmer**
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April 6, 2012

SCC SCHEDULES SESSION APRIL 24 IN NORTON TO RECEIVE TESTIMONY ON KENTUCKY UTILITIES FUEL RATE REQUEST

RICHMOND – The State Corporation Commission (SCC) is offering a convenient site in Norton to receive testimony from public witnesses on April 24, 2012, on a request by Kentucky Utilities Company to increase its fuel rate. The session will begin at 10 a.m. in the Norton City Council Chambers at 618 Virginia Avenue. Any person wishing to testify should arrive early and notify the SCC bailiff.

The Norton location will connect by a live telephone link with the previously scheduled SCC hearing on the company's request in Richmond in the Commission's second floor courtroom located in the Tyler Building at 1300 East Main Street.

Kentucky Utilities, doing business in Virginia as Old Dominion Power Company, seeks to increase its fuel factor by 0.111 cents per kilowatt-hour (¢/kWh) from 3.026¢/kWh to 3.137¢/kWh. The proposed fuel factor will increase a customer's monthly bill by \$1.11 for each 1,000 kWh of electricity used.

Written comments on the rate request must be submitted by April 17, 2012. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUE-2012-00020.

Interested persons desiring to submit comments electronically may do so at the SCC's website: <http://www.scc.virginia.gov/case>. Click on the PUBLIC COMMENTS/NOTICES link and then the SUBMIT COMMENTS button for case number PUE-2012-00020.

Case Number PUE-2012-00020

ADVISORY: E-mail distribution of SCC news releases is now available.
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SCC NEWS RELEASE

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April 16, 2012

APRIL IS NATIONAL SAFE DIGGING MONTH;
AWARENESS OF NEED TO CALL 811 (Miss Utility) BEFORE YOU DIG

RICHMOND – April is National Safe Digging Month – dedicated to bringing attention to the importance of calling 811 before beginning any digging or demolishing project to avoid damaging underground utility lines.

Thousands of miles of underground utility lines provide our communities and businesses with essential public services such as natural gas, electricity, telecommunications, water and sewer. Preventing damage to these lines is a responsibility shared by all.

The State Corporation Commission (SCC) is responsible for enforcing Virginia's Underground Utility Damage Prevention Act. SCC Division of Utility and Railroad Safety's Director Massoud Tahamtani said, "When an underground utility line is damaged, there can be far reaching consequences, such as serious injury, environmental damage, property damage, economic loss, and service interruptions." He added, "Damaging an underground utility line may result in civil penalties and liability claims."

Virginia has a nationally recognized damage prevention program. When properly followed, it can help in preventing damage to underground utility lines. The program is summed up in the message, "Dig With C.A.R.E. Keep Virginia Safe!" C.A.R.E. means:

Call Miss Utility at 811 before you dig.

Allow the required time for marking.

Respect and protect the marks.

Excavate carefully.

Calling 811 connects you to Miss Utility of Virginia, the state's one-call notification center which operates Monday through Friday, 7 a.m. to 5 p.m., excluding legal state and national holidays. Emergency notification service is available 365 days a year, 24 hours a day.

-MORE-

When Miss Utility receives a call concerning digging or a demolition, trained staff will ask for important information about the planned work and then notify member utility operators that may have underground utility lines in your project area. Utility operators will respond by sending locators to your project area within the time allowed by law to mark the approximate horizontal location on the ground within 2 feet of the underground utility lines by means of paint, stakes or flags. There is no cost for this service. Once marked, hand digging is required within 24 inches of these marks.

Please plan your digging or demolition project to avoid damage, disturbance or dislocation to underground utility lines. Dig With C.A.R.E. Keep Virginia Safe!

To learn more about Virginia's damage prevention program, contact the SCC Division of Utility and Railroad Safety at (804) 371-9980, or visit the Division's website at <http://www.scc.virginia.gov/urs/mutility/index.aspx>.

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12-15

SCC NEWS RELEASE

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April 23, 2012

SCC CHANGES LOCATION AND TIME OF LOUDOUN COUNTY HEARING ON A PROPOSAL TO BUILD 230-KV ELECTRIC TRANSMISSION LINES

RICHMOND – The State Corporation Commission (SCC) has changed the location and time of a hearing in Loudoun County in June to receive public testimony on an application by Dominion Virginia Power to build new 230-kilovolt electric transmission lines and a new substation in eastern Loudoun County.

Two public sessions are scheduled on Monday, June 4, 2012, in the auditorium of the Eagle Ridge Middle School, 42901 Waxpool Road in Ashburn. The first session will begin at 4 p.m. and then reconvene at 7 p.m.

The public hearing will continue in Richmond on Wednesday, August 15, 2012, at 10 a.m. It will be held in the Commission's second floor courtroom located in the Tyler Building at 1300 East Main Street. Any person wishing to comment at any of these hearings should arrive early and sign in with the SCC bailiff.

Written comments on the proposal must be submitted by August 6, 2012. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUE-2011-00129.

Interested persons desiring to submit comments electronically may do so at the SCC's website: www.scc.virginia.gov/case. Click on the PUBLIC COMMENTS/NOTICES link and then the SUBMIT COMMENTS button for case number PUE-2011-00129.

Dominion Virginia Power proposes to build a new 11.2-mile overhead transmission line within the existing right-of-way between the Brambleton and BECO substations. The company also proposes to construct a 1.5-mile overhead line on new right-of-way from the Waxpool Junction on the existing Brambleton-Beaumeade line to a new Waxpool substation.

Case Number PUE-2011-00129

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12-110

SCC NEWS RELEASE

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May 1, 2012

SCC SEEKS COMMENTS ON APPALACHIAN POWER RATE HIKE REQUEST; SCHEDULES PUBLIC HEARING

RICHMOND – The State Corporation Commission (SCC) will hold a public hearing on June 13, 2012, on a request by Appalachian Power Company for an increase in its fuel factor. The company says the increase is necessary to cover the higher costs of fuel used to generate electricity.

Appalachian Power seeks to increase its fuel factor by 0.756 cents per kilowatt-hour (¢/kWh) from 2.197¢/kWh to 2.953¢/kWh. The proposed fuel factor will increase a customer's monthly bill by \$7.56 for each 1,000 kWh of electricity used. To mitigate the customer impact of the rate increase, the company proposes to recover the balance over a two-year period.

A public hearing on the request is scheduled for 10 a.m. on Wednesday, June 13, 2012. It will be held in the Commission's second floor courtroom located in the Tyler Building, 1300 East Main Street, in downtown Richmond. Any person wishing to comment at the hearing should arrive early and notify the SCC bailiff.

Written comments on the proposal must be submitted by June 6, 2012. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUE-2012-00051.

Interested persons desiring to submit comments electronically may do so at the SCC's website: www.scc.virginia.gov/case. Click on the PUBLIC COMMENTS/NOTICES link and then the SUBMIT COMMENTS button for case number PUE-2012-00051.

Case Number PUE-2012-00051 – Application of Appalachian Power Company to revise its fuel factor

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12-17

SCC NEWS RELEASE

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May 1, 2012

SCC APPROVES ENERGY EFFICIENCY AND DEMAND REDUCTION PROGRAMS WITH CUSTOMER PROTECTIONS

RICHMOND – The State Corporation Commission (SCC) has authorized several programs requested by Dominion Virginia Power designed to reduce customer electricity usage and demand.

The SCC approved a five-year Residential Bundle Program consisting of four programs:

- Residential Home Energy Check-Up Program
- Residential Duct Testing and Sealing Program
- Residential Heat Pump Tune-Up Program
- Residential Heat Pump Upgrade Program

The Commission placed a total cost cap for the Residential Bundle Program at \$90 million for the five-year period.

The SCC also approved a five-year Commercial Bundle Program consisting of two programs:

- Commercial Energy Audit Program
- Commercial Duct Testing and Sealing Program

The total cost cap for the Commercial Bundle Program is \$45 million for the five-year period.

To protect customers, the SCC imposed the caps on the total amount that could be billed to customers for the costs of the efficiency programs, including any resulting lost revenues to the company. Under Virginia law, a utility company is allowed to charge its customers both for the implementation costs of efficiency programs and for revenues it does not receive when customers reduce their energy usage as a result of such programs.

In its order, the SCC stated, "...the evidence indicates that the costs associated with lost revenues could constitute more than half of the total costs to customers of these programs." The SCC found that the potential bill increases resulting from these programs is relevant to its determination of the public interest and therefore established the total cost caps for the programs.

(more)

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The SCC approved a Commercial Distributed Generation Program as a peak-shaving program rather than an energy efficiency program.

In addition, the SCC approved cost recovery for a previously allowed Electric Vehicle Pilot Program.

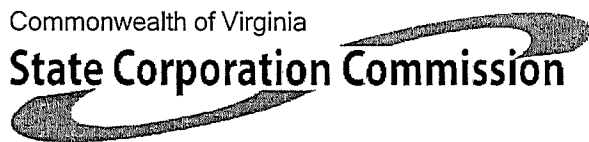
The Commission rejected the continuation and expansion of the Residential Lighting Program, a rebate program for the purchase of compact fluorescent light bulbs (CFL). The SCC determined that there is significant information available to the public regarding the potential energy savings benefits of CFL bulbs even absent a ratepayer-subsidized program through the utility.

The SCC also rejected a Commercial Refrigeration Program, stating that the company had not established the cost effectiveness of the program as a whole.

Under Virginia law, a utility company is allowed to recover certain costs for demand-side programs on customer bills. For these programs, recovery will be accomplished through a recovery mechanism, identified as Riders C1A and C2A, beginning with service rendered on or after May 1, 2012.

Riders C1A and C2A will be reviewed annually and modified, as necessary, by future orders of the Commission.

Case Number PUE-2011-00093



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12-18

SCC NEWS RELEASE

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May 8, 2012

THREE YEAR RECEIVERSHIP OF SHENANDOAH LIFE ENDS; MORATORIUM ON POLICY PAYMENTS LIFTED

RICHMOND – The successful rehabilitation of Shenandoah Life Insurance Company has allowed the State Corporation Commission (SCC) to end its three year receivership of the Roanoke-based insurer. Shenandoah Life resumes possession of its property and the management of its affairs as a stock company, an affiliate of United Prosperity Life Insurance Company.

As part of the rehabilitation and agreement with United Prosperity, Virginia Insurance Commissioner Jacqueline K. Cunningham has entered a directive lifting the moratorium on cash withdrawals by Shenandoah Life policyholders. The moratorium on policy loans, cash or surrender values, surrenders, fund transfers, lapses, cash outs and similar payments has been in place since February 12, 2009. On that date, the SCC became the receiver of Shenandoah Life in order to protect the interests of policyholders and creditors after it was determined the company's financial condition was impaired. Cunningham has served as deputy receiver.

On October 20, 2011, the Commission approved a rehabilitation plan. In mid-December, 97 percent of nearly 23,000 policyholders voted in favor of converting the company from a mutual life insurer to a stock insurance company under the control of United Prosperity.

United Prosperity is investing a minimum of \$60 million in Shenandoah Life. It will continue to operate the company from the Roanoke office. Shenandoah will also be able to issue new insurance policies now that the acquisition by United Prosperity Life Insurance Company is complete.

Case number INS-2011-00155

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12-19

SCC NEWS RELEASE

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May 15, 2012

SCC URGES INVESTORS TO REVIEW CAREFULLY CROWDFUNDING INVESTMENT OPPORTUNITIES

RICHMOND – The State Corporation Commission (SCC) urges Virginia investors to carefully review crowdfunding investment opportunities, as these no longer fall under pre-sale disclosure review by Virginia state securities regulators.

Crowdfunding is an online money-raising strategy that began as a way for the public to donate small amounts of money, often through social networking websites, to help artists, musicians, filmmakers and other creative people finance their projects. Recently enacted federal legislation expands this concept, allowing small businesses and entrepreneurs to tap into the “crowd” in search of investments to finance their business ventures.

“Although crowdfunding is designed to make it easier for small businesses and startups to raise capital, it also increases the potential for investor harm,” said Ron Thomas, director of the SCC’s Division of Securities and Retail Franchising. He cautions investors regarding the potential pitfalls of investing through crowdfunding. “Make sure you fully understand any offering and accept the risk before you invest,” he said.

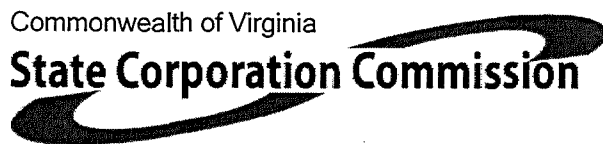
Congress enacted the Jumpstart Our Business Startups (JOBS) Act in April and directed the Securities and Exchange Commission (SEC) to adopt rules within 270 days to implement a new exemption to allow crowdfunding. Until those rules are adopted, “any offers or sales of securities purporting to rely on the crowdfunding exemption would be unlawful under the federal securities laws,” according to the SEC website.

Thomas urges investors to beware of promoters who jump the gun by offering investments through crowdfunding before the SEC rules are adopted. He also warns that investments through crowdfunding will not carry the same consumer protections as other investment offerings. “Once exempt, crowdfunding investments will not be reviewed by regulators before they are offered to the public, nor will they be required to provide the same level of pre-sale disclosures to investors or regulators. This places the burden on the prospective investor to fully understand the potential risks associated with such opportunities,” he said.

Investors with questions about crowdfunding offerings should contact the Division of Securities and Retail Franchising *before* investing at (804) 371-9051 (in Richmond) or 1-800-552-7945 (toll-free). For more information about the crowdfunding provisions of the federal law, visit the North American Securities Administrators Association (NASAA) website at www.nasaa.org or the SEC website at www.sec.gov.

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12-20

SCC NEWS RELEASE

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May 23, 2012

SCC APPROVES SETTLEMENT REGARDING DECEMBER 2010 NATURAL GAS ACCIDENT CASE; WASHINGTON GAS PAYS PENALTY AND MAKES SAFETY IMPROVEMENTS

RICHMOND – The State Corporation Commission (SCC) has approved a settlement proposal between Washington Gas Light and SCC staff that ends an SCC investigation of an accident that occurred on December 19, 2010 and destroyed a home in Chantilly, Virginia. Washington Gas, without admitting or denying any violations of safety standards, has been directed to undertake several safety improvements including the replacement of all copper service lines in the Brookfield Community where this particular accident occurred.

Washington Gas is also paying the Commonwealth of Virginia \$154,800 as part of the settlement with another \$219,700 due if the remedial actions set forth in the SCC order are not met.

The company has until November 30, 2012 to replace all of the copper service lines in the immediate neighborhood. The company must also test and collect information on the copper service lines as they are replaced and use this information to assess the integrity of the remaining copper service lines in its Virginia service territory. Washington Gas must report its findings to the Commission and take those actions that are deemed appropriate based on the results.

An investigation of the accident by the SCC's Division of Utility & Railroad Safety cited nine alleged violations of the Commission's gas pipeline safety standards.

In addition to the removal and testing of the copper service lines, Washington Gas has been directed to revise several procedures, including the procedures used for responding to an emergency. The company is also required to conduct refresher training for all field employees and contractor personnel on identifying and reporting to the company abnormal operating conditions by no later than July 31, 2012.

Case number URS-2012-00130

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12-21

SCC NEWS RELEASE

Contact: **Katha Treanor**
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May 29, 2012

SCC'S BUREAU OF INSURANCE ADVISES VIRGINIANS REGARDING FORCE OR LENDER PLACED INSURANCE

RICHMOND – When you take out a loan to buy a vehicle, house, or commercial property, your lender will require that you buy and keep insurance on the property for the term of the loan. If you fail to maintain adequate insurance coverage on the property or vehicle you are purchasing, the lender will buy an insurance policy – often called force or lender placed coverage – and add it to the cost of your loan payment.

Lenders take out force placed policies to protect their investments in the event the collateral is damaged or destroyed. The State Corporation Commission's (SCC's) Bureau of Insurance warns that premiums for force placed insurance coverage are typically much higher than standard insurance premiums.

Lenders may force place coverage in the following instances:

- You have insurance, but you have not shown your lender written proof of coverage.
- You do not have insurance because you canceled the policy or the insurance company canceled or non-renewed your policy.
- You have insurance, but the amount or type of coverage is not what you and the lender agreed you would buy.

The Bureau of Insurance cautions that if your lender force places insurance on your property, your interest in that property may not be fully covered. In addition, if your home is damaged by fire or another insured peril, the lender's force placed coverage may only pay to repair the structure and will not pay for loss to your personal property.

The Bureau offers the following suggestions to avoid force placed coverage:

- Maintain adequate coverage on your property as required by your lender.
- Send written proof of insurance to your lender when you purchase insurance or any time the lender asks for proof of coverage.

(more)

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- Review your bank statements regularly for possible duplicate insurance payments to ensure the lender did not force place insurance without your knowledge. (Lenders should notify you within 30 days of force placing coverage.)
- Make sure you understand your responsibilities under the loan agreement, including the deadline to buy insurance.
- Contact your lender as soon as possible if your insurance policy lapses or is canceled or nonrenewed.
- If a lender force places coverage on your property, shop around for and secure your own insurance coverage as soon as possible. This will save you money and better protect your interests.

The SCC's Bureau of Insurance may be able to secure a refund if your lender force placed a policy while your own insurance coverage was in force.

To learn more about force placed coverage and many other insurance-related topics or to file a complaint, contact the Bureau of Insurance Property and Casualty Division in Richmond at (804) 371-9185 or toll-free at 1-877-310-6560 or visit the Bureau's website at www.scc.virginia.gov/boi. Consumers who are deaf or who are hearing or speech impaired may call through the SCC's Telecommunications Device for the Deaf and Hard of Hearing (TDD) at (804) 371-9206.

The SCC is located in the Tyler Building at 1300 East Main Street in downtown Richmond. Normal business hours are from 8:15 a.m. to 5 p.m. Correspondence may be mailed to the Bureau of Insurance at P.O. Box 1157, Richmond, VA 23218.

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12-22

Contact: Katha Treanor
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May 29, 2012

SCC'S BUREAU OF INSURANCE ANNOUNCES NEW ONLINE SEARCH OPTIONS FOR INSURANCE POLICY FORMS AND PREMIUM RATES

RICHMOND – The State Corporation Commission's (SCC) Bureau of Insurance (Bureau) has launched new search options on its website that will make it easier to locate information about the premium rates and policy forms that insurance companies are using in Virginia. Virginia Commissioner of Insurance, Jacqueline K. Cunningham, said that these new search options are part of the Bureau's ongoing efforts to enhance education and outreach initiatives relating to all forms of insurance marketed in Virginia.

Two search options for viewing information about insurance premium rate and policy form submissions are available through the Bureau's website. One search option provides general information about rate and form filings for all lines of insurance in a concise summarized format, with access to specific file documentation available upon further request. The other search option provides direct access to the premium rates and policy forms associated with most comprehensive major medical accident and sickness and managed care products submitted to the Bureau.

The search options and accompanying user guide can be accessed at:
<http://www.scc.virginia.gov/boi/SERFFInquiry>.

Additional information can be obtained by contacting the Bureau of Insurance at (804) 371-9110 for life and health insurance or (804) 371-9965 for property and casualty insurance, or by emailing the Bureau at BOIRRF@scc.virginia.gov.

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SCC NEWS RELEASE

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May 30, 2012

SCC'S BUREAU OF INSURANCE URGES VIRGINIANS TO PLAN AHEAD FOR HURRICANE SEASON

RICHMOND – With hurricane season upon us, the State Corporation Commission's (SCC) Bureau of Insurance reminds Virginians to consider their insurance options *before* the winds and rains arrive. This includes reviewing the details of your insurance policy to ensure you have the coverage you need.

Hurricane season runs from June 1 through November 30 each year. Once a hurricane develops in the Atlantic, it will be difficult to find an insurance company willing to write related coverage until the storm threat passes.

No matter where you live in Virginia, hurricanes and their resulting flooding can threaten lives and property. Last summer's Hurricane Irene serves as a striking reminder of the devastating power of these storms in terms of deaths, injuries, and damage to homes, businesses and other property. That storm impacted much of the East Coast, including Virginia, taking dozens of lives and causing an estimated \$7 billion in damage.

"Plan now for the unexpected," said Virginia Insurance Commissioner Jacqueline K. Cunningham. "Protect your family, home, and belongings by making sure you have adequate insurance coverage before the first hurricane starts to form. Know what your policy does and does not cover. Contact your insurance agent or company or the Bureau of Insurance if you have questions."

The Bureau of Insurance reminds Virginians that hurricane damage very often comes from flooding as well as high winds. Even areas hundreds of miles from the coast are at risk for flooding as hurricanes and tropical storms move inland bringing torrential rains and high winds. Homeowners insurance policies issued in Virginia generally do not provide coverage for damage to your home and belongings due to floods, surface water or surges. However, the federal government does sell insurance for direct flood and flood-related damage to homeowners, renters, and businesses in eligible communities through its National Flood Insurance Program (NFIP). In most cases, there is a 30-day waiting period for a new flood insurance policy to take effect. For more information on this program, contact your insurance agent or the NFIP at 1-888-379-9531 or visit www.floodsmart.gov. Be sure to find out whether your flood policy provides coverage for your contents.

Some homeowners policies contain a special deductible for wind or hurricane losses. These are applied separately from any other deductible on the homeowners policy. Some insurance companies

(more)

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automatically include a wind or hurricane deductible, while others offer this deductible at the policyholder's option. Wind or hurricane deductibles may be written as a flat amount, such as \$1,000. Or, they may be applied to the loss as a percentage of the insurance coverage on the dwelling. For example: assume a hurricane causes damage amounting to \$3,000 and the dwelling is insured for \$100,000. If the policy has a two-percent hurricane deductible, the policyholder would pay \$2,000 and the insurance company would pay \$1,000.

Policyholders may also want to consider the following and contact their agent or company for more information:

- Does your insurance pay replacement costs, or actual cash value for a covered loss?
- Are you covered in the event your sewer backs up?
- Are you covered in the event your house is not up to applicable building codes?
- Are automobiles and other vehicles covered in the event of a hurricane or other windstorm?

Plan ahead and know what to do if a disaster strikes your home or business property. The Bureau of Insurance encourages policyholders to prepare a complete inventory of their personal property ahead of time including serial numbers, photographs, and videotapes. Keep this inventory in a safe place, such as a safe deposit box or at work. If a hurricane damages your property, make any necessary emergency repairs and take reasonable steps to protect your property from further damage. Make a list of all damage to the house and its contents, and include photographs, notes, and repair-related receipts.

If you must evacuate, know the name of your insurance company and take your homeowners, auto, and other insurance policies with you. They will contain your policy numbers and the phone numbers of your insurance companies in case you have questions or need to file a claim.

The Bureau of Insurance offers free consumer guides for homeowners and commercial property owners with information about what to do when a disaster strikes. These and many other consumer insurance guides are available on the Bureau's website at www.scc.virginia.gov/boi.

The Bureau's specially trained staff can assist consumers with their insurance-related questions and concerns. For more information, contact the Consumer Services Section of the Bureau's Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at (804) 371-9185. Consumers who are hearing or speech impaired may call through the SCC's Telecommunications Device for the Deaf and hard of hearing (TDD) at (804) 371-9206. The mailing address for the Bureau of Insurance is P.O. Box 1157, Richmond, Virginia 23218.

For additional emergency preparedness information relating to hurricanes and other types of disasters, visit www.ready.virginia.gov. This statewide public education effort is designed to prepare Virginians for all kinds of hazards.



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12-24

SCC NEWS RELEASE

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June 5, 2012

SCC EXTENDS PRICE CAP SAFEGUARDS FOR VERIZON CUSTOMERS

RICHMOND – The State Corporation Commission (SCC) has accepted an agreement between SCC staff and Verizon to extend for two more years the period in which price increases for basic local residential telephone service are limited to one dollar (\$1) per year. Both Verizon, Virginia’s largest provider of local telephone service, and the staff of the SCC agreed that the price cap period be extended.

The five-year period has been in place since January 1, 2008 and would have expired on December 31, 2012. For residential service, the safeguard will continue until January 1, 2015.

Basic local exchange telephone service (referred to as “BLETS”) is limited to basic dial-tone service and does not include such features as call waiting, voicemail, and caller ID. Approximately one-third of Verizon’s customers still receive basic service. The majority of Verizon’s customers are on plans that “bundle” a number of services. The price cap provision does not apply to such plans.

For business service, the price increase limit has been three dollars (\$3) per year, per line. That price limit is not being extended and will expire on December 31, 2012.

Pursuant to state law, basic residential and business service in all Verizon exchanges throughout Virginia are deemed to be competitive. In its final order, the SCC said, this statutory provision “...does not change the Commission’s duty and authority...to monitor the competitiveness of telephone service in the Commonwealth.” Such monitoring by SCC staff may involve, after notice and an opportunity for hearing, a Commission review of whether competition effectively regulates prices.

PUC-2012-00008 – Order on Verizon price safeguard extension

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Commonwealth of Virginia

State Corporation Commission

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12-25

SCC NEWS RELEASE

Contact: **Katha Treanor**
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June 6, 2012

SCC'S BUREAU OF INSURANCE CAN ASSIST WITH COVERAGE QUESTIONS FOLLOWING RECENT STORMS

RICHMOND – The recent storms and tornadoes that struck portions of Virginia left a trail of destruction in their wake. Virginia Insurance Commissioner Jacqueline K. Cunningham encourages consumers who suffered damage to their homes, businesses or vehicles as a result of the recent storms to contact their insurance company or agent as soon as possible for help in determining the coverage that is available under their policy for the damaged property. The insurance company or agent will also be able to guide consumers through the process of filing a claim.

The State Corporation Commission's (SCC) Bureau of Insurance (Bureau) can provide assistance to consumers who have problems contacting their insurance company or agent or have concerns about their insurance. Contact information for insurance companies and agents is available on the Bureau's website at www.scc.virginia.gov/boi/ConsumerInquiry/CompanySearch.aspx (for insurance company lookup) or www.scc.virginia.gov/boi/ConsumerInquiry/ProducerSearch.aspx (for insurance agent lookup).

Commissioner Cunningham suggests taking pictures of damaged property, saving receipts for repair costs, and protecting your property from further damage. The Bureau offers free consumer guides offering tips on what to do when a disaster strikes. One guide is for homeowners and the other is for businesses. Both provide answers to the most commonly asked questions about settling disaster-related insurance problems. These guides are available on the Bureau's website at www.scc.virginia.gov/boi/pubs.aspx.

The Bureau's Property and Casualty Division stands ready to assist with insurance-related inquiries through its toll-free telephone number, 1-877-310-6560, or in Richmond at (804) 371-9185. Its specially trained staff can help consumers with their insurance questions and concerns and can offer tips to help consumers expedite the processing of claims with their insurance company.

Consumer complaints may be filed electronically through the Bureau's website at www.scc.virginia.gov/boi. The Bureau may also be contacted electronically at BureauofInsurance@scc.virginia.gov. The Bureau's fax number is (804) 371-9349. Consumers who are hearing or speech impaired may call the SCC's Telecommunications Device for the Deaf and Hard of Hearing (TDD) at (804) 371-9206.

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Correspondence may be mailed to the Bureau at P. O. Box 1157, Richmond, Virginia 23218. The SCC is located at 1300 East Main Street in downtown Richmond. Normal business hours are from 8:15 a.m. to 5 p.m.

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12-26

SCC NEWS RELEASE

Contact: Andy Farmer
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June 15, 2012

SCC SEEKS COMMENTS ON PROPOSED DOMINION VIRGINIA POWER PILOT PROGRAM TO BUY ELECTRICITY FROM CUSTOMER-OWNED SOLAR GENERATION

RICHMOND — The State Corporation Commission (SCC) is seeking public comments on a request by Dominion Virginia Power (DVP) to offer a rate option for customers who own solar generation installations. The rate option is one of the components of DVP's proposed Community Solar Power Program.

According to DVP, the proposed rate program would allow qualifying solar customer-generators to purchase all of their electricity from the company on their current rate schedule and to sell all of their solar generation at a fixed price of 15 cents per kilowatt-hour for a period of five years. DVP would purchase up to three megawatts of energy output from customer-owned solar generation installations.

The company states that the solar purchase program is designed to promote customer-owned distributed solar generation facilities and to offer an alternative to net energy metering.

Written comments or a request for a public hearing on the proposal must be submitted by September 14, 2012. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUE-2012-00064.

Interested persons desiring to submit comments electronically may do so at the SCC's website: www.scc.virginia.gov/case. Click on the PUBLIC COMMENTS/NOTICES link and then the SUBMIT COMMENTS button for case number PUE-2012-00064.

The SCC is considering the other component of DVP's Community Solar Program in case number PUE-2011-00117. In that proposal, DVP seeks to construct and operate up to 30 megawatts of company-owned solar generation facilities at various commercial, industrial, and public locations.

Case Number PUE-2012-00064

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12-27

SCC NEWS RELEASE

Contact: **Andy Farmer**
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June 21, 2012

SCC SETS FUEL RATE FOR APPALACHIAN POWER

RICHMOND – The State Corporation Commission (SCC) has approved a new fuel rate requested by Appalachian Power Company that will take effect on June 22, 2012.

The new fuel rate is 2.953 cents per kilowatt-hour (¢/kWh), which represents an increase of 0.756 ¢/kWh from the fuel factor of 2.197 ¢/kWh established by the Commission in 2010. For the average residential customer, the fuel rate increase means the monthly bill for 1,000 kilowatt-hours of electricity will increase \$7.56, or approximately 7.2 percent.

The Commission has also approved Appalachian's proposal of a longer period for collecting its under-recovery balance of expenses.

The SCC found that "... given the significant rate impact of the level of projected fuel expenses in the proceeding, the Company's proposed mitigation measure to recover its deferred fuel balance over a twenty-four month period is reasonable."

The fuel rate is the portion of the electric bill that pays for the cost of fuel used to generate electricity and reflects the wholesale purchase and sales of power.

The fuel rate is reviewed annually by the Commission and re-set, as necessary, to reflect actual fuel expenses for the previous year and projected fuel expenses for the coming year.

Case Number PUE-2012-00051 – Application of Appalachian Power Company to revise its fuel factor

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12-28

SCC NEWS RELEASE

Contact: **Katha Treanor**
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July 2, 2012

SCC's BUREAU OF INSURANCE ADVISES CONSUMERS REGARDING THE USE OF CREDIT INFORMATION IN INSURANCE UNDERWRITING AND RATING

RICHMOND – Insurance companies look at many factors when determining whether to issue a policy and how much that policy will cost. Whether shopping for homeowners or auto insurance, many people may not realize that their use of credit may affect how much they pay for insurance or whether they can even obtain coverage.

In Virginia and many other states, insurance companies may use a person's credit information in the insurance underwriting and rating process. Some insurance companies may charge higher premiums or refuse to issue a new insurance policy solely on the basis of unfavorable credit information.

However, insurers in Virginia may not nonrenew existing policies solely on the basis of your credit information. Virginia law requires that any time your insurance company takes an adverse action based on your credit information, it must tell you the reason for its decision or advise you that you have the right to obtain the reason. An adverse action includes not receiving the insurance company's most favorable rate or having the insurance coverage denied or terminated as a result of your credit information. Ask your insurance company if your credit information was used to underwrite and rate your policy and how this affected your policy.

The Bureau reminds consumers to check their credit reports periodically for accuracy and to report any errors to the credit reporting company to have them corrected. To obtain a free copy of your credit report, visit www.annualcreditreport.com or call 1-877-322-8228. Under federal law, consumers are entitled to obtain a free credit report once every 12 months from each of the three nationwide consumer credit reporting companies – Equifax, Experian and TransUnion.

For additional information about how your credit information can affect your insurance policy, contact your insurance company or agent. The Bureau of Insurance can answer questions about insurance coverage for your home, auto or any other insurance-related questions you may have. It also offers numerous free publications about various insurance-related topics including a brochure that explores the impact of credit on your auto and homeowners insurance. For additional information, contact the Bureau toll-free at 1-877-310-6560 or by email at BureauofInsurance@scc.virginia.gov or visit its website at www.scc.virginia.gov/boi.

SCC NEWS RELEASE

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July 5, 2012

**SCC'S BUREAU OF INSURANCE CAN ASSIST WITH INSURANCE
QUESTIONS FOLLOWING RECENT STORMS AND TORNADOS**

RICHMOND – The series of deadly storms that struck much of the Mid-Atlantic last week left 12 people in Virginia dead and extensive damage in their wake.

Virginia Insurance Commissioner Jacqueline K. Cunningham advises consumers to contact their insurance company or agent as soon as possible for help in determining the coverage that is available under their policies for homes, businesses and vehicles that were damaged during the storms. The insurance company or agent also will be able to guide consumers through the process of filing a claim.

Contact information for insurance companies and agents is available on the State Corporation Commission's (SCC) Bureau of Insurance (Bureau) website at:

www.scc.virginia.gov/boi/ConsumerInquiry/CompanySearch.aspx
(for insurance company lookup) or
www.scc.virginia.gov/boi/ConsumerInquiry/ProducerSearch.aspx
(for insurance agent lookup).

Commissioner Cunningham recommends taking pictures of damaged property, saving receipts for repair costs, and protecting your property from further damage. The Bureau offers free consumer insurance guides on a variety of topics including disaster guides for homeowners and businesses. The disaster guides provide answers to the most commonly asked questions about settling disaster-related insurance problems and are available on the Bureau's website at www.scc.virginia.gov/boi/pubs.aspx.

The Bureau reminds Virginia policyholders that, in addition to coverage for property damage, property policies may include coverage for debris removal and additional living expenses. Check your insurance policy or contact your agent or your insurance company to discuss what coverage you have available.

The Bureau's Property and Casualty Division stands ready to assist Virginians with any questions they may have regarding damage to their property as a result of the recent storms. Virginia policyholders who have questions about their homeowners, mobile home, automobile or business policies or an insurer's handling of their claim are encouraged to call the Bureau through its toll-free

(more)

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telephone number – 1-877-310-6560 – or in Richmond at (804) 371-9185. The Bureau’s specially trained staff can help consumers with their insurance questions and concerns and can offer tips to help consumers expedite the processing of claims with their insurance company. The Bureau also may be contacted electronically at BureauofInsurance@scc.virginia.gov. The Bureau's fax number is (804) 371-9349. Consumer complaints may be filed electronically through the Bureau's website at www.scc.virginia.gov/boi. Consumers who are hearing or speech impaired may call the SCC's Telecommunications Device for the Deaf and Hard of Hearing (TDD) at (804) 371-9206.

Correspondence may be mailed to the Bureau at P. O. Box 1157, Richmond, Virginia 23218. The SCC is located at 1300 East Main Street in downtown Richmond. Normal business hours are from 8:15 a.m. to 5 p.m.

VALUE YOUR POWER

VIRGINIA ENERGY SENSE

For Immediate Release

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12-30

Virginia Energy Sense Releases PSA, Offers Online Energy Assessment Tool to Help Virginians Keep Energy Use Down as the Summer Months Heat Up

Part of effort to reduce statewide electricity use 10% by 2022

RICHMOND, July 12, 2012 -- Virginians overwhelmingly agree: conserving energy and lowering utility costs are especially important given the state of the economy and environment, according to a new survey of residents across the Commonwealth. Virginia Energy Sense, the state-wide consumer education and outreach program, is doing its part to educate Virginia consumers on how to do just that.

As part of the education effort, three television public service announcements will encourage consumers to "value your power" through easy, low-cost steps and by using a new online Home Energy Test. This new feature allows homeowners to easily evaluate their home's energy use in just a few minutes. Their answers lead to a report that suggests ways they can save energy.

The PSAs will air through the summer in all seven of the Commonwealth's media markets.

"We know Virginians want to save money and conserve energy, it's just a matter of education and action," said Andy Farmer, the Virginia Energy Sense program manager. "I hope the PSAs will encourage people to take small steps to save energy and seek out information on how to make their homes more energy efficient."

"Whether they visit our site to take the online home energy assessment or simply switch to more efficient light bulbs, every step counts," he added.

In 2008, Virginia set a voluntary goal to reduce electricity consumption by ten percent from 2006 levels by 2022.

Hart Research conducted the survey to gauge the importance of energy efficiency to Virginians. The response was overwhelmingly positive but many residents were unaware of the goal set by the Commonwealth and short on knowledge on how to help accomplish it.

Through efforts like this summer's PSAs, the online energy audit tool, and participation in community events, Virginia Energy Sense hopes to educate Virginia consumers about the Commonwealth's

VALUE YOUR POWER



VIRGINIA ENERGY SENSE

important goal and how they can make their homes, schools and workplaces more energy efficient in order to help achieve it.

About Virginia Energy Sense

Virginia Energy Sense is the Commonwealth's state-wide consumer education and outreach program under the guidance of the State Corporation Commission. It was created by the General Assembly to help Virginia residents understand how to save energy at home, work and school in support of the state's goal to reduce energy consumption by 10%. Virginia Energy Sense believes saving energy just makes good sense and encourages all Virginians to "value your power." The program provides tools and information to help consumers understand their energy bill and take action to reduce it. Consumers can turn to the Virginia Energy Sense website (www.virginiaenergysense.org) or follow us on [Twitter](#) or [Facebook](#) to learn about energy efficiency and renewable energy, find ideas that "make sense" and explore financial [incentives](#) that "save cents."

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12-31

SCC NEWS RELEASE

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July 13, 2012

SCC SCHEDULES HEARINGS ON A PROPOSAL TO BUILD HIGH VOLTAGE ELECTRIC TRANSMISSION LINES FROM SURRY COUNTY TO HAMPTON

RICHMOND – The State Corporation Commission (SCC) will conduct hearings in Williamsburg and Richmond to receive public testimony on an application by Dominion Virginia Power to build new 500-kilovolt (kV) and 230-kV electric transmission lines and related facilities from Surry County to the city of Hampton.

Dominion Virginia Power proposes to build a new, 7.4-mile overhead 500-kV transmission line between its Surry switching station in Surry County to a new Skiffes Creek switching station in James City County. This segment of the line would include a 3.5-mile overhead crossing of the James River. From the Skiffes Creek switching station, the company proposes to construct 20.7 miles of new overhead 230-kV transmission line through James City and York counties, Newport News and ending at the company's Whealton substation in Hampton.

Two public sessions are scheduled in Williamsburg on Wednesday, October 24, 2012 at the Warhill High School Auditorium at 4615 Opportunity Way. The first session begins at 4 p.m. and then reconvenes at 7 p.m.

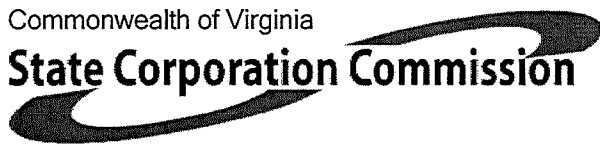
The public hearing will continue in Richmond on Thursday, January 10, 2013, at 10 a.m. It will be held in the Commission's second floor courtroom located in the Tyler Building at 1300 East Main Street. Any person wishing to comment at any of these hearings should arrive early and sign in with the SCC bailiff.

Written comments on the proposal must be submitted by January 3, 2013. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUE-2012-00029.

Interested persons desiring to submit comments electronically may do so at the SCC's website: www.scc.virginia.gov/case. Click on the PUBLIC COMMENTS/NOTICES link and then the SUBMIT COMMENTS button for case number PUE-2012-00029.

Case Number PUE-2012-00029

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12-32

SCC NEWS RELEASE

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July 25, 2012

SCC SETS WASHINGTON GAS DELIVERY SERVICE RATE: STIPULATION ACCEPTED RESULTING IN REFUNDS TO VIRGINIA CUSTOMERS

RICHMOND – The State Corporation Commission (SCC) has approved a rate increase for the delivery of natural gas within the Virginia service territory of Washington Gas that is approximately \$8.5 million less than the company sought. The SCC order means Washington Gas will recalculate its delivery service rate that has been charged since October 1, 2011, and refund the difference to customers, with interest.

The service delivery charge is the cost to consumers to operate the gas distribution system. It does not include the cost of the natural gas consumed by the customer which is listed as a separate gas supply charge on the monthly bill.

On January 31, 2011, Washington Gas filed an application for an increase in annual operating revenue of approximately \$29.6 million, or six percent. The request was amended to \$28.5 million which was then allowed to go into effect, on an interim basis, beginning October 1, 2011.

Following a comment period and several hearings, Washington Gas filed a proposed stipulation to address all outstanding issues and allow an increase of \$20 million, or approximately 4.1 percent. The stipulation was joined by the Attorney General's Division of Consumer Counsel, the staff of the SCC, and representatives of Arlington, Fairfax and Frederick Counties.

The interim rate increase on October 1 increased the typical residential heating customer's bill by approximately \$4.25 per month. The final rate approved by the SCC reduces the amount of the increase to \$3.05, a difference of \$1.20 per month.

Washington Gas provides service to approximately 1.1 million customers in Virginia.

Case number PUE-2010-00139

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12-33

SCC NEWS RELEASE

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July 31, 2012

SCC'S BUREAU OF INSURANCE REMINDS VIRGINIANS THAT PLANNING FOR COLLEGE SHOULD INCLUDE INSURANCE CONSIDERATIONS

RICHMOND – Registering for classes, finding a place to live, and managing their money are just a few of the many challenges students face as they prepare for college. Making sure they have the insurance coverage they need is another important consideration.

The State Corporation Commission's Bureau of Insurance offers tips to help parents ensure that their college-bound students have the insurance coverage they need for their health, vehicles, and belongings while they are away at school.

Federal law now requires any health insurance plan or issuer that offers dependent coverage to make that coverage available until the dependent reaches age 26. Until 2014, if the parent's coverage is through an employer, and the dependent is eligible for coverage through his or her own job, the parent's plan is not required to provide coverage.

The Bureau of Insurance encourages parents to make sure their students have a copy of relevant insurance cards and know about obtaining referrals and approvals (if necessary) before seeking treatment. If you are insured by a health maintenance organization (HMO), check to see if your student will be outside the HMO service area while away at school. If this occurs, the student likely will have coverage for emergency care, but might have to travel to a physician or hospital within the HMO service area for routine care. If your insurer is part of a preferred provider organization (PPO), your insurer may pay benefits at out-of-network levels if your student uses health care providers that are outside your network. Check your plan provisions or talk to your insurance company to find out what level of benefits your policy provides.

Students who do not have health insurance through a parent's policy or who have limited coverage due to network service areas may opt to purchase a student health insurance plan. These plans are sold by an insurer that has contracted with a college to offer coverage to its students. They typically have more limited benefits and more exclusions than traditional health insurance plans.

Routine dental care and eye care generally are not included as part of a health insurance plan, although many such plans will cover non-cosmetic dental work that is medically necessary due to an accident, and most will cover medical care as a result of an eye disease or injury.

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Other considerations for college-bound students and their parents include the following:

- **Renters insurance** – If your student is enrolled in classes and living in on-campus housing, your homeowners policy will likely extend to his personal belongings such as electronics, computers, furniture, and clothes that he takes to school. However, your homeowners policy may include a special limit on personal property that is located elsewhere, so you will need to be aware of any such limitation. If your student is living off campus, a separate renters insurance policy may need to be purchased to protect his personal property in the event that it is damaged, destroyed or stolen. In either case, the Bureau of Insurance recommends creating a home inventory of your student's belongings including purchase prices, model and serial numbers, and photos or videos. This will help you decide how much renters insurance your student will need and will facilitate filing an insurance claim in the event of a loss. The National Association of Insurance Commissioners (NAIC) offers an application – myHOME Scr.APP.book – that makes it easy to create and update a home inventory. The app is free and available for both iPhone® and Android® smart phone users.
- **The Big Move** – Before you pack all of your student's belongings into a car or rental trailer, make sure the contents are insured. Ask your insurance agent or company if your homeowners policy will cover the belongings in your student's car or rental trailer before he gets to campus. If your student is going to live off campus, ask your insurance agent or company if coverage in his renter's policy will extend to his belongings during the move.
- **Auto Insurance** – If your student is taking a car with him to school, ask your agent or company about its impact on your existing auto insurance policy. If the car is going to be kept at another location, you should notify your agent or company about this change in garaging. Some insurance companies offer discounts for students who maintain a certain grade point average.
- **Identity Theft** – College students may be vulnerable to identity theft because of the availability of personal information and the way many students handle this data. Identity theft insurance cannot protect you or your student from becoming a victim of identity theft and does not cover direct monetary losses incurred as a result. However, it does provide coverage for the cost of reclaiming your financial identity or that of your student – such as the costs of phone calls, making copies, mailing documents, taking time off from work without pay, and hiring an attorney.

Check to see if your homeowners policy includes identity theft insurance, and ask your insurance agent or company if this extends to your student living away from your primary residence. If not, you may be able to purchase a stand-alone policy from another insurer, bank, or credit card company. If your student is renting an apartment, ask if his renter's insurance covers identity theft, or if it could be added to the policy.

For more information about auto, home, renters, life, and health insurance, as well as tips for choosing the coverage that is right for you and your family, contact the SCC's Bureau of Insurance toll-free at 1-877-310-6560 or by email at BureauofInsurance@scc.virginia.gov or visit its website at www.scc.virginia.gov/boi. Consumers who are deaf or who are hearing or speech impaired may call through the SCC's Telecommunications Device for the Deaf and Hard of Hearing (TDD) at (804) 371-9206. Additional information may also be found on the NAIC website at www.insureUonline.org.

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12-34

SCC NEWS RELEASE

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August 6, 2012

NATIONAL 811 DAY IS AUGUST 11; AWARENESS OF NEED TO CALL 811 (Miss Utility) BEFORE YOU DIG

RICHMOND – Saturday, August 11 is National 811 Day and serves as a reminder to all homeowners and professional excavators of the importance of calling 811 before beginning any digging or demolishing project.

A simple and free call to 811 connects you to Miss Utility of Virginia, which notifies the appropriate utility companies of your intent to dig. From there, utility locators come to your project area in the time allowed by law to mark the approximate location of the underground utility lines by means of paint, stakes, or flags. Once marked, hand digging is required within 24 inches of these marks.

The State Corporation Commission (SCC) is the agency responsible for enforcing the Virginia Underground Utility Damage Prevention Act. SCC Utility and Railroad Safety Division Director Massoud Tahamtani says, “On August 11 and throughout the year homeowners and contractors alike are reminded to call 811 before digging to prevent damage to underground utility lines.”

Underground utility lines provide many vital utility services to our homes and businesses. According to Tahamtani, “Whenever an underground utility line is damaged, the consequences can be far-reaching and can include personal injury or worse. Also at stake are environmental damage, economic loss, and disruption of vital utility services that we use on a daily basis.” He added, “Damaging an underground utility line can lead to liability claims and civil penalties against the responsible party.”

Miss Utility of Virginia is open Monday through Friday, 7 a.m. to 5 p.m., excluding legal state and national holidays. However, emergency notifications can be made 365 days a year, 24-hours-a-day.

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Virginia's C.A.R.E. message reminds you to call Miss Utility at 811 and avoid damage to underground utility lines. C.A.R.E. means:

Call Miss Utility at 811 before you dig.

Allow the required time for marking.

Respect and protect the marks.

Excavate carefully.

To learn more about "Digging with C.A.R.E." and Virginia's damage prevention program, contact the SCC's Division of Utility and Railroad Safety at (804) 371-9980, or visit the division's website at www.scc.virginia.gov/urs/mutility/index.aspx.

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12-35

SCC NEWS RELEASE

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August 21, 2012

SCC CAUTIONS VIRGINIANS REGARDING NEW AND OLD INVESTOR THREATS

RICHMOND – The State Corporation Commission (SCC) urges Virginians to use caution when seeking safer and more profitable places to put their money amid continued economic uncertainty and a changing investing landscape.

Unwary investors continue to be introduced to longstanding or emerging threats. The most recent rash of suspect offers attempts to exploit new and existing federal laws designed to promote job creation and stimulate economic recovery.

Ronald Thomas, director of the SCC's Division of Securities and Retail Franchising, encourages Virginians to investigate thoroughly before investing their hard-earned money. He reminds investors that even some legitimate investment opportunities may be risky and complex and may not be suitable for a particular individual.

“Be especially wary of investment opportunities that promise high returns with little or no risk,” Thomas said. “Before you invest, find out if both the salesperson and the investment are registered in Virginia and obtain written information that fully explains any investment before you hand over your money.”

Thomas urges investors to be wary of the following new investment opportunities:

- **Crowdfunding and Internet Offers** – An online money-raising strategy designed to make it easier for small businesses and startups to raise capital, crowdfunding is a provision of the Jumpstart Our Business Startups (JOBS) Act enacted by Congress in April 2012. Rules implementing a new exemption to allow crowdfunding are not expected to be adopted by the Securities and Exchange Commission until early 2013. Until those rules are adopted, any offers or sales of securities that claim to rely on the crowdfunding exemption are unlawful under federal securities laws. Investments through crowdfunding will not carry the same consumer protections as other investment offerings and even legitimate offers will carry a certain degree of risk.
- **Use of Self-Directed IRAs to Mask Fraud** – To lend credibility to fraudulent ventures, offerers may misrepresent the responsibilities of self-directed IRA custodians or exploit the tax-deferred characteristics of these investment products. Self-directed IRAs allow investors to hold alternative

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investments such as real estate, mortgages, precious metals, and private placement securities for which financial and other information may not be readily available. While self-directed IRAs can be a legitimate way to hold retirement assets, investors should be mindful of potential fraudulent schemes when considering investments for their self-directed IRA.

“Investors should insist on working only with licensed securities brokers and investment advisers in dealing with both traditional and alternative securities investments, and should quickly report any suspicion of investment fraud to their state securities regulator,” Thomas said.

For more information, call the Securities Division in Richmond at (804) 371-9051 or toll-free in Virginia at 1-800-552-7945 or visit its website at www.scc.virginia.gov/srf or visit the North American Securities Administrators Association’s website at www.nasaa.org.

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SCC NEWS RELEASE

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September 10, 2012

TELEPHONE ASSISTANCE PLANS HELP LOW-INCOME VIRGINIANS STAY CONNECTED

RICHMOND — Access to local emergency services and community resources is vital to all Virginians. Being able to make a local phone call can keep vulnerable Virginians from becoming totally isolated and can mean the difference between life and death in an emergency.

Lifeline, a discounted telephone service program, is available through designated wireline and wireless telephone companies to low-income Virginians and enables them to stay connected to community resources. The State Corporation Commission (SCC) encourages eligible Virginia residents who need local phone service but cannot afford it to take advantage of this program. The plan makes basic wireline phone service more affordable to those who need it.

The SCC is partnering with the Federal Communications Commission, the National Association of Regulatory Utility Commissioners, and the National Association of State Utility Consumer Advocates during “National Telephone Discount Lifeline Awareness Week” September 10-16. The goal of this nationwide outreach effort is to increase awareness about telephone service assistance available through state and federal programs and to expand the number of qualified participants.

The Lifeline program in Virginia has been in existence since 1988. It has traditionally been referred to as the Virginia Universal Service Plan for wireline telephone companies. Implemented jointly by the SCC and the Federal Communications Commission, Lifeline helps eligible consumers purchase more affordable telephone service. Telephone customers who participate in or are eligible for one of seven medical or food public assistance programs or meet an income requirement are entitled to receive a minimum basic telephone service discount of \$9.25 per month.

Designated wireline telephone companies in Virginia provide this assistance and will help with enrollment. A number of wireless companies have also been designated to provide discounted service to qualifying low-income consumers in Virginia. Lifeline discounts are available to only one qualifying consumer of local telephone or wireless service per household.

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If you have more than one wireline or wireless local telephone provider in your area, contact each company to verify which ones offer Lifeline support, because not all companies are required to offer this program.

The SCC's Division of Communications has regulatory authority over wireline telephone companies operating in Virginia. Additional universal service plan information is available on the SCC website at www.scc.virginia.gov/puc/univ.aspx or by contacting the Universal Service Administrative Company (USAC) at www.usac.org/li/getting-service.

SCC NEWS RELEASE

Contact: Andy Farmer
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September 19, 2012

SCC SEEKS COMMENTS ON PROPOSED RULES FOR CONSIDERING A PERFORMANCE INCENTIVE FOR ELECTRIC UTILITIES

RICHMOND — The State Corporation Commission (SCC) will conduct a public hearing on November 19, 2012, to receive public testimony on proposed rules and regulations that the SCC should consider when determining whether a positive or negative performance incentive should be applied to an investor-owned electric utility.

The Code of Virginia authorizes the SCC to increase or decrease a utility's combined rate of return on common equity by up to 100 basis points (or a one percent return on equity) for superior or inferior performance when providing regulated electric service in Virginia.

A public hearing is scheduled on Monday, November 19, 2012, at 10 a.m. It will be held in the Commission's second floor courtroom located in the Tyler Building at 1300 East Main Street in downtown Richmond. Any person wishing to comment at the hearing should arrive early and sign in with the SCC bailiff.

Written comments on the proposed rules must be submitted by November 9, 2012. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUE-2012-00021.

Interested persons desiring to submit comments electronically may do so at the SCC's website: www.scc.virginia.gov/case. Click on the PUBLIC COMMENTS/NOTICES link and then the SUBMIT COMMENTS button for case number PUE-2012-00021.

Case Number PUE-2012-00021

SCC NEWS RELEASE

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October 5, 2012

**SCC SETS HEARING ON WORKERS' COMPENSATION
PREMIUM LEVEL ADJUSTMENTS**

RICHMOND – The State Corporation Commission (SCC) has scheduled an October hearing to consider a request filed by the National Council on Compensation Insurance, Inc. (NCCI) to adjust the premium levels charged for workers' compensation insurance.

Workers' compensation insurance provides medical care and wage replacement benefits to injured workers. Almost all Virginia employers are required to carry the coverage.

NCCI has proposed a decrease in the overall premium level for the industrial, federal, and underground coal mine classifications in the voluntary market and the underground coal mine classification in the assigned risk plan. It has proposed an increase in the overall premium level for the industrial, federal and surface coal mine classifications in the assigned risk plan and the surface coal mine classification in the voluntary market.

The proposed changes, which would become effective on April 1, 2013, for new and renewal workers' compensation policies, are as follows:

<u>Class</u>	<u>Voluntary Market Loss Costs</u>	<u>Assigned Risk Rates</u>
Industrial	-5.7%	+7.3%
"F" (Federal)	-2.1%	+14.4%
Coal Mines (Surface)	+4.9%	+19.4%
Coal Mines (Underground)	-14.5%	-3.5%

NCCI, a Florida-based ratemaking organization, represents insurance companies licensed to write workers' compensation insurance in Virginia.

The SCC hearing on the proposed changes is scheduled for 10 a.m. on Tuesday, October 16, 2012, in the Commission's second floor courtroom located in the Tyler Building, 1300 East Main Street, in

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downtown Richmond. Anyone wishing to speak at the hearing as a public witness should arrive by 9:45 a.m. and sign in with the Commission bailiff.

Case number INS-2012-00144

Commonwealth of Virginia

State Corporation Commission

Division of Information Resources
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SCC NEWS RELEASE

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October 5, 2012

VIRGINIANS CAN PROTECT THEMSELVES WITH FREE *MYHOME INVENTORY* AND *WRECKCHECK* SMARTPHONE INSURANCE APPS

RICHMOND – It is now easier than ever for Virginians to accurately maintain an inventory of their possessions and exchange information after an auto accident without compromising their identity with free *myHome Inventory* and *WreckCheck* smartphone insurance apps, according to the State Corporation Commission's (SCC) Bureau of Insurance. The apps, which are compatible with iPhone® and Android® smartphones, were developed by the National Association of Insurance Commissioners (NAIC), of which the Bureau of Insurance is a member. They are available at no cost from the app store on your smartphone.

According to recent surveys conducted by the NAIC, half of all Americans do not have a home inventory and many are unclear about what information to share at a crash site or when to call the police.

The Bureau of Insurance reminds Virginians to prepare a complete inventory of their personal belongings *before* a loss occurs. "One of the best ways to ensure that your possessions are fully protected is to document them with a home inventory," said SCC Insurance Commissioner Jacqueline K. Cunningham. "A home inventory enables you to determine exactly what you own and what it is worth before you need to make an insurance claim. It will also help you choose insurance coverage that will fully protect and replace your valuables in the event that they are lost, stolen, or damaged."

The *myHOME Scr.APP.book* app lets users quickly photograph and capture images, descriptions, bar codes and serial numbers, and then stores them electronically for safekeeping. The app allows users to organize information room by room, and even creates a back-up file for email sharing.

In the case of automobile accidents, the *WreckCheck* mobile application outlines what to do immediately after an auto accident and enables users to create their own accident report. The app makes it easy for the user to capture photos, document only what is necessary to file an insurance claim, and email a completed report directly to themselves and their insurance agents.

For those without smartphones, NAIC offers free downloadable home inventory and accident checklists and tips at www.insureuonline.org.

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Virginians with insurance questions or concerns about home, auto, or other types of insurance can call the Bureau of Insurance toll-free at 1-877-310-6560 or in Richmond at (804) 371-9741 or visit its website at www.scc.virginia.gov/boi.

SCC NEWS RELEASE

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October 25, 2012

SCC'S BUREAU OF INSURANCE WILL SOON LICENSE AND REGULATE PUBLIC ADJUSTERS

RICHMOND – When disaster strikes, insurance companies provide trained professional adjusters to evaluate and settle claims made by homeowners and businesses. However, if you have had a large loss, you may be contacted by a public adjuster or you may consider hiring a public adjuster. A public adjuster does not represent the insurance company. Public adjusters represent policyholders in appraising and negotiating insurance claims and are paid for their services by the policyholder.

Beginning January 1, 2013, all individuals and business entities doing business as a public adjuster must be licensed by the State Corporation Commission (SCC). As a result of the new law, public adjusters will be required to comply with standards of conduct and continuing education requirements, and their fees must be fair and reasonable in relation to the work performed. The SCC may suspend or revoke licenses under certain conditions.

The SCC's Bureau of Insurance reminds Virginians that they are not required to hire a public adjuster. However, the Bureau offers the following tips to protect your interests if you do consider hiring one:

- Beginning January 1, 2013, make sure the public adjuster is licensed by the Bureau of Insurance. You can call the Bureau toll-free at 1-877-310-6560 to verify this.
- Before signing a public adjuster contract, you may want to familiarize yourself with the requirements governing public adjuster contracts as well as the standards of conduct applicable to public adjusters. This information may be found on the Bureau's website at <http://www.scc.virginia.gov/boi/cons/index.aspx>.
- Carefully read any contract you are given and do not sign it unless you understand and agree to all the terms including fees and payment terms.
- Ask the public adjuster for references and contact them for their opinion of the work *before* you sign a contract. This is particularly important when dealing with non-resident public adjusters who may come to Virginia to handle claims following a disaster.

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- Check with the Better Business Bureau and the Bureau of Insurance to see if there are any complaints against the public adjuster.
- Find out how experienced the public adjuster is.
- Notify your insurance company when you contract with a public adjuster and give them the name of the person who will be authorized to work with the insurance company on your behalf.
- Meet with more than one public adjuster before making a decision. Allow yourself time to check references and the public adjuster's license status before signing a contract.

For more information about this and other insurance-related matters, contact the Bureau of Insurance at 1-877-310-6560 or visit its website at www.scc.virginia.gov/boi.

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SCC NEWS RELEASE

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October 26, 2012

SCC'S BUREAU OF INSURANCE OFFERS VIRGINIANS TIPS FOR HURRICANES AND OTHER WEATHER-RELATED DISASTERS

RICHMOND – Virginia and much of the East Coast are watching closely as Hurricane Sandy makes its way up the Atlantic Ocean, serving as a reminder that we still have more than a month to go before hurricane season ends. With this in mind, the State Corporation Commission's (SCC) Bureau of Insurance encourages Virginians to take steps now to protect their physical and financial well-being should a hurricane or other disaster strike.

The Bureau of Insurance offers the following tips that could make filing an insurance claim easier in the event of a disaster:

- **Know Your Insurance Coverage** – Review your insurance policies before disaster strikes. Make sure you understand what is and is not covered and contact your insurance agent or company if you have questions. Keep in mind that flood damage is not covered by a standard homeowners or renter's insurance policy.
- **Collect Your Insurance Information** – Store copies of your insurance policies with your home inventory in a waterproof, fireproof box or safe. Make sure you have a copy of your policy, as well as your insurance cards. Make a list that includes your policy numbers and contact information for your insurance company and insurance agent including phone numbers, website addresses and mailing addresses. Take this information with you if you have to evacuate in case you have questions or need to file a claim.
- **Protect Your Property** – To mitigate some of the damage a hurricane or tropical storm might cause, clear your yard of debris, lawn furniture and other loose items that could become projectiles in high winds; trim dead or overhanging branches from trees surrounding your home, and clean gutters. Review your home to make sure doors are latched properly and the roof is secure.
- **After the Storm** – If a hurricane damages your property, notify your insurance agent or company and file your insurance claim(s) as quickly as possible. Make any necessary emergency repairs and take reasonable steps to protect your property from further damage.

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Make a list of all damage to the house and its contents, and include photographs, notes, and repair-related receipts. Do *not* have permanent repairs made until your insurance company has inspected the property and you have reached an agreement on the cost of repairs. If your home is damaged to the extent that you cannot live there, ask your insurance company or insurance agent if you have coverage for additional living expenses.

The Bureau of Insurance offers free consumer guides for homeowners and commercial property owners with information about what to do when a disaster strikes. These and many other consumer insurance guides are available on the Bureau's website at www.scc.virginia.gov/boi.

The Bureau's specially trained staff can assist consumers with their insurance-related questions and concerns. For more information, contact the Consumer Services Section of the Bureau's Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at (804) 371-9185. Consumers who are hearing or speech impaired may call through the SCC's Telecommunications Device for the Deaf and hard of hearing (TDD) at (804) 371-9206. The mailing address for the Bureau of Insurance is P.O. Box 1157, Richmond, VA 23218.

For additional emergency preparedness information relating to hurricanes and other types of disasters, visit www.ready.virginia.gov. This statewide public education effort is designed to prepare Virginians for all hazards.

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SCC NEWS RELEASE

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November 19, 2012

SCC'S BUREAU OF INSURANCE CAUTIONS VIRGINIA MOTORISTS THAT VEHICLE-DEER COLLISIONS CAN PUT A DENT IN YOUR AUTO INSURANCE

RICHMOND – November is the peak month for collisions between vehicles and deer. With this in mind, the State Corporation Commission's (SCC) Bureau of Insurance reminds Virginia motorists to exercise caution, especially when driving at dawn or dusk and in areas where deer are prevalent.

"I encourage all Virginia drivers to be on the alert for wildlife on the highways," said Virginia Insurance Commissioner Jacqueline K. Cunningham. "Now is a good time to contact your insurance agent or company to determine if your policy provides coverage for this type of loss."

Damages caused to your vehicle as a result of a collision with a deer or other animal typically are covered under the "other-than-collision" (also known as comprehensive) portion of your automobile policy. Keep in mind that if you have a liability-only policy, your policy does not cover your vehicle for any damages it receives in an accident with a deer or other object.

One-half or more of all vehicle-deer collisions occur during the months of October, November, and December, according to the Virginia Department of Game and Inland Fisheries. Increased development of traditionally rural and wooded areas, the transition from daylight savings time to standard time and reduced daylight hours, and increased deer activity during their October through December breeding season are among the factors that contribute to the increase in vehicle-deer collisions during the fall.

According to the National Highway Traffic Safety Administration, there are roughly one million car accidents with deer each year that kill more than 200 Americans, cause more than 10,000 personal injuries, and result in \$1 billion in vehicle damage.

To reduce your chances of hitting a deer, slow down and use caution when you see one. If it is too late to avoid a collision with a deer, stay in your lane and slow down as much as possible to minimize damage. Should you collide with a deer, notify law enforcement and your insurance company as soon as possible.

The Bureau of Insurance stands ready to assist Virginians with their questions regarding auto and many other types of insurance. For more information, call the Bureau toll-free at 1-877-310-6560 or in

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Richmond at (804) 371-9741 or visit its website at www.scc.virginia.gov/boi. Consumers who are hearing or speech impaired may call the SCC's Telecommunications Device for the Deaf and Hard of Hearing (TDD) at (804) 371-9206.

SCC NEWS RELEASE

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November 28, 2012

SCC APPROVES DOMINION VIRGINIA POWER SOLAR GENERATION DEMONSTRATION PROJECT; LIMITS COSTS TO CUSTOMERS

RICHMOND – The State Corporation Commission (SCC) has approved a demonstration project for Dominion Virginia Power which will result in the construction and operation of company-owned solar generation facilities at various commercial, industrial, and public government locations. The purpose of the demonstration is to assess the benefits solar distributed generation has on the company's distribution system.

The SCC order caps the cost of the solar distribution generation program that can be charged to customers at \$80 million. The company was seeking authorization to spend \$111 million, a figure that did not include financing costs.

In its order, the Commission said, "We find that the proposed demonstration Solar DG Program – the benefits of which are unknown at this time – at the level of cost proposed by Dominion is not in furtherance of the public interest." The SCC added, "We conclude that the company can gain reasonable experience and data based on the implementation of the program at the cost level approved... ." The order states that Dominion Virginia Power may seek approval to raise the cost cap after gaining experience with such solar distribution facilities.

Under the program, Dominion Virginia Power will seek volunteers among commercial businesses and public facilities throughout its service territory that are willing to lease sites for installation of solar panels. The capacity of each such installation will range from 500 kilowatts to 2 megawatts (2,000 kilowatts).

As part of the program, the company must comply with all state environmental requirements and local zoning and land-use ordinances.

Still under SCC consideration is the company's proposal to purchase solar-generated electricity directly from residential and small commercial customers who have installed their own solar panels. That demonstration project, as proposed, would be limited to 3 megawatts.

Case number PUE-2011-00117 – company-owned Solar Distribution Generation Program
Case number PUE-2012-00064 – customer-owned Solar Purchase Program and tariff

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SCC NEWS RELEASE

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December 3, 2012

SCC SEEKS COMMENTS ON DULLES GREENWAY TOLL INCREASE REQUEST

RICHMOND – The State Corporation Commission is seeking comments on a request by the owners of Dulles Greenway to adjust the tolls charged for traveling the 14-mile roadway that runs between Washington Dulles International Airport and Leesburg, Virginia. Comments must be received by January 14, 2013.

Toll Road Investors Partnership II (TRIP II) filed its application on November 14, 2012. TRIP II is asking for a 3.54% increase in all toll rates. For a 2-axle vehicle, the increase equates to 14-cents. However, the company states that the actual posted toll will increase by 10 cents, from \$4 to \$4.10.

Written comments on the request must be submitted by January 14, 2013. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUE-2012-00136.

Interested persons desiring to submit comments electronically may do so at the SCC's website: www.scc.virginia.gov/case. Click on the PUBLIC COMMENTS/NOTICES link and then the SUBMIT COMMENTS button for case number PUE-2012-00136.

SCC staff has been directed to investigate the application and file a report on January 14, 2013. The Commission will then issue an order on the company's request.

Case number PUE-2012-00136

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SCC NEWS RELEASE

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December 20, 2012

SCC OFFERS TIPS TO VETERANS WHEN PLANNING FOR THEIR FINANCIAL FUTURE

RICHMOND – Securing long-term care is a priority for many aging U.S. military veterans and their families. Many are turning to financial and estate planning services to assist them in accessing pension benefits to help with their future care.

The State Corporation Commission (SCC) reminds veterans to thoroughly evaluate any financial product and the person or company offering it before handing over their hard-earned money or benefits. Shop around, compare prices and terms, and ask questions to make sure a product is suitable for your particular needs.

Pension benefits are available to low-income wartime veterans who are 65 and older, or who are permanently or totally disabled by conditions unrelated to their military service. The Veterans Administration (VA) accredits financial planners and lawyers who can help veterans and their families fill out and file the paperwork necessary to access those benefits. However, the VA does not endorse the financial products these individuals sell to veterans to help finance their long-term care. In addition, the financial planners must be licensed or registered to sell financial and insurance products and, in many cases, those financial products must be registered with the appropriate regulator.

To determine if a person is properly licensed to sell insurance, contact the SCC's Bureau of Insurance in Richmond at (804) 371-9041 or toll-free (in Virginia) at 1-800-552-7945 or visit its website at <http://www.scc.virginia.gov/boi/ConsumerInquiry/>.

Before doing business with any investment professional, veterans should also check with the SCC's Division of Securities and Retail Franchising to determine whether the individual and/or security is properly registered and if there have been any complaints or disciplinary action involving that individual or his firm. To contact the Securities Division, call (804) 371-9051 in Richmond or toll-free in Virginia at 1-800-552-7945 or visit its website at <http://www.scc.virginia.gov/srf/index.aspx>.

The SCC also encourages veterans and their families to consider the following:

- **Annuities** – Senior veterans, in particular, should exercise caution when investing in annuities so they do not lose access to funds they may need for future expenses. An annuity is a contract

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in which an insurance company makes a series of income payments at regular intervals in return for a premium or premiums paid by the owner. Annuities are most often purchased for future income and can be structured to provide income for long periods of time. Deferred annuities may not be suitable for older veterans since, with these products, the owner does not receive payment for the premium investment for several years and withdrawing funds from it early can be very costly.

The Bureau of Insurance has regulations in place that prohibit unsuitable sales of annuity products to seniors, particularly for men and women who served in the armed forces. Before signing a contract for an annuity, the Bureau of Insurance encourages veterans to make sure they understand the terms of the contract, how any money is invested, and when the benefit payments will begin, keeping in mind the consumer's financial status, tax status, and investment objectives, among other things.

- **Marketing and Sales Practices** – The SCC urges veterans to beware of individuals who may claim to be veterans advocates representing a nonprofit organization or claiming to be endorsed by the Veterans Administration when, in fact, they are insurance agents trying to sell a product. In some cases, these individuals may use false or misleading designations that seem to indicate they are an expert in senior issues when they are not. Some may hold presentations at assisted living facilities presumably to help veterans complete pension applications to qualify for their VA benefits, but do not disclose that they are actually insurance agents selling annuities to help veterans qualify for the benefits.

For additional information, visit <http://www.scc.virginia.gov/boi/fyi.aspx>.

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