

Explanatory Memorandum for AO 12167

Uninsured Motorists Endorsement (Virginia) form CA 21 21 07 23 and Uninsured Motorists Coverage Endorsement (Alternative Coverage) (Virginia) form CA 31 44 07 23

SERFF Tracking number ISOF-133584863

Endorsement form CA 21 21 07 23 Uninsured Motorists Endorsement (Virginia) was revised and endorsement form CA 31 44 07 23 Uninsured Motorists Coverage Endorsement (Alternative Coverage) (Virginia) was developed by Insurance Services Office, Inc. for the Bureau of Insurance's adoption as standard automobile forms in response to Chapter 308 of the 2022 Session of the General Assembly (Senate Bill 754) effective July 1, 2023

Form CA 21 21 07 23 Uninsured Motorists Endorsement (Virginia):

This endorsement provides that any coverage that may be available subject to the provisions of the endorsement for damages caused by an underinsured motor vehicle shall be paid in addition to any bodily injury liability or property damage liability coverage available for payment. This endorsement also amends the Other Insurance provision to reflect that priority of payments contained under Paragraph **1.d.** of the Other Insurance Provision now apply to both uninsured motorists coverage and underinsured motorists coverage.

Form CA 31 44 07 23 Uninsured Motorists Coverage Endorsement (Alternative Coverage) (Virginia):

This endorsement provides that any coverage that may be available subject to the provisions of the endorsement for damages caused by an accident with underinsured motor vehicle may be reduced by any bodily injury or property damage liability coverage available for payment. This alternative coverage option may be elected by a named insured with a specific request to their insurer and the request must be in writing.