

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

AT RICHMOND, August 21, 2026
ADMINISTRATIVE ORDER NO. 12209

Private Passenger Automobile Insurance

Continuation of certain standard automobile insurance forms pursuant to §§ 38.2-2218 through 38.2-2223 of the Code of Virginia

By correspondence dated May 22, 2026, the applicant, Insurance Services Office, Inc., filed with and requested approval of form for adoption as standard automobile form for use by all insurers writing motor vehicle insurance in Virginia, pursuant to § 38.2-2218 of the Code of Virginia;

Now, the Commissioner of Insurance, having considered the recommendation of the staff of the Bureau of Insurance that the proposed filing is proper and not in conflict or inconsistent with the laws of Virginia, finds and orders that:

- (1) the following standard form is approved for use with the 2018 Personal Auto Policy, and is hereby filed by the State Corporation Commission (Commission), Bureau of Insurance:

PP 01 99 01 27 Amendment of Policy Provisions – Virginia

- (2) for policies effective on and after January 01, 2027, all insurers issuing policies of motor vehicle insurance as defined in § 38.2-2212 of the Code of Virginia must use standard form PP 01 99 01 27 Amendment of Policy Provisions-Virginia;
- (3) on and after January 01, 2027, no insurer shall use any form covering substantially the same agreements provided for by such standard form, unless the form is in the precise language of standard form PP 01 99 01 27 Amendment of Policy Provisions-Virginia;
- (4) any objection to the proposed form must be filed with the Commission within 20 days after the entry of this Order;
- (5) the Bureau of Insurance shall notify all parties to whom attested copies of this Order are directed upon receipt of any objection to the proposed form;
- (6) in the opinion of the Commissioner there is no further necessity for the continuance of PP 01 99 01 25 Amendment of Policy Provisions-Virginia, and it is hereby withdrawn for policies effective on and after January 01, 2027;
- (7) attested copies of this Order be sent to rate service organizations licensed to write motor vehicle insurance, the Virginia Automobile Insurance Plan, and the Deputy Commissioner of Insurance of the Property and Casualty Division; and
- (8) notice of this order shall be provided to insurers licensed in Virginia to write private passenger automobile liability insurance.

Explanatory Memorandum for AO 12209
Virginia Standard Auto Forms – Private Passenger Automobile Insurance
SERFF Tracking number: ISOF-G134960657

With this revision, the Bureau of Insurance is approving the updated Amendment of Policy Provision-Virginia PP 01 99 01 27 made in compliance with Chapter 898 of the 2026 Acts of Assembly.

Insurers are encouraged to submit the required SERFF filing to amend their Forms Lists as soon as possible which serves as their acknowledgement the correct Amendment of Policy Provisions-Virginia will be used for policies effective on or after January 1, 2027.

The following are approved as standard auto forms and must be used by all insurers issuing policies effective on and after January 1, 2027:

- PP 00 01 09 18 Personal Auto Policy
- PP 01 99 01 27 Amendment of Policy Provisions – Virginia
- PP 03 01 09 18 Federal Employees Using Autos in Government Business
- PP 03 05 09 18 Loss Payable Clause
- PP 03 27 01 20 Virginia Employees Using Autos in Government Business
- PP 04 83 01 20 Single Uninsured Motorists Limit – Virginia
- PP 05 96 01 20 Medical Expense and Income Loss Benefits Coverage – Virginia
- PP 13 48 01 20 District of Columbia Employees Using Autos in Government Business – Virginia
- PP 13 52 10 20 Transportation Expenses Coverage – Virginia
- PP 13 57 01 20 Trailer/Camper Body Coverage (Maximum Limit of Liability) – Virginia
- PP 13 58 12 20 Coverage for Damage to Your Auto (Maximum Limit of Liability) – Virginia
- PP 13 59 01 20 Single Liability Limit – Virginia
- PP 13 63 01 20 Miscellaneous Type Vehicle Endorsement – Virginia
- PP13 68 01 20 Miscellaneous Type Vehicle Amendment (Motor Homes) - Virginia
- PP 14 03 07 23 Uninsured Motorists Coverage – Virginia
- PP 14 34 07 23 Uninsured Motorists Coverage (Alternative Coverage)- Virginia
- PP 43 20 11 20 Peer-to-Peer Vehicle Sharing Exclusion Endorsement – Virginia