

COMMONWEALTH OF VIRGINIA  
STATE CORPORATION COMMISSION  
BUREAU OF INSURANCE

REGISTRY CLERK'S OFFICE  
REGULATORY CONTROL CENTER  
2020 AUG 26 A 8:16

AT RICHMOND, August 24, 2020  
ADMINISTRATIVE ORDER NO. 12113

PRIVATE PASSENGER AUTOMOBILE INSURANCE

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

BY LETTERS DATED April 11, 2019 through August 20, 2020, came the applicant, Insurance Services Office, Inc., on behalf of their participating insurers, and filed with and requested the approval of the Commissioner of Insurance of the proposed new and revised ISO Personal Auto Policy form and related endorsements for adoption as standard automobile forms for use by all insurers in this Commonwealth, pursuant to the provisions of § 38.2-2218 of the Code of Virginia;

NOW, ON THIS DAY the Commissioner, 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 this Commonwealth, is of the opinion, finds and orders:

(1) THAT the following 2018 Personal Auto Policy form and related endorsements are approved and hereby filed by the State Corporation Commission, Bureau of Insurance in its office at Richmond, Virginia:

PP 00 01 09 18	Personal Auto Policy
PP 01 99 01 21	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 1 0 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
PP 13 68 01 20	Miscellaneous Type Vehicle Amendment (Motor Homes) - Virginia
PP 14 03 1 0 20	Uninsured Motorists Coverage – Virginia

(2) THAT, the following endorsement, previously approved by Administrative Order 12110 effective July 1, 2020, remains a standard form for use with the 2018 Personal Auto Policy program:

PP 43 20 11 20	Peer-to-Peer Vehicle Sharing Exclusion Endorsement - Virginia
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(3) THAT, except as hereinafter provided, the aforementioned 2018 Personal Auto Policy form and related endorsements shall become standard forms **available** for use by all insurers applicable to all policies effective on and after January 1, 2021; and

(4) THAT, for all insurers issuing policies of motor vehicle insurance as defined in Virginia Code § 38.2-2212, the 2018 Personal Auto Policy form and related endorsements shall become the **only** standard forms and **must be used** by all insurers for policies effective on and after January 1, 2022; and thereafter no insurer shall use any forms covering substantially the same agreements provided for by such standard forms, unless they are in the precise language of the standard forms.

IT IS FURTHER ORDERED,

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

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

IT IS FURTHER ORDERED,

(1) THAT there being, in the opinion of the Commissioner, no further necessity for the continuance of the following standard forms, they are hereby withdrawn for policies effective on and after January 1, 2022:

PP 00 01 01 05	Personal Auto Policy
PP 01 99 12 20	Amendment of Policy Provisions – Virginia
PP 02 01 01 05	Suspension of Insurance
PP 02 02 08 86	Reinstatement of Insurance
PP 03 01 08 86	Federal Employees Using Autos in Government Business
PP 03 05 08 86	Loss Payable Clause

PP 03 10 08 86	Change Endorsement
PP 03 18 01 05	Customizing Equipment Coverage
PP 03 19 08 86	Additional Insured – Lessor
PP 03 27 06 00	Virginia Employees Using Autos in Government Business
PP 03 35 09 93	Auto Loan/Lease Coverage
PP 03 91 01 05	Excess Electronic Equipment Coverage - Virginia
PP 04 83 01 05	Single Uninsured Motorists Limit – Virginia
PP 05 96 01 05	Medical Expense and Income Loss Benefits Coverage – Virginia
PP 13 02 01 05	Trip Interruption Coverage
PP 13 03 01 05	Trust Endorsement
PP 13 20 10 11	Low Speed Vehicle Endorsement – Virginia
PP 13 48 01 05	District of Columbia Employees Using Autos in Government Business - Virginia
PP 13 52 01 04	Transportation Expenses Coverage – Virginia
PP 13 53 06 15	Joint Ownership Coverage – Virginia
PP 13 54 01 05	Automobile Death Indemnity and Total Disability Coverages – Virginia
PP 13 55 06 00	Towing and Labor Costs Coverage – Virginia
PP 13 56 01 05	Extended Non-Owned Coverage (Vehicles Furnished or Available For Regular Use) – Virginia
PP 13 57 01 05	Trailer/Camper Body Coverage (Maximum Limit of Liability) – Virginia
PP 13 58 01 05	Coverage for Damage to Your Auto (Maximum Limit of Liability) – Virginia
PP 13 59 01 05	Single Liability Limit – Virginia
PP 13 60 01 05	Snowmobile Endorsement – Virginia
PP 13 61 01 05	Limited Mexico Coverage – Virginia

PP 13 62 01 05	Named Non-Owner Coverage – Virginia
PP 13 63 01 05	Miscellaneous Type Vehicle Endorsement – Virginia
PP 13 68 06 00	Miscellaneous Type Vehicle Amendment (Motor Homes) – Virginia
PP 13 90 01 05	Extended Non-Owned Coverage (Vehicles Furnished or Available For Use as Public or Livery Conveyances) - Virginia
PP 14 03 01 05	Uninsured Motorists Coverage – Virginia

(2) THAT attested copies of this Order be sent to all licensed rate service organizations, Rebecca Nichols, Deputy Commissioner of Insurance and all insurers affected thereby.

A True Copy  
Teste:   
Clerk of the  
State Corporation Commission