

Explanatory Memorandum for AO 12113
2018 Personal Auto Policy form and endorsements
SERFF Tracking number ISOF-131893082

With this revision, the Bureau of Insurance is approving the 2018 Personal Auto Policy form PP 00 01 09 18 and 15 endorsements as standard forms. All other optional endorsements will be approved for ISO on behalf of their members and subscribers but will no longer be standard forms. Insurers may continue to use the previously approved 2005 ISO Personal Auto Policy forms and endorsements as standard forms for one year under the grant of permission. As of January 1, 2022, insurers must either file their own endorsements or affiliate with ISO to utilize any ISO endorsements that are not standard forms as listed below.

The following are approved as standard forms and are available for use beginning January 1, 2021 and must be used by all insurers issuing policies effective on and after January 1, 2022:

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 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 10 20 Uninsured Motorists Coverage – Virginia

PP 43 20 11 20 Peer-to-Peer Vehicle Sharing Exclusion Endorsement – Virginia available for use effective July 1, 2020 and continues to be a standard form.

These are the only standard forms that shall be used in writing personal automobile insurance effective on and after January 1, 2022.