

TO: All Insurers Licensed to Write Fire Insurance in Virginia and All P&C Interested Parties

RE: Amending Rules Governing Standards for the Content of Dwelling Property Insurance Policies

The Bureau of Insurance recommended an amendment to the Rules Governing Standards for the Content of Dwelling Property Insurance Policies, [Chapter 341 of the Virginia Administrative Code](#). See [Case No. INS-2025-00076](#).

Specifically, the Bureau proposes amending Section 14 VAC 5-341-40 B 1 (other structures and fixtures) in the same manner as that coverage was amended in Chapter 342 (HO) addressing the limits of the coverage.

THE COMMISSION, having considered this matter, concludes that the amendment to Chapter 341 should be adopted effective December 1, 2025.

Accordingly, IT IS ORDERED THAT:

(1) The amendment to “Rules Governing Standards for the Content of Dwelling Property Insurance Policies” at Chapter 341 of Title 14 of the Virginia Administrative Code, specifically, 14 VAC 5-341-40 B 1, which is attached hereto and made a part hereof, is ADOPTED effective December 1, 2025.

A copy of the order and the amendment for [Case No. INS-2025-00076](#) is attached.

STATE CORPORATION COMMISSION

*State Corporation Commission**Document Control Center*

AT RICHMOND, OCTOBER 17, 2025

*10/17/25 - 9:15 AM*COMMONWEALTH OF VIRGINIA, *ex rel.*

STATE CORPORATION COMMISSION

CASE NO. INS-2025-00076

Ex Parte: In the matter of amending Rules
Governing Standards for the Content of
Dwelling Property Insurance Policies

ORDER ADOPTING AMENDMENT TO RULES

On August 22, 2025, the State Corporation Commission (“Commission”) entered an Order Establishing Proceeding regarding a proposal by the Bureau of Insurance (“Bureau”) to amend rules set forth in Chapter 341 of the Virginia Administrative Code, 14 VAC 5-341-10 *et seq.*, entitled “Rules Governing Standards for the Content of Dwelling Property Insurance Policies” (“Chapter 341”).¹

The Bureau recommended an amendment to Chapter 341, specifically 14 VAC 5-341-40 B 1, to allow insurers to provide, at the request of the named insured, any limit of liability for other structures of not less than 5% of the dwelling limit of liability (“Amended Rule”). Currently, this limit of liability may not be less than 10% of the dwelling limit of liability.

The Order Establishing Proceeding and the proposed Amended Rule were posted on the Commission’s website; sent to all carriers licensed in Virginia to write fire insurance and other interested parties on August 28, 2025; sent to the Office of the Virginia Attorney General’s

¹ Available at <https://law.lis.virginia.gov/admincode/title14/agency5/chapter341/>.

Division of Consumer Counsel (“Consumer Counsel”); and published in the *Virginia Register of Regulations* on September 22, 2025.

Licensees, Consumer Counsel, and other interested parties were afforded the opportunity to file written comments and/or request a hearing on or before October 6, 2025.

Comments to the proposed Amended Rule were filed by Nancy J. Egan on behalf of American Property Casualty Insurance Association and by one individual. No requests for a hearing were filed with the Clerk of the Commission (“Clerk”).

The Bureau considered the comments filed and responded to them in its Response to Comments (“Response”), which the Bureau filed with the Clerk on October 8, 2025. In its Response, the Bureau addressed the comments and indicated why it does not believe that a suggested revision is warranted.

The Bureau has recommended to the Commission that the Amended Rule be adopted as proposed.

NOW THE COMMISSION, having considered this matter, concludes that the attached amendment to Chapter 341 should be adopted effective December 1, 2025.

Accordingly, IT IS ORDERED THAT:

(1) The amendment to “Rules Governing Standards for the Content of Dwelling Property Insurance Policies” at Chapter 341 of Title 14 of the Virginia Administrative Code, specifically, 14 VAC 5-341-40 B 1, which is attached hereto and made a part hereof, is ADOPTED effective December 1, 2025.

(2) The Bureau shall provide notice of this Order Adopting Amendment and the Amended Rule to all insurers licensed in Virginia to write fire insurance and to any other interested persons as the Bureau may designate.

(3) The Commission's Office of General Counsel shall provide a copy of this Order, and the adopted Amended Rule to Chapter 341, to the Virginia Registrar of Regulations for publication in the *Virginia Register of Regulations*.

(4) Interested persons may download unofficial copies of this Order and the Amended Rule to Chapter 341 from the Commission's website: scc.virginia.gov/case-information.

(5) This case is dismissed.

A COPY hereof shall be sent by the Clerk of the Commission to: C. Meade Browder, Jr., Senior Assistant Attorney General, at MBrowder@oag.state.va.us, Office of the Attorney General, Division of Consumer Counsel, 202 North 9th Street, 8th Floor, Richmond, Virginia 23219-3424; and the Commission's Office of General Counsel and the Bureau of Insurance in care of Deputy Commissioner Zuhairah Tillinghast.