

# COMMONWEALTH OF VIRGINIA

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**February 11, 2009**

**TO: ALL PROPERTY AND CASUALTY INSURERS WRITING COMMERCIAL  
AUTOMOBILE INSURANCE POLICIES IN VIRGINIA**

**RE: APPROVAL OF REVISED COMMERCIAL AUTOMOBILE STANDARD FORMS  
EFFECTIVE SEPTEMBER 1, 2009**

Administrative Order [11822](#), dated July 21, 2008, approves certain revised commercial automobile standard forms for use by all insurers in writing policies effective on or after September 1, 2009. No insurer may use any form providing substantially the same coverage provided by a standard form unless it is in the precise language of the standard form. The approved forms will become available and must be used by all insurers with policies effective on or after September 1, 2009. The implementation of these forms cannot be delayed.

Administrative Order 11822 also withdraws certain previously-approved standard forms. The forms withdrawn may not be used by any insurer in writing policies effective on or after September 1, 2009. Although the majority of the Virginia commercial auto forms are affected by the order, including the primary coverage forms, a number of the currently-approved endorsements have not been revised. A [list](#) of the commercial auto standard forms available for use with policies effective on or after September 1, 2009, is available on this website, along with copies of the approved forms.

Because of changes to the language and structure of the standard forms, insurers must review any currently-approved independent commercial auto endorsements to determine whether or not they are compatible with the new standard forms. Insurers must submit any necessary revisions for approval no later than August 1, 2009, in accordance with the 30-day prior approval provisions of § 38.2-317 of the Code of Virginia. However, the Bureau recommends that insurers submit such endorsements well in advance of this date to ensure that approval is received in time to meet insurers' policy-processing requirements. Continued use of incompatible independent endorsements will not be permitted.

If Insurance Services Office, Inc. (ISO) files rules for commercial auto on behalf of an insurer, the insurer must also adopt CA-2006-ORU01 on the September 1, 2009 effective date. Insurers should review any currently-filed exceptions to ISO rules and file amended versions as needed for compatibility with the revised rules, standard forms and/or revised independent endorsements. Special attention should be given to cross-reference rules to ensure that the correct standard form number and edition date is cited in the rule and that the insurer's independent form cited in the cross-reference rule continues to be in the precise language of the standard form. Any rule revisions must be filed on or before the September 1, 2009 effective date in accordance with § 38.2-1906 of the Code of Virginia.

Administrative Order [11822](#) includes the list of standard forms being approved and those being withdrawn. Copies of the revised forms can be viewed on the Bureau's website through the Virginia Commercial Auto Form [list](#) for policies effective on or after September 1, 2009.