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AT RICHMOND, October 17, 2017
ADMINISTRATIVE ORDER NO. 12048

COMMERCIAL AUTOMOBILE INSURANCE

WITHDRAWAL AND CONTINUATION OF CERTAIN STANDARD FORMS
PURSUANT TO THE PROVISIONS OF §§ 38.2-2218 THROUGH 38.2-2223
OF THE CODE OF VIRGINIA.

Pursuant to the provisions of §§ 38.2-2218 through 38.2-2223 of the Code of Virginia ("Code"), certain forms of policies, riders, endorsements, and other special or supplemental agreements and provisions for use by all insurance companies 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 have been established by other administrative orders.

Certain commercial automobile standard forms identified in Exhibit A, which is attached to this Administrative Order ("Order") and made a part of it, have been determined by staff at the Bureau of Insurance ("Bureau") to no longer meet the requirements necessary for standardized forms. Bureau staff have therefore recommended to the Commissioner of Insurance ("Commissioner") that the coverage forms and endorsements identified in Exhibit A be withdrawn as standard forms effective March 1, 2018. On or after that date, insurers will be required to comply with the filing requirements outlined in § 38.2-317 of the Code.

To ensure a smooth transition, the coverage forms and endorsements in Exhibit A will remain approved and are available for use in the Commonwealth of Virginia until March 1, 2019 in accordance with a Grant of Permission from the Insurance Services Office, Inc., which is attached to this Order as Exhibit C.

Finally, there are three endorsements that the Bureau staff has determined to be necessary to remain as standard forms. These are identified in Exhibit B which is attached to this Order.

The Commissioner is of the opinion, based on the recommendation from the Bureau staff, that the standard forms of policies and endorsements in Exhibit A pertaining to commercial automobile insurance previously issued and approved by other administrative orders are no longer necessary and should be withdrawn as standard forms.

Accordingly, the Commissioner FINDS and ORDERS that:

(1) The coverage forms and endorsements identified in Exhibit A are hereby withdrawn as standard forms for all commercial automobile insurance policies effective on and after March 1, 2018.

(2) The standard forms previously approved by other administrative orders and identified in Exhibit B shall continue as standard forms for use in connection with commercial automobile policies. Insurers shall use these standard forms in accordance with § 38.2-2220 of the Code.

(3) The Bureau shall promptly give notice of this Order to all insurers licensed by the Commission to write commercial automobile insurance in the Commonwealth of Virginia and all rate service and advisory organizations representing such insurers.

A True Copy
Teste:



Clerk of the
State Corporation Commission

EXHIBIT A

CA 00 01 03 10	Business Auto Coverage Form
CA 00 05 03 10	Garage Coverage Form
CA 00 10 03 10	Business Auto Physical Damage Coverage Form
CA 00 20 03 10	Motor Carrier Coverage Form
CA 01 16 10 15	Virginia Changes—Business Auto Coverage Form
CA 01 21 02 99	Limited Mexico Coverage
CA 01 54 10 15	Virginia Changes—Business Auto Physical Damage Coverage Form
CA 01 55 10 15	Virginia Changes—Motor Carrier Coverage Form
CA 01 95 10 15	Virginia Changes—Garage Coverage Form
CA 02 03 12 05	Virginia Cancellation and NonRenewal Notice to Designated Person or Organization
CA 02 38 03 10	Reinstatement of Insurance
CA 02 40 03 10	Suspension of Insurance
CA 02 68 11 16	Virginia Changes in Policy – Cancellation and NonRenewal
CA 03 02 03 10	Deductible Liability Coverage
CA 03 03 12 93	100 Dollar Deductible for Completed Operations Does Not Apply
CA 04 10 10 11	Virginia Drive Other Car Coverage—Broadened Coverage for Named Individuals
CA 04 29 08 08	Virginia Changes—Non-Dealers' Provisions
CA 04 35 10 11	Virginia Physical Damage Coverage—Autos Held for Sale by NonDealers
CA 04 44 03 10	Waiver of Transfer of Rights of Recovery Against Others to Us (Waiver of Subrogation)
CA 04 45 03 10	Golf Carts and Low-Speed Vehicles
CA 04 50 11 16	Primary and Noncontributory – Other Insurance Condition
CA 05 18 02 18	Virginia Public or Livery Passenger Conveyance Exclusion
CA 05 19 02 18	Virginia Public or Livery Passenger Conveyance and On-Demand Delivery Services Exclusion

CA 20 02 03 10	Audio, Visual and Data Electronic Equipment Coverage—Fire, Police and Emergency Vehicles
CA 20 05 03 10	Drive-Away Contractors
CA 20 06 03 10	Driving Schools—Non-Owned Autos
CA 20 08 12 93	Farm Tractors and Farm Tractors Equipment
CA 20 09 07 97	Leasing or Rental Concerns – Contingent Coverage
CA 20 10 12 93	Leasing or Rental Concerns – Conversion, Embezzlement or Secretion Coverage
CA 20 11 12 93	Leasing or Rental Concerns – Exclusion of Certain Leased Autos
CA 20 12 10 01	Leasing or Rental Concerns – Rent-It-There/Leave-It-Here Autos
CA 20 13 10 01	Leasing or Rental Concerns – Schedule of Limits for Owned Autos
CA 20 14 07 97	Leasing or Rental Concerns – Second Level Coverage
CA 20 16 10 01	Mobile Homes Contents Coverage
CA 20 17 12 93	Mobile Homes Contents Not Covered
CA 20 18 12 93	Professional Services Not Covered
CA 20 19 03 10	Repossessed Autos
CA 20 39 11 02	Virginia Lessor – Additional Insured and Loss Payee
CA 20 40 02 13	Virginia Emergency Services—Volunteer Firefighters’ and Workers’ Injuries Limited Exclusion
CA 20 42 11 02	Virginia – Registration Plates Not Issued for a Specific Auto
CA 20 43 08 07	Virginia Mobile Equipment
CA 20 44 10 11	Virginia Snowmobiles
CA 20 47 07 97	Additional Insured – Lessor of Leased Equipment
CA 20 48 02 99	Designated Insured
CA 20 49 07 97	Additional Insured – Garages – Grantor of Franchise
CA 20 54 10 01	Employee Hired Autos
CA 20 64 02 13	Virginia Autos Leased, Hired, Rented or Borrowed with Drivers – Physical Damage Coverage

CA 20 70 10 01	Coverage for Certain Operations in Connection with Railroads
CA 20 71 10 01	Auto Loan/Lease Gap Coverage
CA 23 01 12 93	Explosives
CA 23 03 12 93	Multi-Purpose Equipment
CA 23 04 10 01	Rolling Stores
CA 23 05 12 93	Wrong Delivery of Liquid Products
CA 23 08 12 93	Truckers-Excess Coverage for the Named Insured and Named Lessors for Leased Autos
CA 23 09 02 99	Truckers-Insurance for Non-Trucking Use
CA 23 12 12 93	Truckers-Named Lessee as Insured
CA 23 13 03 10	Trailer Interchange Fire and Fire and Theft Coverages
CA 23 17 03 06	Truckers-Uniform Intermodal Interchange Endorsement Form UIIE – 1
CA 23 23 10 11	Virginia – Truckers Endorsement
CA 23 24 10 01	Agricultural Produce Trailers – Seasonal
CA 23 25 07 97	Coverage for Injury to Leased Workers
CA 23 97 03 10	Amphibious Vehicles
CA 23 98 03 10	Trailer Interchange Coverage
CA 24 01 03 10	Transportation of Seasonal or Migrant Agricultural Workers
CA 24 02 12 93	Public Transportation Autos
CA 25 01 12 93	Broad Form Products Coverage
CA 25 02 03 10	Dealers Driveaway Collision Coverage
CA 25 03 03 10	False Pretense Coverage
CA 25 04 03 10	Fire, Fire and Theft and Limited Specified Causes of Loss Coverage for Dealers
CA 25 05 07 97	Garage Locations and Operations Medical Payments Coverage
CA 25 07 12 93	Locations and Operations Not Covered
CA 25 09 12 93	Owners of Garage Premises

CA 25 10 03 10	Damage to Rented Premises Liability Coverage – Garages
CA 25 11 12 93	Named Driver Collision Coverage
CA 25 13 11 02	Virginia Pollution Exclusion for Garage Operations Other Than Covered Autos
CA 25 33 10 11	Virginia Personal Injury Liability Coverage – Garages
CA 25 34 10 11	Virginia Broadened Coverage – Garages
CA 99 13 07 97	Fiduciary Liability of Banks
CA 99 14 12 93	Fire, Fire and Theft, Fire, Theft and Windstorm and Limited Specified Causes of Loss Coverages
CA 99 15 12 93	Governmental Bodies Amendatory Endorsement
CA 99 16 03 10	Hired Autos Specified as Covered Autos You Own
CA 99 18 12 93	Individual Named Insured – Dealers Only
CA 99 23 03 10	Rental Reimbursement Coverage
CA 99 27 06 05	Split Liability Limits - Virginia
CA 99 28 03 10	Stated Amount Insurance
CA 99 30 03 10	Tapes, Records and Discs Coverage
CA 99 33 02 99	Employees as Insureds
CA 99 34 12 93	Social Service Agencies – Volunteers as Insureds
CA 99 38 06 05	Split Liability Limits – Garages - Virginia
CA 99 40 12 93	Exclusion or Excess Coverage Hazards Otherwise Insured
CA 99 44 12 93	Loss Payable Clause
CA 99 47 03 10	Employee as Lessor
CA 99 52 11 02	Virginia Limited Subrogation Rights
CA 99 54 07 97	Covered Auto Designation Symbol
CA 99 60 03 10	Audio, Visual and Data Electronic Equipment Coverage Added Limits
CA 99 61 03 10	Loss Payable Clause – Audio, Visual and Data Electronic Equipment Coverage Added Limits
CA 99 62 11 02	Virginia – Federal Employees Using Autos in Government Business

CA 99 63 11 02	District of Columbia Employees Using Autos in Government Business - Virginia
CA 99 66 12 05	Commonwealth of Virginia Employees Using Autos in Government Business
CA 99 69 08 08	Virginia Individual Named Insured
CA 99 71 10 11	Virginia Garagekeepers Coverage
CA 99 72 10 11	Virginia Garagekeepers Coverage – Customers Sound Receiving Equipment
CA 99 90 03 10	Optional Limits – Loss of Use Expenses
IL DS 00 07 02	Common Policy Declarations
IL 00 03 07 02	Calculation of Premium
IL 00 17 11 98	Common Policy Conditions
IL 00 21 07 02	Nuclear Energy Liability Exclusion Endorsement
IL 09 11 11 85	Supplement to Retrospective Premium Endorsement – Final Premium Computation
IL 09 17 11 85	Resident Agent Countersignature Endorsement
IL 09 18 10 93	Retrospective Premium Endorsement – One Year Plan – Multiple Lines
IL 09 19 10 93	Retrospective Premium Endorsement – Three Year Plan – Multiple Lines
IL 09 20 10 93	Retrospective Premium Endorsement – Long Term Construction Project – Multiple Lines
IL 09 21 (Ed. 04-84)	Retrospective Premium Endorsement – Short Form
IL 09 23 04 84	Retrospective Premium Endorsement Exclusion of Retrospective Development Factors
IL 12 01 11 85	Policy Changes

EXHIBIT B

CA 21 21 11 02	Uninsured Motorists Endorsement
CA 22 46 11 16	Virginia Medical Expense and Income Loss Benefits Endorsement
CA 31 27 12 05	Virginia Split Uninsured Motorists Coverage Limits

GRANT OF PERMISSION

Insurance Services Office, Inc. ("ISO"), a corporation with principal offices at 545 Washington Boulevard, Jersey City, New Jersey 07310-1686, hereby grants permission to the Virginia State Corporation Commission and Bureau of Insurance ("Commission") to reprint, copy or otherwise use the copyrighted insurance forms set out below for purposes of promulgating said forms as the standard forms for use by all insurers in the Commonwealth of Virginia.

In the event ISO, after engaging in good faith negotiations and dialogue with the Commission, is unable to obtain Commission approval of legislatively mandated revisions to the copyrighted insurance forms at least thirty days prior to the effective date of the legislation, ISO hereby grants permission to the Commission to make such legislatively mandated revisions to ISO's copyrighted Virginia - specific endorsements for the purposes of promulgating said Virginia - specific endorsements as standard forms for use by all insurers in the Commonwealth of Virginia. In the event the Commission revises a copyrighted ISO Virginia – specific endorsement, the Commission must notify ISO of the revision at least 24 hours prior to promulgating the revision and must include the following ISO copyright notice on such form(s):

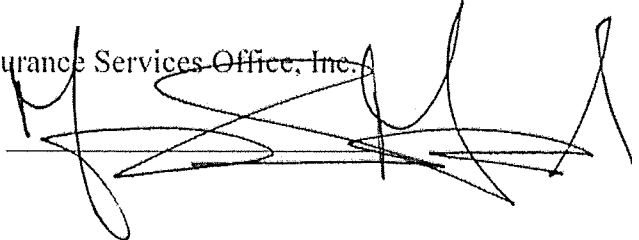
"Includes copyrighted material of Insurance Services Office, Inc., with its permission."

ISO further agrees not to take legal action based on the use of the copyrighted insurance forms set out below against any insurer legally and validly using said copyrighted forms in Virginia for risks located in Virginia. This Grant of Permission takes effect on the date the Commission promulgates the forms for use in Virginia.

If, as of a specific date, it is no longer a requirement that all insurers licensed or authorized to write automobile insurance in Virginia must use the promulgated forms, this Grant of Permission shall terminate, with respect to such forms, 365 days after that specific date. This Grant of Permission may also be terminated for any reason with 365 days prior written notice to the Commission. Upon termination of this Grant of Permission, use of the copyrighted forms shall only be allowed with the express permission of ISO and with the standard ISO copyright notice displayed.

See attached listing.

Date: 10/2/17

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By 

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