

# News Release

State Corporation Commission  
Division of Information Resources



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Contact: Ken Schrad  
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Date: January 8, 2018

**For Immediate Release**

## **SCC ACTS TO PRESERVE TAX CUT BENEFITS FOR CUSTOMERS**

**RICHMOND** – The State Corporation Commission (SCC) has acted to ensure that customers of Virginia’s major public utilities receive the benefits of the corporate tax cut contained in the federal tax legislation enacted last month.

The legislation cuts the federal corporate income tax rate from 35% to 21% effective January 1, 2018. This tax cut, in turn, reduces the cost of service for many of Virginia’s major electric, gas and water utilities. Utility rates paid by customers are based on the cost of service.

To preserve the savings from this tax cut for customers, the Commission ordered all applicable Virginia utilities to account for the tax savings by accruing a regulatory liability on the utility’s books. The tax savings will thus be quantified and available to be passed on to customers in subsequent rate proceedings.

The utilities subject to the Commission’s order serve millions of Virginia residential and business customers. They include Virginia-American Water Company; Aqua Virginia, Inc.; Washington Gas Light; Columbia Gas of Virginia; Virginia Natural Gas; Roanoke Gas; Atmos Energy; Southwestern Virginia Gas; Appalachian Natural Gas Distribution; Kentucky Utilities; Appalachian Power Company; and Virginia Electric and Power Company.

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**[Case number PUR-2018-00005](#)**

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# News Release

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Contact: Andy Farmer  
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Date: January 16, 2018

For Immediate Release

## **SCC RESCHEDULES HEARING IN NORTON ON KENTUCKY UTILITIES RATE REQUEST;** **New Hearing set for February 22, 2018**

**RICHMOND** – The State Corporation Commission (SCC) has canceled a public hearing in Norton set for January 18, 2018, to receive public testimony in a case involving an electric base rate adjustment proposed by Kentucky Utilities, doing business as Old Dominion Power Company in Virginia.

The new date for the local public hearing is February 22, 2018, beginning at 4 p.m. and reconvening at 7 p.m. in the Norton City Council Chambers at 618 Virginia Avenue, NW. The hearing will resume in Richmond on March 29, 2018, beginning at 10 a.m. in the SCC's courtroom on the second floor of the Tyler Building, 1300 East Main Street. Persons wishing to comment at the Norton and Richmond hearings should arrive early and notify the SCC bailiff.

Written comments on the request are due on March 22, 2018, and may be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118. Please refer to case number PUR-2017-00106.

Persons desiring to submit comments electronically may do so at the SCC's website at <http://www.scc.virginia.gov/case>. Click on the PUBLIC COMMENTS/NOTICES link, and hit the SUBMIT COMMENTS button for case number PUR-2017-00106.

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**Case Number PUR-2017-00106** – Application of Kentucky Utilities for an adjustment of electric base rates

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Date: February 20, 2018

For Immediate Release

## **SCC TO HOLD HEARING IN NORTON ON KENTUCKY UTILITIES RATE REQUEST**

**RICHMOND** – The State Corporation Commission (SCC) will hold a public hearing in Norton on February 22, 2018, to receive public testimony in a case involving an electric base rate adjustment proposed by Kentucky Utilities, doing business as Old Dominion Power Company in Virginia.

The hearing will begin at 4 p.m. and reconvene at 7 p.m. in the Norton City Council Chambers at 618 Virginia Avenue, NW. The hearing will resume in Richmond on March 29, 2018, beginning at 10 a.m. in the SCC's courtroom on the second floor of the Tyler Building, 1300 East Main Street. Persons wishing to comment at the Norton and Richmond hearings should arrive early and notify the SCC bailiff.

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**Case Number PUR-2017-00106** – Application of Kentucky Utilities for and adjustment of electric base rates

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Date: February 26, 2018

For Immediate Release

## **VIRGINIANS FIND MORE THAN \$4.5 MILLION IN LOST LIFE INSURANCE POLICIES THROUGH FREE LIFE INSURANCE POLICY LOCATOR TOOL**

**RICHMOND** – The State Corporation Commission’s (SCC) Bureau of Insurance encourages Virginians in search of lost or misplaced life insurance policies to use the free Life Insurance Policy Locator offered by the National Association of Insurance Commissioners (NAIC). “Hundreds of Virginians have already recovered millions of dollars entitled to them by using this service,” said Virginia Insurance Commissioner Scott A. White. “It utilizes NAIC technology to enable consumers to secure money that was promised to them through insurance contracts.”

Since its launch in November 2016, thousands of consumers nationwide have reaped the benefits of this tool, which has matched more than 8,000 beneficiaries with lost or misplaced life insurance policies or annuities totaling more than \$167.2 million. So far in Virginia, 392 consumers have recovered more than \$4.5 million using this service.

Nationwide, more than 40,000 consumers – including more than 1,400 in Virginia – have conducted searches since the Life Insurance Policy Locator was launched.

### **How it works:**

- Beneficiaries, executors or legal representatives of a deceased person may submit a search request form to the NAIC by going to the SCC Bureau of Insurance website at <https://www.scc.virginia.gov/boi/cons/index.aspx> or to the NAIC site at <http://locator.naic.org>. Such requests are encrypted and secured to maintain confidentiality.
- Using the information submitted, the NAIC then asks participating companies to search their records to determine whether they have a life insurance policy or annuity contract in the name of the deceased.
- Participating companies that have policy information are asked to respond to the requester if the requester is the designated beneficiary or is authorized to receive information.

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- The policy locator is free to consumers. Neither insurance companies nor agents should assess a fee to users.

To facilitate your search for a policy, the Bureau of Insurance recommends trying to determine which insurance company issued the policy; which agent or broker sold the policy or whether the policy was purchased through an employer, union or association.

To claim a life insurance benefit, you will need personal details about the insured individual including the individual's full name (maiden for a married individual), Social Security number, the state where the policy was purchased and a copy of the death certificate.

To avoid lost policies, the Bureau of Insurance encourages Virginians to keep beneficiary information up-to-date; alert beneficiaries of the policy and provide them with the name of the insurance agent and the company that issued the policy; place a current copy of the life insurance policy in a safe and accessible place with wills and estate documents, and ask the insurance company for an annual policy statement if one is not provided.

Under Virginia law, life insurance companies that know that a policyholder has died, but cannot locate the beneficiaries of the policy, are required to turn over the benefits of the policies to the state's unclaimed property office if the benefits are not claimed after a certain number of years. If you know the state in which the policy was written, check with that state insurance department or the office that handles unclaimed property.

For questions or additional information about the policy locator and other life and health insurance matters, contact the Consumer Services Section of the Virginia Bureau of Insurance Life and Health Division toll-free at 1-877-310-6560 or visit [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

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Date: March 5, 2018

For Immediate Release

## **SCC OFFERS NATIONAL CONSUMER PROTECTION WEEK REMINDERS**

**RICHMOND** – Arming yourself with information is vital to successfully navigating today’s complex marketplace. The State Corporation Commission (SCC) encourages Virginians to take charge of their financial future by knowing how to protect their interests and where to turn for help when comparing insurance policies or loans; planning for retirement; reviewing charges on their phone or electric bills; spotting fraudulent offers, or using credit wisely.

In conjunction with National Consumer Protection Week March 4–10, the SCC reminds Virginians that it stands ready throughout the year to answer inquiries, handle complaints and provide information and assistance regarding those industry sectors over which it has regulatory responsibility. Those sectors include insurance companies and agents, state-chartered financial institutions, investment firms and their representatives, retail franchises and investor-owned utilities providing electric, natural gas, water, sewer and telecommunications services.

The SCC offers numerous consumer guides and other information on a variety of topics. Its specially trained staff can assist Virginians in making informed choices and filing a complaint if they are not satisfied with the responses they receive from regulated entities.

Just a few of the many ways the SCC helps consumers include: facilitating payments by insurance companies for claims that were improperly denied; recovering monies improperly charged on loan transactions and securities offerings; ensuring that utilities provide reliable service and respond promptly to any customer billing issues; reaching out to Virginians before and after disasters, and much more.

“Know the difference between a real deal and a rip-off,” said Ron Thomas, director of the SCC’s Division of Securities and Retail Franchising. “Don’t fall for high-pressure sales pitches promising sky high returns with little or no risk. Thoroughly evaluate any investment opportunity and get details in writing,” he said.

“When shopping for insurance, compare prices and terms and understand deductibles, co-pays and exclusions. Find products that are suitable for your particular needs and know your rights if a problem occurs,” said Virginia Insurance Commissioner Scott White.

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“Check your utility bills regularly and question any charges you don’t understand. If your service provider is unable to explain the charges to your satisfaction, we can help,” said Bill Stephens, director of the SCC’s Division of Public Utility Regulation.

“Protect yourself financially by knowing how to spot fraudulent offers, unnecessary fees and unsuitable financial products,” said E.J. Face Jr., Virginia Commissioner of Financial Institutions.

The SCC urges consumers to thoroughly evaluate any offer; keep written records of all transactions, and verify that an individual or company is licensed or registered with the SCC. If a problem arises, consumers are encouraged to try to resolve it with the regulated individual or company first. They can contact the appropriate SCC division by phone, mail or email using the online complaint form if they still are not satisfied. The complaint process and forms are available by going to the SCC website at [www.scc.virginia.gov](http://www.scc.virginia.gov) and clicking on the appropriate division. To contact the SCC by phone, call toll-free (in Virginia) at 1-800-552-7945 or, in Richmond, call:

- Bureau of Insurance – (804) 371-9741
- Bureau of Financial Institutions – (804) 371-9657
- Division of Securities and Retail Franchising – (804) 371-9051
- Division of Public Utility Regulation – (804) 371-9611
- Office of the Clerk – (804) 371-9733
- Division of Information Resources – (804) 371-9141

In the event the SCC does not have regulatory authority over a particular firm, individual, or product, its staff will assist consumers by referring them to the appropriate local, state or federal authority for assistance. These may include the Attorney General’s office, local consumer protection office, Better Business Bureau or the Federal Trade Commission’s toll-free helpline at 1-877-FTC-HELP (1-877-382-4357).

To learn more about National Consumer Protection Week, visit [www.ncpw.gov](http://www.ncpw.gov).

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Date: March 8, 2018

For Immediate Release

## **SCC ENCOURAGES VIRGINIANS TO PREPARE NOW FOR EXTREME SPRING WEATHER**

**RICHMOND** – Spring is synonymous with extreme weather events in some areas of the country. Unpredictable weather patterns and intense weather activity are becoming increasingly common in many regions. Although spring is still officially more than a week away, Virginia has already experienced its first tornado of 2018, and March blew in with a roar.

The State Corporation Commission’s (SCC) Bureau of Insurance encourages Virginians to plan now for extreme spring weather, which can include tornadoes, wind, hailstorms, flash floods, lightning and hurricanes. “Prepare yourself financially now by ensuring you have the insurance coverage you need in the event of unexpected extreme weather events,” said SCC Insurance Commissioner Scott A. White.

Review your insurance policies before severe weather strikes. Make sure you understand what is and is not covered and any deductibles you may have to pay in the event of a claim. If you have questions, ask your insurance agent or company or the Bureau of Insurance.

The Bureau reminds Virginians that homeowners insurance policies issued in Virginia typically do not provide coverage for damage to your home and belongings due to floods, surface water or storm surges. However, the federal government does sell insurance for direct flood and flood-related damage to homeowners, renters and businesses in eligible communities through its National Flood Insurance Program (NFIP). To learn more, contact your insurance agent or the NFIP at 1-888-379-9531 or visit [www.fema.gov/national-flood-insurance-program](http://www.fema.gov/national-flood-insurance-program).

The Bureau suggests creating a home inventory of your belongings including serial numbers, photos, and videotapes. The National Association of Insurance Commissioners (NAIC) offers a free smartphone app – *myHOME Scr.APP.book* – to facilitate this process. It also offers a printable home inventory checklist on its website at [www.insureonline.org/home\\_inventory\\_checklist.pdf](http://www.insureonline.org/home_inventory_checklist.pdf).

Store electronic copies of your homeowners, auto and other insurance policies with your home inventory and keep paper files in a safe place. Make sure you take these documents with you if you have to evacuate. These records will contain your policy numbers and the phone numbers of your insurance companies in case you have questions or need to file a claim.

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To help reduce damage, clear your yard of debris that could become projectiles in high winds and trim dead or overhanging branches from trees surrounding your home. Latch doors properly and secure shutters and outdoor furniture.

In the event your property suffers damage during a severe weather event, contact your insurance agent or company as soon as possible. Make any necessary emergency repairs and take reasonable steps to prevent further damage to your property. Record all damage to your property and include photographs, notes and repair-related receipts.

The Bureau of Insurance offers free consumer guides for homeowners and commercial property owners with information about what to do when a disaster strikes. These and many other consumer insurance guides are available on the Bureau's website at [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

The Bureau's specially trained staff can assist consumers with their insurance-related questions and concerns. For more information, contact the Consumer Services Section of the Bureau's Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at (804) 371-9185. The mailing address for the Bureau of Insurance is P.O. Box 1157, Richmond, Virginia 23218.

For additional emergency preparedness information relating to all types of disasters and hazards, visit the Virginia Department of Emergency Management website at [www.vaemergency.gov](http://www.vaemergency.gov).

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Date: March 23, 2018

For Immediate Release

## **SCC RESCHEDULES HEARING FOR CHICKAHOMINY POWER GENERATING FACILITY** **New Public Hearing Set for March 26, 2018**

**RICHMOND** – The State Corporation Commission (SCC) has rescheduled a public hearing in Richmond for March 26, 2018, on an application by Chickahominy Power, LLC to construct and operate a 1,650-megawatt natural gas-fired generating facility in Charles City County. The proposed facility would be constructed near the intersection of Chambers Road and Roxbury Road.

The original hearing scheduled for March 20 was canceled due to a water main break in downtown Richmond that cut off water to the SCC offices. The rescheduled hearing will begin at 10 a.m. on March 26 in the SCC's courtroom on the second floor of the Tyler Building, 1300 East Main Street. Persons wishing to comment at the hearing should arrive early and notify the SCC bailiff.

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[Case Number PUR-2017-00033](#) – Application of Chickahominy Power, LLC for certification of an electric generating facility in Charles City County

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Date: March 30, 2018

For Immediate Release

## **SCC SETS LOCAL HEARINGS IN SPOTSYLVANIA COUNTY FOR SOLAR PROJECT APPLICATION**

**RICHMOND** – The State Corporation Commission (SCC) has scheduled two local public hearings in Spotsylvania County in May regarding an application by Pleinmont Solar LLC to build a 500-megawatt solar-generating facility in Spotsylvania County.

For the convenience of residents, the SCC will hear the testimony of public witnesses on May 9, 2018, at 2 and 7 p.m., at the Holbert Building, Board of Supervisors Meeting Room, first floor, 9104 Courthouse Road, Spotsylvania.

The hearing will continue in Richmond on May 23, 2018, at 10 a.m. in the Commission's second-floor courtroom located in the Tyler Building at 1300 East Main Street. Any person wishing to comment at the Spotsylvania and Richmond hearings should arrive early and sign in with the SCC bailiff.

The SCC will webcast the audio portion of the Richmond hearing via its website. Instructions for listening to the proceeding can be found online at [www.scc.virginia.gov/case/webcast.aspx](http://www.scc.virginia.gov/case/webcast.aspx).

Written comments on the proposal must be submitted by May 16, 2018. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23219-2118, and refer to case number PUR-2017-00162.

Individuals may also submit comments online via the SCC's website at [www.scc.virginia.gov/case/PublicComments.aspx](http://www.scc.virginia.gov/case/PublicComments.aspx). Find case number PUR-2017-00162, and click on the SUBMIT COMMENTS button for this case.

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**Case Number PUR-2017-00162** – Application of Pleinmont Solar LLC et al. for certificates of public convenience and necessity for a 500 MW solar generating facility in Spotsylvania County.

# News Release

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Date: April 2, 2018

For Immediate Release

## APRIL IS NATIONAL SAFE DIGGING MONTH

**RICHMOND** – With spring here, eager homeowners are gearing up to start their outdoor projects. The State Corporation Commission’s (SCC) Division of Utility and Railroad Safety reminds Virginians to remember to call 811, the national call-before-you-dig number, before you reach for that shovel. Failure to do so can have serious consequences that may result in loss of essential utility services, personal injury or worse. Ensure that your buried utility lines are marked, and Dig with **C.A.R.E.**

**C.A.R.E.** means:

- **C**all 811 before you dig.
- **A**llow the required time for marking.
- **R**espect and protect the marks.
- **E**xcavate carefully.

Calling 811 connects you to VA811, the state’s one-call notification center which operates Monday through Friday, 7 a.m. to 5 p.m., excluding state and national holidays. Emergency notification service is available 365 days a year, 24 hours a day.

When you call VA811 concerning digging or demolition, trained staff will ask for important information about the planned work and then notify member utility operators that may have underground utility lines in your project area. Locators are sent to your project area within the time allowed by law to mark the approximate horizontal location on the ground within two feet of the underground utility lines. There is no cost for this service. Once marked, hand digging is required within 24 inches of these marks plus the width of the utility line if known. This area is the tolerance zone.

Any person excavating or demolishing within the tolerance zone where an underground utility line may be destroyed, damaged, dislocated or disturbed shall take all reasonable steps necessary to properly protect, support and backfill the underground utility lines. If during your excavation or demolition an underground utility line is damaged, including its attachments, covering and coating, immediately notify the operator of the underground utility line.

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If the damage to the underground utility line creates an emergency, take immediate steps to safeguard life, health and property. If damage to an underground utility line results in the escape of any flammable, toxic, hazardous or corrosive gas or liquid, promptly report the damage to the appropriate authorities by dialing 911.

Always be mindful when digging or demolishing. To learn more about Virginia's damage prevention program, contact the SCC Division of Utility and Railroad Safety at (804) 371-9980, or visit the Division's website at [www.scc.virginia.gov/urs/mutility/index.aspx](http://www.scc.virginia.gov/urs/mutility/index.aspx).

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Date: April 16, 2018

For Immediate Release

## **RATE REDUCTIONS COMING IN JULY FOR CUSTOMERS OF VIRGINIA'S TWO LARGEST ELECTRIC COMPANIES**

**RICHMOND** – The State Corporation Commission (SCC) is ensuring that Dominion Energy Virginia and Appalachian Power Company reduce rates in July so that their respective customers receive the benefits of the corporate tax cut contained in federal tax legislation passed by Congress in December 2017.

The federal corporate income tax rate was reduced from 35% to 21% effective January 1, 2018. A week later, on January 8, the SCC ordered the companies to preserve the savings from this tax cut for the benefit of their customers (Case number PUR-2018-00005).

During the 2018 session of the General Assembly, legislation was adopted (Senate Bill 966) that included an enactment clause specific to the federal tax impact. Dominion Energy Virginia is to reduce rates by \$125 million. Appalachian Power is to reduce rates by \$50 million. The SCC's order ensures that the companies will comply within 30 days of July 1, the effective date of the state law.

The July rate reduction is the first step to pass the corporate tax savings to customers. Further submissions by the two utilities will be made in 2019 to make certain the tax savings are properly calculated and reflected in rates as of April 1, 2019.

In addition to the rate reduction for the lower federal tax rate, Dominion Energy Virginia will also be issuing a voluntary rate credit to customers in July. The \$133 million refund is directed by the 2018 General Assembly (also within Senate Bill 966). In an informational financial filing with the Commission in May 2017, the company reported excess earnings for calendar years 2015 and 2016.

The statute also calls for an additional \$67 million to be refunded in January 2019. That refund is associated with calendar year 2017 earnings. Those earnings will be analyzed in the company's next scheduled financial review in 2021.

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**Case number PUR-2018-00053 – Dominion Energy Virginia customer bill credits**  
**Case number PUR-2018-00054 – Appalachian Power Company federal tax rate reduction**  
**Case number PUR-2018-00055 – Dominion Energy Virginia federal tax rate reduction**

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Date: May 30, 2018

For Immediate Release

## **SCC'S BUREAU OF INSURANCE ENCOURAGES VIRGINIANS TO PREPARE NOW FOR HURRICANE SEASON**

**RICHMOND** – Recent heavy rains and flooding in many areas of Virginia are good reminders that it's never too early to plan for disasters. With the Atlantic hurricane season just around the corner, the State Corporation Commission's (SCC) Bureau of Insurance (Bureau) encourages Virginians to review your insurance policies now to make sure you have the coverage you need in the event of a hurricane or other disaster.

Hurricane season runs from June 1 through November 30 each year. Once a hurricane develops in the Atlantic, it will be difficult to find an insurance company willing to write related coverage until the storm threat passes.

“Take steps now to reduce damage and make sure you have the insurance coverage you need *before* the first hurricane starts to form,” said Virginia Insurance Commissioner Scott A. White. “Know what your policy does and does not cover. Contact your insurance agent or company or the Bureau of Insurance if you have questions,” he said.

Even areas hundreds of miles from the coast can experience floods and other damage caused by hurricanes' high winds and torrential rains. Most hurricane damage comes from flooding, not high winds. Even minor floods can cause extensive damage to your home, business or belongings.

Homeowners insurance policies issued in Virginia typically do not provide coverage for damage to your home and belongings due to floods, surface water or storm surges. However, the federal government does sell insurance for direct flood and flood-related damage to homeowners, renters and businesses in eligible communities through its National Flood Insurance Program (NFIP). In most cases, there is a 30-day waiting period for a new flood insurance policy to take effect. To learn more about this program, contact your insurance agent or the NFIP at 1-800-427-4661 or visit [www.floodsmart.gov](http://www.floodsmart.gov). Ask whether your flood policy provides coverage for your contents.

The Bureau encourages policyholders to prepare a complete inventory of their personal property including photographs, videotapes and serial numbers. Keep your insurance policies and home inventory in a safe place. If your property is damaged by a hurricane, contact your insurance agent or

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company as soon as possible. Make any necessary emergency repairs and take reasonable steps to prevent further damage to your property. Make a list of all damage to your property and include photographs, notes and repair-related receipts.

If you must evacuate, know the name of your insurance company and take your homeowners, auto and other insurance policies and your home inventory with you or make sure you have saved these important documents electronically. The policies will contain your policy numbers and the phone numbers of your insurance companies in case you have questions or need to file a claim.

Some homeowners policies contain a special deductible for wind or hurricane losses. These are applied separately from any other deductible on the homeowners policy. Some insurance companies automatically include a wind or hurricane deductible, while others offer this deductible at the policyholder's option. Wind or hurricane deductibles may be written as a flat amount, such as \$1,000, or they may be applied to the loss as a percentage of the insurance coverage on the dwelling. Remember that the deductible is the amount that you are responsible for paying before the insurance company pays its portion of a claim.

The Bureau offers free consumer guides for homeowners and commercial property owners with information about what to do when a disaster strikes. These and many other consumer insurance guides are available on the Bureau's website at [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

The Bureau's specially trained staff stand ready to assist consumers with their insurance-related questions and concerns. For more information, contact the Consumer Services Section of the Bureau's Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at (804) 371-9185. The mailing address for the Bureau of Insurance is P.O. Box 1157, Richmond, Virginia 23218.

For additional emergency preparedness information relating to hurricanes and all types of disasters and hazards, visit the Virginia Department of Emergency Management website at [www.vaemergency.gov](http://www.vaemergency.gov).

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# News Release

State Corporation Commission  
Division of Information Resources



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Date: July 30, 2018

For Immediate Release

## **SCC SETS SCHEDULES TO CONSIDER PROPOSED ELECTRIC GRID PROJECTS AND SOLAR FACILITIES REQUESTED BY DOMINION ENERGY VIRGINIA**

**RICHMOND** — The State Corporation Commission (SCC) has scheduled public hearings in November and December to receive public testimony on applications from Dominion Energy Virginia on a plan for electric distribution grid transformation projects and a plan to construct and operate two solar generating facilities in Surry County.

In case number **PUR-2018-00100**, Dominion seeks approval of the first phase of its 10-year Grid Transformation Plan. The company states that the first phase will focus on seven components, including the installation of 1.4 million smart meters, replacing a 20-year-old customer information platform, and improvement to reliability and resilience.

Written comments on the proposal are due by November 7, 2018. A hearing in Richmond is scheduled for November 14, 2018, at 10 a.m.

In case number **PUR-2018-00101**, Dominion seeks approval to construct and operate two utility scale solar generating facilities in Surry County, collectively known as the US-3 Solar Projects. The first proposed project is the 142-megawatt Colonial Trail West Solar Facility, and the second is the 98-megawatt Spring Grove 1 Solar Facility.

Written comments on the proposal are due by December 11, 2018. A hearing in Richmond is scheduled for December 18, 2018, at 10 a.m.

A proceeding on a proposed rate adjustment clause associated with this proposal will be scheduled later.

The Richmond hearings will be held in the Commission's second floor courtroom located in the Tyler Building at 1300 East Main Street. Any person wishing to testify at the hearings should arrive early and notify the SCC bailiff.

(MORE)

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The SCC intends to webcast the audio portion of the hearings via the Internet. Instructions can be found on the SCC website at <http://www.scc.virginia.gov/case/webcast.aspx>.

Written comments on these requests may be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118. Please refer to the proper case number.

Interested persons desiring to submit comments electronically may do so at the SCC's website: <http://www.scc.virginia.gov/case/index.aspx>. Click on the PUBLIC COMMENTS/NOTICES link and then the SUBMIT COMMENTS button for the specific case.

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**Case Number PUR-2018-00100** – Petition of Dominion Energy Virginia for approval of a plan for electric distribution grid transformation projects

**Case Number PUR-2018-00101** – Petition of Dominion Energy Virginia for approval and certification of the proposed US-3 Solar Projects

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Date: August 8, 2018

For Immediate Release

## **SCC SETS SCHEDULE TO CONSIDER PROPOSED OFFSHORE WIND PROJECT REQUESTED BY DOMINION ENERGY VIRGINIA**

**RICHMOND** – The State Corporation Commission (SCC) has scheduled a hearing to receive public testimony on a petition from Dominion Energy Virginia to construct and operate an offshore wind generating project.

Dominion seeks approval for two wind turbine generators in addition to related distribution infrastructure required to transmit power to the mainland. The combined 12-megawatt project, known as the Coastal Virginia Offshore Wind Project, would be constructed in federal waters approximately 27 miles off the coast of Virginia Beach.

A hearing in Richmond is scheduled for October 9, 2018, at 10 a.m. in the Commission’s second-floor courtroom located in the Tyler Building at 1300 East Main Street. Any person wishing to offer public comment at the hearing should arrive early and sign in with the SCC bailiff.

The SCC intends to webcast the audio portion of the Richmond hearing on its website. Instructions for listening to the proceeding can be found online at [www.scc.virginia.gov/case/webcast.aspx](http://www.scc.virginia.gov/case/webcast.aspx).

Written comments on the petition are due October 3, 2018, and may be submitted to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23219-2118, and refer to case number PUR-2018-00121. Additionally, members of the public can submit written comments online via the SCC’s website at [www.scc.virginia.gov/case/PublicComments.aspx](http://www.scc.virginia.gov/case/PublicComments.aspx). Find case number PUR-2018-00121, and click on the “submit comments” button for this case.

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**Case Number PUR-2018-00121** – Coastal Virginia Offshore Wind Project.

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Date: August 8, 2018

For Immediate Release

## **SCC APPROVES SOLAR FACILITY IN SPOTSYLVANIA COUNTY**

**RICHMOND** – The State Corporation Commission (SCC) has granted conditional approval to Pleinmont Solar LLC for a 500-megawatt solar generating facility in Spotsylvania County.

Pending local special use permits and state environmental approvals, and bearing the capital costs of network upgrades, the solar facility will be constructed on around 3,500 acres of property in the western part of Spotsylvania County. Pleinmont Solar LLC and its joint applicants will bear the cost of the project, and the electricity generated would be sold on the PJM Interconnection wholesale market.

“We find that the proposed project will likely generate direct and indirect economic benefits to Spotsylvania County and the Commonwealth as a result of employment and spending from construction and operation,” the Commission wrote. The Commission also added that the business risk associated with constructing, owning, and operating the project will not be borne by ratepayers from any incumbent electric utility.

In its final order, the Commission noted the record established environmental concerns that will be mitigated by the applicant compliance with Virginia Department of Environmental Quality recommendations. The Commission also added that, “Spotsylvania County has wide latitude in attaching conditions to the Special Use Permit necessary for the project” for concerns not explicitly addressed by DEQ recommendations or in the county’s permit ordinances.

Pleinmont intends to have the first phase of the project in service by June 30, 2019.

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**Case Number** [PUR-2017-00162](http://www.scc.virginia.gov/cases/PUR-2017-00162) – Application of Pleinmont Solar LLC et al. for certificates of public convenience and necessity for a 500 MW solar generating facility in Spotsylvania County.

View [Final Order](#)

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Date: August 9, 2018  
For Immediate Release

## **AUGUST 11 IS NATIONAL 811 DAY;** **THE SCC REMINDS EVERYONE TO CALL 811 BEFORE YOU DIG**

**RICHMOND** – Every year, thousands of underground utility lines are struck or damaged nationwide by excavation activities. This can result in disruption of service, property damage, injuries and even deaths. It also can lead to liability claims and civil penalties against the responsible parties.

National 811 Day, observed annually on August 11, highlights the need for homeowners and professional excavators to take the first step to avoid damaging underground utility lines by always calling 811 before beginning any digging or demolition projects.

The State Corporation Commission (SCC) reminds Virginians that calling 811 is simple and free and connects you to VA811 (formally known as Miss Utility of Virginia), which notifies the appropriate utility companies of your intent to dig or demolish. Utility locators will come to your project area, within the time allowed by law, to mark the approximate horizontal location of their underground utility lines by means of paint, stakes or flags. Once marked, any digging within 24 inches of these marked underground lines must be done by hand for safe excavation.

VA811 is open Monday through Friday, 7 a.m. to 5 p.m., excluding legal state and national holidays. However, emergency notifications can be made 365 days a year, 24 hours a day for excavations involving emergencies as defined in the Virginia Underground Utility Damage Prevention Act.

“When it comes to underground utility lines, safety is everyone’s responsibility. What you can’t see truly can hurt you if you damage underground pipelines, cable, water, sewer or electric lines. Whether you are a homeowner or a professional contractor, always call 811 before you dig and follow Virginia’s C.A.R.E. message,” said Senior Safety Specialist Frank Hudik of the SCC’s Division of Utility and Railroad Safety.

Virginia's C.A.R.E. message reminds you to call VA811 and emphasizes additional steps you can take to prevent damage to underground utility lines. C.A.R.E. means:

- C**all 811 before you dig.
- A**llow the required time for marking.
- R**espect and protect the marks.
- E**xcavate carefully.

To learn more about “Digging with C.A.R.E.” and Virginia’s damage prevention program, contact the Division of Utility and Railroad Safety at (804) 371-9980; or visit <http://www.scc.virginia.gov/urs/mutility/index.aspx>.

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Date: August 13, 2018

For Immediate Release

## **SCC OFFERS INSURANCE TIPS FOR STUDENTS HEADING TO COLLEGE**

**RICHMOND** – August means back to school for many students heading to college. In addition to new courses, teachers, friends, surroundings and living accommodations, it also can mean new insurance needs.

The State Corporation Commission’s (SCC) Bureau of Insurance encourages Virginians to include on their back-to-school checklist a thorough review of their student’s insurance needs. “Protect yourself and your family financially by ensuring your students are properly covered before they head to college,” said Virginia Insurance Commissioner Scott A. White. “Review insurance coverage for their health, auto, living space and belongings and make sure they understand the coverage.”

The Bureau offers the following insurance considerations for parents and students:

### **HEALTH**

College students have several options for getting health insurance. Under the federal Affordable Care Act (ACA), students may be able to stay on their parents’ health insurance until they turn 26 years old. If your student remains on your health insurance policy, make sure they have a copy of the relevant insurance cards and understand how to obtain referrals and approvals, if necessary, before seeking treatment. Under some health insurance policies, your student would need to find a physician or hospital within the carrier’s provider network – except for emergency care – or pay more out of pocket.

Students who do not have health insurance through a parent's policy, or who have limited coverage due to provider networks or service areas, may opt to purchase a student health insurance plan through their college or university. Students also can apply for a private health insurance plan through the federally facilitated health insurance marketplace. Enrollment begins November 1, and students can select a plan based on the level of coverage they want to purchase. To learn more, visit [healthcare.gov](http://healthcare.gov).

### **HOME**

College students often take many valuable items with them to school including computers, printers, televisions, bicycles and cell phones. Consider how much it would cost to replace everything in their

(more)

dorm or apartment should a theft or disaster occur.

For students who live in campus housing, their parents' homeowners or renters policy will likely cover their belongings if they are stolen or damaged. However, there may be limits to the amount of coverage provided. Some items such as jewelry or expensive electronics may require special coverage. In the event of a loss, policy deductibles may also apply.

Students living off campus should consider renters insurance, an inexpensive form of coverage that protects your personal property and insures you in case someone is injured while on your property. Landlords' policies generally only cover the structure, not the possessions of renters. Renters insurance premiums vary depending on the location and size of the rental unit and the value of your possessions.

No matter where you live, it's a good idea to have a list of your belongings. A home inventory will help you determine how much insurance you need and, if something happens, you can use it to file a claim. The National Association of Insurance Commissioners (NAIC) offers a free smartphone app – myHOMEScr.APP.book – that makes creating a home inventory easy.

## **AUTO**

For students planning to take a car to school, parents should ask their insurance agent or company about coverage availability and rates for the city and state where the college is located before deciding whether to keep the student's car on the family policy. Also, make sure you know that state's minimum requirements for auto insurance coverage. Students who maintain good grades may be eligible for a good student discount on the vehicle's insurance premium.

Students whose names are on the title for a car must purchase their own policy, but they may be able to stay on their parents' policy if their parents own the vehicle they will use at school. Let your insurance agent know where the vehicle will be stored if the address is different from what is on the policy.

If a student is involved in an auto accident, the National Association of Insurance Commissioners' *WRECKCHECK* smartphone app will walk that student through the process of gathering information immediately following an accident. This free app is available at smartphone app stores.

The Bureau of Insurance encourages parents and students to shop around and compare prices and terms. Read any insurance policy carefully and make sure you understand exactly what is covered and any deductibles or limits that apply. If you have questions or concerns, contact your insurance agent or company.

For more information, contact the Bureau of Insurance toll-free at 1-877-310-6560 or in Richmond at 804-371-9741 or visit [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi). The Bureau has specially trained staff who can assist consumers with their general questions or concerns about insurance. Additional information also may be found on the National Association of Insurance Commissioners' InsureU website at [www.insureuonline.org](http://www.insureuonline.org).

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Date: August 27, 2018

For Immediate Release

## **SCC SCHEDULES HEARING TO CONSIDER WASHINGTON GAS REQUEST FOR RATE INCREASE**

**RICHMOND** – The State Corporation Commission (SCC) has scheduled a hearing to consider a request by Washington Gas to increase rates for natural gas customers in its Northern Virginia and upper Shenandoah service areas. The company serves approximately 525,000 meters in Virginia.

Washington Gas seeks an increase in annual operating revenue of \$37.6 million. For the typical residential customer, the company's request would increase the monthly bill by approximately \$2.10. The request reflects the lower federal corporate income tax rate.

By law, the company can increase rates on an interim basis beginning January 2, 2019. Interim rates based on the company's request are subject to refund with interest pending a final order of the Commission.

A hearing in Richmond is scheduled for April 30, 2019, at 10 a.m. in the Commission's second-floor courtroom located in the Tyler Building at 1300 East Main Street. Any person wishing to offer public comment at the hearing should arrive early and sign in with the SCC bailiff.

Written comments on the petition are due April 23, 2019, and may be submitted to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23219-2118, and refer to case number PUR-2018-00080. Written comments may also be submitted online via the SCC's website at [www.scc.virginia.gov/case/PublicComments.aspx](http://www.scc.virginia.gov/case/PublicComments.aspx). Find case number PUR-2018-00080, and click on the "submit comments" button for this case.

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**Case Number PUR-2018-00080** – Washington Gas rate request.

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Date: August 30, 2018

For Immediate Release

## **SCC'S BUREAU OF INSURANCE REMINDS VIRGINIANS TO REVIEW THEIR PROPERTY COVERAGE BEFORE A HURRICANE OR OTHER DISASTER**

**RICHMOND** – Although hurricane activity in the Atlantic has been relatively quiet so far for 2018 with only five named storms to-date, the Virginia State Corporation Commission's (SCC) Bureau of Insurance (Bureau) reminds Virginians not to let their guard down. With more than three months left in the Atlantic hurricane season, the Bureau encourages Virginians to act now to protect their property from loss.

The Atlantic hurricane season officially began on June 1 and runs through November 30. Late August to early October is often the most active and dangerous time for tropical cyclone activity. No matter where you live in Virginia, hurricanes and their accompanying winds and rains can threaten lives and property. Once a hurricane develops in the Atlantic Ocean, it will be difficult to find an insurance company willing to write related coverage until the storm threat passes.

The Bureau of Insurance encourages homeowners, renters and business owners to review their insurance policies now to ensure they have enough coverage in the event of a hurricane or other disaster. Know what each policy does and does not cover and understand any deductibles you may have to pay in the event of a claim. Ask your insurance company or agent how you can minimize property damage and, if such damage occurs, how to expedite the processing of claims with your insurance company.

"Don't wait until it's too late. The time to prepare for hurricanes and other disasters is now," said Virginia Insurance Commissioner Scott A. White. "Know your risk and make sure you have the coverage you need *before* a hurricane starts to form."

Prepare a complete inventory of your personal property including serial numbers, photographs and videotapes. The National Association of Insurance Commissioners' free smartphone app – myHOME Scr.APP.book – can facilitate this process. Download the app from iTunes or Google Play. Keep your home inventory and your insurance policies in a safe place, and take them with you if you evacuate.

If your property is damaged by a hurricane or other disaster, call your insurance agent or company as soon as possible. Make any necessary emergency repairs and take reasonable steps to prevent further

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damage to your property. Record all damage to your property and include photographs, notes and repair-related receipts.

If you evacuate, know the name of your insurance companies and take your homeowners, auto and other insurance policies and home inventory with you or save them electronically. They will contain your policy number and your insurance company phone numbers if you have questions or must submit a claim.

The Bureau also encourages policyholders to consider the following:

- **Is your home covered in the event of a flood, surface water or storm surge?** Homeowners insurance policies issued in Virginia generally do *not* provide coverage for damage to your home and belongings due to flood, surface water, or storm surge. However, flood insurance is available through the National Flood Insurance Program (NFIP). To learn more, contact your insurance agent or the NFIP at 1-888-225-5356 or visit [www.floodsmart.gov](http://www.floodsmart.gov). There is typically a 30-day waiting period for a new flood insurance policy to take effect.
- **Does your homeowners policy contain a special deductible for wind or hurricane losses?** These deductibles are applied separately from any other deductible on a homeowners policy and may be written as a flat amount, such as \$1,000, or applied to a loss as a percentage of the insurance coverage on the dwelling. The deductible is the amount that you are responsible for paying before the insurance company pays its portion of the claim.
- **Does your homeowners policy provide coverage for such things as sewer backup?** Most homeowners policies do not provide coverage for sewer backup, but policyholders may purchase additional coverage for this.
- **Are vehicles covered in the event of a hurricane or windstorm?** If you have other than collision coverage (often referred to as “comprehensive”) for your vehicle under your automobile policy, your vehicles generally will be covered for flood and wind damage.

The Bureau of Insurance has specially trained staff who can assist consumers with their insurance-related questions and concerns. To learn more, contact the Bureau of Insurance Property and Casualty Division toll-free at 1-877-310-6560 or in Richmond at (804) 371-9185. The Bureau also offers free consumer guides for homeowners and commercial property owners with information about what to do when a disaster strikes. These and many other insurance guides are available on its website at [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

For additional emergency preparedness information relating to hurricanes and other types of disasters, visit the Virginia Department of Emergency Management website at [www.vaemergency.gov](http://www.vaemergency.gov).


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Date: September 7, 2018  
For Immediate Release

## **SCC NAMES TODD BRYANT MANAGED CARE OMBUDSMAN**

**RICHMOND** – Todd A. Bryant has been named managed care ombudsman with the State Corporation Commission’s (SCC) Bureau of Insurance effective September 10, 2018. Todd has worked in the Ombudsman’s Office as a senior insurance market examiner for the past six years. The Longwood University graduate joined the Bureau of Insurance in 1999.

He replaces Thomas S. Bridenstine, Virginia’s first managed care ombudsman, who will retire effective December 1, 2018.

Established in 1999, the Office of the Managed Care Ombudsman helps Virginia consumers understand their rights and the processes available to them when dealing with their managed care health insurance plans (MCHIPs) such as health maintenance organizations and preferred provider organizations. The Office can help “walk” Virginians through their MCHIPs’ grievance and appeal procedures when problems or concerns arise.

“Consumers in Virginia have been fortunate to have stable leadership in the Office of the Managed Care Ombudsman with the retiring ombudsman, Tom Bridenstine, and now Todd, who assisted Tom in his ombudsman’s duties and has been with the Bureau for nearly 20 years,” said Virginia Insurance Commissioner Scott A. White. “Todd’s knowledge and experience in assisting consumers with their managed care decisions make him the ideal person to step into this role.”

Todd will manage the day-to-day activities of the Office of the Managed Care Ombudsman; assist consumers in understanding their rights and how to resolve problems with their MCHIPs, and answer inquiries from consumers, health care providers and others. He can also help guide consumers through insurance providers’ internal appeal processes and help them submit an appeal.

The Office of the Managed Care Ombudsman stands ready to assist consumers with their questions and concerns regarding their managed care plans. To learn more, call toll-free at 877-310-6560 or in Richmond at 804-371-9032 or email at [ombudsman@scc.virginia.gov](mailto:ombudsman@scc.virginia.gov). Correspondence to the Ombudsman’s Office may be mailed to Office of the Managed Care Ombudsman, Bureau of Insurance, P.O. Box 1157, Richmond, Virginia 23218.


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Date: September 10, 2018  
For Immediate Release

## **SCC PARTICIPATES IN COORDINATED INTERNATIONAL CRACKDOWN ON CRYPTOCURRENCY-RELATED INVESTMENTS**

**RICHMOND** – The State Corporation Commission’s (SCC) Division of Securities and Retail Franchising is among more than 40 state and provincial regulators who are participating in a crackdown on fraudulent Initial Coin Offerings (ICOs) and cryptocurrency-related investment products in the United States and Canada. The crackdown, dubbed “Operation Cryptosweep,” is being coordinated by the North American Securities Administrators Association (NASAA), of which the SCC is a member.

Cryptocurrencies are digital assets created by companies or individuals that take the form of a virtual coin or token. These risky and often volatile products are not insured or controlled by central banks or other governmental authorities, exist only on the internet and are subject to minimal regulatory oversight.

“Fraudulent activity involving ICOs and cryptocurrency-related investment products is a significant threat to Main Street investors in Virginia,” said SCC Securities Director Ron Thomas. “Cryptocriminals should be on alert that the SCC is committed to swiftly and effectively protecting investors from schemes and scams involving these products.”

In April 2018, NASAA organized a task force of its member state and provincial securities regulators to begin a coordinated series of investigations into ICOs and cryptocurrency-related investment products. Regulators identified many cryptocurrency-related products and, as part of its work, the task force identified hundreds of ICOs in the final stages of preparation before being launched to the public. These pending ICOs were advertised and listed on ICO aggregation sites to attract investor interest. Many have been examined and some were determined to warrant further investigation.

So far, “Operation Cryptosweep,” has resulted in nearly 200 investigations and 47 completed or pending enforcement actions in the United States and Canada since May 2018. These actions are in addition to more than a dozen enforcement actions previously undertaken by NASAA members regarding these types of products. The SCC’s Securities Division has several

(more)

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ongoing investigations into ICO offerings of cryptocurrencies in Virginia as part of “Operation Cryptosweep.”

“The actions of this sweep are just the tip of the iceberg,” Thomas said, noting that NASAA’s task force also found approximately 30,000 crypto-related domain name registrations, the vast majority of which appeared in 2017 and 2018.

A critical component of “Operation Cryptosweep” is raising public awareness of the risks associated with ICOs and cryptocurrency-related investment products. “Not every ICO or cryptocurrency-related investment is fraudulent, but we urge investors to approach any initial coin offering or cryptocurrency-related investment product with extreme caution,” Thomas said.

For more information, call the SCC’s Division of Securities and Retail Franchising in Richmond at 804-371-9051 or toll-free (in Virginia) at 1-800-552-7945. You may also visit the division’s website at [www.scc.virginia.gov/srf/](http://www.scc.virginia.gov/srf/) or visit the North American Securities Administrators Association’s website at [www.nasaa.org](http://www.nasaa.org).

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Date: September 18, 2018

For Immediate Release

## **SCC'S BUREAU OF INSURANCE RECOVERS ALMOST \$3.5 MILLION FOR CONSUMERS DURING FIRST HALF OF 2018**

**RICHMOND** – The State Corporation Commission’s (SCC) Bureau of Insurance has specially trained staff who stand ready to assist Virginians with their insurance questions or concerns. Whether you are shopping for insurance, trying to understand what your insurance policy covers, or are upset that your insurance company did not renew your policy or denied your claim, the Bureau of Insurance is here to help.

The Bureau receives more than 10,000 inquiries and handles thousands of formal complaints each year. Consumers may contact the Bureau if they have insurance questions or want to file a formal complaint.

During the first half of 2018 alone, the Bureau’s Life and Health and Property and Casualty divisions handled more than 8,400 inquiries, 2,300 formal consumer complaints and 63 appeals of adverse decisions issued by managed care health insurance plans (MCHIPS). As a result of complaint investigations, managed care appeals and market conduct examinations, those two Bureau of Insurance divisions recovered more than \$3.4 million worth of benefits and savings for Virginia consumers in the form of refunds, insurance benefits, interest payments, reimbursements, additional claims payments and reinstated coverage.

“The Bureau of Insurance encourages Virginians to review and understand their insurance coverage and know where to turn if they need help,” said Virginia Insurance Commissioner Scott A. White. “Our team is trained to help consumers with their insurance questions and investigate any complaints they may have with their insurance provider. We can look into whether a company has acted in accordance with its policy and the law.” Cases investigated by the Bureau include complaints of claims denials, improper or delayed claims processing and improper billing, among other things.

To help Virginians become more knowledgeable insurance consumers, the Bureau offers outreach programs and educational materials on many types of insurance including health, life, homeowner, auto, long-term care, commercial insurance and Medicare. It also offers information on credit scoring and consumer rights involving insurance. Consumers may view these materials on the Bureau’s website at [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

For more information, contact the Bureau of Insurance toll-free at 1-877-310-6560 or in Richmond at (804) 371-9741 or visit [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

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Contact: Paul Brockwell Jr.  
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Date: September 20, 2018

For Immediate Release

## **SCC SCHEDULES HEARING TO CONSIDER COLUMBIA GAS REQUEST FOR RATE INCREASE**

**RICHMOND** – The State Corporation Commission (SCC) has scheduled a hearing in April 2019 to consider a request by Columbia Gas of Virginia to increase rates for its natural gas customers in Virginia.

Columbia Gas seeks an increase in annual operating revenue of \$22.2 million. For the typical residential customer, the company's request would increase a monthly bill of \$74.32 by approximately \$5.61. The request reflects the lower federal income tax rate.

By law, the company can increase its rates on an interim basis with the first billing period of February 2019. Interim rates based on the company's request are subject to refund with interest pending a final order of the Commission.

A hearing is scheduled for April 23, 2019, at 10 a.m. in the Commission's second-floor courtroom located in the Tyler Building at 1300 East Main Street. Any person wishing to offer public comment at the hearing should arrive early and sign in with the SCC bailiff.

Written comments on the petition are due April 16, 2019, and may be submitted to the Clerk of the State Corporation Commission's Document Control Center, P.O. Box 2118, Richmond, Virginia 23219-2118, and refer to case number PUR-2018-00131.

Written comments may also be submitted online via the SCC's website at [www.scc.virginia.gov/case/PublicComments.aspx](http://www.scc.virginia.gov/case/PublicComments.aspx). Find case number PUR-2018-00131, and click on the "submit comments" button for the case.

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**Case Number PUR-2018-00131 – Columbia Gas of Virginia rate request**

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Date: September 24, 2018

For Immediate Release

## **SCC CAUTIONS VIRGINIANS TO BEWARE OF FRAUDULENT INVESTMENT OPPORTUNITIES FOLLOWING HURRICANE FLORENCE**

**RICHMOND** – The State Corporation Commission (SCC) urges Virginians to beware of opportunistic investment and other scams in the wake of Hurricane Florence.

“Scams often follow the headlines, and natural disasters are no exception,” said Ronald W. Thomas, director of the SCC’s Division of Securities and Retail Franchising. “While news coverage from Hurricane Florence has focused on the devastation and the tireless efforts of first responders and neighbors helping neighbors, we know from experience that financial predators often take advantage of disasters to peddle their schemes and profit from the misfortune of others.” Thomas urges Virginians to exercise extreme caution if confronted with unsolicited investment offers relating to Hurricane Florence.

Red flags of hurricane-related scams include unsolicited email, social media messages, crowdfunding pitches or telephone calls promoting investment pools or bonds to help storm victims, water-removal or purification technologies, electricity-generating devices and distressed real estate remediation programs. “Scam artists may linger long after the storm has passed to prey on victims who anticipate receiving large lump-sum insurance settlements for damaged property and other losses,” Thomas said.

Thomas offers the following tips to help investors avoid disaster-related scams:

- Delete unsolicited emails or social media messages and hang up on aggressive cold callers promoting hurricane-related investments, especially those from small companies touting unproven or new technologies or products.
- Use common sense. Claims of guaranteed returns or little or no investment risk are classic red flags for fraud. Every investment involves some degree of risk.
- Don’t be pressured to make rushed decisions about investments you don’t understand. Before deciding to invest, request written information that fully explains the investment.

(more)

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- Do your homework. Contact the SCC's Division of Securities and Retail Franchising to check that both the seller and investment are registered. If they are not, don't invest. Contact information is available on the division's website at [www.scc.virginia.gov/srf/srf\\_contact.aspx](http://www.scc.virginia.gov/srf/srf_contact.aspx).
- If you suspect you are the victim of fraud, report it to the Division of Securities and Retail Franchising immediately.

For more information, call the SCC's Division of Securities and Retail Franchising in Richmond at (804) 371-9051 or toll-free (in Virginia) at 1-800-552-7945. You may also visit the division's website at [www.scc.virginia.gov/srf/](http://www.scc.virginia.gov/srf/) or the North American Securities Administrators Association's website at [www.nasaa.org/](http://www.nasaa.org/).

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Date: October 1, 2018  
For Immediate Release

## **SCC SCHEDULES HEARING TO CONSIDER APPALACHIAN POWER FUEL RATE INCREASE**

**RICHMOND** – The State Corporation Commission (SCC) will hold a hearing in February to receive public testimony on a fuel rate increase requested by Appalachian Power Company (APCo). The fuel rate is the portion of the electric bill that pays for the cost of fuel used to generate electricity and power purchased from other utilities and power producers.

The revised fuel rate of 2.547 cents per kilowatt-hour (kWh) will be placed into effect on an interim basis beginning on November 1, 2018. If permanently approved by the SCC, the fuel factor adjustment increases by \$3.78 the typical monthly residential bill for an APCo customer using 1,000 kWh.

Written public comments are due by February 7, 2019. A public hearing in Richmond is scheduled for February 14, 2019, at 10 a.m.

The hearing will be held in the SCC's courtroom on the second floor of the Tyler Building, 1300 East Main Street in downtown Richmond. Persons wishing to comment at the hearings should arrive early and notify the SCC bailiff.

Written comments may be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118. Please refer to case number PUR-2018-00153.

Persons desiring to submit comments electronically may do so at the SCC's website at <http://www.scc.virginia.gov/case>. Click on the PUBLIC COMMENTS/NOTICES link, find the correct case number, and hit the SUBMIT COMMENTS button for that specific case.

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**Case Number PUR-2018-00153 – Appalachian Power fuel rate request**


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Date: October 23, 2018

For Immediate Release

## **SCC ENCOURAGES VIRGINIANS TO SAFEGUARD THEIR INFORMATION ONLINE DURING NATIONAL CYBERSECURITY AWARENESS MONTH**

**Richmond** – Americans increasingly rely on the internet for almost all aspects of their lives, whether they are shopping for insurance or a loan, banking, investing or paying utility and other bills.

According to the Department of Homeland Security, 56 percent of American adults own smart phones. More than half of adults use online banking services and almost one-third of them do so using their mobile devices. Although the internet and apps are useful and convenient when managing money, they also can leave users vulnerable to cyberthreats such as fraud and identity theft.

October is National Cybersecurity Awareness Month. The State Corporation Commission (SCC) encourages Virginians to protect themselves personally and financially when surfing the internet or conducting business online.

The SCC offers the following cybersecurity safety tips:

- **Passwords** – Creating a strong password is your first line of defense when safeguarding important financial information. To create a strong password, use eight or more characters with a combination of uppercase and lowercase letters, symbols and numbers. Avoid using children’s names, pets’ names or birth dates. Refrain from using simple number combinations for PIN codes such as 1234 or 1111.
- **Multi-factor authentication** – Enable stronger authentication whenever possible. Most financial accounts will have multi-factor authentication to verify a user’s identity and authorization to access an account (*i.e.*, a text with a one-time code to access an account). These small additional steps could prevent hackers from getting into your personal accounts and retrieving sensitive personal and financial information.
- **Regularly manage your account** – Check your financial accounts regularly. Review bank, investment, credit card and other statements weekly to catch fraud or identity theft

(more)

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in the early stages. Always confirm purchases made on your credit or debit cards. Review money spent using any applications on your mobile device, such as Uber or Lyft.

- **Use caution before revealing sensitive information** – Be conscientious about which apps, websites and connected devices you use, and how and where you plan to use them. Know how a device works, as well as the network connections the device uses and how those connections transmit and store information. You don't want to give out information unintentionally, especially for accounts carrying sensitive financial data. Don't click on links or open attachments in unsolicited or suspicious emails. If a website, application or email asks for your social security number or bank account information, double-check its credibility, source and whether it's secure before giving out personal information.
- **Back Up Your Data** – Protect your data by backing it up on an external hard drive, cloud-based storage or other appropriate recovery methods. This reduces your vulnerability to cyberthreats such as ransomware.

To learn more about National Cybersecurity Awareness Month and how to stay safe online, visit <https://www.dhs.gov/national-cyber-security-awareness-month>. If you are a victim of cybercrime, contact your local authorities and file a complaint with the FBI's Internet Crime Complaint Center at [www.IC3.gov](http://www.IC3.gov). If you have questions or concerns relating to insurance, securities or financial institutions, the SCC may be able to help. You can reach us at 1-800-552-7945 (toll-free in Virginia), or at 804- 371-9967 or at [www.scc.virginia.gov](http://www.scc.virginia.gov).



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Date: October 23, 2018

For Immediate Release

## SCC'S BUREAU OF INSURANCE ADVISES VIRGINIANS OF HEALTH PLAN MARKET CHANGES

**RICHMOND** – The Virginia health insurance market for 2019 has improved for many individuals compared to their current 2018 plans. For Virginians to take full advantage of an improved competitive market, the Bureau of Insurance of the State Corporation Commission encourages them to update their marketplace account through the federal exchange during open enrollment from November 1 to December 15.

SCC Commissioner of Insurance Scott A. White says, “Allowing yourself to be automatically re-enrolled in the same or a similar plan by doing nothing is a poor choice this year. The wise choice,” he says, “is to explore all plan options available to you because certain areas of Virginia have more insurance companies offering lower priced plans. Failure to act could cause you to pay significantly more than necessary.”

The only way consumers who qualify for premium subsidies can ensure they will pay the correct premium for their 2019 coverage is to update their federal marketplace account information and research all available plan options. Plans, premiums and available subsidies change every year.

For some qualifying Virginians, the subsidy amount for a 2019 plan will not be as generous as it was in 2018. Updating your marketplace account is the only way to ensure your 2019 premium amount and the financial assistance for which you qualify is correct. Go to: [www.healthcare.gov](http://www.healthcare.gov).

Additional information regarding 2019 open enrollment may be found at:

- <http://www.scc.virginia.gov/boi/cons/index.aspx>
  - Health Coverage Plan Comparison Tool
  - Individual Health Insurance Fact Sheet
  - Individual Health Insurance Enrollment Information
  - Which carriers will offer on-exchange in my area?
  - View final 2019 rate summary information
- [https://insureuonline.org/insureu\\_type\\_health.htm](https://insureuonline.org/insureu_type_health.htm)


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Date: October 26, 2018  
For Immediate Release

## **SCC'S BUREAU OF INSURANCE REMINDS VIRGINIA MOTORISTS THAT VEHICLE-DEER COLLISIONS CAN IMPACT YOUR AUTO INSURANCE**

**RICHMOND** – Each year in the United States, deer are involved in more than one million collisions with vehicles, resulting in as many as 200 human deaths, thousands of personal injuries and more than \$1 billion in vehicle damage. The average insurance claim nationwide for a vehicle-deer collision is estimated to be \$4,000.

Autumn brings a dramatic increase in insurance claims related to vehicle collisions with animals, particularly deer. November is the peak month and Virginia is among the states with the highest risk (approximately 1 in 94 chance) of these types of collisions. With this in mind, the State Corporation Commission's (SCC) Bureau of Insurance encourages Virginia motorists to use caution, especially when driving at dawn or dusk and in rural areas or other places where deer are prevalent.

“The uptick in vehicle-deer collisions during the fall is driven, in large part, by mating season and migration,” said Virginia Insurance Commissioner Scott A. White. “Buckle up; keep your eyes on the road; pay attention to deer crossing signs, and watch out for wildlife on or near roadways. Contact your insurance agent or company to determine if your policy provides coverage for this type of loss.”

Damage to your vehicle due to a collision with a deer or other animal typically is covered under the optional “other-than-collision” (also known as comprehensive) portion of your automobile insurance policy. This covers such things as wind, hail, flood, fire, vandalism and theft. Keep in mind that if you have a liability-only policy, your policy likely will not cover your vehicle for any damages it receives in an accident with a deer or other object. Consult your insurance company or insurance agent for information on your specific coverage.

At least half of all vehicle-deer collisions occur during the months of October, November and December. Increased development in traditionally rural and wooded areas, reduced daylight hours due to the transition from daylight saving time to standard time and increased deer activity

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during their October through December breeding season all contribute to the increase in vehicle-deer collisions during the fall.

To reduce your chances of hitting a deer, slow down and use caution when you see one. If it is too late to avoid a collision with a deer, stay in your lane and slow down as much as possible to minimize damage. Should you collide with a deer, notify law enforcement and your insurance company as soon as possible. Take pictures of the accident scene and vehicle damage in the event you file an insurance claim. Do not assume that your vehicle is safe to drive. Check for leaking fluid, tire damage, broken lights and other damage. When in doubt, call a tow truck.

The Bureau of Insurance can help Virginians with their questions regarding auto and many other types of insurance. For more information, call the Bureau toll-free at 1-877-310-6560 or in Richmond at (804) 371-9741 or visit its website at [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

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Date: October 30, 2018

For Immediate Release

## **SCC'S BUREAU OF INSURANCE ADVISORY REGARDING SHORT-TERM, LIMITED-DURATION (STLD) HEALTH INSURANCE PLANS**

**RICHMOND** – Many Virginians will soon shop for coverage during the open the enrollment period for the 2019 health insurance marketplace under the federal Affordable Care Act (ACA). The open enrollment period runs from November 1 – December 15, 2018.

Whether you are thinking about changing health insurance plans or purchasing new coverage, the State Corporation Commission's (SCC) Bureau of Insurance encourages Virginians to review their health coverage needs and thoroughly explore all their options, especially when considering short-term, limited-duration (STLD) health insurance plans. Short-term plans may or may not meet your needs depending on the coverage provided and your personal financial and health situation. These types of policies may cost less, but they also generally cover less than an ACA-compliant marketplace plan. Recent changes to federal law allow STLD plans to extend their coverage periods from three months to 364 days and be renewable for up to 36 months.

The Bureau reminds consumers that STLD health insurance plans are not subject to ACA rules, such as the requirement to provide certain benefits including maternity care, mental health and substance use disorder services and coverage for prescription drugs. In addition, STLD health insurance plans may deny eligibility for coverage or exclude services because of pre-existing conditions and may apply daily, annual and lifetime dollar limits on the amount they will pay.

"Knowledge is your best policy when it comes to shopping for insurance," said Virginia Insurance Commissioner Scott A. White. "When shopping for health insurance coverage, understand enrollment periods, what ACA-compliant plans must cover and where to turn for legitimate information when considering purchasing coverage. The SCC's Bureau of Insurance has tools available that Virginians can use to determine the type of plan that best meets their needs." he said.

The attached chart summarizes some of the key differences between ACA plans and STLD health insurance plans.

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The Bureau of Insurance offers Virginians the following tips regarding the purchase of health insurance:

- Ask for details of any health insurance policy, including premiums, in writing and make sure you understand what you are purchasing.
- Check the Bureau of Insurance website at [scc.virginia.gov/boi/cons/index.aspx](http://scc.virginia.gov/boi/cons/index.aspx) for a list of carriers that have received approval to offer ACA health benefit plans to individuals on and off the federal marketplace in Virginia for 2019.
- The official website for the federal marketplace is [www.healthcare.gov](http://www.healthcare.gov). Here you can find information regarding the ACA, qualified health plans and comparisons of marketplace plans. Be wary of other similar sounding names or websites.
- The open enrollment period for the 2019 health insurance marketplace under the ACA ends December 15, 2018. Anyone contacting you to sell individual health insurance plans through an "enrollment period" outside of the open enrollment period is not selling an ACA-compliant policy.
- No one offering ACA-compliant health care coverage will ask you if you have a pre-existing condition.
- Be wary of telemarketers from the "national enrollment center," "national healthcare center," or other official-sounding name. The federal government will not call to sell you health insurance.
- Do not provide your Social Security number, bank account details or health information to a cold caller and never agree to any request to send money over the phone.
- When purchasing insurance through an agent, make sure that person is a licensed agent and ask for the individual's license number. If they refuse, do not do business with them. To check if a person is licensed in Virginia, visit [scc.virginia.gov/boi/ConsumerInquiry/](http://scc.virginia.gov/boi/ConsumerInquiry/)

For additional information, contact the Consumer Services Section of the Virginia Bureau of Insurance's Life and Health Division toll-free at 1-877-310-6560 or in Richmond at 804-371-9691 or visit [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

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**Key Differences between  
Traditional Major Medical (ACA or Obamacare) Health Plans  
and Short-term Limited-duration Plans**

<b>Provision/Attribute</b>	<b>ACA Plans</b>	<b>Short-term Plans</b>
<b>Guaranteed Issue</b>	Must accept any individual who applies for coverage; issued only during open enrollment or special enrollment periods	Carriers can deny coverage or exclude certain health conditions based on an applicant's application; issued year-round
<b>Guaranteed Renewable</b>	Coverage is guaranteed renewable regardless of changes in health	Policies issued in-state with an initial term that exceeds 6 months or that is underwritten must be renewable up to 36 months; Policies issued in-state with a term of no more than 6 months and that is not underwritten may be either nonrenewable or renewable up to 36 months. Coverage issued to Virginians through an out-of-state association may be renewable up to a maximum of 36 months.
<b>Preexisting Conditions</b>	Cannot exclude coverage for a service related to a preexisting condition	Carriers can issue coverage with a health condition exclusion based on the applicant's application
<b>Dollar Value Limits</b>	Cannot impose daily, annual or lifetime dollar limits on essential health benefits	Carriers can limit the amount they pay on a daily, annual or lifetime basis
<b>Essential Health Benefits</b>	Must cover essential health benefits defined in the ACA	Policies issued in-state must provide a minimum amount of benefits; however, coverage may be issued to Virginians through an out-of-state association without a minimum benefit requirement
<b>Restrictions relating to premium rates</b>	Premiums may only vary based on geography, age, and tobacco use	Premiums may vary based on health status of applicant among other factors, but must meet loss ratio requirements
<b>Discrimination based on health status</b>	Premiums may not be increased due to health conditions	Premiums may vary and coverage may not be issued or may be non-renewed based on health status

**Disclaimer:** This chart only displays some of the key differences between Major Medical and Short-term Limited-duration Plans and is not intended to fully present all differences. When shopping for insurance coverage, it's important to be informed and to make sure you understand what you are purchasing. You may use the Comparison Tool offered at: [http://www.scc.virginia.gov/boi/pubs/hlthplan\\_compare.pdf](http://www.scc.virginia.gov/boi/pubs/hlthplan_compare.pdf)

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Date: October 31, 2018

For Immediate Release

## **SCC SCHEDULES HEARING TO CONSIDER ROANOKE GAS REQUEST FOR RATE INCREASE**

**RICHMOND** – The State Corporation Commission (SCC) will consider a request by Roanoke Gas Company to increase its base rates for its natural gas customers in Virginia. The company serves approximately 55,000 households in Roanoke and the surrounding area.

Roanoke Gas seeks an increase in annual operating revenue of \$10.5 million. The proposal increases base rates, the portion of a customer's bill charged to recover the costs of repairing, upgrading, and operating the system of pipes used to deliver natural gas to customers.

For the average residential customer who uses 5.52 dekatherms of gas, a monthly bill of \$52.79 would increase, according to the company, by approximately \$5.61, or 10.63 percent.

Under state law, the company may increase its rates on an interim basis beginning January 1, 2019. Interim rates based on the company's request may be subject to refund with interest pending a final order of the Commission.

A hearing is scheduled for June 26, 2019, at 10 a.m. in the Commission's second-floor courtroom located in the Tyler Building at 1300 East Main Street, Richmond, Virginia. Any person wishing to offer public comment at the hearing should arrive early and sign in with the SCC bailiff.

Written comments on the application are due June 19, 2019, and may be submitted to the Clerk of the State Corporation Commission's Document Control Center, P.O. Box 2118, Richmond, Virginia 23219-2118, and refer to case number PUR-2018-00013.

Comments may also be submitted online via the SCC's website at [www.scc.virginia.gov/case/PublicComments.aspx](http://www.scc.virginia.gov/case/PublicComments.aspx). Find case number PUR-2018-00013, and click on the "submit comments" button for the case.

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**Case Number PUR-2018-00013 – Roanoke Gas Company rate request.**

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Date: November 2, 2018

**For Immediate Release**

## **SCC APPROVES WIND & SOLAR PETITIONS FROM DOMINION ENERGY VIRGINIA**

**RICHMOND** – The State Corporation Commission (SCC) has approved two prudency petitions from Dominion Energy Virginia (Dominion). One petition is related to a 12-megawatt offshore wind construction project to be located nearly 27 miles off the coast of Virginia Beach. The other is related to an agreement to purchase solar power from an independent developer of an 80-megawatt solar facility to be located in Halifax County.

The offshore wind project consists of two wind turbines to be built by Dominion that would begin operating in December 2020. In its factual findings, the Commission determined that the company's proposal puts "essentially all" of the risk of the project, including cost overruns, production and performance failures, on Dominion's customers. Currently, the estimated cost of the project is at least \$300 million, excluding financing costs.

The Commission found that the offshore wind project was not the result of a competitive bidding process to purchase power from third-party developers of offshore wind. Doing so would likely have put all or some of the risks on developers as has been done with other offshore wind projects along the East Coast of the United States. The Commission also found that any "economic benefits specific to [the project] are speculative, whereas the risks and excessive costs are definite and will be borne by Dominion's customers."

The Commission concluded that the offshore wind project "would not be deemed prudent [under this Commission's] long history of utility regulation or under any common application of the term." However, the Commission ruled, as a matter of law, that recent amendments to Virginia laws that mandate that such a project be found to be "in the public interest" make it clear that certain factual findings must be subordinated to the clear legislative intent expressed in the laws governing the petition.

The solar project petition approved by the Commission is structured very differently from the offshore wind project. In finding the solar project to be prudent as a factual matter, the Commission

(more)

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noted that the proposal involves purchasing solar power from private developers and, unlike the offshore wind project, will therefore protect customers from bearing financial, performance and other risks.

The Commission also noted that Dominion conducted a competitive bidding process that produced a price to customers for the solar power project that is in line with the market. The solar facility is expected to begin operating in the latter part of 2020.

The purchase power agreement with Water Strider Solar LLC has a term of 20 years.

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[Case number PUR-2018-00121](#) – Coastal Virginia Offshore Wind Project

[Case number PUR-2018-00135](#) – Water Strider Solar Power Purchase Agreement

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Date: November 27, 2018

For Immediate Release

## **SCC ENCOURAGES VIRGINIANS TO USE CAUTION WHEN CONSIDERING INVESTING IN PROMISSORY NOTES**

**RICHMOND** – The State Corporation Commission’s (SCC) Division of Securities and Retail Franchising cautions Virginians to do their homework before investing in promissory notes.

State securities regulators have identified promissory notes as a leading source of complaints to their agencies. The North American Securities Administrators Association (NASAA), of which the SCC is a member, reported 210 investigations involving promissory notes, which led to 149 formal enforcement actions by state securities regulators last year.

“Promissory notes do not always deliver what they promise,” said Ron Thomas, director of the SCC’s Division of Securities and Retail Franchising. “If an offer sounds too good to be true, it probably is. Educate yourself about any investment; make sure you understand the risks, and know where to turn for help,” he said.

A promissory note is a written promise to pay (or repay) a specified sum of money at a stated time in the future or upon demand, much like a loan or IOU. These notes generally pay interest, either periodically prior to the maturity of the note or in a lump sum at maturity.

Promissory notes are a form of debt that companies sometimes use to raise capital. Typically, they are securities and must be registered with the Securities & Exchange Commission and the states in which they are sold. These debt instruments are usually not sold to the general public. While they may be appropriate investments for corporate and other sophisticated investors, promissory notes sold broadly to individual investors are often scams.

The SCC encourages Virginia investors to be especially leery of short-term promissory notes, particularly those with durations of nine months or less since these

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notes generally do not require federal or state securities registration. Such short-term notes have been the source of most of the fraudulent activity nationwide involving promissory notes.

Before making any financial decisions, the SCC encourages investors to do their homework, ask questions and get details in writing. Steer clear of unsolicited offers, high-pressure sales tactics and promises that promissory notes are risk-free, high-yield, insured or guaranteed. Make sure that promissory notes and the person offering them are properly licensed or registered and able to satisfy their financial obligation.

“Don’t allow yourself to be rushed to make decisions about an investment you don’t understand,” Thomas said. Contact the SCC’s Division of Securities and Retail Franchising to check that both the seller and investment are registered. If they are not, don’t invest,” he said.

For more information, call the SCC’s Division of Securities and Retail Franchising in Richmond at (804) 371-9051 or toll-free (in Virginia) at 1-800-552-7945. You may also visit the division’s website at [www.scc.virginia.gov/srf/](http://www.scc.virginia.gov/srf/) or visit the North American Securities Administrators Association’s website at [www.nasaa.org/46329/informed-investor-advisory-promissory-notes](http://www.nasaa.org/46329/informed-investor-advisory-promissory-notes).



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Date: November 30, 2018

For Immediate Release

## **SCC ANNOUNCES FEE WAIVER FOR INVESTMENT ADVISER FIRMS**

**RICHMOND** – Investment Adviser Registration Depository (IARD) system fees for state-registered investment adviser firms (“IAFs”) are now waived, the State Corporation Commission (SCC) announced today. In addition, substantially reduced initial set-up and annual system fees paid by investment adviser representatives (IARs) have been continued.

The IARD system is an internet-based national database sponsored by the North American Securities Administrators Association (NASAA), of which the SCC is a member, and the U.S. Securities and Exchange Commission. The system provides investment advisers (“IAs”) and IARs a single source for filing state and federal registration and notice filings. It also aids state and federal regulators as a nationwide database for the collection and dissemination of information about IARs and IAFs..

“We are pleased that we are able to continue to waive the system fees while also maintaining the high quality of the IARD system,” said Ron Thomas, director of the SCC’s Division of Securities and Retail Franchising. The IARD system fee waiver for IAFs has no impact on state revenue and state filing fees will remain unchanged, he noted.

The system fee waiver for IAFs and continuation of reduced initial set-up and annual system fees for IARs were approved recently by the NASAA Board of Directors. NASAA’s Board will continue to monitor the IARD system’s revenues and, if warranted, will make future adjustments to ensure that the system continues to operate effectively and efficiently.

When the IARD system first became operational, the initial IARD set-up and renewal fee was \$45. For 2019, the fee is \$10, which remains the same as 2018. IARD system fees are used for user and technical support and for improvements to the system.

As of November 25, 2018, the SCC has 14,540 IARs and 730 IAFs registered.

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The IARD system contains the employment and disciplinary histories of more than 30,000 IAFs and more than 351,000 IARs. This information enables members of the public to research an IA's background through the Investment Adviser Public Disclosure (IAPD) database, which provides instant access to registration documents filed by SEC- or state-registered IAs.

For questions or additional information, contact the SCC's Division of Securities and Retail Franchising at 1-800-552-7945 (toll-free in Virginia) or in Richmond at 804-371-9051 or visit the NASAA website at [www.nasaa.org](http://www.nasaa.org) .

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Contact: Katha Treanor  
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Date: December 3, 2018

For Immediate Release

## **SCC ENCOURAGES VIRGINIANS TO REVIEW THEIR INSURANCE COVERAGE IN PREPARATION FOR THE HOLIDAY SEASON**

**RICHMOND** – With all its traveling, shopping, cooking, decorating and entertaining, the holiday season carries many risks that can impact your insurance coverage. Stolen presents, slip-and-falls on icy walkways and blazes caused by roasting chestnuts and holiday candles are just a few.

The State Corporation Commission's (SCC) Bureau of Insurance reminds Virginians to make sure they include on their holiday to-do list checking with their insurance agent or company to ensure they have the insurance coverage they need in the event of an illness or mishap.

“Whether you are at home or on the road, don't let a lack of insurance coverage put a damper on your holidays,” said Virginia Insurance Commissioner Scott A. White. “Plan for the unexpected and minimize the financial damage of holiday mishaps by reviewing and updating your insurance coverage now.”

If you are planning a holiday trip, find out what your health insurance will cover if you get sick and end up in an urgent care facility or hospital while you are out of state. Remember to take with you on your trip health insurance information such as identification cards and contact details for all family members.

Use extra caution to keep your home, vehicle, other belongings and personal information safe during the holidays. Know how much your auto and homeowners insurance will cover if someone steals gifts, decorations or other items from your vehicle, home or yard. Understand any deductibles or coverage limits that may apply.

Make it a New Year's resolution to update your home inventory. This will help you ensure your homeowners or renter's policy provides enough coverage for your belongings. Separate coverage may be needed for high-cost items such as jewelry, art, or

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electronics. The National Association of Insurance Commissioners' free smartphone app — myHome Scr.APP.book — makes creating a home inventory quick and easy. This app is available through iTunes and Google Play.

Holiday driving can also be a challenge with distracted drivers and severe winter weather. Before you go dashing through the snow, make sure your auto insurance policy meets your specific needs. Check your liability limits to ensure you have adequate protection against injury or damage if you are involved in an accident during the hectic holiday rush. Know what to do if an accident occurs. Keep your insurance company's contact information and a copy of your insurance card with you when you drive.

If you plan to ski, snowboard, use a snowmobile or plow snow during the winter season, ask your insurance company or agent if you are adequately covered.

For information about a variety of insurance-related topics, contact the Virginia Bureau of Insurance in Richmond at (804) 371-9741 or toll-free at 1-877-310-6560 or visit its website at [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi). Additional information also may be found on the InsureU portion of the National Association of Insurance Commissioners website at [www.insureuonline.org](http://www.insureuonline.org).


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Contact: Katha Treanor  
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Date: December 7, 2018

For Immediate Release

## **SCC OFFERS INSURANCE TIPS FOR WINTER WEATHER**

**RICHMOND** – Homes and vehicles are often no match for the hazards created by winter weather. Freezing temperatures, snowstorms, ice and wind can cause headaches for homeowners, renters and drivers by severely damaging property and increasing the chance of insurance claims. The arrival of cold weather also increases the potential for residential fires as consumers turn on their electric space heaters and light up their wood stoves and fireplaces.

The State Corporation Commission's (SCC) Bureau of Insurance encourages Virginians to review their property insurance coverage *before* severe winter weather arrives. Pay particular attention to any deductibles, limitations or exclusions to coverage. "Protect yourself financially by ensuring you have the coverage you need in the event of winter weather and mishaps," said Virginia Insurance Commissioner Scott A. White. "Failure to do so may result in considerable out-of-pocket costs for you to repair damage to your property."

Most standard homeowners insurance policies cover damage to homes caused by fire, wind, wind-driven rain, trees or other falling objects or collapse of a structure due to the weight of ice or snow. Frozen pipes caused by extreme cold weather may not be covered if the damage is due to negligence. Flood damage, removal of fallen trees (if the trees do not land on and damage your home), food spoilage due to a power outage and water damage from backed-up drains or sewers are not covered under most standard homeowners policies. Some insurers offer additional protection or endorsements that consumers may purchase for certain coverages not provided under a standard homeowners policy, so check with your insurance agent or company to determine your needs.

Commissioner White stresses the importance of renters insurance for people who do not own their own homes. "Most consumers who purchase homes are required by their mortgage company to have homeowners insurance, but many individuals who rent their homes have no coverage at all. Renters often do not realize the value of their personal property, which can easily cost tens of thousands of dollars to replace," he said. Insurance coverage for renters is readily available at a reasonable cost, he said. A typical renters insurance policy provides

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coverage for household contents, personal possessions, additional living expenses and liability coverage.

The Bureau of Insurance encourages consumers to know what to do if you must file an insurance claim. If damage occurs to your home, call your insurance company or agent with your policy number and other relevant information as soon as possible. Take photographs or videos of the damage. Make any necessary repairs to prevent further damage to your property such as covering broken windows and leaking roofs. Do not have permanent repairs made until your insurance company has inspected your property and you have agreed on the cost of repairs.

If your home is damaged to the extent that you cannot live in it, ask your insurance company if you have coverage for additional living expenses incurred for accommodations while repairs are being made. Save all receipts to document those costs.

If you are involved in an automobile accident, call the police immediately. Obtain the names, addresses, telephone numbers and license numbers of everyone involved in the accident and all witnesses. Record the time, date, location, road conditions, make and year of the vehicles involved, insurance information, apparent damage and injuries and your version of what happened.

Following such an automobile accident, call your insurance agent or insurance company with your policy number and other relevant information as soon as possible. Take notes each time you talk to your insurance company, agent, lawyers, police or others involved in the situation. Include dates, times, names and other pertinent information.

If your car is not drivable, ask your insurance company if you have coverage for a rental vehicle. Save all receipts and bills, including those for car rental, towing or storage of your damaged car.

The Bureau of Insurance stands ready to assist consumers with their insurance-related questions and concerns. For homeowners, renters and auto insurance questions, contact the Bureau's Property and Casualty Division in Richmond at (804) 371-9185 or toll-free at 1-877-310-6560 or visit the Bureau's website at [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

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