











# OBSOLETE

## Virginia STLD Insurance Coverage Requirements

	<b>STLD Policy Issued in VA</b>	<b>Certificate issued to a VA resident through an out-of-state association</b>
<b>Policy Forms</b>	Required to be filed and approved; must be in compliance with applicable state laws	Required to only be filed as long as extraterritoriality applies; not subject to most VA laws
<b>Rates</b>	Required to be filed and approved; must meet minimum loss ratio; rates and rating factors cannot vary by effective date or include automatic increases	Required to be filed and approved; must meet minimum loss ratio; rates and rating factors cannot vary by effective date or include automatic increases
<b>If coverage is:</b>		
Underwritten or > 6 months duration	Must be renewable up to 36 months (individual); All mandated benefits apply (individual) (EHB does not apply)	May renew up to 36 months; No requirement to comply with VA mandated benefits
Renewable or > 6 months duration	All mandated benefits apply (EHB does not apply)	No requirement to comply with VA mandated benefits
Not underwritten and 6 months or less duration	Some mandated benefits apply	No requirement to comply with VA mandated benefits