



Division of Information Resources  
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[www.scc.virginia.gov](http://www.scc.virginia.gov)

## SCC NEWS RELEASE

Contact: Andy Farmer  
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February 1, 2017

### **SCC APPROVES SOLAR GENERATING FACILITY IN FAUQUIER COUNTY**

**RICHMOND** — The State Corporation Commission has approved an application by Dominion Virginia Power (Dominion) to build and operate a 20-megawatt solar electric generating facility near Remington in Fauquier County.

The solar facility will be constructed on 125 acres of land owned by the company across from the company's existing natural gas-fired Remington Power Station. The output of the facility will be sold to Virginia state government through a negotiated purchase agreement for 25 years.

The project has been structured so that Dominion recovers its costs exclusively through contracts negotiated with the Commonwealth of Virginia and not from the company's retail electric customers. The estimated cost of the project is \$46 million.

The solar facility is expected to begin generating electricity in October.

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**Case Number PUE-2016-00048**

# News Release

State Corporation Commission  
Division of Information Resources



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Contact: Katha Treanor  
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Date: March 6, 2017

For Immediate Release

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

**RICHMOND** – Financial services and utility bills can be confusing. Whether you are shopping for insurance, comparing loans, investing for retirement or trying to understand your utility bill, it is important to know your rights and responsibilities and where help is available, if needed.

The State Corporation Commission (SCC) encourages Virginians to sharpen their consumer skills by comparing prices and terms, avoiding unnecessary fees, finding products and services that suit their individual needs and learning to avoid scams. Their initial decisions are their best line of protection.

As part of National Consumer Protection Week, March 5-11, 2017, the SCC reminds Virginians to always check that they are doing business with an entity authorized to transact business in Virginia under corporate law. The SCC can assist with industries over which it has direct regulatory oversight including 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.

Consumers who have questions or concerns about a regulated individual or entity can call the SCC toll-free in Virginia at 1-800-552-7945 or visit its website at [www.scc.virginia.gov](http://www.scc.virginia.gov). They also may contact the appropriate SCC division listed below:

- 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

Each section of the SCC offers consumer guides or other helpful information.

Among the many ways the SCC has helped consumers in the past are: 1) recovering monies improperly charged on loan transactions and securities offerings; 2) facilitating payments by insurance

(more)

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companies for claims that were improperly denied; 3) ensuring that utilities provide reliable service and respond promptly to customer billing issues, and 4) reaching out to Virginians before and after disasters.

In the event of a problem, the SCC encourages Virginians to work directly with the regulated company or individual. If you still are not satisfied, contact the appropriate SCC division by phone, mail or email using an online complaint form. Those forms and a description of the complaint process are available on the SCC website.

Even if the SCC does not have regulatory authority over a particular firm, individual or product, its staff will refer consumers to the appropriate local, state or federal organization for assistance. These may include the Attorney General's Office, local consumer protection office, Better Business Bureau, the Consumer Financial Protection Bureau toll-free at (855) 411-2372, or the Federal Trade Commission's toll-free helpline at 1-877-FTC-HELP (382-4357).

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

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# News Release

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Date: March 15, 2017

For Immediate Release

## **BUSINESS ENTITY & UCC DOCUMENT IMAGES NOW AVAILABLE FROM THE SCC CLERK'S OFFICE WEBSITE AT NO CHARGE**

**Richmond VA** – Various business entity, Uniform Commercial Code (UCC), and federal tax lien documents filed in the Clerk's Office of the State Corporation Commission (SCC) are now available electronically to the public at no charge.

More than 3.5 million images are available for viewing or printing from the Clerk's Office website. The images comprise approximately 8 million pages of documents submitted by 1.5 million business entities that have been accepted by the Clerk's Office since January 1, 1997. The UCC and federal tax lien images date back to October 1, 2003.

All images (as PDF files) are "unofficial" and provided only for public convenience. If a certified copy of any document filed with the SCC is required, a request to the Clerk's Office must be made including payment of the applicable fees.

"This is another major step to improve the service we provide to the Virginia business community and the general public," said Clerk of the Commission Joel H. Peck. As of the end of 2016, there were 208,000 active Virginia and foreign corporations and 336,000 active Virginia and foreign limited liability companies of record in the Clerk's Office.

On the website of the Clerk's Office there is a link to the [View Images](#) feature: <http://www.scc.virginia.gov/clk>. And, there is a link provided in SCC eFile, the system by which business entities can make many of their filings and payments electronically: <https://scefile.scc.virginia.gov>.

In order to view documents associated with a particular business entity, the SCC ID number is required. The unique eight-character number is assigned at the time of formation or registration. The SCC ID number can be obtained by doing a business entity name search in SCC eFile.

Since April 2004, the public has been using the SCC ID number to view images of annual reports filed by Virginia and foreign stock and nonstock corporations. There are nearly 4 million annual report images available (showing the principal officers and/or directors of a corporation) which date back to March 1995.

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Date: March 29, 2017

For Immediate Release

## **SCC APPROVES SOLAR GENERATING FACILITY IN VIRGINIA BEACH**

**RICHMOND** — The State Corporation Commission (SCC) has approved an application by Dominion Virginia Power (Dominion) to build and operate a 17.6-megawatt solar electric generating facility on the Naval Air Station Oceana in Virginia Beach.

The solar facility will be constructed on 93 acres of federal property, which is currently used for farming. The output of the facility will be sold to Virginia state government through a negotiated purchase agreement for 25 years.

The project has been structured so that Dominion recovers its costs exclusively through contracts negotiated with the Commonwealth of Virginia and not from the company's retail electric customers. The estimated cost of the project is \$39.6 million.

The Oceana Solar Facility is expected to begin generating electricity in December.

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**Case Number PUE-2016-00079**

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Date: March 31, 2017

For Immediate Release

## APRIL IS NATIONAL SAFE DIGGING MONTH

**RICHMOND** - April is National Safe Digging Month. Whether your project is big or small, regardless if it's a resident or tenant arranging garden beds or installing a long-awaited sprinkler system, or a professional company doing excavation or demolition work, preventing damage to underground utility lines by digging or demolishing is a responsibility shared by all!

Since 1995, the State Corporation Commission (SCC) has enforced the Virginia Underground Utility Damage Prevention Act (Act). SCC Division of Utility and Railroad Safety's senior trainer Frank Hudik said, "When the requirements of the Act are properly followed, it will help prevent damage to underground utility lines." Virginia has a nationally recognized damage prevention program summed up in the message, "Dig With C.A.R.E. Keep Virginia Safe!" 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.

The consequences of damaging an underground utility line can be very serious and range from loss of essential utility services to personal injury or worse!

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 legal state and national holidays. Emergency notification service is available 365 days a year, 24 hours a day.

- more -

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When VA811 receives a call concerning digging or a 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. Utility operators will respond by sending locators 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 by means of paint, stakes or flags. 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 referred to as 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. In the event that 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.

If the damage of the underground utility line creates an emergency, take immediate steps to safeguard life, health and property. In the event that 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.

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 3, 2017  
For Immediate Release

## **SCC'S BUREAU OF INSURANCE NAMES JULIE BLAUVELT** **DEPUTY COMMISSIONER OF LIFE AND HEALTH**

**RICHMOND** – The State Corporation Commission’s Bureau of Insurance (Bureau) has named Julie S. Blauvelt deputy commissioner of its Life and Health Division. In that capacity, she oversees a staff that reviews insurance policy rates and forms; performs market conduct examinations; conducts consumer outreach programs, and handles consumer inquiries and complaints involving life and health insurance matters, internal appeals and external review. She replaces Althelia P. “Al” Battle, who retired effective April 1.

Blauvelt has worked for the Bureau in a variety of capacities for 23 years. She first joined the Bureau as a financial examiner trainee in the Company Licensing Section. She later worked in the Bureau’s Office of the Managed Care Ombudsman and the Policy, Compliance and Administration Division. Before assuming her new post, she worked in the Life and Health Division, where she oversaw the plan management process for which the Bureau is responsible under the federal health care law. That involves reviewing rates and forms and performing market analyses of health care plans before recommending them for inclusion in the federally facilitated health insurance exchange in Virginia.

“An outstanding regulator and manager for many years, Julie brings to her new position a wealth of knowledge regarding health insurance laws and regulations. Her extensive familiarity with almost all aspects of the Life and Health Division will ensure a smooth transition,” said Virginia Insurance Commissioner Jacqueline K. Cunningham. “I look forward to working closely with Julie in her new role,” she said.

A Harrisonburg native, Blauvelt holds a bachelor’s degree in economics from Mary Baldwin College. In addition to her service with the Bureau of Insurance, she worked for eight years as a regulatory compliance manager for a local health maintenance organization (HMO) and was the company’s representative on the Virginia HMO Association (now Virginia Association of Health Plans).



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Date: April 6, 2017

For Immediate Release

## **SCC AUTHORIZES CONSTRUCTION OF HAYMARKET TRANSMISSION LINE PROJECT** **Directs Dominion Virginia Power to Seek Prince William County Permission to Build Along** **Railroad Route**

**RICHMOND** — The State Corporation Commission (SCC) has authorized Dominion Virginia Power (DVP) to construct a new 230-kilovolt electric transmission line and a new substation in Prince William County and the town of Haymarket. The SCC also directed DVP to request Prince William County to remove any legal constraints blocking construction of a portion of the transmission line along the Norfolk Southern Railroad, known as the Railroad Route.

In determining the route for the project, the SCC found that both the Railroad Route and the Carver Road Route meet the statutory criteria. The SCC concluded that both of these routes will reasonably minimize adverse impacts on the scenic assets, historic districts and the environment of the area concerned.

The Commission concluded that of these two routes, the Railroad Route is preferable because it has lesser impact on local residences. The Railroad Route is the only route that impacts zero residences within 200 feet of the centerline. Moreover, the heavily wooded area along this route will provide screening, aiding to minimize remaining visual impacts of the line.

The SCC gave DVP 60 days to seek permission from the county authorizing construction of the Railroad Route or provide notice to the Commission that construction of the Railroad Route remains blocked. If DVP remains legally blocked from construction of the Railroad Route, the SCC stated, "... the proposed project would need to be constructed along the Carver Road Route, which we also have found meets the statutory requirements."

The SCC also found the Railroad and Carver Road Routes preferable to the two routes proposed along the I-66 corridor. The Commission stated the I-66 Overhead Route would impact a significantly greater number of residences within 100, 200 and 500 feet of the line. The SCC noted that the I-66 Hybrid Route, which placed approximately 3.2 miles of the line underground, would have a significantly greater cost of construction and would be more difficult

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to construct than any of the alternative routes considered. The SCC found that the costs and adverse impacts of the I-66 Hybrid Route were neither reasonable nor in the public interest.

The SCC said, "... the Commission reiterates that it has fully considered all of the evidence presented in this record and, thus, is not unmindful of the impacts that will result from the proposed Project. Thus, in performing our statutory responsibilities, the Commission has endeavored to weigh reasonably and carefully the competing evidence and arguments presented in this record."

In its interim order, the SCC found that the project is necessary for DVP to comply with mandatory reliability standards. In addition, while a single customer is driving the current need for the line, the Commission further stated that the project will permit DVP to maintain reliable electric service to its other customers and support overall growth in the area.

The SCC continued the matter pending further order on the final routing of the project.

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**Case Number PUE-2015-00107**

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Date: May 12, 2017

For Immediate Release

## **SCC SETS SCHEDULE TO CONSIDER TWO DOMINION ENERGY VIRGINIA RATE REQUESTS**

**RICHMOND** — The State Corporation Commission (SCC) will hold two hearings in June to receive public testimony in two cases involving rate adjustments proposed by Dominion Virginia Power, which was recently renamed Dominion Energy Virginia.

The first request to be considered by the SCC in case PUR-2017-00058 is a proposed increase in the company's fuel rate, 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 2.383 cents per kilowatt-hour (kWh) will be placed into effect for usage on and after July 1, 2017. If approved by the SCC, the fuel factor adjustment will increase the typical monthly residential bill for a customer using 1,000 kWh by \$4.12. Public comments are due June 13, 2017. A public hearing in Richmond is scheduled for June 14 at 10 a.m.

In case PUR-2017-00057, the SCC will consider a proposed rate adjustment to recover costs primarily for electric transmission service provided to Dominion Energy Virginia by a regional transmission entity. If approved, the typical monthly bill of a residential customer using 1,000 kWh per month would decrease by \$2.07 on September 1, 2017.

The proposed adjustment for transmission costs would offset almost half of the increase due to the revised fuel factor, with the net effect of the two adjustments being an increase of \$2.05 in the typical monthly bill illustrated above. Public comments in case PUR-2017-00057 are due June 22, 2017. A hearing is scheduled for June 29 at 10 a.m.

The hearings 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.

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Written comments on any of 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.

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-2017-00058** – Dominion Energy Virginia Fuel Factor

**Case Number PUR-2017-00057** – Dominion Energy Virginia Transmission Rate Adjustment Clause

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Date: May 15, 2017

For Immediate Release

## **SCC SEEKS COMMENTS ON INTEGRATED RESOURCE PLANS FOR DOMINION ENERGY VIRGINIA AND APPALACHIAN POWER COMPANY**

**RICHMOND** — The State Corporation Commission (SCC) will hold two hearings in September to receive public testimony on the Integrated Resource Plans (IRPs) filed by Dominion Energy Virginia and Appalachian Power Company.

An IRP is a document developed by an electric utility that provides a forecast of its load obligations and a plan to meet those obligations by supply side and demand side resources over a 15-year period. According to the Code of Virginia, an IRP should promote reasonable prices, reliable service, energy independence, and environmental responsibility. The SCC determines whether the IRP is reasonable and in the public interest.

In case PUR-2017-00051, the SCC will consider the IRP submitted by Dominion Energy Virginia. Public comments are due on September 18, 2017. A public hearing in Richmond on the plan is scheduled for September 25 at 1 p.m.

In case PUR-2017-00045, the SCC will consider the IRP submitted by Appalachian Power Company. Public comments are due on September 21, 2017. A public hearing is scheduled for September 28 at 10 a.m.

The hearings 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 on the plans 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.

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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 select the SUBMIT COMMENTS button for the applicable case.

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**Case Number PUR-2017-00051** – Dominion Energy Virginia's Integrated Resource Plan  
**Case Number PUR-2017-00045** – Appalachian Power Company's Integrated Resource Plan

# News Release

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Date: May 24, 2017

For Immediate Release

## **SCC LOWERS VIRGINIA-AMERICAN WATER RATE INCREASE; ORDERS CUSTOMER REFUNDS**

**RICHMOND** – The State Corporation Commission (SCC) has approved a rate increase for customers of Virginia-American Water Company that is \$3.5 million less than the company originally requested. Customers served by the company in Alexandria, Hopewell, Prince William County and parts of the Northern Neck have been paying higher interim rates since April 1, 2016, and are due a refund, with interest, as a result of the SCC’s final order.

The company originally sought an increase of nearly \$8.7 million, an annual operating revenue increase of 18.4 percent. Each of the company’s operating districts experienced varying rate adjustments.

The SCC has determined that an increase of approximately \$5.2 million is just and reasonable. The company will promptly refund, with interest, all revenues collected under the interim rate based on the company’s original request.

Typically, refunds appear as a credit on the bills of current customers. The company has until August 31 to complete the refunds.

For the Alexandria system, the Commission is permitting the company to submit an application to implement a three-year pilot program to establish a special service charge for water system infrastructure improvements. If approved, the so-called Water and Wastewater Infrastructure Service Charge would appear as a separate line item on the monthly bill. The company can file for such a rate rider on or after June 1.

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**Case Number PUE-2015-00097 – Virginia-American Water Company**

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Date: May 31, 2017

For Immediate Release

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

**RICHMOND** – The Atlantic hurricane season is not yet here and it already has had its first named storm for 2017. The State Corporation Commission's (SCC) Bureau of Insurance (Bureau) reminds Virginians that it's never too soon to plan for hurricanes and other disasters.

Hurricane season runs from June 1 through November 30 each year. The Bureau encourages Virginians to review their insurance coverage and options now. 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.

Even areas hundreds of miles from the coast can experience floods and other damage caused by high winds and torrential rains that accompany hurricanes and tropical storms. "Don't wait until it's too late," said Virginia Insurance Commissioner Jacqueline K. Cunningham. "Make sure you have the insurance coverage you need *before* the first hurricane starts to form. Contact your insurance agent or company or the Bureau of Insurance if you have questions."

The Bureau reminds Virginians that hurricane damage often comes from flooding as well as high winds. 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 property 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.floodsmart.gov](http://www.floodsmart.gov). Ask whether your flood policy provides coverage for your contents. Keep in mind that there is typically a 30-day waiting period for a new flood insurance policy to take effect.

The Bureau encourages policyholders to prepare a complete inventory of their personal property including photographs, videotapes and serial numbers. The National Association of Insurance Commissioners' free smartphone app – myHOME Scr.APP.book – can facilitate this process. The app is available from iTunes or Google Play. Keep your home inventory in a safe place. If your property is damaged by a hurricane, contact your insurance agent or company as soon as possible. Make any

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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.

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.

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.

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 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 hurricanes and other types of disasters, visit [www.ReadyVirginia.gov](http://www.ReadyVirginia.gov). This statewide public education effort is designed to prepare Virginians for all kinds of hazards.

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Division of Information Resources



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Date: June 1, 2017

For Immediate Release

## **VIRGINIA COMMISSIONER OF INSURANCE ANNOUNCES RETIREMENT PLANS**

**RICHMOND** – Virginia Insurance Commissioner Jacqueline K. Cunningham will retire at the end of the year after serving for a total of 30 years with the State Corporation Commission’s (Commission) Bureau of Insurance (Bureau). She was appointed by the Commission to serve as Virginia’s 13th commissioner of insurance on January 1, 2011.

“It has been a great privilege to work in the Bureau of Insurance,” Cunningham said. “I am so proud of all the many accomplishments of the Bureau’s great staff. I will always have great fondness and respect for everyone at the Bureau and the Commission.”

Cunningham originally joined the Bureau of Insurance in 1981 as a policy forms reviewer in the Life and Health Division. After a brief period during which she worked for an insurance company as a compliance officer, she returned to the Bureau in 1993 and served as a senior examiner, supervisor of the Forms and Rates Section, chief examiner and deputy commissioner within the Bureau’s Life and Health Division before being named commissioner of insurance.

The Bureau of Insurance oversees compliance with Virginia’s insurance laws affecting more than 2,400 insurance companies, groups and plans, and nearly 248,000 insurance agencies and agents. Cunningham was a key player in state-level initiatives related to health care reform. She served as a member of the Virginia Health Reform Initiative Advisory Council and continues to serve on the Health Insurance Reform Commission, providing technical support to the committees’ efforts to review health insurance matters and identify prospective solutions to address the health insurance needs of Virginia’s citizens and government.

Cunningham has held a number of national insurance-related committee posts. She previously served as treasurer and vice chair, and currently serves as chair of the Interstate Insurance Product Regulation Commission, a multi-state public entity that serves as a central filing point for a number of insurance products, including life insurance, annuities, disability income and long-term care insurance. She is a former vice chair of the Producer Licensing Task Force and a former member of the Government Relations Leadership Council of the National Association of Insurance Commissioners, an organization of state insurance regulators.

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In addition, she served for three years as a member of the Federal Advisory Committee on Insurance, advising the Federal Insurance Office within the United States Treasury on insurance matters, and she currently serves on the Board of Directors of the Virginia Health Initiative, an independent, non-profit health information organization in Virginia.

Upon her January 1, 2018, retirement, the New York native plans to travel and spend time with her husband, Steve; her two grown children, Beth and Mike, and her granddaughter, Sydney.

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# News Release

State Corporation Commission  
Division of Information Resources



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Contact: Ken Schrad  
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Date: June 23, 2017

**For Immediate Release**

## **SCC ISSUES FINAL ORDER AUTHORIZING CONSTRUCTION OF HAYMARKET TRANSMISSION LINE**

**RICHMOND** – The State Corporation Commission (SCC) has authorized Dominion Energy Virginia to construct a new 230-kilovolt electric transmission line and a new substation in Prince William County and the town of Haymarket that will follow the Carver Road route.

On April 6, the SCC issued an interim order that concluded both the Railroad Route and the Carver Road Route would reasonably minimize adverse impacts on the scenic assets, historic districts and the environment of the area concerned. The Commission concluded that of the two routes, the Railroad Route was preferable. However, legal constraints continue to preclude construction of the Railroad Route.

In its final order, the Commission reiterated its previous findings that the project is needed to maintain reliable electric service to the company's customers and support overall growth in the area. The Commission added, "we remain sensitive to the fact that while we have found constructing the proposed project along the Carver Road Route satisfies the statutory requirements, such finding does not mean there will be no visual impact." To further mitigate visual impact, the Commission is requiring the company to dull through chemical processes the finish of the tower structures.

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**[Case Number PUE-2015-00107](#)**

# News Release

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Date: June 28, 2017  
For Immediate Release

## **VIRGINIA INSURANCE LICENSE EXAM FEES ELIGIBLE FOR GI BILL® REIMBURSEMENT**

**RICHMOND** – Veterans of the United States Armed Forces and some active duty military and reservists now have a new incentive to become licensed insurance agents in Virginia.

The State Corporation Commission’s Bureau of Insurance recently received approval from the Virginia Department of Veterans Services State Approving Agency for Veterans Education and Training to provide licensure tests to veterans. This allows veterans who sit for certain Virginia insurance licensure examinations to be reimbursed under the GI Bill®. Virginia joins seven other states whose insurance licensing examinations are reimbursable under this federal program.

Veterans may now use their GI Bill® education benefits – available through the U.S. Department of Veterans Affairs (VA) – to pay the cost of approved licensing and certification tests, including insurance licensure examinations. Dependents of totally disabled veterans or veterans who died in service also can use this benefit under certain conditions.

Up to \$2,000 can be reimbursed under the GI Bill® for each insurance licensing examination. Reimbursements are paid directly to the veteran or other eligible person after they submit proof of payment to the VA. Other fees connected with obtaining a license, such as insurance license application processing fees or costs for classes to prepare for the insurance licensing exams, are not reimbursable under the GI Bill®. Veterans can be reimbursed under the GI Bill® regardless of the number of insurance agent licensing exams they take or the number of times they take an exam.

“We are pleased to announce the availability of these reimbursements to our veterans and active duty military members, and encourage them to consider the many job opportunities in the insurance industry,” said Virginia Insurance Commissioner Jaqueline K. Cunningham.

For questions about obtaining an insurance agent license in Virginia, visit the Bureau of Insurance website at <https://www.scc.virginia.gov/boi/pro/index.aspx> or call toll-free at 1-877-310-6560 or in Richmond at (804) 371-9631. For questions about insurance licensing examination reimbursement, visit the VA website at [http://www.benefits.va.gov/gibill/licensing\\_certification.asp](http://www.benefits.va.gov/gibill/licensing_certification.asp) or call 888-GIBILL-1 (888-442-4551).

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Date: June 29, 2017

For Immediate Release

## **SCC SETS DOMINION ENERGY VIRGINIA FUEL RATE FOR SERVICE BEGINNING JULY 1**

**RICHMOND** – The State Corporation Commission (SCC) has authorized an increase in the portion of the Dominion Energy Virginia electric bill that pays for the fuel used to generate electricity. Effective July 1, the increase in the fuel charge rider means a typical residential customer's monthly bill will increase by approximately 3.6 percent.

Currently, the fuel rate is 1.971 cents per kilowatt-hour ( $\text{¢/kWh}$ ). On July 1, the fuel rate will be 2.383  $\text{¢/kWh}$ . That means a customer using 1,000 kWh of electricity will experience a \$4.12 increase in the monthly bill.

In addition to paying for the fuel used to generate electricity, the fuel rate also includes power purchased in the wholesale market from non-company power producers. Electricity supply service, distribution service and other rate riders appear as separate charges on the bill.

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**[Case Number PUR-2017-00058](#)**

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Date: August 11, 2017  
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 Damage Prevention 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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[andy.farmer@scc.virginia.gov](mailto:andy.farmer@scc.virginia.gov)

Date: August 11, 2017  
For Immediate Release

**STATEMENT OF VIRGINIA COMMISSIONER OF INSURANCE  
JACQUELINE K. CUNNINGHAM REGARDING THE WITHDRAWAL OF  
HEALTHKEEPERS, INC. (a subsidiary of Anthem Southeast, Inc.)  
FROM THE VIRGINIA INDIVIDUAL HEALTH INSURANCE MARKET**

**RICHMOND** – The Bureau of Insurance of the State Corporation Commission regrets that Anthem HealthKeepers has decided to leave the individual health insurance market in all but a limited area of Virginia in 2018. This consists of individual health plans offered and sold by Anthem HealthKeepers in the Commonwealth including plans the company had intended to make available to Virginians through the Federal exchange.

This is unwelcome news for many Virginia consumers. Anthem HealthKeepers currently covers approximately 206,000 people in Virginia's individual health insurance market.

Despite efforts by the Bureau to encourage Anthem HealthKeepers to remain in the individual market in all of its Virginia service areas in 2018, the company ultimately made the business decision to exit virtually the entire market.

It is important to clarify what Anthem has informed the Bureau. This withdrawal is limited to individual health plans offered for coverage beginning in 2018. Anthem will continue offering employer-based plans in Virginia, as well as Medicare and Medicaid plans.

The Bureau of Insurance continues working hard to encourage carriers to remain in the Virginia individual market.



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Date: August 22, 2017

For Immediate Release

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

**RICHMOND** – Storm activity is picking up in the tropics as we approach peak Atlantic hurricane season. The Virginia State Corporation Commission's (SCC) Bureau of Insurance (Bureau) reminds Virginians to remain vigilant and act now to protect their property from loss.

Although 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. Know your risk and protect yourself now by ensuring you have the coverage you need *before* a hurricane starts to form," said Virginia Insurance Commissioner Jacqueline K. Cunningham.

Prepare a complete inventory of your personal property including serial numbers, photographs and videotapes. The National Association of Insurance Commissioners offers a free smartphone app – myHOME Scr.APP.book – that 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 must 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 the phone number of your insurance company in the event you have questions or need to file 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/). Keep in mind that 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 any 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 automobiles and other vehicles covered in the event of a hurricane or other windstorm?** If you have comprehensive coverage (also known as other-than-collision coverage) for your vehicle under your automobile policy, you 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. For more information, 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 consumer insurance guides are available on the Bureau's website at [www.scc.virginia.gov/boi](http://www.scc.virginia.gov/boi).

The SCC is located in the Tyler Building at 1300 East Main Street in downtown Richmond. Normal business hours are from 8:15 a.m. to 5 p.m. Correspondence may be mailed to the Bureau of Insurance at P. O. Box 1157, Richmond, VA 23218.

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Date: September 1, 2017

For Immediate Release

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

**RICHMOND** – The State Corporation Commission urges Virginians to beware of opportunistic investment scams in the wake of Hurricane Harvey.

“Disasters bring out the best in some people, but they bring out the worst in others,” said Ron Thomas, director of the SCC’s Division of Securities and Retail Franchising. “Fraudsters often follow the headlines to peddle their schemes. Be leery of unsolicited investment opportunities that seek to capitalize on Hurricane Harvey’s devastation,” Thomas said.

Red flags for 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 also may target storm victims who anticipate receiving large lump-sum insurance settlements. “Be wary of smooth-talking promoters promising quick and high returns on your investments,” 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.
- Don’t be pressured to make rushed decisions about investments you don’t understand. Before making a decision to invest, request written information that fully explains the investment.
- Don’t fall for unrealistic claims or offers touting guaranteed returns with little or no risk. Every investment involves some degree of risk.

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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](http://www.scc.virginia.gov/srf/srf_contact).
- If you suspect you are the victim of fraud, report it to your state securities regulator 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 visit the North American Securities Administrators Association's website at <http://www.nasaa.org/>.

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Date: September 7, 2017

For Immediate Release

## **SCC CAUTIONS SENIORS TO BEWARE OF FRAUDULENT INVESTMENT OFFERS**

**RICHMOND** – Seniors remain among the groups most at risk of falling prey to investment fraud. Virginia securities regulators warn seniors to remain vigilant when looking for places to park their hard-earned money.

Low interest rates and rising costs for medical insurance, prescription drugs and basic living expenses continue to put a financial squeeze on seniors and others living on fixed incomes, said Ron Thomas, director of the State Corporation Commission's Division of Securities and Retail Franchising. This creates opportunities for con artists touting fraudulent financial schemes. "Their products and pitches sound tempting to many seniors who have watched their retirement accounts dwindle," Thomas said.

A recent survey of state, provincial and territorial securities regulators, conducted by the North American Securities Administrators Association (NASAA), suggests that more needs to be done to protect seniors from financial fraud. The survey showed that while awareness regarding investment fraud against seniors is increasing, the fraud itself is not decreasing. Among the tools securities regulators are using to protect seniors from financial exploitation are outreach, education, enforcement and stronger legislation.

Results of the NASAA survey indicate that most cases of fraud against seniors go undetected until it is too late to prevent serious problems. The survey also suggests the need for greater efforts on the part of broker-dealers and investment advisors to protect seniors from financial fraud.

Thomas urges seniors to be aware of the signs of investment fraud and take control of their financial health. "If something sounds too good to be true it almost always is," he said. He encourages Virginia's seniors to contact the Division of Securities and Retail Franchising with any questions they may have about an investment. The Securities Division actively promotes investor education by offering free presentations and written materials on such topics as investing and avoiding fraud. NASAA also offers information geared to senior investors, caregivers, policymakers and the financial services industry through its Serve Our Seniors website at [serveourseniors.org](http://serveourseniors.org).

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Thomas offers the following tips to help seniors protect their retirement assets:

- Check out cold callers and other strangers touting extraordinary deals. Information on investment salespeople and firms is available from your state securities agency.
- Beware of anyone who suggests putting your money into something you don't understand or who urges you to place everything in his or her hands.
- Be leery of individuals who prey on your fears regarding a secure retirement.
- Don't make rash financial decisions. Arm yourself with information before you make any investment decisions.
- Monitor your investments and ask tough questions. Insist on regular written and oral reports. Watch for signs of excessive or unauthorized trading of your funds. Beware of anyone who impedes your ability to pull out your principal or profits from an investment.
- Don't let embarrassment or fear keep you from reporting investment fraud.

For more information, contact the SCC's Division of Securities and Retail Franchising in Richmond at (804) 371-9051 or toll-free (in Virginia only) at 1-800-552-7945 or visit its website at <https://www.scc.virginia.gov/srf/index.aspx>.

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Date: September 25, 2017

For Immediate Release

## **SCC ENCOURAGES VIRGINIANS TO BE WARY OF ONLINE BINARY OPTIONS SCHEMES**

**RICHMOND** – The State Corporation Commission cautions Virginians to be wary of online binary options schemes which, at best, are a big gamble and, at worst, can be outright scams.

Much like bets, binary options are short-term, all-or-nothing investment contracts in which the investor predicts the value of an underlying asset (currency, stock, etc.) at a predetermined time or date in the future. If the investor correctly predicts the asset price at the end of the contract, the investor is supposed to receive the payout agreed upon in the contract. If the investor is incorrect, there is no payout and the investor loses the amount invested in the binary option.

As binary option platforms proliferate, securities regulators are seeing an uptick in complaints. In many cases, the internet-based platforms upon which binary options rely are unregistered or otherwise not in compliance with regulatory requirements.

“Like the flip of a coin, it’s heads you win, tails you lose with binary options,” said Ron Thomas, director of the SCC’s Division of Securities and Retail Franchising. “Educate yourself and understand the risks of binary options and other investment opportunities before you invest and know where to turn for help,” Thomas said.

In some cases, even when virtual investors see gains, they cannot collect their profits since the profits aren’t real or the firms offering these investments refuse to pay. Other complaints involve unauthorized charges found on credit cards used to invest through a binary options website or representatives demanding excessive fees when withdrawal requests are made.

In binary options schemes, it is common for scammers to target an investor a second time by claiming to be affiliated with a government agency that can, for a fee, help the investor recover money lost in the initial scam. This is called a “reload.”

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Warning signs of binary options include unsolicited investment offers, high-pressure sales tactics, requests for personal information and a lack of information provided about the investment or the offering firm.

Offering investment services or products, whether online or in person is subject to state and/or federal regulatory oversight. Thomas urges Virginians to hang up on aggressive cold callers and not allow themselves to be pressured to make rushed decisions about investments they don't understand.

“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. If you suspect you are the victim of fraud, report it to your state securities regulator immediately,” 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 <http://www.nasaa.org/43192/informed-investor-advisory-binary-options/>.

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Date: September 27, 2017

For Immediate Release

## SCC NAMES SCOTT A. WHITE VIRGINIA COMMISSIONER OF INSURANCE

**RICHMOND** – The State Corporation Commission (SCC) has appointed **Scott A. White** to serve as Virginia’s 14<sup>th</sup> Commissioner of Insurance in the 111-year history of the SCC’s regulation of the insurance industry. White assumes the post on January 1, 2018, upon the retirement of **Jacqueline K. Cunningham**.

White is currently the Deputy General Counsel for Financial Services in the SCC’s Office of General Counsel. He has 18 years of service with the Commission in various capacities in that office since 1999 including responsibility for insurance matters.

SCC Chairman Judith Williams Jagdmann, also speaking for Commissioners Mark C. Christie and James C. Dimitri said, “Being able to name a new insurance commissioner now ensures a smooth transition at a critical time for Virginia’s insurance industry and its policyholders. And, will continue the Bureau’s commitment of public service as the Commonwealth copes with a multitude of issues facing the state regulation of insurance.”

White will succeed Commissioner Cunningham who retires at the end of the year after eight years as Commissioner of Insurance. Her SCC career includes nearly 25 years of service within the Bureau. Cunningham announced her intentions to retire on June 1.

White said, "I have much more to absorb from Commissioner Cunningham before she walks out the door. Best of all, I am familiar with the outstanding capabilities of a Bureau staff (approximately 195) that is recognized nationally for its professionalism and expertise." He added, "I am appreciative of the Commissioners’ confidence in entrusting me with ensuring that the citizens of the Commonwealth are provided with access to adequate and reliable insurance protection."

The SCC’s Bureau of Insurance oversees compliance with Virginia’s insurance laws affecting more than 2,400 insurance companies, groups, and plans; and approximately 248,000 insurance agencies and agents. In addition to life and health insurance, the SCC also regulates home, fire, and auto insurance among other property and casualty lines of insurance.

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### Career Highlights

- Joined the SCC as an attorney in the Office of General Counsel in July 1999
- Advanced to the positions of Associate General Counsel (2003) and Senior Counsel (2009)
- Became Deputy General Counsel for Financial Services in July 2011
- Educated at University of Missouri-Columbia School of Law and the University of Virginia

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Date: November 1, 2017

For Immediate Release

## **CLERK'S OFFICE OF THE SCC PROPOSES FEE ADJUSTMENTS TO THE BENEFIT OF REQUESTERS FOR COPIES OF SCC RECORDS**

**RICHMOND** – Fees for paper copies of business entity records, Uniform Commercial Code (UCC) statements, and State Corporation Commission case documents held by the Clerk's Office of the SCC may soon be adjusted. The SCC is seeking comment on proposed rules to implement the changes that will benefit most of the people requesting the Clerk to produce copies of such documents.

Many of these records are currently available electronically, online via the SCC website at no charge.

The proposed fee adjustment for hard copy records, if approved by the Commission, means the Clerk will no longer charge for any document that is 25 pages or less. There will be a \$10 charge for documents between 26 and 50 pages. The fee will be \$20 if the number of pages is 51 or more. This represents a dramatic change from the current charge of 50 cents per page regardless of the number of pages.

Apart from the formal rules proceeding, another fee associated with any business entity or UCC electronic payment or filing through the SCC eFile website feature has disappeared. A convenience fee will no longer be charged. That means elimination of a 2.35% (or \$1.95 minimum) charge added to payments made by credit card and the \$1.95 fee when paying by electronic check.

Clerk of the Commission Joel H. Peck says, "We're pleased to be able to ease the burden of certain fees that were seen as a nuisance to many who interacted with the Clerk's Office. We anticipate that 'convenience-fee-free' online payments will encourage even greater use of SCC eFile by citizens who expect services to be conveniently and economically available to them."

One other Clerk's Office fee proposed for adjustment will bring it in line with another existing fee. Currently, there is a \$6 charge for certificates of good standing, certificates of fact, and property title record certificates. The Clerk's Office is proposing a rule change to charge \$6 to certify a copy of any document as an official record of the SCC. Currently, that fee is \$3.

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Comments on the proposed rule changes may be sent to the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118. Comments must be received by November 20, 2017 and should refer to case number CLK-2017-00004.

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 select the SUBMIT COMMENTS button for the applicable case.

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Date: November 1, 2017

For Immediate Release

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

**RICHMOND** – Autumn brings a sharp 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 of these types of collisions. With this in mind, the State Corporation Commission's (SCC) Bureau of Insurance reminds Virginia motorists to use caution, especially when driving at dawn or dusk and in areas where deer are prevalent.

"Mating season and migration are among the factors that contribute to the dramatic uptick in vehicle-deer collisions during the fall," said Virginia Insurance Commissioner Jacqueline K. Cunningham. "Watch out for wildlife on the highways and contact your insurance agent or company to determine if your policy provides coverage for this type of loss."

Damages caused to your vehicle as a result of a collision with a deer or other animal typically are covered under the optional "other-than-collision" (also known as comprehensive) portion of your automobile policy. This covers such things as wind, hail and flood, as well as fire, vandalism, and theft. Keep in mind that if you have a liability-only policy, your policy does not cover your vehicle for any damages it receives in an accident with a deer or other object.

At least half of all vehicle-deer collisions occur during the months of October, November, and December. Increased development of traditionally rural and wooded areas, reduced daylight hours as a result of the transition from daylight saving time to standard time, and increased deer activity during their October through December breeding season are among the factors that contribute to the increase in vehicle-deer collisions during the fall.

According to the National Highway Traffic Safety Administration, more than 1.5 million vehicle accidents occur each year with deer killing as many as 200 Americans, causing more than 10,000 personal injuries, and resulting in more than \$1 billion in vehicle damage.

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

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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. Don't 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 stands ready to assist 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: November 15, 2017

For Immediate Release

## **THE SCC URGES VIRGINIANS TO KNOW THE RISKS WHEN CONSIDERING EQUITY CROWDFUNDING INVESTMENT OPPORTUNITIES**

**RICHMOND** – Equity crowdfunding offers an effective way for small businesses and startups to raise capital and provides individual investors with an opportunity to invest in business ventures at the ground level. The State Corporation Commission (SCC) urges Virginians to carefully review equity crowdfunding investment opportunities which can be riskier than traditional securities offerings due to less disclosure and limited regulatory oversight.

Equity crowdfunding is now used by small businesses to raise capital online through investments from a large number of investors. The federal Jumpstart Our Business Startups (JOBS) Act exempts investment crowdfunding from securities registration laws thus easing restrictions on start-up companies that use the internet to find investors to finance their business ventures.

Investments in these offerings are subject to limits depending on an investor's annual income or net worth. Individuals can invest amounts ranging from \$2,200 to \$107,000 annually depending on their income and net worth. Under federal law, offerings must be conducted online through a broker-dealer or funding portal. Under federal crowdfunding rules, businesses can raise up to \$1.07 million annually across state lines from individual investors without prior approval from the Securities and Exchange Commission.

Many states, including Virginia, have enacted intrastate crowdfunding laws. Small businesses in those states have the option of using state-based crowdfunding exemptions to raise capital from investors within jurisdictional borders. Under state crowdfunding laws, businesses can raise money from local investors directly or through a broker-dealer or funding portal. The amount a business can raise, and individual investment limits, are determined by each state's crowdfunding laws. Virginia law allows companies to raise up to \$2 million annually through crowdfunding. Under Virginia law, individuals can invest a maximum amount up to \$10,000 for each crowdfunding investment unless they are an accredited investor.

“Equity crowdfunding makes it easier for small businesses and startups to raise capital, but it also increases the potential for investor harm,” said Ron Thomas, director of the SCC's Division of Securities and Retail Franchising. Thomas urges Virginians to fully understand any investment offering before investing.

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Thomas offers the following tips:

- Understand and accept the risk and potential loss of your investment. Small businesses, startups and early-stage ventures are particularly risky. There is often very little publicly available information about these businesses.
- When you see an investment opportunity on the internet – whether on a funding portal, in an online newsletter, message board or chat room – do your homework. Read and understand all information and disclosures provided by the issuer and crowdfunding intermediaries.
- Recognize that fraud is a possibility. Check out any investment opportunity and the people offering it.
- Beware of crowdfunding portals or other online intermediaries claiming to have an accreditation or “seal of approval” from a standards program or board. These may not be legitimate.

Investors with questions about crowdfunding offerings or the people offering them should contact the Division of Securities and Retail Franchising before investing at (804) 371-9051 (in Richmond) or 1-800-552-7945 (toll-free). For more information about the crowdfunding provisions of the federal law, visit the North American Securities Administrators Association (NASAA) website at [www.nasaa.org](http://www.nasaa.org) or the SEC website at [www.sec.gov](http://www.sec.gov).

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Date: November 17, 2017

For Immediate Release

## **SCC SETS LOCAL HEARING IN HARRISONBURG ON A PROPOSAL TO INCREASE MASSANUTTEN PUBLIC SERVICE CORPORATION RATES**

**RICHMOND** — The State Corporation Commission (SCC) has scheduled a local public hearing in March 2018 in Harrisonburg regarding an application by Massanutten Public Service Corporation to increase its water and sewer rates for its customers in Rockingham County.

For the convenience of Massanutten customers, the SCC will take the testimony of public witnesses on Thursday, March 1, 2018, at 4 and 7 p.m. at the Fire and Rescue Training Rooms, Rockingham County Administration Center, 20 East Gay Street, Harrisonburg.

The hearing will continue in Richmond on Tuesday, March 27, 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 these hearings should arrive early and sign in with the SCC bailiff.

Written comments on the proposal must be submitted by March 20, 2018. All correspondence should be sent to the Clerk of the State Corporation Commission, Document Control Center, P.O. Box 2118, Richmond, Virginia 23218-2118, and refer to case number PUR-2017-00069.

Persons desiring to submit comments electronically may do so at the SCC's website: [www.scc.virginia.gov/case](http://www.scc.virginia.gov/case). Click on the PUBLIC COMMENTS/NOTICES link and then the SUBMIT COMMENTS button for case number PUR-2017-00069.

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**Case Number PUR-2017-00069** – Application of Massanutten Public Service Corporation for an increase in water and sewer rates

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Date: November 27, 2017

For Immediate Release

## **COMMISSIONER DIMITRI ANNOUNCES RETIREMENT FROM THE STATE CORPORATION COMMISSION**

**RICHMOND** – Commissioner James C. Dimitri will retire from the State Corporation Commission (SCC) on February 28, 2018. He has served as an SCC Commissioner for more than nine years, first taking the oath of office on September 3, 2008.

Dimitri, 67, said, “The time is right for me and my family.” He added, “It has been an honor and privilege to serve the people of the Commonwealth throughout my years with the State Corporation Commission.”

Before becoming an SCC Commissioner, Dimitri worked on utility matters before the Commission for more than 25 years. He was in private practice in Richmond from 1987 to 1994 and from 2000 to 2008. From 1994 to 2000 he served as senior counsel and then general counsel at the SCC. He was an assistant attorney general from 1983 to 1987. Prior to joining the Office of Attorney General, Dimitri served as staff attorney at the Virginia Poverty Law Center in Richmond.

Appointed to the Commission by then Governor Timothy M. Kaine, Dimitri was confirmed by the 2009 General Assembly to complete an unexpired term. He was re-elected to a second term in 2014.

Established in 1902, the SCC’s authority encompasses utilities, insurance, state-chartered financial institutions, securities, retail franchising, railroad safety, hazardous pipeline safety, and underground utility damage prevention. The Commission also serves as the Commonwealth’s central filing office for all Virginia and foreign corporations, limited liability companies, general and limited partnerships and business trusts that are authorized to transact business in Virginia.

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Date: November 30, 2017

For Immediate Release

## **SCC'S BUREAU OF INSURANCE ADVISES VIRGINIANS REGARDING SHORT-TERM OR LIMITED BENEFIT HEALTH INSURANCE POLICIES**

**RICHMOND** – Many Virginians are shopping for coverage during the open enrollment period for the 2018 health insurance marketplace under the federal Affordable Care Act (ACA). 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 of their options, especially when considering short-term or limited benefit health insurance policies. These types of policies may not comply with ACA essential-benefit requirements and consumers who purchase these policies may be required to pay a fee assessed through their federal income taxes if the only health insurance coverage they have is a short-term or limited benefit policy.

Consumers should keep in mind that short-term and limited benefit health insurance policies may not be subject to ACA rules, such as the requirement that policies provide at least the 10 categories of essential health benefits including hospitalization, ambulatory services, emergency services, maternity and newborn care, mental health and substance use disorder services, prescription drugs, lab tests, preventive care services/chronic disease management, pediatric services and rehabilitative and habilitative services. In addition, these types of policies may deny eligibility for coverage or exclude services because of pre-existing conditions and may apply dollar limits on benefits.

"Knowledge is your best policy when it comes to shopping for insurance," said Virginia Insurance Commissioner Jacqueline K. Cunningham. "Protect yourself physically and financially by understanding enrollment periods, what ACA-compliant plans must cover and where to turn for legitimate information about ACA-compliant coverage. The SCC's Bureau of Insurance can help Virginians determine if a plan meets ACA requirements," she said.

The Bureau offers Virginians the following tips in the event they see advertisements or are solicited by someone trying to sell them health insurance:

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- Check the Bureau of Insurance website at [http://www.scc.virginia.gov/boi/pubs/hbp\\_indv18.pdfh](http://www.scc.virginia.gov/boi/pubs/hbp_indv18.pdfh) for a list of carriers that have received approval to offer ACA-compliant health benefit plans to individuals on and off the federal Marketplace in Virginia for 2018.
- The official website for the federal Marketplace is [www.healthcare.gov](http://www.healthcare.gov). Here you can find information regarding the Affordable Care Act, qualified health plans and comparisons of Marketplace plans. Be wary of other similar sounding names or websites.
- The open enrollment period for the 2018 health insurance marketplace under the ACA ends December 15, 2017. 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 <https://www.scc.virginia.gov/boi/ConsumerInquiry/>.
- Ask for details of any health insurance policy, including premiums, in writing.

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

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Date: December 21, 2017

For Immediate Release

## **SCC DIRECTS UNDERWATER CONSTRUCTION OF 115KV TRANSMISSION LINE NEAR NORRIS BRIDGE**

**RICHMOND** – The State Corporation Commission (SCC) is directing that the 115 kilovolt transmission line currently connected to the Norris Bridge be rebuilt under the Rappahannock River. Given that attachment to the bridge is no longer feasible, the SCC finds that underwater construction reasonably minimizes adverse impacts of the replacement line.

Dominion Energy Virginia originally planned to replace approximately 2.2 miles of existing line with a higher voltage, overhead alternative on 10 steel tower structures located approximately 100-feet east of the bridge.

In its order, the Commission determined that the current capacity of the Rappahannock River crossing is adequate to meet existing and projected load between Middlesex and Lancaster counties. However, the line needs to be replaced because of its extensive out-of-service conditions.

More than 15 alternatives for rebuilding this segment were evaluated in the case. Based on the record, the Commission finds that “underwater construction reasonably minimizes adverse impacts of the replacement line.”

According to the Commission, “the current configuration of the line – attached to an existing bridge of substantial height and length – has served to minimize impacts of the line.” Since attachment to the bridge is no longer feasible, the Commission said, “it is technically viable” to construct and operate the replacement transmission line under the Rappahannock River.

SCC approval is conditioned upon the company obtaining any other approvals necessary for underwater construction.

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**[Case number PUE-2016-00021](#)**

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