

**VIRGINIA
PENINSULA INSURANCE COMPANY
PRIVATE PASSENGER AUTOMOBILE
FILING MEMORANDUM**

We are filing to allow annual policies in our new business company, Peninsula Insurance Company. Currently we only write semi-annual policies so this is an enhancement and an additional option for insureds. The annual factor is on the base rate page and revisions to several discount rate pages are included to now contemplate annual policies. There is no rate impact to adding annual policies. This is simply an additional option that agents and insureds have requested.