

State Corporation Commission

2022 Fiscal Impact Statement

1. **Bill Number:** HB446

House of Origin Introduced Substitute Engrossed

Second House In Committee Substitute Enrolled

2. **Patron:** VanValkenburg

3. **Committee:** Commerce & Energy

4. **Title:** Motor vehicle insurance policies; discrimination prohibited.

5. **Summary:** Prohibits any policy for motor vehicle insurance that uses any of the following characteristics of a driver as a factor in calculating auto insurance rates or determining eligibility for a policy from being issued in the Commonwealth: education, occupation, employment status, homeownership status, credit score, gender, zip code, census tract, marital status, previous insurer, or previous purchase of insurance.

6. **Budget Amendment Necessary:** No

7. **Fiscal Impact Estimates:** No Fiscal Impact on the State Corporation Commission

8. **Fiscal Implications:** None for the State Corporation Commission

9. **Specific Agency or Political Subdivisions Affected:** State Corporation Commission
Bureau of Insurance, DMV

10. **Technical Amendment Necessary:** The State Corporation Commission Bureau of Insurance notes that House Bill 446 pertains to the regulation of insurance and would be more appropriately placed in Title 38.2 of the Code of Virginia.

11. **Other Comments:** None

Date: 1/31/22/V.Tompkins