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HOUSE BILL NO. 1335

Offered January 19, 2026

A BILL to amend the Code of Virginia by adding in Article 7 of Chapter 6 of Title 18.2 a section numbered 18.2-213.3, relating to fraudulent insurance acts; civil penalty.

Patron—Wyatt

Committee Referral Pending

Be it enacted by the General Assembly of Virginia:

1. That the Code of Virginia is amended by adding in Article 7 of Chapter 6 of Title 18.2 a section numbered 18.2-213.3 as follows:

§ 18.2-213.3. Fraudulent insurance acts; civil penalty.

A. It is a fraudulent insurance act for a person to knowingly, with the intent to injure, defraud, or deceive an insurer or insurance claimant, (i) present or cause to be presented a written or oral statement, including computer-generated documents, as a part of, in support of, or in opposition to a claim for payment or other benefit pursuant to an insurance policy containing false or misleading information concerning any fact or matter material to such claim or (ii) assist, abet, solicit, or conspire with another person to prepare or make any such written or oral statement with the intent for it to be presented to an insurer or insurance company as a part of, in support of, or in opposition to a claim for payment or other benefit pursuant to an insurance policy containing false or misleading information concerning any fact or matter material to such claim.

B. It is a fraudulent insurance act for a person to knowingly, with the intent to injure, defraud, or deceive any insurer, self-insured, or other person, (i) file an application for insurance containing any false information or (ii) conceal, for the purpose of misleading, information concerning any fact material to such application.

C. It is a fraudulent insurance act for a person to solicit, for personal gain, an individual injured by or in a motor vehicle to (i) sue or retain a lawyer to represent such individual in a lawsuit or (ii) seek care from a health care provider as defined in § 8.01-581.1.

D. It is a fraudulent insurance act for a lawyer or health care provider, as defined in § 8.01-581.1, to employ, directly or indirectly, or in any way compensate a person for the purpose of having such person solicit or attempt to solicit clients for such lawyer or health care provider.

E. It is a fraudulent insurance act for a person, with the purpose of submitting a claim under a motor vehicle insurance policy, to organize, plan, or knowingly participate in (i) an intentional motor vehicle accident or (ii) a scheme to create documentation of a motor vehicle accident that did not occur.

F. It is a fraudulent insurance act for a contractor offering home repair or remodeling services to a private residence for damages caused by weather, with the intent to defraud an insurer, to (i) directly or indirectly pay or otherwise compensate an insured or (ii) offer or promise to pay or compensate an insured for any part of the insured's deductible under the insured's property or casualty insurance policy if payment for the services will be made from the proceeds of such policy.

G. Any person who violates this section is subject to a civil penalty of \$1,000 for each act.

H. This section shall not prohibit public communications or any activity allowed by the applicable rules of professional conduct or protected under state or federal law.

INTRODUCED

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