

26105501D

1 **HOUSE BILL NO. 1335**

2 Offered January 19, 2026

3 A BILL to amend the Code of Virginia by adding in Article 7 of Chapter 6 of Title 18.2 a section numbered
4 18.2-213.3, relating to fraudulent insurance acts; civil penalty.

5 Patron—Wyatt

6 Committee Referral Pending

7 **Be it enacted by the General Assembly of Virginia:**8 1. That the Code of Virginia is amended by adding in Article 7 of Chapter 6 of Title 18.2 a section
9 numbered 18.2-213.3 as follows:10 **§ 18.2-213.3. Fraudulent insurance acts; civil penalty.**11 A. It is a fraudulent insurance act for a person to knowingly, with the intent to injure, defraud, or deceive
12 an insurer or insurance claimant, (i) present or cause to be presented a written or oral statement, including
13 computer-generated documents, as a part of, in support of, or in opposition to a claim for payment or other
14 benefit pursuant to an insurance policy containing false or misleading information concerning any fact or
15 matter material to such claim or (ii) assist, abet, solicit, or conspire with another person to prepare or make
16 any such written or oral statement with the intent for it to be presented to an insurer or insurance company
17 as a part of, in support of, or in opposition to a claim for payment or other benefit pursuant to an insurance
18 policy containing false or misleading information concerning any fact or matter material to such claim.19 B. It is a fraudulent insurance act for a person to knowingly, with the intent to injure, defraud, or deceive
20 any insurer, self-insured, or other person, (i) file an application for insurance containing any false
21 information or (ii) conceal, for the purpose of misleading, information concerning any fact material to such
22 application.23 C. It is a fraudulent insurance act for a person to solicit, for personal gain, an individual injured by or in
24 a motor vehicle to (i) sue or retain a lawyer to represent such individual in a lawsuit or (ii) seek care from a
25 health care provider as defined in § 8.01-581.1.26 D. It is a fraudulent insurance act for a lawyer or health care provider, as defined in § 8.01-581.1, to
27 employ, directly or indirectly, or in any way compensate a person for the purpose of having such person
28 solicit or attempt to solicit clients for such lawyer or health care provider.29 E. It is a fraudulent insurance act for a person, with the purpose of submitting a claim under a motor
30 vehicle insurance policy, to organize, plan, or knowingly participate in (i) an intentional motor vehicle
31 accident or (ii) a scheme to create documentation of a motor vehicle accident that did not occur.32 F. It is a fraudulent insurance act for a contractor offering home repair or remodeling services to a
33 private residence for damages caused by weather, with the intent to defraud an insurer, to (i) directly or
34 indirectly pay or otherwise compensate an insured or (ii) offer or promise to pay or compensate an insured
35 for any part of the insured's deductible under the insured's property or casualty insurance policy if payment
36 for the services will be made from the proceeds of such policy.

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

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

INTRODUCED

HB1335