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**SENATE BILL NO. 594**

Offered January 14, 2026

Prefiled January 14, 2026

*A BILL to amend the Code of Virginia by adding a section numbered 46.2-472.1, relating to motor vehicle insurance; unauthorized addition of insured drivers prohibited.*

Patron—DeSteph

Referred to Committee on Transportation

**Be it enacted by the General Assembly of Virginia:**

**1. That the Code of Virginia is amended by adding a section numbered 46.2-472.1 as follows:**

**§ 46.2-472.1. Unauthorized addition of insured drivers prohibited.**

*A. No insurance carrier authorized to issue policies as provided in this chapter shall automatically add any person to the list of persons insured under a motor vehicle owner's policy or to the household of a named insured for purposes of such policy based solely on:*

*1. Information obtained from a residential search, an address matching database, public records, a credit report, or any other third-party data source; or*

2. *The carrier's belief that such person resides at the same address as the named insured.*

*B. No insurance carrier authorized to issue policies as provided in this chapter shall increase premiums for, cancel, or refuse to renew a policy based solely on the failure of the named insured to respond to a communication demanding confirmation of an additional insured driver or household member.*

C. Whenever the Commission has reason to believe that any person has committed a violation of this section, it shall issue and serve an order upon that person by certified or registered mail or in any other manner permitted by law. The order shall include a statement of the charges and a notice of a hearing on the charges to be held at a fixed time and place, which shall be at least 10 days after the date of service of the notice. The order shall require such person to show cause why an order should not be made by the Commission directing the alleged offender to cease and desist from the violation or to show cause why the Commission should not issue any other appropriate order as the nature of the case and the interests of the insured or the public may require. At the hearing, such person shall have an opportunity to be heard in accordance with the Commission's order. In all matters in connection with the charges or hearing, the Commission shall have the jurisdiction, power, and authority granted or conferred upon it by Title 12.1 and, except as otherwise provided in this title, the procedure shall conform to and the right of appeal shall be the same as that provided in Title 12.1.

*D. If the Commission finds in the hearing that there is about to be or has been a violation of this section, it may issue and serve upon any person committing the violation by certified or registered mail or in any other manner permitted by law (i) an order reciting its findings and directing such person to cease and desist from the violation or (ii) such other appropriate order as the nature of the case and the interests of the insured or the public requires.*

*E. Any person who violates any order issued under subsection D may be subject to one or both of the following, as determined by the Commission:*

1. A penalty of not more than \$1,000 for each violation; or

**2. The suspension or revocation of any license issued by the Commission.**