



Fiscal Impact Statement for Proposed Legislation

Virginia State Corporation Commission

Published: February 2, 2026

House Bill 808

Version: Introduced

Patron: D. Helmer

Title: Insurance; unfair claim settlement practices; modification of loss estimate.

Summary: Prohibits an insurer from altering or amending an insurance adjuster's report except in certain circumstances. The bill also prohibits a public adjuster from modifying an initial estimate of loss unless the revised estimate of loss (i) indicates any estimate of loss that has been modified from any prior estimate of loss, (ii) provides a detailed explanation as to why each change was made, and (iii) includes the identity of the adjuster who is responsible for each change. The bill requires adjusters to retain all versions of the estimate of loss.

Effective Date(s): 7/1/2026

Amendment Necessary: ☐ Budget, Item No budget amendment is required
☐ Technical, see *Technical Note* below
☒ None

Fiscal Summary

The bill has no impact on revenue.

The bill has no impact on expenditures.

The bill has no impact on FTEs.

Fiscal Analysis

Revenue

There are no assumptions for revenue for this bill.

This bill does not impact revenue at the State Corporation Commission. The requirements of this bill can be satisfied within the Bureau's current revenue authority.

Expenditures

There are no assumptions for expenditures for this bill.

This bill does not impact expenditures at the State Corporation Commission.

Change in FTE

No additional FTEs are needed.

Other Comments

There are no other comments.

Technical Note

There are no technical comments.