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**HOUSE BILL NO. 1228**

AMENDMENT IN THE NATURE OF A SUBSTITUTE  
(Proposed by the House Committee on Labor and Commerce  
on \_\_\_\_\_)

(Patron Prior to Substitute—Delegate O'Quinn)

*A BILL to direct the Bureau of Insurance to study the use of consumer credit information by insurers in connection with underwriting motor vehicle insurance policies.*

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

**1. § 1.** *That the State Corporation Commission's Bureau of Insurance (the Bureau) shall study the use by insurers of an insured's or applicant's consumer credit information or credit-based insurance score in connection with underwriting motor vehicle insurance policies. In conducting its study, the Bureau shall (i) examine §§ 38.2-2212, 38.2-2213, and 38.2-2234 of the Code of Virginia to determine if those provisions unfairly burden motor vehicle insurance policyholders; (ii) determine whether the use of an insured's or applicant's consumer credit information or credit-based insurance score, rather than relying on the insured's or applicant's driving record and other factors proximately related to risks of operating a motor vehicle, in setting insurance premiums and tier ratings is appropriate; and (iii) determine whether the use of an insured's or applicant's consumer credit information or credit-based insurance score in setting insurance premiums and tier ratings discriminates against poorer or younger people who either have had challenges with credit or have no credit history. The Department of Motor Vehicles shall assist the Bureau in conducting its study. The Bureau shall submit a report of its findings and recommendations to the Chairs of the House Committee on Labor and Commerce and the Senate Committee on Commerce and Labor by October 1, 2026.*

HOUSE SUBSTITUTE

HB1228HC2