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SENATE BILL NO. 594

AMENDMENT IN THE NATURE OF A SUBSTITUTE
(Proposed by the Senate Committee on Commerce and Labor
on February 12, 2026)

(Patron Prior to Substitute—Senator DeSteph)

A *BILL to amend the Code of Virginia by adding in Chapter 22 of Title 38.2 a section numbered 38.2-2235, relating to motor vehicle insurance; unauthorized addition of insured drivers prohibited.*

Be it enacted by the General Assembly of Virginia:

1. That the Code of Virginia is amended by adding in Chapter 22 of Title 38.2 a section numbered 38.2-2235 as follows:

§ 38.2-2235. *Unauthorized addition of insured drivers prohibited.*

A. No insurance carrier authorized to issue policies as provided in this chapter shall add any person to the list of persons insured under a policy of motor vehicle insurance, as defined in § 38.2-2212, or to the household of a named insured for purposes of such policy based solely on information obtained from external sources, including a residential search, an address matching database, public records, a credit report, or any other third-party data source, or the carrier's belief that such person resides at the same address as the named insured.

B. No provision of subsection A shall apply if (i) notice of the proposed change is provided to the named insured in writing or electronically no less than 45 calendar days prior to the effective date of the change and (ii) the named insured fails to provide to the carrier, at any time prior to the effective date of the change, evidence that such person does not reside in the household of the named insured, including a valid Virginia driver's license issued within the preceding six months, recent utility bills dated within the preceding 60 days, a mortgage coupon or statement dated within the preceding 60 days, or a rental insurance coverage summary dated within the preceding 60 days displaying a current residential street address. An individual may additionally complete a verification interview with the carrier to provide evidence that the individual does not reside in the household of the named insured.

2. That the provisions of this act shall apply to any policy of motor vehicle insurance entered into, amended, or renewed on or after January 1, 2027.

SENATE SUBSTITUTE

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