



Fiscal Impact Statement for Proposed Legislation

Virginia State Corporation Commission

Published: March 3, 2026

Senate Bill 594

Version: Senate Substitute 1

Patron: B. DeSteph

Title: Motor vehicle insurance; unauthorized addition of insured drivers prohibited.

Summary as Passed Senate: Prohibits an insurance carrier authorized to issue motor vehicle liability insurance policies from automatically adding 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 certain information enumerated in the bill.

Effective Date(s): 1/1/2027

Amendment Necessary: Budget, Item No amendments. are needed
 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.

The requirements of this bill can be satisfied within the Bureau's current revenue authority.

Expenditures

It is assumed that Bureau staff would need to update procedures and checklists for reviewers and market conduct examiners.

Based on the assumptions noted, the opportunity cost in the form of personnel costs is expected to be minimal and absorbable.

Change in FTE

No additional FTEs are needed.

Other Comments

While the opportunity cost of this bill can be absorbed by existing FTEs and is not included in the nongeneral fund expenditure in the Fiscal Summary table, the cumulative effect of enactment of these types of proposals may exceed the SCC's capacity and may result in a future need for additional appropriations, positions, or both.

Technical Note

None.