



## Fiscal Impact Statement for Proposed Legislation

*Virginia State Corporation Commission*

**Published:** March 12, 2026

### Senate Bill 594

**Version:** Enrolled

**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

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### *Fiscal Summary*

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The bill has no impact on revenue.

The bill has no impact on expenditures.

The bill has no impact on FTEs.

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### *Fiscal Analysis*

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#### **Revenue**

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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**

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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**

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No additional FTEs are needed.

### **Other Comments**

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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**

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None.