

# State Corporation Commission

## 2019 Fiscal Impact Statement

1. **Bill Number:** HB1883

House of Origin ☒ Introduced ☐ Substitute ☐ Engrossed  
Second House ☐ In Committee ☐ Substitute ☐ Enrolled

2. **Patron:** Keam

3. **Committee:** Committee on Commerce and Labor

4. **Title:** Motor vehicle insurance policies; foster parents and foster children.

5. **Summary:** Prohibits an insurer from refusing to issue or failing to renew a motor vehicle insurance policy solely because of the status of the applicant or policyholder, as applicable, as a foster parent or minor in foster care.

6. **Budget amendment necessary:** No

7. **Fiscal Impact Estimates:** No Fiscal Impact on the State Corporation Commission

8. **Fiscal Implications:** None on the State Corporation Commission

9. **Specific agency or political subdivisions affected:** State Corporation Commission Bureau of Insurance

10. **Technical amendment necessary:** The State Corporation Commission Bureau of Insurance provided technical comments to the patron of House Bill 1883 as follows:

- o In the bill § 38.2-2212 should be changed as follows beginning on Line 45:  
No insurer shall ~~refuse to issue or~~ fail to renew a policy of motor vehicle liability insurance solely because of the status of the person seeking insurance or the policyholder, as applicable, as a foster care provider or a minor in foster care.

**The new language in § 38.2-2212 should be renumbered C.1 t.**

The following language should be added to § 38.2-2213:

§ 38.2-2213. Discrimination in issuance of motor vehicle insurance.

No insurer or agent shall refuse to issue a motor vehicle insurance policy as defined in § [38.2-2212](#) solely because of any one or more of the following factors: the age, sex, residence, race, color, creed, national origin, ancestry, marital status, the status of a person as a foster care provider or a minor in foster care, or lawful occupation, including the military service, of the person seeking the coverage. Nothing in this section prohibits any insurer from limiting the issuance of motor vehicle insurance policies to those who are residents of this Commonwealth nor does this section prohibit any insurer from limiting the issuance of motor vehicle insurance policies only to persons engaging in or who have engaged in a particular profession or occupation, or who are members of a particular religious sect. Nothing in this section prohibits any insurer from setting rates in accordance with relevant actuarial data.

**11. Other comments:** None

**Date:** 01/15/19/V. Tompkins