in the Commonwealth: education, occupation, employment status, homeownership status, credit score,

gender, zip code, census tract, marital status, previous insurer, or previous purchase of insurance.

22100873D 1 **HOUSE BILL NO. 446** 2 3 4 Offered January 12, 2022 Prefiled January 11, 2022 A BILL to amend and reenact § 46.2-475 of the Code of Virginia, relating to motor vehicle insurance 5 policies; discrimination prohibited. 6 Patron—VanValkenburg 7 8 Referred to Committee on Commerce and Energy 9 10 Be it enacted by the General Assembly of Virginia: 1. That § 46.2-475 of the Code of Virginia is amended and reenacted as follows: 11 § 46.2-475. Policy must comply with law; discrimination prohibited. 12 A. No policy required under this chapter shall be issued or delivered in the Commonwealth unless it 13 14 complies with §§ 38.2-2218 through 38.2-2225, with all other applicable and not inconsistent laws of the **15** Commonwealth, and with the terms and conditions of this chapter. B. No policy required under this chapter that uses any of the following characteristics of a driver as 16 17 factors to calculate auto insurance rates or determine eligibility for a policy shall be issued or delivered

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