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**HOUSE BILL NO. 675**

Offered January 22, 1998

*A BILL to amend and reenact § 38.2-512 of the Code of Virginia, relating to insurance; misrepresentation in insurance documents and communications.*

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Patrons—Hargrove, Keating and Morgan

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Referred to Committee on Corporations, Insurance and Banking

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**Be it enacted by the General Assembly of Virginia:****1. That § 38.2-512 of the Code of Virginia is amended and reenacted as follows:**

§ 38.2-512. Misrepresentation in insurance documents or communications.

A. No person shall make *or cause or allow to be made* false or fraudulent statements or representations on or relative to an application ~~for an insurance policy~~ *or any document or communication relating to the business of insurance* for the purpose of obtaining a fee, commission, money, or other benefit from any insurer, agent, broker, *premium finance company*, or individual.

B. No person shall, with respect to any document pertaining to the business of insurance, including payments made to an insurer or by an insurer, *affix or cause or allow to be affixed the signature of any other person to such document without the written authorization of the person whose signature appears on such document.*

C. No person shall, with respect to any document pertaining to the business of insurance, obtain or cause or allow to be obtained by false pretense the signature of another person or utilize such signature for the purpose of altering, changing or effecting the benefits, advantages, terms or conditions of any insurance contract or document related thereto, including payments made to an insurer or by an insurer.

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