

H. B. 2551

(By Delegates Boggs, Hamilton and Moore)
[Introduced February 19, 2013; referred to the
Committee on Banking and Insurance then the Judiciary.]

A BILL to amend the Code of West Virginia, 1931, as amended, by
adding thereto a new section, designated §33-20-18a, relating
to prohibiting insurers from increasing premiums following
payment of a claim when event resulting in claim did not
result from negligent acts or omissions of insured.

Be it enacted by the Legislature of West Virginia:

That the Code of West Virginia, 1931, as amended, be amended
by adding thereto a new section, designated §33-20-18a, to read as
follows:

ARTICLE 20. RATES AND RATING ORGANIZATIONS.

**§33-20-18a. Increase of premium charges prohibited under certain
circumstances.**

Premium charges for all lines of motor vehicle coverage may
not be increased following an event which results in a claim

1 payment under the applicable policy if the event resulting in a
2 claim payment was not caused by the negligent acts of omissions of
3 an insured.

NOTE: The purpose of this bill is to prohibit the increase of premiums for motor vehicle insurance coverage following an incident in which the insured person is not at fault.

This section is new; therefore, it has been completely underscored.