

WEST VIRGINIA LEGISLATURE

2025 REGULAR SESSION

Introduced

House Bill 3286

By Delegates Fluharty, Hornbuckle, and Lewis

[Introduced March 10, 2025; referred to the

Committee on Finance]

1 A BILL to amend the Code of West Virginia, 1931, as amended, by adding thereto a new section,
2 designated §33-11-4c, relating to insurance unfair trade practices; prohibiting use of a
3 person's credit history in certain insurance transactions.

Be it enacted by the Legislature of West Virginia:

ARTICLE 11. UNFAIR TRADE PRACTICES.

§33-11-4c. Use of credit history prohibited in certain transactions.

1 With respect to insurance policies for passenger motor vehicles, residential property, or
2 other personal insurance lines, no person may:
3 (1) Refuse to underwrite, cancel, refuse to renew a risk or increase a renewal premium
4 based, in whole or in part, on the credit history of an applicant for insurance or an insured person;
5 (2) Rate a risk based, in whole or in part, on the credit history of an applicant for insurance
6 or an insured person in any manner, including, but not limited to, the provision or removal of a
7 discount, assigning an applicant or insured person to a rating tier, or placing an applicant or
8 insured person with an affiliated company; or
9 (3) Require a particular payment plan based, in whole or in part, on the credit history of the
10 applicant for insurance or the insured person.

NOTE: The purpose of this bill is to prohibit the use of a person's credit history in certain insurance transactions.

Strike-throughs indicate language that would be stricken from a heading or the present law and underscoring indicates new language that would be added.