

WEST VIRGINIA LEGISLATURE

2026 REGULAR SESSION

Introduced

House Bill 5608

By Delegates Fluharty, Hornbuckle, and Williams

[Introduced February 16, 2026; referred to the
Committee on Finance]

1 A BILL to amend the Code of West Virginia, 1931, as amended, by adding 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.