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I	HOUSE BILL NO. 446
2	Offered January 12, 2022
3	Prefiled January 11, 2022
4	A BILL to amend and reenact § 46.2-475 of the Code of Virginia, relating to motor vehicle insurance
5	policies; discrimination prohibited.
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	Patron—VanValkenburg
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8	Committee Referral Pending
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10	Be it enacted by the General Assembly of Virginia:
11	1. That § 46.2-475 of the Code of Virginia is amended and reenacted as follows:
12	§ 46.2-475. Policy must comply with law; discrimination prohibited.
13	A. No policy required under this chapter shall be issued or delivered in the Commonwealth unless it
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.
16	B. No policy required under this chapter that uses any of the following characteristics of a driver as
17	factors to calculate auto insurance rates or determine eligibility for a policy shall be issued or delivered
18	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.