

WEST VIRGINIA LEGISLATURE

2026 REGULAR SESSION

ENROLLED

Committee Substitute

for

House Bill 4245

BY DELEGATE D. SMITH

[Passed March 14, 2026; in effect from passage]

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1 AN ACT to amend and reenact §64-7-1 of the Code of West Virginia, 1931, as amended, relating
2 to authorizing certain agencies of the Department of Revenue to promulgate legislative
3 rules; authorizing the rules as filed and as modified by the Legislative Rule-Making Review
4 Committee and as amended by the Legislature; authorizing the Alcohol Beverage Control
5 Administration to promulgate a legislative rule relating to private clubs; authorizing the
6 Division of Financial Institutions to promulgate a legislative rule relating to residential
7 mortgage lenders, brokers, and loan originators; authorizing the Division of Financial
8 Institutions to promulgate a legislative rule relating to the installation, operation, and
9 sharing of customer bank communication terminals and the utilization of nonexclusive
10 access interchange system; authorizing the Division of Financial Institutions to promulgate
11 a legislative rule relating to the notice and treatment of joint accounts; authorizing the
12 Commissioner of Financial Institutions to promulgate a legislative rule relating to the
13 Fintech Regulatory Sandbox Program; authorizing the Insurance Commissioner to
14 promulgate a legislative rule relating to fingerprinting requirements for applicants for
15 insurance producer license and insurance adjuster license; authorizing the Insurance
16 Commission to promulgate a legislative rule relating to premium financing for life insurance
17 for college students; authorizing the Insurance Commission to promulgate a legislative
18 rule relating to mass marketing of property and liability insurance; authorizing the
19 Insurance Commission to promulgate a legislative rule relating to the advertisement of
20 accident and sickness insurance; authorizing the Insurance Commissioner to promulgate
21 a legislative rule relating to insurance adjusters; authorizing the Insurance Commission to
22 promulgate a legislative rule relating to insurance holding company systems; authorizing
23 the Insurance Commissioner to promulgate a legislative rule relating to credit for
24 reinsurance; authorizing the Insurance Commissioner to promulgate a legislative rule
25 relating to mental health parity; authorizing the Lottery Commission to promulgate a
26 legislative rule relating to interactive wagering; authorizing the Racing Commission to

27 promulgate a legislative rule relating to thoroughbred racing; authorizing the Racing
28 Commission to promulgate a legislative rule relating to Advance Deposit Account
29 Wagering; authorizing the Tax Division to promulgate a legislative rule relating to the
30 valuation of timberland and managed timberland; authorizing the Tax Division to
31 promulgate a legislative rule relating to the valuation of public utility property for ad valorem
32 property tax purposes; authorizing the Tax Division to promulgate a legislative rule relating
33 to a tax credit for providing vehicles to low-income workers; authorizing the Tax Division
34 to promulgate a legislative rule relating to Downstream Natural Gas Manufacturing
35 Investment Tax Credit; authorizing the Tax Division to promulgate a legislative rule relating
36 to High-Wage Growth Business Tax Credit; authorizing the Tax Division to promulgate a
37 legislative rule relating to commercial patent incentives tax credits; authorizing the Tax
38 Division to promulgate a legislative rule relating to on-line bingo and raffles; authorizing
39 the Tax Division to promulgate a legislative rule relating to the Soft Drinks Tax; authorizing
40 the Tax Division to promulgate a legislative rule relating to income tax credits for property
41 taxes paid; and authorizing the Tax Division to promulgate a legislative rule relating to
42 preneed cemetery companies.

Be it enacted by the Legislature of West Virginia:

**ARTICLE 7. AUTHORIZATION FOR AGENCIES OF THE DEPARTMENT OF
REVENUE TO PROMULGATE LEGISLATIVE RULES.**

§64-7-1. Alcohol Beverage Control Administration.

1 The legislative rule filed in the State Register on July 22, 2025, authorized under the
2 authority of §60-7-10 of this code, modified by the Alcohol Beverage Control Administration to
3 meet the objections of the Legislative Rule-Making Review Committee and refiled in the State
4 Register on September 11, 2025, relating to the Alcohol Beverage Control Administration (private
5 clubs, 175 CSR 02), is authorized with the following amendment:

On page 40, by striking out 4.2 through 4.2.5 in their entirety and inserting in lieu thereof the following:

"4.2. Age for purchase of alcoholic beverages. - No licensee shall sell any alcoholic beverage or nonintoxicating beer to individuals below the age of 21 years. The licensee must verify an individual's age by requiring proof of age from at least one of the following documents certifying the age and depicting the identity of the holder of the document:

4.2.1. A valid West Virginia driver's license showing that the holder is at least 21 years of age and the photograph on the license matches the holder.

4.2.2. A valid West Virginia Commercial Driver's license (CDL) showing that the holder is at least 21 years of age and the photograph on the license matches the holder.

4.2.3. A valid West Virginia Department of Motor Vehicles (WV DMV) identification or a valid West Virginia Mobile ID issued by the WV DMV showing that the holder is at least 21 years of age and the photograph on the identification or WV Mobile ID matches the holder.

4.2.3.a. In order to accept a valid West Virginia Mobile ID, a licensee must download a West Virginia DMV approved reader/verifier application or "APP". Approved WV DMV reader/verifier APP vendors include, but are not limited to Credence mID, Idemia (Mobile ID Verify), TapID, and any other WV DMV approved reader/verifier APP vendors. Note, any other digital identification or any other photograph/copy of an identification is not an acceptable form of identification.

4.2.3.b. Utilizing a WV DMV approved reader/verifier APP that has age verification, the licensee must first confirm the validity of a holder's WV Mobile ID. A holder would need to share data with the licensee which at minimum includes their name, photo, and birthdate to complete the validation process. If a holder chooses to not share the pertinent data with the licensee, then the licensee cannot complete a sale of alcohol using the WV Mobile ID.

4.2.3.c. Upon a holder sharing the data set forth in section 4.2.3.b., a licensee using a WV DMV approved reader/verifier APP with age verification shall confirm the holder's WV Mobile

ID is valid. Simultaneously, the WV DMV approved reader/verifier APP with age verification will verify if the holder is 21 years of age or over, or that the holder is not 21 years of age or over. Additionally, the licensee must verify the photograph on the WV Mobile ID matches the holder before completing the sale of any alcohol to a holder that is 21 years of age or older. If a holder's purported WV Mobile ID is not confirmed as valid or the holder is not 21 years of age, then the licensee cannot complete the sale of alcohol. Note, the licensee using a WV DMV approved reader/verifier APP with age verification remains responsible to confirm the proper age and identity of the holder, as with any other valid form of identification.

4.2.4. A valid driver's license from another state showing that the holder is at least 21 years of age and the photograph on the license matches the holder may be accepted if there is no indication or evidence that the license has been altered.

4.2.5. Any other valid means of satisfactory proof with picture identification showing the holder to be at least 21 years of age and the photograph on the document matches the holder, such as a valid government issued passport, United States military identification, United States VISA documents, or a United States issued permanent resident card.

The failure to produce satisfactory proof of age with a valid form of identification upon demand requires the licensee to refuse to sell alcoholic beverages to the individual."

§64-7-2. Division of Financial Institutions.

(a) The legislative rule filed in the State Register on July 24, 2025, authorized under the authority of §31-17-3 of this code, modified by the Division of Financial Institutions to meet the objections of the Legislative Rule-Making Review Committee and refiled in the State Register on September 10, 2025, relating to the Division of Financial Institutions (residential mortgage lenders, brokers, and loan originators, 106 CSR 05), is authorized with the following amendment:

On page 1, subsection 2.1, line 1, following the words "Pursuant to" by striking "W. Va. Code §31A-8-12b(1)" and inserting in lieu thereof "W. Va. Code §31A-8-12b(a)(1)"; and

8 On page 3, section 4, line 4, following the word “to” by striking “subsections” and inserting
9 in lieu thereof “sections”.

10 (b) The legislative rule filed in the State Register on July 23, 2025, authorized under the
11 authority of §31A-8-12b of this code, relating to the Division of Financial Institutions (the
12 installation, operation, and sharing of customer bank communication terminals and the utilization
13 of nonexclusive access interchange system, 106 CSR 07), is authorized with the following
14 amendment:

15 On page 8, subsection 9.1, line 4, following the word “subsections” by striking “3.1. u or
16 6.1. o” and inserting in lieu thereof “3.1.21 or 6.1.15”;

17 On page 8, subsection 11.2, line 4, following the word “subsections” by striking “3.1. dd.
18 or 6.1. x.” and inserting in lieu thereof “3.1.30 or 6.1.24”; and

19 On page 9, subsection 14.1, line 3, following the words “W. Va. Code” by striking “§31-
20 17A-5(c)” and inserting in lieu thereof “§31-17A-5”.

21 (c) The legislative rule filed in the State Register on July 23, 2025, authorized under the
22 authority of §31A-4-33 of this code, relating to the Division of Financial Institutions (the notice and
23 treatment of joint accounts, 106 CSR 17), is authorized.

24 (d) The legislative rule filed in the State Register on February 3, 2025, authorized under
25 the authority of §31A-8G-3 of this code, relating to the Commissioner of Financial Institutions
26 (Fintech Regulatory Sandbox Program, 106 CSR 21), is authorized.

§64-7-3. Insurance Commissioner.

1 (a) The legislative rule filed in the State Register on April 16, 2025, authorized under the
2 authority of §33-12-37 of this code, relating to the Insurance Commissioner (fingerprinting
3 requirements for applicants for insurance producer license and insurance adjuster license, 114
4 CSR 02A), is authorized.

5 (b) The legislative rule filed in the State Register on July 22, 2025, authorized under the
6 authority of §33-2-10 of this code, relating to the Insurance Commission (premium financing for
7 life insurance for college students, 114 CSR 07), is authorized.

8 (c) The legislative rule filed in the State Register on July 25, 2025, authorized under the
9 authority of §33-2-10 of this code, relating to the Insurance Commission (mass marketing of
10 property and liability insurance, 114 CSR 09), is authorized.

11 (d) The legislative rule filed in the State Register on July 22, 2025, authorized under the
12 authority of §33-2-10 of this code, relating to the Insurance Commission (advertisement of
13 accident and sickness insurance, 114 CSR 10), is authorized;

14 (e) The legislative rule filed in the State Register on April 16, 2025, authorized under the
15 authority of §33-12B-12 of this code, relating to the Insurance Commissioner (insurance adjusters,
16 114 CSR 25), is authorized.

17 (f) The legislative rule filed in the State Register on July 22, 2025, authorized under the
18 authority of §33-27-14 of this code, modified by the Insurance Commission to meet the objections
19 of the Legislative Rule-Making Review Committee and refiled in the State Register on August 21,
20 2025, relating to the Insurance Commission (insurance holding company systems, 114 CSR 35),
21 is authorized.

22 (g) The legislative rule filed in the State Register on April 16, 2025, authorized under the
23 authority of §33-2-10 of this code, modified by the Insurance Commissioner to meet the objections
24 of the Legislative Rule-Making Review Committee and refiled in the State Register on August 21,
25 2025, relating to the Insurance Commissioner (credit for reinsurance, 114 CSR 40), is authorized.

26 The legislative rule filed in the State Register on April 16, 2025, authorized under the
27 authority of §33-15-4u of this code, relating to the Insurance Commissioner (mental health parity,
28 114 CSR 64), is authorized.

§64-7-4. Lottery Commission.

1 The legislative rule filed in the State Register on June 25, 2025, authorized under the
2 authority of §29-22E-4 of this code, relating to the Lottery Commission (interactive wagering, 179
3 CSR 10), is authorized.

§64-7-5. Racing Commission.

1 (a) The legislative rule filed in the State Register on July 24, 2025, authorized under the
2 authority of §19-23-6 of this code, modified by the Racing Commission to meet the objections of
3 the Legislative Rule-Making Review Committee and refiled in the State Register on November 5,
4 2025, relating to the Racing Commission (thoroughbred racing, 178 CSR 01), is authorized.

5 (b) The legislative rule filed in the State Register on July 22, 2025, authorized under the
6 authority of §19-23-12e of this code, relating to the Racing Commission (Advance Deposit
7 Account Wagering, 178 CSR 10), is authorized.

§64-7-6. Tax Division.

1 (a) The legislative rule filed in the State Register on July 25, 2025, authorized under the
2 authority of §11-1C-11b of this code, relating to the Tax Division (valuation of timberland and
3 managed timberland, 110 CSR 01H), is authorized.

4 (b) The legislative rule filed in the State Register on July 25, 2025, authorized under the
5 authority of §11-1C-5 of this code, modified by the Tax Division to meet the objections of the
6 Legislative Rule-Making Review Committee and refiled in the State Register on September 24,
7 2025, relating to the Tax Division (valuation of public utility property for ad valorem property tax
8 purposes, 110 CSR 01M), is authorized.

9 (c) The legislative rule filed in the State Register on March 31, 2025, authorized under the
10 authority of §11-13FF-5 of this code, modified by the Tax Division to meet the objections of the
11 Legislative Rule-Making Review Committee and refiled in the State Register on August 26, 2025,
12 relating to the Tax Division (tax credit for providing vehicles to low-income workers, 110 CSR
13 13FF), is authorized.

14 (d) The legislative rule filed in the State Register on March 31, 2025, authorized under the
15 authority of §11-13GG-16 of this code, relating to the Tax Division (Downstream Natural Gas
16 Manufacturing Investment Tax Credit, 110 CSR 13GG), is authorized.

17 (e) The legislative rule filed in the State Register on March 31, 2025, authorized under the
18 authority of §11-13II-5 of this code, relating to the Tax Division (High-Wage Growth Business Tax
19 Credit, 110 CSR 13II), is authorized.

20 (f) The legislative rule filed in the State Register on July 25, 2025, authorized under the
21 authority of §11-13AA-10 of this code, relating to the Tax Division (commercial patent incentives
22 tax credits, 110 CSR 13Q), is authorized.

23 (g) The legislative rule filed in the State Register on July 25, 2025, authorized under the
24 authority of §47-21A-23 of this code, modified by the Tax Division to meet the objections of the
25 Legislative Rule-Making Review Committee and refiled in the State Register on September 24,
26 2025, relating to the Tax Division (on-line bingo and raffles, 110 CSR 16A), is authorized.

27 (h) The legislative rule filed in the State Register on July 25, 2025, authorized under the
28 authority of §11-10-5 of this code, relating to the Tax Division (Soft Drinks Tax, 110 CSR 19), is
29 authorized.

30 (i) The legislative rule filed in the State Register on July 25, 2025, authorized under the
31 authority of §11-13MM-6 of this code, modified by the Tax Division to meet the objections of the
32 Legislative Rule-Making Review Committee and refiled in the State Register on September 24,
33 2025, relating to the Tax Division (income tax credits for property taxes paid, 110 CSR 21H), is
34 authorized with the following amendment:

35 On page 5, subsection 4.4, line 2, following the word "spouse" by striking "that" and
36 inserting in lieu thereof "who";

37 On page 5, subsection 4.5, line 2, following the word "veteran's" by striking "homestead
38 or an eligible widowed spouse" and inserting in lieu thereof "or an eligible widowed spouse's
39 homestead"; and

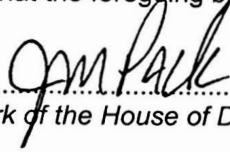
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40 On page 5, subsection 4.5, line 3, following the words "veteran's" by inserting "or eligible
41 widowed spouse's".

42 (j) The legislative rule filed in the State Register on July 25, 2025, authorized under the
43 authority of §5F-2-2 of this code, relating to the Tax Division (preneed cemetery companies, 110
44 CSR 36), is authorized.

Enr CS for HB 4245

The Clerk of the House of Delegates and the Clerk of the Senate hereby certify that the foregoing bill is correctly enrolled.


Clerk of the House of Delegates

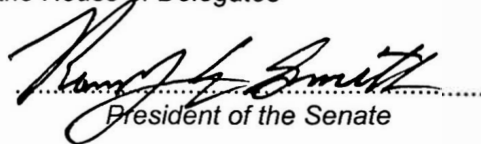

Clerk of the Senate

FILED
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OFFICE OF WEST VIRGINIA
SECRETARY OF STATE

Originated in the House of Delegates.

In effect from passage.


Speaker of the House of Delegates


President of the Senate

The within is approved this the 1st
Day of April, 2026.


Governor

PRESENTED TO THE GOVERNOR

MAR 18 1935

Time 10:00 am