

**State Impact**

Provisions of this bill will generate approximately \$8,700 to the General Fund for FY 2002. An appropriation of \$3,000 from the General Fund to the Insurance Department is needed for postage and processing of policy change forms, also in FY 2002.

General Fund	\$3,000	\$0	\$8,700	\$0
	<u>\$3,000</u>	<u>\$0</u>	<u>\$8,700</u>	<u>\$0</u>

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**Individual and Business Impact**

Provisions of this bill could increase litigation defense costs to those who operate vehicles and to insurers. An increase in defense costs may cause a small increase in premium rates to consumers and businesses. These amounts cannot be quantified.

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**Office of the Legislative Fiscal Analyst**