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**Fiscal Note****Public Agency Insurance Mutual Amendments***28-Jan-02***Bill Number SB0048s1***10:12 AM*

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**State Impact**

No fiscal impact.

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**Individual and Business Impact**

Mutuals would realize direct or indirect savings from deregulation. Cities, towns and other political subdivisions that are members of the mutuals would experience a slight reduction in premium costs.

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**Office of the Legislative Fiscal Analyst**