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**Fiscal Note**  
**Bill Number HB0221**

Use of Credit Information for Insurance

27-Jan-04

3:34 PM

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**State Impact**

This bill has a Legislative Review Note that explains the possibility of a legal challenge to the bill. If there is a challenge there would be legal costs. Otherwise, any fiscal costs can be handled within existing budgets.

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**Individual and Business Impact**

Some insurance companies would have to revise their policy forms and underwriting practices to comply with the law.

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**Office of the Legislative Fiscal Analyst**