

Jordan D. Teuscher proposes the following substitute bill:

Firefighter Cancer Amendments

2026 GENERAL SESSION

STATE OF UTAH

Chief Sponsor: Jordan D. Teuscher

Senate Sponsor: Scott D. Sandall

LONG TITLE

General Description:

This bill creates the Firefighter Cancer Benefit Trust Fund.

Highlighted Provisions:

This bill:

- defines terms;
- changes the amount of revenue transferred to the Utah State Retirement Office from the insurance premiums tax and used to pay for certain firefighter retirement programs;
- creates the Firefighter Cancer Benefit Trust Fund;
- creates a board of trustees; and
- establishes the duties of the board of trustees.

Money Appropriated in this Bill:

None

Other Special Clauses:

This bill provides a special effective date.

Utah Code Sections Affected:

AMENDS:

- 49-11-901.5**, as enacted by Laws of Utah 2011, Chapters 290, 439
- 53H-4-705**, as renumbered and amended by Laws of Utah 2025, First Special Session, Chapter 8
- 59-9-101**, as last amended by Laws of Utah 2025, First Special Session, Chapter 9

ENACTS:

- 53-32-101**, Utah Code Annotated 1953
- 53-32-201**, Utah Code Annotated 1953
- 53-32-202**, Utah Code Annotated 1953

REPEALS:

29 **49-11-902**, as last amended by Laws of Utah 2011, Chapters 290, 439
 30 **49-11-903**, as last amended by Laws of Utah 2022, Chapter 451

31

32 *Be it enacted by the Legislature of the state of Utah:*

33 Section 1. Section **49-11-901.5** is amended to read:

34 **49-11-901.5 . Premium tax revenues -- Distribution.**

35 (1)~~(a) In~~ Beginning fiscal year 2027 and in accordance with this section, there shall be
 36 paid to the office:

37 ~~[(i) (a) [50% of] the first \$4,000,000 collected from the annual tax levied, assessed, and~~
 38 ~~collected under Title 59, Chapter 9, Taxation of Admitted Insurers, upon premiums~~
 39 ~~for property insurance, as defined under Section 31A-1-301, and as applied to fire~~
 40 ~~and allied lines insurance collected by insurance companies within the state; and~~

41 ~~[(ii) (b) [10% of all money assessed and] the first \$1,000,000 collected under Title 59,~~
 42 ~~Chapter 9, Taxation of Admitted Insurers, upon premiums for life insurance, as~~
 43 ~~defined in Section 31A-1-301, within the state.~~

44 ~~[(b) Payments to the fund shall be made annually until the service liability under this~~
 45 ~~part is liquidated, after which the tax revenue provided in this Subsection (1) ceases.]~~

46 ~~[(2) The office shall distribute the premium tax revenue paid under Subsection (1) as~~
 47 ~~follows:]~~

48 ~~[(a) an amount determined by the office to fully fund the long-term disability program~~
 49 ~~provided for firefighters under Section 49-23-601;]~~

50 ~~[(b) an amount determined by the office to the Firefighters' Retirement Trust Fund~~
 51 ~~created under Section 49-16-104 equal to the amount when calculated as a percentage~~
 52 ~~of the certified contribution rate for members in Divisions A and B, as defined under~~
 53 ~~Section 49-16-301, that is the percentage of the certified contribution rate paid to the~~
 54 ~~Firefighters' Retirement Trust Fund on July 1, 2004; and]~~

55 ~~[(c) any remaining amount in accordance with Section 49-11-902.]~~

56 (2)(a) The office shall use the revenue described in Subsection (1) to fund:

57 (i) the long term disability program provided for firefighters under Section 49-23-601,
 58 until the program is fully funded; and

59 (ii) the Firefighters' Retirement Trust Fund created in Section 49-16-104 until the
 60 actuarial funded ratio of the Firefighters' Retirement System created in Section
 61 49-16-103 reaches and can be maintained at 110%, as determined by the board's
 62 actuary using assumptions adopted by the board.

96 account for the receipt and expenditure of trust fund money.

97 (4)(a) The trust fund shall earn interest.

98 (b) The trust fund's earned interest shall remain in the trust.

99 (5) The board may expend money from the trust fund for reasonable administrative costs
100 that the board incurs for administering the trust fund.

101 (6) Assets of the trust fund are dedicated for the purposes established by statute and
102 administrative rule.

103 (7) Creditors of the board and of employers liable for the benefits paid under this chapter
104 may not seize, attach, or otherwise obtain assets of the trust fund.

105 Section 4. Section **53-32-202** is enacted to read:

106 **53-32-202 . Firefighter Cancer Benefit Trust Fund Board of Trustees -- Quorum**
107 **-- Establish rates -- Duties -- Reporting.**

108 (1)(a) There is created the Firefighter Cancer Benefit Trust Fund Board of Trustees
109 composed of 11 members.

110 (b) The president of the Senate shall appoint four individuals to the board as follows:

111 (i) one senator;

112 (ii) one fire chief representing a department in a county of the first or second class;

113 (iii) one fire chief representing a department in a county of the third through sixth
114 class; and

115 (iv) one fire chief representing a department whose members are majority volunteers.

116 (c) The speaker of the House of Representatives shall appoint four individuals to the
117 board as follows:

118 (i) one representative;

119 (ii) two firefighters who possess a rank of captain or below; and

120 (iii) one individual with professional investment experience.

121 (d) The governor shall appoint three individuals to the board as follows:

122 (i) one licensed physician or surgeon with professional expertise in oncology or
123 occupational medicine who is not currently employed by the Rocky Mountain
124 Center for Occupational and Environmental Health; and

125 (ii) two members who are either an elected municipal official or a city manager.

126 (2)(a) Each member shall serve a term of two years and may be reappointed for
127 successive terms.

128 (b) After two years from the initial appointments, the appointing authority shall stagger
129 appointing board members so that no more than one-half of the members terms

- 130 expire in the same year.
- 131 (3) When a vacancy occurs on the board, a replacement shall be appointed for the
132 remainder of the term.
- 133 (4) The board shall elect annually one of the board members as the chair.
- 134 (5)(a) Six members of the board make a quorum.
- 135 (b) If a quorum is present when the board takes a vote, the affirmative vote of a majority
136 of the board members present is the act of the board.
- 137 (6) The board shall ensure that assets of the trust fund are dedicated to providing support
138 and benefits to covered firefighters and covered firefighter's beneficiaries, in accordance
139 with this chapter and rules the board makes in accordance with Title 63G, Chapter 3,
140 Utah Administrative Rulemaking Act.
- 141 (7) A member may not receive compensation or benefits for the member's service, but may
142 receive per diem and travel expenses in accordance with:
- 143 (a) Section 63A-3-106;
- 144 (b) Section 63A-3-107; and
- 145 (c) rules made by the Division of Finance according to Sections 63A-3-106 and
146 63A-3-107.
- 147 (8)(a) The program shall staff the board.
- 148 (b) The program shall provide accounting services for the trust fund.
- 149 (9) The board shall:
- 150 (a) study:
- 151 (i) cancer incidence rates;
- 152 (ii) cancer incidence trust award levels;
- 153 (iii) funding mechanisms for the trust, including potential employer contributions;
- 154 (iv) mechanisms for disbursement of the trust funds that are designed to:
- 155 (A) reduce workers' compensation premiums for policies covering firefighters; and
- 156 (B) provide funding for a firefighter diagnosed with a presumptive cancer before a
157 workers' compensation claim is processed;
- 158 (b) consult with stakeholders representing firefighters, fire departments, and insurers that
159 issue workers' compensation policies; and
- 160 (c) review mechanisms proposed and implemented in other states for the disbursement
161 of the trust funds.
- 162 (10) Before December 1, 2026, the board shall prepare and submit recommendations based
163 on the study and consultation the board performs in accordance with Subsection (9), to

164 the Executive Appropriations Committee.

165 Section 5. Section **53H-4-705** is amended to read:

166 **53H-4-705 . Fire prevention, education, and training program.**

- 167 (1) With technical advice and support from the fire board, Utah Valley University shall
168 operate a statewide fire and rescue training program that:
- 169 (a) provides instruction, training, and testing for:
 - 170 (i) Utah Valley University students; and
 - 171 (ii) firefighters and emergency rescue personnel throughout the state, whether paid or
172 volunteer;
 - 173 (b) explores new methods of firefighting, fire training, and fire prevention;
 - 174 (c) provides training for fire and arson detection and investigation;
 - 175 (d) provides training to students, firefighters, and emergency rescue personnel on how to
176 conduct public education programs to promote fire safety;
 - 177 (e) provides aircraft rescue firefighting training;
 - 178 (f) provides for certification of firefighters, pump operators, instructors, officers, and
179 rescue personnel; and
 - 180 (g) provides facilities and props for teaching firefighting and emergency rescue skills.
- 181 (2) Utah Valley University shall ensure that the curriculum, training, and facilities offered
182 in the fire and rescue training program are sufficient to allow individuals who
183 successfully complete the program to receive applicable certification as a firefighter or
184 emergency rescue professional.
- 185 (3) Utah Valley University and the fire board shall consult together regarding:
- 186 (a) the development and content of the curriculum and training of the fire and rescue
187 training program;
 - 188 (b) the identification of individuals who may participate in the fire and rescue training
189 program without cost; and
 - 190 (c) the establishment of certification standards and requirements.
- 191 (4) Utah Valley University shall allow individuals designated by the fire board to
192 participate in and complete the fire and rescue training program without cost and to
193 receive applicable certification.
- 194 (5) Utah Valley University and the fire board shall by contract establish terms to:
- 195 (a) define the scope and content of the fire and rescue training program;
 - 196 (b) identify the fire and rescue personnel throughout the state who will be permitted to
197 participate in the fire and rescue training program without cost; and

- 198 (c) define other aspects of the relationship between Utah Valley University and the fire
199 board relating to the fire and rescue training program that are mutually beneficial.
- 200 (6) In accordance with Section 34A-3-114, the fire and rescue training program shall:
- 201 (a) facilitate cancer screenings conducted by the Rocky Mountain Center for
202 Occupational and Environmental Health; and
- 203 (b) track cancer screenings for a firefighter.
- 204 (7) In accordance with Section 53-32-202, the fire and rescue training program shall:
- 205 (a) provide staff for the board created in Section 53-32-202; and
- 206 (b) provide accounting services for the trust fund created in Section 53-32-201.
- 207 Section 6. Section **59-9-101** is amended to read:
- 208 **59-9-101 . Tax basis -- Rates -- Exemptions -- Rate reductions.**
- 209 (1)(a) Except as provided in Subsection (1)(b), (1)(d), or (5), an admitted insurer shall
210 pay to the commission on or before March 31 in each year, a tax of 2.25% of the total
211 premiums received by admitted insurer during the preceding calendar year from
212 insurance covering property or risks located in this state.
- 213 (b) This Subsection (1) does not apply to:
- 214 (i) workers' compensation insurance, assessed under Subsection (2);
- 215 (ii) title insurance premiums taxed under Subsection (3);
- 216 (iii) annuity considerations;
- 217 (iv) insurance premiums paid by an institution within the state system of higher
218 education as specified in Section 53H-1-102; and
- 219 (v) ocean marine insurance.
- 220 (c) The taxable premium under this Subsection (1) shall be reduced by:
- 221 (i) the premiums returned or credited to policyholders on direct business subject to
222 tax in this state;
- 223 (ii) the premiums received for reinsurance of property or risks located in this state;
224 and
- 225 (iii) the dividends, including premium reduction benefits maturing within the year:
- 226 (A) paid or credited to policyholders in this state; or
- 227 (B) applied in abatement or reduction of premiums due during the preceding
228 calendar year.
- 229 (d)(i) For purposes of this Subsection (1)(d):
- 230 (A) "Utah variable life insurance premium" means an insurance premium paid:
231 (I) by:

- 232 (Aa) a corporation; or
- 233 (Bb) a trust established or funded by a corporation; and
- 234 (II) for variable life insurance covering risks located within the state.
- 235 (B) "Variable life insurance" means an insurance policy that provides for life
- 236 insurance, the amount or duration of which varies according to the investment
- 237 experience of one or more separate accounts that are established and
- 238 maintained by the insurer [~~pursuant to~~] in accordance with Title 31A, Insurance
- 239 Code.
- 240 (ii) Notwithstanding Subsection (1)(a), beginning on January 1, 2006, the tax on that
- 241 portion of the total premiums subject to a tax under Subsection (1)(a) that is a
- 242 Utah variable life insurance premium shall be calculated as follows:
- 243 (A) 2.25% of the first \$100,000 of Utah variable life insurance premiums:
- 244 (I) paid for each variable life insurance policy; and
- 245 (II) received by the admitted insurer in the preceding calendar year; and
- 246 (B) .08% of the Utah variable life insurance premiums that exceed \$100,000:
- 247 (I) paid for the policy described in Subsection (1)(d)(ii)(A); and
- 248 (II) received by the admitted insurer in the preceding calendar year.
- 249 (2)(a) An admitted insurer writing workers' compensation insurance in this state shall
- 250 pay to the tax commission, on or before March 31 in each year, a premium
- 251 assessment on the basis of the total workers' compensation premium income received
- 252 by the insurer from workers' compensation insurance in this state during the
- 253 preceding calendar year as follows:
- 254 (i) on or before December 31, 2010, an amount of equal to or greater than 1%, but
- 255 equal to or less than 5.75% of the total workers' compensation premium income
- 256 described in this Subsection (2);
- 257 (ii) on and after January 1, 2011, but on or before December 31, 2022, an amount of
- 258 equal to or greater than 1%, but equal to or less than 4.25% of the total workers'
- 259 compensation premium income described in this Subsection (2); and
- 260 (iii) on and after January 1, 2023, an amount equal to 1.25% of the total workers'
- 261 compensation premium income described in this Subsection (2).
- 262 (b) Total workers' compensation premium income means the net written premium as
- 263 calculated before any premium reduction for any insured employer's deductible,
- 264 retention, or reimbursement amounts and also those amounts equivalent to premiums
- 265 as provided in Section 34A-2-202.

- 266 (c) The percentage of premium assessment applicable for a calendar year shall be
267 determined by the Labor Commission under Subsection (2)(d). The total premium
268 income shall be reduced in the same manner as provided in Subsections (1)(c)(i) and
269 (1)(c)(ii), but not as provided in Subsection (1)(c)(iii). The commission shall
270 promptly remit from the premium assessment collected under this Subsection (2):
- 271 (i) income to the state treasurer for credit to the Employers' Reinsurance Fund created
272 under Subsection 34A-2-702(1) as follows:
 - 273 (A) on or before December 31, 2009, an amount of up to 5% of the total workers'
274 compensation premium income;
 - 275 (B) on and after January 1, 2010, but on or before December 31, 2010, an amount
276 of up to 4.5% of the total workers' compensation premium income;
 - 277 (C) on and after January 1, 2011, but on or before December 31, 2022, an amount
278 of up to 3% of the total workers' compensation premium income; and
 - 279 (D) on and after January 1, 2023, 0% of the total workers' compensation premium
280 income;
 - 281 (ii) an amount equal to .25% of the total workers' compensation premium income to
282 the state treasurer for credit to the Workplace Safety Account created by Section
283 34A-2-701;
 - 284 (iii) an amount of up to .5% and any remaining assessed percentage of the total
285 workers' compensation premium income to the state treasurer for credit to the
286 Uninsured Employers' Fund created under Section 34A-2-704; and
 - 287 (iv) beginning on January 1, 2010, .5% of the total workers' compensation premium
288 income to the state treasurer for credit to the Industrial Accident Restricted
289 Account created in Section 34A-2-705.
- 290 (d)(i) The Labor Commission shall determine the amount of the premium assessment
291 for each year on or before each October 15 of the preceding year. The Labor
292 Commission shall make this determination following a public hearing. The
293 determination shall be based upon the recommendations of a qualified actuary.
- 294 (ii) The actuary shall recommend a premium assessment rate sufficient to provide
295 payments of benefits and expenses from the Employers' Reinsurance Fund and to
296 project a funded condition with assets greater than liabilities by no later than June
297 30, 2025.
 - 298 (iii) The actuary shall recommend a premium assessment rate sufficient to provide
299 payments of benefits and expenses from the Uninsured Employers' Fund and to

- 300 maintain it at a funded condition with assets equal to or greater than liabilities.
- 301 (iv) At the end of each fiscal year the minimum approximate assets in the Employers'
- 302 Reinsurance Fund shall be \$5,000,000 which amount shall be adjusted each year
- 303 beginning in 1990 by multiplying by the ratio that the total workers' compensation
- 304 premium income for the preceding calendar year bears to the total workers'
- 305 compensation premium income for the calendar year 1988.
- 306 (v) The requirements of Subsection (2)(d)(iv) cease when the future annual
- 307 disbursements from the Employers' Reinsurance Fund are projected to be less than
- 308 the calculations of the corresponding future minimum required assets. The Labor
- 309 Commission shall, after a public hearing, determine if the future annual
- 310 disbursements are less than the corresponding future minimum required assets
- 311 from projections provided by the actuary.
- 312 (vi) At the end of each fiscal year the minimum approximate assets in the Uninsured
- 313 Employers' Fund shall be \$2,000,000, which amount shall be adjusted each year
- 314 beginning in 1990 by multiplying by the ratio that the total workers' compensation
- 315 premium income for the preceding calendar year bears to the total workers'
- 316 compensation premium income for the calendar year 1988.
- 317 (e) A premium assessment that is to be transferred into the General Fund may be
- 318 collected on premiums received from Utah public agencies.
- 319 (3) An admitted insurer writing title insurance in this state shall pay to the commission, on
- 320 or before March 31 in each year, a tax of .45% of the total premium received by either
- 321 the insurer or by its agents during the preceding calendar year from title insurance
- 322 concerning property located in this state. In calculating this tax, "premium" includes the
- 323 charges made to an insured under or to an applicant for a policy or contract of title
- 324 insurance for:
- 325 (a) the assumption by the title insurer of the risks assumed by the issuance of the policy
- 326 or contract of title insurance; and
- 327 (b) abstracting title, title searching, examining title, or determining the insurability of
- 328 title, and every other activity, exclusive of escrow, settlement, or closing charges,
- 329 whether denominated premium or otherwise, made by a title insurer, an agent of a
- 330 title insurer, a title insurance producer, or any of them.
- 331 (4) Beginning July 1, 1986, a former county mutual and a former mutual benefit association
- 332 shall pay the premium tax or assessment due under this chapter. Premiums received
- 333 after July 1, 1986, shall be considered in determining the tax or assessment.

- 334 (5) The following insurers are not subject to the premium tax on health care insurance that
335 would otherwise be applicable under Subsection (1):
- 336 (a) an insurer licensed under Title 31A, Chapter 5, Domestic Stock and Mutual
337 Insurance Corporations;
- 338 (b) an insurer licensed under Title 31A, Chapter 7, Nonprofit Health Service Insurance
339 Corporations;
- 340 (c) an insurer licensed under Title 31A, Chapter 8, Health Maintenance Organizations
341 and Limited Health Plans;
- 342 (d) an insurer licensed under Title 31A, Chapter 9, Insurance Fraternal;
- 343 (e) an insurer licensed under Title 31A, Chapter 11, Motor Clubs; and
- 344 (f) an insurer licensed under Title 31A, Chapter 14, Foreign Insurers.
- 345 (6)(a) As used in this Subsection (6):
- 346 (i) "Cancellation fee waiver" means the same as that term is defined in Section
347 31A-23a-902.
- 348 (ii) "Primary certificate holder" means an individual who elects and purchases travel
349 insurance under a group policy.
- 350 (iii) "Primary policyholder" means an individual who elects and purchases individual
351 travel insurance.
- 352 (iv) "Travel assistance service" means the same as that term is defined in Section
353 31A-23a-902.
- 354 (v) "Travel insurance" means the same as that term is defined in Section 31A-23a-902.
- 355 (b) A travel insurer shall:
- 356 (i) pay a premium tax required under Subsection (1) on a travel insurance premium
357 that:
- 358 (A) an individual primary policyholder pays, if the policyholder is a resident of
359 this state;
- 360 (B) a primary certificate holder pays, if the certificate holder is a resident of this
361 state and elects coverage under a group travel insurance policy; or
- 362 (C) subject to any apportionment rules that apply to the insurer across multiple
363 taxing jurisdictions or permit the insurer to allocate the premium on an
364 apportioned basis in a reasonable and equitable manner across multiple
365 jurisdictions, a blanket travel insurance policyholder pays for eligible blanket
366 group members, if the policyholder is a resident in this state, has the
367 policyholder's principal place of business in this state, or has the principal place

- 368 of business of an affiliate or subsidiary that has purchased blanket travel
369 insurance in this state;
- 370 (ii) document the state of residence or principal place of business of each
371 policyholder and certificate holder; and
- 372 (iii) report as a premium only the amount allocable to travel insurance and not an
373 amount received for:
- 374 (A) a cancellation fee waiver; or
375 (B) a travel assistance service.
- 376 (7) A captive insurer, as provided in Section 31A-3-304, that pays a fee imposed under
377 Section 31A-3-304 is not subject to the premium tax under this section.
- 378 (8) An insurer issuing multiple policies to an insured may not artificially allocate the
379 premiums among the policies for purposes of reducing the aggregate premium tax or
380 assessment applicable to the policies.
- 381 (9) The retaliatory provisions of Title 31A, Chapter 3, Department Funding, Fees, and Taxes,
382 apply to the tax or assessment imposed under this chapter.
- 383 (10)(a) As used in this Subsection (10):
- 384 (i) "Diverted revenue" means revenue collected from taxes levied under this section
385 that is not paid into or does not remain in the General Fund because of a statutory
386 provision requiring the revenue to be paid or distributed as provided in that
387 statutory provision.
- 388 (ii) "Net revenue" means the total revenue collected from taxes levied under this
389 section, excluding diverted revenue.
- 390 (b) Beginning fiscal year 2027, the Division of Finance shall annually transfer net
391 revenue into the Firefighter Cancer Benefit Trust Fund created in Section 53-32-201.
- 392 **Section 7. Repealer.**
- 393 This bill repeals:
- 394 **Section 49-11-902, Premium tax revenues -- Formula -- Deposits.**
- 395 **Section 49-11-903, State appropriation funding offset -- Proportionate share**
396 **determination and reporting.**
- 397 **Section 8. Effective Date.**
- 398 This bill takes effect on July 1, 2026.