

**State Impact**

There is a minimal fiscal impact to the State. The bill expands the type of organizations that are eligible to participate in the State risk pools. The actual impact will depend on the type and number of entities that shift to the State risk pool and their claims activity once they shift.

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**Individual and Business Impact**

The result of this bill could lower premiums for employees of organizations that shift to a lower cost insurer. It may have an impact on other groups already participating in the State pool.

It could also have a fiscal impact on private insurers and public agency insurance mutuals depending on the net gain or loss of business for the company. The net gain or loss of business could impact premiums for the other client groups of the risk pool.

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**Office of the Legislative Fiscal Analyst**