

**State Impact**

This bill requires an appropriation of \$50,400 from the General Fund to the Insurance

This legislation could increase costs for legal defense to insurers in Utah. The result could be an increase in insurance and workers' compensation premiums for State and local government. The potential impact to premiums cannot be estimated.

	<u><b>FY 02 Approp.</b></u>	<u><b>FY 03 Approp.</b></u>	<u><b>FY 02 Revenue</b></u>	<u><b>FY 03 Revenue</b></u>
General Fund	\$50,400	\$46,600	\$0	\$0
	<u><b>\$50,400</b></u>	<u><b>\$46,600</b></u>	<u><b>\$0</b></u>	<u><b>\$0</b></u>

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**Individual and Business Impact**

This legislation could provide financial relief for some individuals and, at the same time, increase costs for legal defense to insurers in Utah. It is most likely that any additional costs to insurers will be passed on to consumers, potentially through insurance premium increases. The potential amount cannot be determined.

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**Office of the Legislative Fiscal Analyst**