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## **State Impact**

The provisions of this bill can be implemented within existing budgets. However, this bill has a Legislative Review Note. There may be additional costs to the state if there is a challenge in the courts.

## **Individual and Business Impact**

These changes may result in a slight increase in costs to insurers that they will pass on to customers. Some customers, however, may be able to get insurance who otherwise couldn't get it, and some may see lower premiums.

Office of the Legislative Fiscal Analyst