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**Fiscal Note****Insurance Cancellation and Nonrenewal Restrictions***23-Feb-05***Bill Number: SB0048s02***11:12 AM*

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**HOUSE SUBSTITUTE****State Impact**

No fiscal impact.

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**Individual and Business Impact**

Insurance companies cost to change and file policy forms should be minimal. The bill may affect insurers' underwriting rules and risks. Some individuals will benefit by not having their insurance cancelled.

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**Office of the Legislative Fiscal Analyst**