

## Fiscal Note S.B. 161 2015 General Session Insurance Revisions by Davis, G.



## General, Education, and Uniform School Funds

JR4-5-101

	Ongoing	One-time	Total
Net GF/EF/USF (revexp.)	\$0	\$0	\$0

State Government UCA 36-12-13(2)(b)

Enactment of this legislation likely will not materially impact state revenue.					
Revenues	FY 2015	FY 2016	FY 2017		
Total Revenues	\$0	\$0	\$0		

Enactment of this legislation creates a private right of action under unfair claims practices. To the extent that citizens exercise this private right of action, Courts could experience costs and associated revenue. Further, the State may incur defense costs, plus any settlement or judgement costs.

Expenditures	FY 2015	FY 2016	FY 2017
Total Expenditures	\$0	\$0	\$0
Net All Funds	\$0	\$0	\$0

Local Government UCA 36-12-13(2)(c)

Enactment of this legislation likely will not result in direct, measurable costs for local governments.

## Individuals & Businesses

UCA 36-12-13(2)(d)

Enactment of this legislation likely will not result in direct, measurable expenditures by Utah residents or businesses.

Performance Note JR4-2-404

No performance note required for this bill

## **Notes on Notes**

Fiscal notes estimate the direct costs or revenues of enacting a bill. The Legislature uses them to balance the budget. They do not measure a bill's benefits or non-fiscal impacts like opportunity costs, wait times, or inconvenience. A fiscal note is not an appropriation. The Legislature decides appropriations separately.