

### Fiscal Estimate - 2015 Session

Original     
  Updated     
  Corrected     
  Supplemental

<b>LRB Number</b> <b>15-4539/1</b>	<b>Introduction Number</b> <b>SB-697</b>
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**Description**  
 Motor vehicle event data recorders, prohibited insurance practices related to accessing or using information collected by event data recorders, and providing a penalty

**Fiscal Effect**

**State:**

No State Fiscal Effect  
 Indeterminate  
 Increase Existing Appropriations     
  Increase Existing Revenues     
  Increase Costs - May be possible to absorb within agency's budget  
 Decrease Existing Appropriations     
  Decrease Existing Revenues     
   
  Yes       No  
 Create New Appropriations     
  Decrease Costs

**Local:**

No Local Government Costs  
 Indeterminate

1. <input type="checkbox"/> Increase Costs <input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory 2. <input type="checkbox"/> Decrease Costs <input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory	3. <input type="checkbox"/> Increase Revenue <input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory 4. <input type="checkbox"/> Decrease Revenue <input type="checkbox"/> Permissive <input type="checkbox"/> Mandatory	5. Types of Local Government Units Affected <input type="checkbox"/> Towns <input type="checkbox"/> Village <input type="checkbox"/> Cities <input type="checkbox"/> Counties <input type="checkbox"/> Others <input type="checkbox"/> School Districts <input type="checkbox"/> WTCS Districts
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<b>Fund Sources Affected</b>	<b>Affected Ch. 20 Appropriations</b>
<input type="checkbox"/> GPR <input type="checkbox"/> FED <input type="checkbox"/> PRO <input type="checkbox"/> PRS <input type="checkbox"/> SEG <input type="checkbox"/> SEGS	

<b>Agency/Prepared By</b>	<b>Authorized Signature</b>	<b>Date</b>
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## Fiscal Estimate Narratives

OCI 2/9/2016

LRB Number	<b>15-4539/1</b>	Introduction Number	<b>SB-697</b>	Estimate Type	<b>Original</b>
<b>Description</b> Motor vehicle event data recorders, prohibited insurance practices related to accessing or using information collected by event data recorders, and providing a penalty					

### Assumptions Used in Arriving at Fiscal Estimate

The bill prohibits an insurer from conditioning the issuance or renewal of a motor vehicle liability insurance policy on whether the insured vehicle or vehicle to be insured is equipped with an event data recorder (EDR) or whether, if it is so equipped, the insured or applicant for insurance authorizes the insurer to access or use information collected by the EDR. The bill also prohibits an insurer from canceling, excluding or limiting coverage, or denying a claim under a motor vehicle liability insurance policy, on the basis of whether the insured vehicle is equipped with an EDR or whether, if it is so equipped, the insured authorizes the insurer to access or use information collected by the EDR. The bill makes an exception from these prohibitions for a usage-based motor vehicle liability insurance policy, which is an insurance policy for which the premium is based on the active, digital monitoring of how the insured drives.

While this bill imposes new restrictions on insurers' activities with regards to motor vehicle liability insurance policies, it does not impose any new requirements on the Office of the Commissioner of Insurance. Our analysis indicates that the agency can absorb any potential cost of enforcing the bill's requirements and that the bill will have negligible financial impact on the agency.

### Long-Range Fiscal Implications

None