

**LEGISLATIVE BUDGET BOARD**  
**Austin, Texas**

**FISCAL NOTE, 78TH LEGISLATIVE REGULAR SESSION**

**February 22, 2003**

**TO:** Honorable John T. Smithee, Chair, House Committee on Insurance

**FROM:** John Keel, Director, Legislative Budget Board

**IN RE: HB265** by Thompson (Relating to the use of credit scoring in the underwriting and rating of personal automobile and residential property insurance.), **As Introduced**

<b>No fiscal implication to the State is anticipated.</b>
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Based on the analysis of the Texas Department of Insurance and the Office of Consumer Credit Commissioner, the provisions of the bill would have no fiscal impact to the state.

**Local Government Impact**

No fiscal implication to units of local government is anticipated.

**Source Agencies:** 454 Department Of Insurance, 466 Office Of Consumer Credit Commissioner

**LBB Staff:** JK, JRO, RT, RB