

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

**FISCAL NOTE, 83RD LEGISLATIVE REGULAR SESSION**

**April 15, 2013**

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

**FROM:** Ursula Parks, Director, Legislative Budget Board

**IN RE:** **HB1934** by Allen (Relating to discrimination against an individual with a criminal record by a life insurance company.), **As Introduced**

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| <b>No significant fiscal implication to the State is anticipated.</b> |
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The bill would amend the Insurance Code relating to discrimination against an individual with a criminal record by a life insurance company. The bill would prohibit a life insurance company from refusing to insure or provide coverage to an individual, refusing to continue to insure or provide coverage to an individual, limiting the amount, extent, or kind of coverage available for an individual, or charging an individual a rate that is different from the rate charged to other individuals for the same coverage because of the individual's criminal record.

Based on information provided by the Texas Department of Insurance, it is assumed that any costs associated with the implementation of this bill would be absorbed within existing staff and resources.

**Local Government Impact**

No fiscal implication to units of local government is anticipated.

**Source Agencies:** 454 Department of Insurance

**LBB Staff:** UP, AG, ER, LXH