

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

**FISCAL NOTE, 89TH LEGISLATIVE REGULAR SESSION**

**April 7, 2025**

**TO:** Honorable Jay Dean, Chair, House Committee on Insurance

**FROM:** Jerry McGinty, Director, Legislative Budget Board

**IN RE: HB3021** by Smithee (Relating to the use of a consumer's credit score in the underwriting or rating of certain personal lines property and casualty insurance policies.), **As Introduced**

**No significant fiscal implication to the State is anticipated.**

It is assumed that any costs associated with the bill could be absorbed using existing resources.

**Local Government Impact**

No significant fiscal implication to units of local government is anticipated.

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

**LBB Staff:** JMc, AAL, BFa, RStu