

# Fiscal Note

State of Alaska  
2013 Legislative Session

Bill Version: SB 55  
Fiscal Note Number: 1  
(S) Publish Date: 3/25/13

Identifier: SB055-DCCED-DOI-02-22-13  
Title: INSURER'S USE OF CREDIT SCORES  
Sponsor: LABOR & COMMERCE  
Requester: Senate Labor and Commerce

Department: Department of Commerce, Community and  
Economic Development  
Appropriation: Insurance Operations  
Allocation: Insurance Operations  
OMB Component Number: 354

**Expenditures/Revenues**

Note: Amounts do not include inflation unless otherwise noted below. (Thousands of Dollars)

	FY2014	Included in	Out-Year Cost Estimates				
	Appropriation Requested	Governor's FY2014 Request	FY 2015	FY 2016	FY 2017	FY 2018	FY 2019
<b>OPERATING EXPENDITURES</b>	<b>FY 2014</b>	<b>FY 2014</b>	<b>FY 2015</b>	<b>FY 2016</b>	<b>FY 2017</b>	<b>FY 2018</b>	<b>FY 2019</b>
Personal Services							
Travel							
Services							
Commodities							
Capital Outlay							
Grants & Benefits							
Miscellaneous							
<b>Total Operating</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

**Fund Source (Operating Only)**

None							
<b>Total</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>

**Positions**

Full-time							
Part-time							
Temporary							

<b>Change in Revenues</b>							
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Estimated SUPPLEMENTAL (FY2013) cost: 0.0

Estimated CAPITAL (FY2014) cost: 0.0

**ASSOCIATED REGULATIONS**

Does the bill direct, or will the bill result in, regulation changes adopted by your agency? No  
If yes, by what date are the regulations to be adopted, amended or repealed?

**Why this fiscal note differs from previous version:**

Not applicable, initial version.

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Division	Division of Insurance	Date:	02/22/2013 10:00 PM
Approved By:	JoEllen Hanrahan, Director	Date:	02/22/13
	Administrative Services Division		

**FISCAL NOTE ANALYSIS #1**

**STATE OF ALASKA  
2013 LEGISLATIVE SESSION**

**BILL NO.** SB 55

**Analysis**

SB 55 amends AS 21.36.460 to allow for the use of credit history or insurance scoring on policy renewal without requiring a consumer waiver.

There is no anticipated fiscal impact to the Division of Insurance from this bill.