

OFFICE OF FISCAL ANALYSIS

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HB-6898

AN ACT ELIMINATING THE AGE REQUIREMENT FOR DRIVERS WHO COMPLETE AN ACCIDENT PREVENTION COURSE AND REQUIRING A STUDY OF AUTOMOBILE LIABILITY INSURANCE LAWS IN OTHER STATES.

OFA Fiscal Note

State Impact:

| Agency Affected | Fund-Effect | FY 26 \$ | FY 27 \$ |
|-----------------|-------------|--------------------|----------|
| Insurance Dept. | IF - Cost | 50,000 - 75,000 | None |

Note: IF=Insurance Fund

Municipal Impact: None

Explanation

The bill requires, in Section 2, the Insurance Department to conduct a study comparing automobile liability insurance laws in other states to Connecticut's laws by February 1, 2026. This results in a one-time cost of \$50,000 to \$75,000 in FY 26 associated with hiring a contractor to complete the study.

Section 1, which has no fiscal impact, broadens the eligibility for receiving a discounted auto insurance policy premium by completing a Department of Motor Vehicles-approved safety course.

The Out Years

The cost is one-time in nature and does not result in a fiscal impact in the out years.