



# House of Representatives

General Assembly

**File No. 190**

February Session, 2026

House Bill No. 5278

*House of Representatives, March 26, 2026*

The Committee on Labor and Public Employees reported through REP. SANCHEZ, E. of the 24th Dist., Chairperson of the Committee on the part of the House, that the bill ought to pass.

***AN ACT REQUIRING UNINSURED AND UNDERINSURED MOTORIST  
COVERAGE FOR DEPARTMENT OF TRANSPORTATION  
EMPLOYEES.***

Be it enacted by the Senate and House of Representatives in General Assembly convened:

1       Section 1. (NEW) (*Effective October 1, 2026*) Not later than July 1, 2027,  
2       the state shall provide uninsured and underinsured motorist coverage  
3       under the State Fleet Insurance Policy, with limits for bodily injury or  
4       death not less than one million dollars, to employees of the Department  
5       of Transportation for the protection of such employees who are legally  
6       entitled to recover damages from owners or operators of uninsured  
7       motor vehicles and underinsured motor vehicles because of a bodily  
8       injury, including death resulting therefrom, arising out of or in the  
9       course of such employee's employment when such employee is required  
10      to be outside of a motor vehicle.

|   |  |  |
|---|--|--|
| This act shall take effect as follows and shall amend the following sections: |  |  |
|---|--|--|

|           |                        |             |
|-----------|------------------------|-------------|
| Section 1 | <i>October 1, 2026</i> | New section |
|-----------|------------------------|-------------|

**LAB**      *Joint Favorable*

*The following Fiscal Impact Statement and Bill Analysis are prepared for the benefit of the members of the General Assembly, solely for purposes of information, summarization and explanation and do not represent the intent of the General Assembly or either chamber thereof for any purpose. In general, fiscal impacts are based upon a variety of informational sources, including the analyst's professional knowledge. Whenever applicable, agency data is consulted as part of the analysis, however final products do not necessarily reflect an assessment from any specific department.*

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**OFA Fiscal Note**

**State Impact:**

| Agency Affected     | Fund-Effect | FY 27 \$ | FY 28 \$             |
|---------------------|-------------|----------|----------------------|
| Admin. Serv., Dept. | TF - Cost   | None     | 700,000 to 1,700,000 |

Note: TF=Transportation Fund

**Municipal Impact:** None

**Explanation**

The bill requires the state to provide uninsured and underinsured motorist coverage for Department of Transportation employees beginning July 1, 2027. This results in a cost between \$700,000 and \$1,700,000 per year depending on the quantity and severity of relevant accidents.

**The Out Years**

The annualized ongoing fiscal impact identified above would continue into the future subject to inflation.

**OLR Bill Analysis**

**HB 5278**

**AN ACT REQUIRING UNINSURED AND UNDERINSURED MOTORIST COVERAGE FOR DEPARTMENT OF TRANSPORTATION EMPLOYEES.**

**SUMMARY**

This bill requires the state, by July 1, 2027, to give Department of Transportation employees uninsured and underinsured motorist coverage under the State Fleet Insurance Policy. The coverage must have limits for bodily injury or death of at least \$1 million and cover employees who are legally entitled to recover damages from owners or operators of uninsured or underinsured vehicles due to bodily injury or death arising out of, or in the course of, their employment when the employee must be outside of a motor vehicle.

EFFECTIVE DATE: October 1, 2026

**COMMITTEE ACTION**

Labor and Public Employees Committee

Joint Favorable

Yea 13 Nay 0 (03/12/2026)