

*Only Impacts on Original or Engrossed  
Versions are Considered Official*

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**Measure Description:**

Requires insurer that issues or renews disability insurance policy in this state to establish, maintain and follow certain procedures with respect to claims, determinations of claims that are adverse to claimant, appeals of determinations, communications with claimant and related operations.

**Government Unit(s) Affected:**

Department of Consumer and Business Services (DCBS)

**Analysis:**

The proposed legislation has been determined to have

**MINIMAL EXPENDITURE IMPACT**

on state or local government.

While this individual measure has a “Minimal” fiscal impact, an agency may incur a net fiscal impact greater than minimal depending on the cumulative impact of all measures enacted into law that affect the agency.