FISCAL NOTE

AGENCY'S ESTIMATES

Date Prepared: February 7, 2017

Agency Submitting: Business and Industry, Division of Insurance

Items of Revenue or Expense, or Both	Fiscal Year 2016-17	Fiscal Year 2017-18	Fiscal Year 2018-19	Effect on Future Biennia
Total	0	0	0	0

Explanation

(Use Additional Sheets of Attachments, if required)

SB18 (BDR 57-464) seeks to clarify existing law to address practices in bail that are harming consumers. These practices have led to numerous complaints received by the Division, which have increased the Division's workload in the Consumer, Enforcement, and Legal Sections particularly over the last five years. The Division initially absorbed this increased workload as a natural ebb and flow of oversight. Over the last two years, it has become apparent that this increased workload cannot be sustained long term. Before pursuing more resources to address bail, the Division seeks to update bail laws with the expectation that SB18 will help bail licensees better understand the scope of their authority to improve compliance and decrease bail law violations. SB18 mostly changes language to clarify ambiguities and misinterpretations of laws. SB18 makes very few substantive changes that impose additional obligations on the Division. The intent is that, if bail licensees better understand and comply with bail laws, the Division's bail workload will decrease. However, if the Division does not see a change in complaints and behaviors in the bail industry, the Division will consider other options to address the increased workload.

	Name	Barbara D. Richardson
	Title	Insurance Commissioner
DEPARTMENT OF ADMINISTRATION'S COMMENTS	Date	Wednesday, February 01, 2017
The agency's response appears reasonable.		
	Name	Laura Freed
	Title	Exec. Branch Budget Officer