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 DATE PREPARED: February 07, 2011  
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**LB 678**

Revision: 00

**FISCAL NOTE**  
 LEGISLATIVE FISCAL ANALYST ESTIMATE

ESTIMATE OF FISCAL IMPACT – STATE AGENCIES *				
	FY 2011-12		FY 2012-13	
	EXPENDITURES	REVENUE	EXPENDITURES	REVENUE
GENERAL FUNDS				
CASH FUNDS				
FEDERAL FUNDS				
OTHER FUNDS				
TOTAL FUNDS				

\*Does not include any impact on political subdivisions. See narrative for political subdivision estimates.

LB 678 makes it an unfair practice in the business of insurance to engage in an act or practice in connection with issuing, underwriting, rating, renewing, canceling or denying a property or casualty policy that has the effect of discriminating against a person because of race, creed, national origin or religion.

Persons who are determined to have engaged in an unfair trade practice by the Director of the Department of Insurance may be fined up to \$1,000 for each violation, not to exceed an aggregate penalty of \$30,000. Penalties for flagrant violations are up to \$15,000 per violation, not to exceed \$150,000 in the aggregate. The number of violations and assessed penalties pursuant to the bill is unknown, but projected to be small. Any revenue received from penalties is deposited in the Permanent School Fund, from which the interest accrues to public schools on an annual basis.

DEPARTMENT OF ADMINISTRATIVE SERVICES

REVIEWED BY	Gary Bush	DATE	2/14/11	PHONE	471-2526
COMMENTS					
DEPT. OF INSURANCE – Concur.					