



Ohio Legislative Service Commission

Ruhaiza Ridzwan

Fiscal Note & Local Impact Statement

Bill: [S.B. 293 of the 129th G.A.](#)

Date: June 11, 2012

Status: As Introduced

Sponsor: Sen. Seitz

Local Impact Statement Procedure Required: No

Contents: To prohibit an automobile insurer from enforcing an intrafamily exclusion in an accident where a member of the family dies

State Fiscal Highlights

- No direct fiscal effect on the state.

Local Fiscal Highlights

- For any political subdivisions that are not self-insuring their fleets, there is a potential minimal increase in expenditures due to higher motor insurance premiums resulting from an automobile insurer's inability to enforce an intrafamily exclusion under certain circumstances.

Detailed Fiscal Analysis

The bill prohibits an automobile insurer from enforcing an "intrafamily exclusion" included in an automobile insurance policy¹ under certain circumstances. The bill specifies that such insurers cannot preclude coverage of bodily injury or death for a spouse, a resident relative, or other relative of a covered individual when such individual dies as a result of an accident and the insured person is not at fault.

Fiscal Effect

The bill may increase automobile insurance premiums for policyholders in Ohio resulting from an automobile insurer's inability to enforce an intrafamily exclusion under the specified conditions. Currently, the state of Ohio self-insures its fleets, thus there would be no fiscal effect on the state from any increase in premiums. Similarly, many larger political subdivisions are self-insured, and for those jurisdictions the bill would have no fiscal impact. However, LSC staff do not have insurance information for local governments' fleets and their insurance arrangements. For any political subdivisions that are not self-insuring their fleets, there is a potential minimal increase in expenditures due to higher motor insurance premiums resulting from such exclusion.

SB0293IN.docx / emr

¹ Includes insurance coverage under uninsured motorist and underinsured motorist (UM/UIM).