

COMMITTEE ON LEGISLATIVE RESEARCH
OVERSIGHT DIVISION

FISCAL NOTE

L.R. No.: 5024H.01I
Bill No.: HB 2324
Subject: Business and Commerce; Motor Vehicles; Insurance - Automobile
Type: Original
Date: January 8, 2026

Bill Summary: This proposal creates provisions relating to the procurement of driving data by automobile insurers.

FISCAL SUMMARY

ESTIMATED NET EFFECT ON GENERAL REVENUE FUND

FUND AFFECTED	FY 2027	FY 2028	FY 2029
Total Estimated Net Effect on General Revenue	\$0	\$0	\$0

ESTIMATED NET EFFECT ON OTHER STATE FUNDS

FUND AFFECTED	FY 2027	FY 2028	FY 2029
Total Estimated Net Effect on Other State Funds	\$0	\$0	\$0

Numbers within parentheses: () indicate costs or losses.

ESTIMATED NET EFFECT ON FEDERAL FUNDS

FUND AFFECTED	FY 2027	FY 2028	FY 2029
Total Estimated Net Effect on All Federal Funds	\$0	\$0	\$0

ESTIMATED NET EFFECT ON FULL TIME EQUIVALENT (FTE)

FUND AFFECTED	FY 2027	FY 2028	FY 2029
Total Estimated Net Effect on FTE	0	0	0

Estimated Net Effect (expenditures or reduced revenues) expected to exceed \$250,000 in any of the three fiscal years after implementation of the act or at full implementation of the act.

Estimated Net Effect (savings or increased revenues) expected to exceed \$250,000 in any of the three fiscal years after implementation of the act or at full implementation of the act.

ESTIMATED NET EFFECT ON LOCAL FUNDS

FUND AFFECTED	FY 2027	FY 2028	FY 2029
Local Government	\$0	\$0	\$0

FISCAL ANALYSIS

ASSUMPTION

§379.1650 - Procurement of Driving Data by Automobile Insurers

Officials from the **Department of Commerce and Insurance (DCI)** assume this proposal would establish new section 379.1650 prohibiting an insurer from purchasing or obtaining certain data (the driving data of a vehicle insured under a policy of automobile insurance issued by the insurer; or any document or report based on the driving data of a vehicle insured under a policy of automobile insurance issued by the insurer) from any third party without express written consent of the vehicle owner or primary driver.

The insurer would further be subject to certain restrictions on selling, sharing or distributing data. The insurer would be forbidden from denying, cancelling, or increasing premiums based on refusal to provide such data. The owner of the vehicle would be allowed to request copies of any driving data, report, or analysis that was collected by the insurer.

The director of the DCI shall have the authority to enforce the provisions of this section; and impose fines or other civil penalties or take the necessary corrective action for violations under this section after a hearing conducted in the same manner as a hearing conducted for the collection of fines and civil penalties or corrective actions under the insurance laws of this state or by rule adopted or order issued by the director.

There will be an impact on DCI. These provisions are in Chapter 379, and the Director is given rulemaking authority. Ensuring compliance with these provisions would be the responsibility of DCI. Market Regulation would need to enforce these provisions, resulting in a potential increase in work. The legal department would also be impacted as it would assist in enforcement of these provisions, including entering into settlements or preparing for and going to hearings.

The department believes the costs of this bill can be absorbed within their current appropriations. However, should the cost exceed the anticipated amount, the department will request an increase to its FTE and/or appropriations as appropriate through the budget process.

Oversight assumes DCI is provided with core funding to handle a certain amount of activity each year. Oversight assumes DCI could absorb the costs related to this proposal. If multiple bills pass which require additional staffing and duties at substantial costs, DCI could request funding through the appropriation process.

Officials from the **Department of Revenue**, **Missouri Department of Transportation** and **Missouri Highway Patrol** each assume the proposal will have no fiscal impact on their respective organizations.

Oversight notes that the above-mentioned agencies have stated the proposal would not have a direct fiscal impact on their organization. Oversight does not have any information to the contrary. Therefore, Oversight will reflect a zero impact on the fiscal note.

<u>FISCAL IMPACT – State Government</u>	FY 2027 (10 Mo.)	FY 2028	FY 2029
	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>

<u>FISCAL IMPACT – Local Government</u>	FY 2027 (10 Mo.)	FY 2028	FY 2029
	<u>\$0</u>	<u>\$0</u>	<u>\$0</u>

FISCAL IMPACT – Small Business

No direct fiscal impact on small businesses would be expected as a result of this proposal.

FISCAL DESCRIPTION

This proposal creates provisions relating to the procurement of driving data by automobile insurers.

This legislation is not federally mandated, would not duplicate any other program and would not require additional capital improvements or rental space.

SOURCES OF INFORMATION

Department of Commerce and Insurance

Department of Revenue

Missouri Department of Transportation

Missouri Highway Patrol



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Director
January 8, 2026



Jessica Harris
Assistant Director
January 8, 2026