

**State Corporation Commission  
2025 General Assembly Session  
State Fiscal Impact Statement**

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**ENROLLED**

**Bill Number:** SB1159 ER

**Patron:** Obenshain

**Bill Title:** Motor vehicle insurance; underinsured motorist coverage; required notice.

**Bill Summary:** Revises the language of the notice required to be enclosed with all motor vehicle insurance policies issued, delivered, or renewed after January 1, 2026, in the Commonwealth. The bill requires such notice to provide that the insured may choose to change the way the insured's underinsured motorist coverage is calculated.

**Budget Amendment Necessary:** No.

**Items Impacted:** None.

**Explanation:** Not applicable.

**Fiscal Summary:** There is no anticipated state fiscal impact as a result of the provisions of this bill because it does not create, modify, or remove any statutory responsibilities of the State Corporation Commission (SCC).

**General Fund Expenditure Impact:** None.

**Nongeneral Fund Expenditure Impact:** None.

**Position Impact:** None.

**Fiscal Analysis:** The provisions of this bill revises language of the underinsured motorist coverage notice required to be enclosed with all motor vehicle insurance policies issued, delivered, or renewed after January 1, 2026, in the Commonwealth; as the provisions do not create, modify, or remove any statutory responsibilities of the SCC, there is no anticipated state fiscal impact.

**Other:** The patron introduced the bill at the request of the State Corporation Commission.