



**SOUTH CAROLINA REVENUE AND FISCAL AFFAIRS OFFICE**  
**STATEMENT OF ESTIMATED FISCAL IMPACT**  
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*This fiscal impact statement is produced in compliance with the South Carolina Code of Laws and House and Senate rules. The focus of the analysis is on governmental expenditure and revenue impacts and may not provide a comprehensive summary of the legislation.*

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**Bill Number:** H. 3977    Introduced on February 16, 2023  
**Author:** Sandifer  
**Subject:** Property and Casualty Insurance  
**Requestor:** House Labor, Commerce, and Industry  
**RFA Analyst(s):** Tipton  
**Impact Date:** March 13, 2023

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### **Fiscal Impact Summary**

This bill allows an insurer to mail, deliver, or post a standard property and casualty insurance policy on the insurer's website. This applies only if the policy or endorsement does not contain personally identifying information. This bill also outlines certain guidelines the insurer must follow if the policy is posted online to ensure the insured has easy and convenient access to the policy or endorsement.

This bill will have no expenditure impact for the Department of Insurance (DOI) as the agency anticipates being able to manage any additional responsibilities with existing staff and within existing appropriations.

### **Explanation of Fiscal Impact**

#### **Introduced on February 16, 2023**

##### **State Expenditure**

This bill allows an insurer to mail, deliver, or post a standard property and casualty insurance policy on the insurer's website. This applies only if the policy or endorsement does not contain personally identifying information. This bill also outlines certain guidelines the insurer must follow if the policy is posted online to ensure the insured has easy and convenient access to the policy or endorsement.

DOI anticipates being able to manage any additional responsibilities due to this bill with existing staff and within existing appropriations. Therefore, this bill will have no expenditure impact for DOI.

##### **State Revenue**

N/A

##### **Local Expenditure and Local Revenue**

N/A

Frank A. Rainwater, Executive Director