



# 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. 3259    Introduced on January 14, 2025  
**Subject:** First Responder Automobile Insurance Premiums  
**Requestor:** House Labor, Commerce, and Industry  
**RFA Analyst(s):** Vesely  
**Impact Date:** March 4, 2025

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### Fiscal Impact Summary

This bill specifies that it is unlawful to use the work-related driving records of a first responder if he is found to be noncontributing on the collision report of an accident when determining the first responder's personal automobile insurance policy's premiums rates.

The Department of Insurance (DOI) is responsible for regulating insurers in South Carolina. DOI indicated that automobile insurance policies are currently not allowed to apply a surcharge to first responder's due to an accident while in response to an emergency in bulletin number 2002-05. DOI indicates that this bill is not expected to have a significant impact to the agency and any change can be handled with existing staff and resources. Therefore, this bill will be no fiscal impact to the agency.

A tax of 1.25 percent on property and casualty insurance premiums is collected, distributed to both the General Fund and Other Funds. DOI anticipates any change to insurance premiums will be insignificant, as there may be some slight changes to how premiums are determined under this bill relative to current practice. Any change to insurance premiums, and thereby insurance premium tax, will impact the General Fund and Other Funds revenue.

### Explanation of Fiscal Impact

#### Introduced on January 14, 2025

##### State Expenditure

This bill specifies that it is unlawful to use the work-related driving records of first responders if they are found to be noncontributing on the collision report of an accident when determining the first responder's personal automobile insurance policy's premiums rates.

DOI is responsible for regulating insurers in South Carolina. DOI indicated that automobile insurance policies are currently not allowed to apply a surcharge to first responder's due to an accident while in response to an emergency in bulletin number 2002-05. DOI indicates that this bill is not expected to have a significant impact to the agency, and the impact of this bill will be handled with existing staff and resources. Therefore, there will be no fiscal impact to the agency.

**State Revenue**

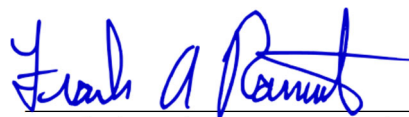
A tax of 1.25 percent on property and casualty insurance premiums is collected. 97.75 percent of this revenue is deposited in the General Fund, while the other 2.25 percent is distributed to various Other Funds. DOI anticipates any change to insurance premiums will be insignificant, as there may be some slight changes to how premiums are determined under this bill relative to current practice. Any change to insurance premiums, and thereby insurance premium tax, will impact the General Fund and Other Funds revenues.

**Local Expenditure**

N/A

**Local Revenue**

N/A



Frank A. Rainwater, Executive Director