



Fiscal Note

H.B. 169

2026 General Session
Boating Insurance Amendments
by Jack, Colin W.



General, Income Tax, and Uniform School Funds

JR4-4-101

	Ongoing	One-time	Total
Net GF/ITF/USF (rev.-exp.)	\$0	\$0	\$0

State Government

UCA 36-12-13(2)(c)

Revenues	FY 2026	FY 2027	FY 2028
Uninsured Motorist I.D.	\$0	\$(100,000)	\$(100,000)
Uninsured Motorist I.D., One-time	\$(50,000)	\$0	\$0
Court Security Account (GFR)	\$0	\$(2,200)	\$(2,200)
Surcharge Fines	\$0	\$(4,600)	\$(4,600)
Total Revenues	\$(50,000)	\$(106,800)	\$(106,800)

Enactment of this legislation could decrease revenues to the Uninsured Motorist Identification Restricted Account by \$50,000 one-time in FY 2026 and \$100,000 ongoing beginning in FY 2027. Additionally, enactment of this legislation could decrease criminal surcharge fee revenue to the General Fund by \$4,600 and revenue to the Court Security Account by \$2,200 ongoing beginning in FY 2027.

Expenditures	FY 2026	FY 2027	FY 2028
Uninsured Motorist I.D.	\$0	\$(190,500)	\$(190,500)
Uninsured Motorist I.D., One-time	\$15,500	\$0	\$0
Total Expenditures	\$15,500	\$(190,500)	\$(190,500)

Enactment of this legislation could increase expenditures for the Tax Commission by \$15,500 one-time in FY 2026 from the Uninsured Motorist Identification Restricted Account for programming updates to the state's motor vehicle system. Enactment could also decrease expenditures for the Tax Commission by \$190,500 ongoing beginning in FY 2027 from the Uninsured Motorist Identification Restricted Account due to decreased costs in the contract with the designated agent.

	FY 2026	FY 2027	FY 2028
Net All Funds	\$(65,500)	\$83,700	\$83,700

Local Government

UCA 36-12-13(2)(c)

Enactment of this legislation could decrease fine revenue to local governments by \$13,300 ongoing beginning in FY 2027 from the repeal of certain offenses related to motorboat insurance.

Individuals & Businesses

UCA 36-12-13(2)(c)

Enactment of this legislation could result in approximately 50,000 motorboats being exempt from the Uninsured Motorist Identification fee. The cumulative impact on owners of these vehicles is estimated to be \$50,000 one-time in FY 2026 and \$100,000 ongoing beginning in FY 2027. To the extent that individuals are no longer held in violation of motorboat insurance provisions, this bill could save certain offenders \$340 in fines, which is estimated to be \$20,100 in aggregate.

Regulatory Impact

UCA 36-12-13(2)(d)

Enactment of this legislation could result in a small reduction in the regulatory burden for Utah residents or businesses.

Performance Evaluation

JR1-4-601

This bill does not create a new program or significantly expand an existing program.

Notes on Notes

Fiscal explanations estimate the direct costs or revenues of enacting a bill. The Legislature uses them to balance the budget. They do not measure a bill's benefits or non-fiscal impacts like opportunity costs, wait times, or inconvenience. A fiscal explanation is not an appropriation. The Legislature decides appropriations separately.