



**CONGRESSIONAL BUDGET OFFICE  
COST ESTIMATE**

June 28, 2012

**H.R. 5859**

**A bill to repeal an obsolete provision in title 49, United States Code,  
requiring motor vehicle insurance cost reporting**

*As ordered reported by the House Committee on Energy and Commerce  
on June 19, 2012*

CBO estimates that implementing H.R. 5859 would have no significant effect on the federal budget. Enacting the bill would not affect direct spending or revenues; therefore, pay-as-you-go procedures do not apply.

Under current law, the National Highway Traffic Safety Administration (NHTSA) requires dealers of motor vehicles to make available to prospective buyers information it prepares that compares the cost to insure different makes and models, based on a number of characteristics. H.R. 5859 would repeal that requirement. The bill also would require NHTSA to complete a study about the best way to get information to consumers about the likelihood of a vehicle being damaged in an accident. Based on information from the agency, CBO estimates that NHTSA spends less than \$100,000 annually to prepare and distribute insurance information to dealers and that the costs to complete the study would also be small.

H.R. 5859 contains no intergovernmental or private-sector mandates as defined in the Unfunded Mandates Reform Act and would not affect the budgets of state, local, or tribal governments.

The CBO staff contact for this estimate is Sarah Puro. The estimate was approved by Theresa Gullo, Deputy Assistant Director for Budget Analysis.