

SENATE COMMITTEE OF REFERENCE REPORT

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Chair of Committee

April 14, 2026  
Date

Committee on Finance.

After consideration on the merits, the Committee recommends the following:

SB26-155 be amended as follows, and as so amended, be referred to the Committee on Appropriations with favorable recommendation:

1 Amend printed bill, page 6, line 14, after "AN" insert "ADMITTED OR  
2 AUTHORIZED".

3 Page 6, line 15, strike "STATE." and substitute "STATE AND IS SUBJECT TO  
4 THE COLORADO DIVISION OF INSURANCE STATISTICAL REPORT, LINE 4.".

5 Page 9, strike lines 4 and 5 and substitute:

6 "(E) ONE MEMBER WITH TECHNICAL EXPERTISE IN HOMEOWNER'S  
7 INSURANCE, SUCH AS EXPERTISE IN UNDERWRITING, ACTUARIAL ANALYSIS,  
8 OR CLAIMS HANDLING, OR EXPERTISE IN HOME HARDENING.".

9 Page 12, strike line 27 and substitute:

10 "(e) THE BOARD MAY REQUEST INFORMATION FROM INSURERS  
11 ABOUT POLICIES AND CONTRACTS ONLY TO THE EXTENT THE INFORMATION  
12 IS REASONABLY NECESSARY TO ADMINISTER THE GRANT PROGRAM, IMPOSE  
13 AND COLLECT THE FEE, OR IMPLEMENT OTHER REQUIREMENTS IN THIS PART  
14 20. INSURER DATA REQUESTS SHALL BE COORDINATED THROUGH THE  
15 DIVISION AND, TO THE EXTENT PRACTICABLE, BE LIMITED TO INFORMATION  
16 ALREADY COLLECTED BY THE DIVISION OR AVAILABLE THROUGH EXISTING  
17 REGULATORY REPORTING.".

18 Page 13, strike lines 1 through 7.

19 Page 15, strike lines 23 through 25 and substitute:

20 "(e) CONSTRUCT A ROOF THAT MEETS RESILIENT ROOF SYSTEM

1 STANDARDS; AND".

2 Page 19, after line 4 insert:

3 "(4) THE DIVISION SHALL SUBMIT THE STUDY REQUIRED BY  
4 SUBSECTIONS (1) AND (2) OF THIS SECTION TO THE HOUSE OF  
5 REPRESENTATIVES TRANSPORTATION, HOUSING, AND LOCAL GOVERNMENT  
6 COMMITTEE AND THE SENATE LOCAL GOVERNMENT AND HOUSING  
7 COMMITTEE, OR THEIR SUCCESSOR COMMITTEES, AND SHALL PUBLISH THE  
8 STUDY ON THE DIVISION'S WEBSITE."

9 Renumber succeeding subsection accordingly.

10 Page 19, strike lines 10 through 18 and substitute:

11 "(1.2) NO SOONER THAN JANUARY 1, 2027, AND UPON THE  
12 COMMISSIONER ADOPTING RULES, AN INSURER OFFERING MULTIPERIL  
13 HOMEOWNER'S INSURANCE FOR PROPERTY OR RISKS LOCATED IN THE  
14 STATE SHALL SUBMIT AN ANNUAL FILING TO THE COMMISSIONER. THE  
15 ANNUAL FILING MUST INCLUDE AN EXHIBIT REPORTING:

16 (a) THE NUMBER OF POLICIES IN FORCE;

17 (b) THE NUMBER OF HOMES THAT HAVE INSTALLED A RESILIENT  
18 ROOF SYSTEM;

19 (c) THE DISCOUNT APPLIED TO HOMES DUE TO THE PRESENCE OF A  
20 RESILIENT ROOF SYSTEM; AND

21 (d) THE WIND AND HAIL CLAIMS FREQUENCY AND SEVERITY FOR  
22 HOMES WITH AND WITHOUT A RESILIENT ROOF SYSTEM."

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