

Second Regular Session  
Seventy-fourth General Assembly  
STATE OF COLORADO

INTRODUCED

LLS NO. 24-1121.01 Christy Chase x2008

HOUSE BILL 24-1440

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HOUSE SPONSORSHIP

Velasco,

SENATE SPONSORSHIP

Gonzales,

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**House Committees**  
Business Affairs & Labor

**Senate Committees**

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A BILL FOR AN ACT

101 CONCERNING REQUIREMENTS FOR PROPERTY AND CASUALTY INSURERS  
102 OFFERING INSURANCE POLICIES IN THE STATE TO PROVIDE  
103 CERTAIN DOCUMENTS TO THEIR INSUREDS.

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**Bill Summary**

*(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at <http://leg.colorado.gov>.)*

The bill repeals requirements for insurers that issue commercial and personal automobile, homeowners, and renters insurance policies (insurers) to provide certain policy documents in an insured's selected language of choice and instead requires insurers, starting January 1, 2026, to:

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.  
Capital letters or bold & italic numbers indicate new material to be added to existing law.  
Dashes through the words or numbers indicate deletions from existing law.

- Provide insureds with a summary document that is in a form specified by the commissioner of insurance by rule that explains the coverages and exclusions under the policy, that specifies the coverages and exclusions the insured selected and rejected, and that is in either English or Spanish, based on the choice of the insured; and
- Offer insureds or applicants for insurance a form to select to receive the summary document in either English or Spanish.

If an insurer fails to comply with the requirements of the bill with regard to an automobile insurance policy, the insured may elect to void any mandatory coverage rejections or exclusions in the automobile insurance policy, may recover reasonable attorney fees and costs incurred for reinstating or rewriting the coverage, and is not required to pay any premium for the policy period applicable for the reinstated or rewritten coverage.

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1 *Be it enacted by the General Assembly of the State of Colorado:*

2 **SECTION 1.** In Colorado Revised Statutes, **add** 10-4-122 as  
 3 follows:

4 **10-4-122. Policy summary of major provisions - choice of**  
 5 **language - penalty for insurer noncompliance - rules - definitions.**

6 (1) (a) (I) ON OR AFTER JANUARY 1, 2026, AN INSURER THAT ISSUES  
 7 INSURANCE POLICIES IN THIS STATE SHALL PROVIDE TO AN INSURED UNDER  
 8 AN INSURANCE POLICY ISSUED BY THE INSURER, IN A WRITTEN OR  
 9 ELECTRONIC FORMAT AS DETERMINED BY THE COMMISSIONER, A  
 10 SUMMARY DOCUMENT THAT:

11 (A) PROVIDES A GENERAL EXPLANATION OF THE COVERAGES AND  
 12 EXCLUSIONS UNDER THE INSURANCE POLICY, CONSISTENT WITH THE  
 13 REQUIREMENTS OF SECTION 10-4-111;

14 (B) INCLUDES THE COVERAGES SELECTED BY THE INSURED UNDER  
 15 THE INSURANCE POLICY;

16 (C) FOR AUTOMOBILE INSURANCE POLICIES, INCLUDES ANY

1 MANDATORY COVERAGES REJECTED BY THE INSURED AND ANY  
2 EXCLUSIONS SELECTED BY THE INSURED PURSUANT TO SECTION 10-4-630;

3 (D) IS IN THE LANGUAGE SELECTED BY THE INSURED OR APPLICANT  
4 FOR A NEW OR RENEWAL INSURANCE POLICY PURSUANT TO SUBSECTION (2)  
5 OF THIS SECTION; AND

6 (E) IS IN THE FORM PRESCRIBED BY THE COMMISSIONER BY RULE.

7 (II) BY DECEMBER 31, 2024, THE COMMISSIONER, BY RULE, SHALL  
8 CREATE AND APPROVE A SUMMARY DOCUMENT FORM FOR INSURERS TO  
9 USE TO COMPLY WITH THIS SUBSECTION (1).

10 (b) WITH REGARD TO A SUMMARY DOCUMENT THAT AN INSURER  
11 PROVIDES TO AN INSURED:

12 (I) THE SUMMARY DOCUMENT IS FOR INFORMATIONAL PURPOSES  
13 ONLY;

14 (II) THE ACTUAL TERMS OF THE INSURED'S INSURANCE POLICY  
15 PREVAIL OVER THE INFORMATION PROVIDED IN THE SUMMARY DOCUMENT;

16 (III) IN THE CASE OF A DISPUTE, THE INSURANCE POLICY IS  
17 CONTROLLING, AND A COURT SHALL RELY ON THE ENGLISH-LANGUAGE  
18 VERSION OF THE INSURANCE POLICY TO RESOLVE THE DISPUTE;

19 (IV) THE INFORMATION IN THE SUMMARY DOCUMENT DOES NOT  
20 CREATE RIGHTS OR OBLIGATIONS ON THE PART OF THE INSURER, THE  
21 INSURED, THE PRODUCER, OR THE STATE; AND

22 (V) THE SUMMARY DOCUMENT IS NOT INTENDED TO BE A  
23 SUBSTITUTE FOR THE ACTUAL INSURANCE POLICY WRITTEN IN ENGLISH.

24 (2) (a) AN INSURER THAT ISSUES INSURANCE POLICIES IN THIS  
25 STATE ON OR AFTER JANUARY 1, 2026, SHALL:

26 (I) OFFER AN APPLICANT FOR A NEW OR RENEWAL INSURANCE  
27 POLICY A FORM TO SELECT THE SUMMARY DOCUMENT DESCRIBED IN

1 SUBSECTION (1) OF THIS SECTION IN EITHER ENGLISH OR SPANISH; AND

2 (II) PROVIDE THE OFFER AND THE FORM IN ENGLISH AND SPANISH.

3 (b) FOR NEW INSURANCE POLICIES ISSUED ON OR AFTER JANUARY  
4 1, 2026, THE INSURER SHALL OFFER THE FORM DESCRIBED IN SUBSECTION  
5 (2)(a) OF THIS SECTION TO THE APPLICANT AT THE TIME OF APPLICATION  
6 FOR THE INSURANCE POLICY. FOR RENEWAL INSURANCE POLICIES, THE  
7 INSURER SHALL OFFER THE FORM ONCE, AT THE FIRST RENEWAL OF THE  
8 INSURANCE POLICY THAT ARISES ON OR AFTER JANUARY 1, 2026; EXCEPT  
9 THAT, IF THE INSURER PREVIOUSLY OFFERED THE FORM TO THE INSURED AT  
10 THE TIME OF APPLICATION FOR A NEW INSURANCE POLICY, THE INSURER IS  
11 NOT REQUIRED TO OFFER THE FORM AT THE TIME OF RENEWAL OF THAT  
12 INSURANCE POLICY.

13 (c) IF THE APPLICANT FOR A NEW OR RENEWAL INSURANCE POLICY  
14 RETURNS THE FORM DESCRIBED IN SUBSECTION (2)(a) OF THIS SECTION TO  
15 THE INSURER INDICATING A LANGUAGE SELECTION, THE INSURER SHALL  
16 PROVIDE THE SUMMARY DOCUMENT DESCRIBED IN SUBSECTION (1) OF THIS  
17 SECTION IN THE LANGUAGE THE APPLICANT SELECTS. IF THE APPLICANT  
18 DOES NOT RETURN THE FORM TO THE INSURER WITHIN SIXTY DAYS AFTER  
19 RECEIVING THE FORM, THE INSURER MAY PROVIDE THE SUMMARY  
20 DOCUMENT DESCRIBED IN SUBSECTION (1) OF THIS SECTION IN ENGLISH.

21 (3) (a) ON AND AFTER JANUARY 1, 2026, IF AN INSURER FAILS TO  
22 COMPLY WITH THE REQUIREMENTS OF THIS SECTION, ANY WRITTEN  
23 REJECTIONS OF MANDATORY COVERAGES OR EXCLUSIONS PURSUANT TO  
24 SECTION 10-4-630 ARE VOIDABLE AT THE INSURED'S ELECTION. IF THE  
25 INSURED ELECTS TO VOID THE COVERAGE REJECTION OR EXCLUSION:

26 (I) THE INSURED MAY RECOVER REASONABLE ATTORNEY FEES AND  
27 COURT COSTS INCURRED IN REINSTATING OR REWRITING THE COVERAGE;

1 AND

2 (II) THE INSURER SHALL NOT REQUIRE THE INSURED TO PAY ANY  
3 PREMIUM DURING THE POLICY PERIOD APPLICABLE FOR THE REINSTATED  
4 OR REWRITTEN COVERAGE.

5 (b) IF THE INSURED DOES NOT REJECT COVERAGE IN FUTURE POLICY  
6 PERIODS, THE INSURER MAY CHARGE A PREMIUM FOR THE COVERAGE IN  
7 FUTURE POLICY PERIODS.

8 (4) AS USED IN THIS SECTION:

9 (a) "INSURANCE POLICY" MEANS A COMMERCIAL AUTOMOBILE,  
10 PERSONAL AUTOMOBILE, HOMEOWNERS, OR RENTERS POLICY OF  
11 INSURANCE.

12 (b) "PRODUCER" HAS THE SAME MEANING AS "INSURANCE  
13 PRODUCER" AS SET FORTH IN SECTION 10-2-103 (6).

14 **SECTION 2.** In Colorado Revised Statutes, **repeal** 10-3-1119.

15 **SECTION 3. Safety clause.** The general assembly finds,  
16 determines, and declares that this act is necessary for the immediate  
17 preservation of the public peace, health, or safety or for appropriations for  
18 the support and maintenance of the departments of the state and state  
19 institutions.