



Fiscal Note

Legislative Council Staff

Nonpartisan Services for Colorado's Legislature

HB 25-1179: AUTO INSURANCE COVERAGE CHILD RESTRAINT SYSTEM

Prime Sponsors:

Rep. Zokaie; Feret
Sen. Daugherty; Jodeh

Fiscal Analyst:

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Published for: House Business Affairs & Labor**Drafting number:** LLS 25-0504**Version:** Initial Fiscal Note**Date:** February 21, 2025**Fiscal note status:** This fiscal note reflects the introduced bill.

Summary Information

Overview. The bill requires automobile insurers to cover the replacement of child restraint systems.**Types of impacts.** The bill is projected to affect the following areas on an ongoing basis:

- Minimal State Revenue
- Minimal State Workload

Appropriations. No appropriation is required.

Table 1
State Fiscal Impacts

Type of Impact	Budget Year FY 2025-26	Out Year FY 2026-27
State Revenue	\$0	\$0
State Expenditures	\$0	\$0
Transferred Funds	\$0	\$0
Change in TABOR Refunds	\$0	\$0
Change in State FTE	0.0 FTE	0.0 FTE

Summary of Legislation

The bill requires automobile insurance policies to cover the replacement of child restraint systems that sustain damage during a vehicle accident.

State Revenue

The bill may increase state revenue from premium taxes by a minimal amount if automobile insurers increase policy premiums as a result of the bill. This revenue is subject to TABOR.

State Expenditures

Starting in FY 2025-26, workload in the Division of Insurance in the Department of Regulatory Agencies will minimally increase to update rules, conduct outreach to automobile insurers, and respond to complaints. The department may require legal services, provided by the Department of Law, related to rulemaking, implementation, and a rise in complaints. This workload is expected to be minimal and no change in appropriations is required.

Effective Date

The bill takes effect January 1, 2026, assuming no referendum petition is filed, and applies to automobile insurance policies issued or renewed after this date.

State and Local Government Contacts

Law

Regulatory Agencies