

## CHAPTER 173

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**INSURANCE**


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**HOUSE BILL 13-1233**

BY REPRESENTATIVE(S) Pabon, DeGrosso, Holbert, Nordberg, Rosenthal, Szabo, Williams, Ginal, Hullinghorst, Labuda, Lawrence, May, Melton, Mitsch Bush, Moreno, Salazar;  
also SENATOR(S) King, Heath, Jahn, Tochtrop, Giron, Guzman, Hodge, Newell, Steadman, Ulibarri.

**AN ACT****CONCERNING PERMITTING AN INSURER TO CONDUCT INSURANCE TRANSACTIONS IN A FOREIGN LANGUAGE.**

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

**SECTION 1.** In Colorado Revised Statutes, **add 10-1-136** as follows:

**10-1-136. Insurance policies - language other than English.** (1) AN INSURER MAY CONDUCT TRANSACTIONS IN A LANGUAGE OTHER THAN ENGLISH.

(2) AN INSURER AUTHORIZED TO OFFER INSURANCE IN THIS STATE MAY PROVIDE INSURANCE POLICIES, ENDORSEMENTS, RIDERS, AND ANY EXPLANATORY OR ADVERTISING MATERIALS IN A LANGUAGE OTHER THAN ENGLISH. IF AN INSURER OPTS TO PROVIDE MATERIALS TO THE CUSTOMER IN A LANGUAGE OTHER THAN ENGLISH, THE INSURER MUST ALSO PROVIDE THE ENGLISH VERSION OF THE MATERIALS AT THE SAME TIME. IN THE EVENT OF A DISPUTE OR COMPLAINT REGARDING THE INSURANCE OR ADVERTISING MATERIALS, THE ENGLISH LANGUAGE VERSION OF THE INSURANCE DOCUMENT CONTROLS THE RESOLUTION OF THE DISPUTE OR COMPLAINT.

(3) A NON-ENGLISH LANGUAGE POLICY DELIVERED OR ISSUED FOR DELIVERY IN THIS STATE IS DEEMED TO BE IN COMPLIANCE WITH ARTICLES 4 AND 16 OF THIS TITLE IF THE INSURER CERTIFIES THAT THE POLICY IS TRANSLATED FROM AN ENGLISH LANGUAGE POLICY THAT IS IN COMPLIANCE WITH THIS TITLE. AN INSURER SHALL MAINTAIN COPIES OF ALL TRANSLATED POLICIES, ENDORSEMENTS, RIDERS, AND ANY EXPLANATORY OR ADVERTISING MATERIALS AND MAKE THEM AVAILABLE FOR REVIEW BY THE COMMISSIONER UPON REQUEST.

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*Capital letters indicate new material added to existing statutes; dashes through words indicate deletions from existing statutes and such material not part of act.*

**SECTION 2. Act subject to petition - effective date.** This act takes effect at 12:01 a.m. on the day following the expiration of the ninety-day period after final adjournment of the general assembly (August 7, 2013, if adjournment sine die is on May 8, 2013); except that, if a referendum petition is filed pursuant to section 1 (3) of article V of the state constitution against this act or an item, section, or part of this act within such period, then the act, item, section, or part will not take effect unless approved by the people at the general election to be held in November 2014 and, in such case, will take effect on the date of the official declaration of the vote thereon by the governor.

Approved: May 10, 2013