

HOUSE COMMITTEE OF REFERENCE AMENDMENT

Committee on Business Affairs & Labor.

HB24-1440 be amended as follows:

1 Amend printed bill, page 2, strike lines 7 through 10 and substitute
2 "INSURANCE POLICIES IN THIS STATE SHALL PROVIDE A SUMMARY
3 DOCUMENT IN SPANISH AND THAT SATISFIES THE REQUIREMENTS OF
4 SUBSECTION (1)(a)(II) OF THIS SECTION TO:

5 (A) THE NAMED INSURED UNDER AN INSURANCE POLICY ISSUED IN
6 THIS STATE, IF THE NAMED INSURED COMPLETED AND RETURNED TO THE
7 INSURER THE LANGUAGE SELECTION FORM IN ACCORDANCE WITH
8 SUBSECTION (2)(c) OF THIS SECTION; OR

9 (B) ALL NAMED INSUREDS UNDER INSURANCE POLICIES ISSUED IN
10 THIS STATE IN ACCORDANCE WITH SUBSECTION (2)(d) OF THIS SECTION.

11 (II) THE SUMMARY DOCUMENT REQUIRED BY THIS SUBSECTION (1)
12 MUST:".

13 Renumber succeeding subparagraph accordingly.

14 Page 2, line 11, strike "PROVIDES" and substitute "PROVIDE".

15 Page 2, line 14, strike "INCLUDES" and substitute "INCLUDE".

16 Page 2, strike line 16 and substitute:

17 "(C) INCLUDE ANY".

18 Page 3, line 1, strike "INSURED" and substitute "NAMED INSURED
19 PURSUANT TO SECTION 10-4-609 OR 10-4-635".

20 Page 3, line 2, after "10-4-630;" add "AND".

21 Page 3, strike lines 3 through 6 and substitute:

22 "(D) BE IN THE FORM PRESCRIBED BY, AND IN A WRITTEN OR
23 ELECTRONIC FORMAT AS DETERMINED BY, THE COMMISSIONER BY RULE.".

24 Page 3, line 8, strike "FORM" and substitute "FORM, INCLUDING
25 SPECIFYING THE FORMAT,".

26 Page 3, line 11, strike "AN" and substitute "THE NAMED".

27 Page 3, line 24, strike "AN" and substitute "EXCEPT AS PROVIDED IN
28 SUBSECTION (2)(d) OF THIS SECTION, AN".

- 1 Page 4, line 1, strike "SECTION IN EITHER ENGLISH OR SPANISH;" and
2 substitute "SECTION;".
- 3 Page 4, line 2, strike "OFFER AND THE" and substitute "LANGUAGE
4 SELECTION".
- 5 Page 4, line 4, strike "OFFER" and substitute "PROVIDE".
- 6 Page 4, line 15, strike "INSURER INDICATING A LANGUAGE SELECTION,"
7 and substitute "INSURER,".
- 8 Page 4, strike line 17 and substitute "SECTION UPON ISSUANCE OF THE
9 INITIAL INSURANCE POLICY AND AT EVERY RENEWAL OF THE INSURANCE
10 POLICY. IF THE APPLICANT".
- 11 Page 4, line 19, strike "RECEIVING" and substitute "THE INSURER SENDS"
12 and strike "MAY" and substitute "IS NOT REQUIRED TO".
- 13 Page 4, line 20, strike "SECTION IN ENGLISH." and substitute "SECTION.".
- 14 Page 4, after line 20 insert:
- 15 "(d) INSTEAD OF OFFERING AN APPLICANT FOR A NEW OR RENEWAL
16 INSURANCE POLICY A LANGUAGE SELECTION FORM PURSUANT TO
17 SUBSECTION (2)(a) OF THIS SECTION, AN INSURER MAY COMPLY WITH THIS
18 SECTION BY PROVIDING ALL NAMED INSURED UNDER ITS INSURANCE
19 POLICIES ISSUED IN THIS STATE THE SUMMARY DOCUMENT DESCRIBED IN
20 SUBSECTION (1) OF THIS SECTION.
- 21 (e) BY DECEMBER 31, 2024, THE COMMISSIONER, BY RULE, SHALL
22 CREATE AND APPROVE A LANGUAGE SELECTION FORM, IN ENGLISH AND IN
23 SPANISH, FOR INSURERS TO USE TO COMPLY WITH THIS SUBSECTION (2).".
- 24 Page 4, line 23, after "COVERAGES" insert "PURSUANT TO SECTION
25 10-4-609 OR 10-4-635".
- 26 Page 5, line 9, strike "COMMERCIAL AUTOMOBILE,".
- 27 Page 5, line 10, strike "AUTOMOBILE, HOMEOWNERS, OR RENTERS" and
28 substitute "AUTOMOBILE".
- 29 Page 5, after line 13 insert:
- 30 **"SECTION 2. In Colorado Revised Statutes, 10-1-133, amend**

1 (2)(a) as follows:
2 **10-1-133. Consumer insurance council - creation - advisory**
3 **body - appointment of members - meetings - repeal.** (2) (a) The
4 council consists of at least six and not more than fifteen members
5 appointed by the commissioner, all of whom must represent consumer
6 organizations or be consumers who are not engaged, directly or indirectly,
7 in the insurance industry or any other industry, business, or profession
8 that might present a conflict of interest, as determined by the
9 commissioner, AND ONE OF WHOM MUST BE A CONSUMER WHOSE FIRST
10 LANGUAGE IS NOT ENGLISH. To the greatest extent possible, the council
11 must reflect the geographic and demographic diversity of the state.
12 Insurance producers, insurance industry representatives, actively
13 practicing health-care providers, and any other individuals who may have
14 a conflict of interest, as determined by the commissioner, are not eligible
15 for membership on the council.

16 **SECTION 3.** In Colorado Revised Statutes, 10-1-136, **add** (3.5)
17 as follows:

18 **10-1-136. Insurance policies - language other than English -**
19 **increasing access for non-English-speaking consumers - definitions.**
20 (3.5) THE COMMISSIONER SHALL USE COUNCILS ESTABLISHED WITHIN THE
21 DIVISION, INCLUDING THE PRODUCER ADVISORY COUNCIL AND ANY OTHER
22 COUNCILS ESTABLISHED BY THE COMMISSIONER, TO ENGAGE WITH
23 BILINGUAL INSURANCE PRODUCERS TO DISCUSS THE INSURANCE MARKET
24 FOR NON-ENGLISH-SPEAKING CONSUMERS, INCLUDING WAYS TO INCREASE
25 ACCESS TO INSURANCE PRODUCTS AND SERVICES FOR
26 NON-ENGLISH-SPEAKING CONSUMERS."

27 Renumber succeeding sections accordingly.

28 Before "INSURED" insert "NAMED" on: **Page 2**, line 14; **Page 3**, lines 2 and
29 21; **Page 4**, lines 9, 25, and 26; **Page 5**, lines 2 and 5.

30 Before "INSURED'S" insert "NAMED" on: **Page 3**, line 14; and **Page 4**, line
31 24.

32 Before "FORM" insert "LANGUAGE SELECTION" on: **Page 4**, lines 4, 7, 9,
33 11, 14, 18, and 19.

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