

Second Regular Session  
Sixty-ninth General Assembly  
STATE OF COLORADO

**REREVISED**

*This Version Includes All Amendments  
Adopted in the Second House*

LLS NO. 14-0916.01 Kristen Forrestal x4217

**HOUSE BILL 14-1282**

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**HOUSE SPONSORSHIP**

**Pabon,**

**SENATE SPONSORSHIP**

**Tochtrop,**

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**House Committees**

Business, Labor, Economic, & Workforce  
Development

**Senate Committees**

Business, Labor, & Technology

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**A BILL FOR AN ACT**

101 **CONCERNING THE SPECIFICATION OF WHAT MATERIALS MAY BE**  
102 **PROVIDED IN A LANGUAGE OTHER THAN ENGLISH BY AN**  
103 **INSURER TO A CUSTOMER.**

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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://www.leg.state.co.us/billsummaries>.)*

Current law allows an insurer to provide materials to its customers in a language other than English and requires that the materials also be provided in English. The bill states that if an insurer chooses to provide

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.  
*Capital letters indicate new material to be added to existing statute.*  
*Dashes through the words indicate deletions from existing statute.*

SENATE  
3rd Reading Unamended  
April 4, 2014

SENATE  
2nd Reading Unamended  
April 3, 2014

HOUSE  
3rd Reading Unamended  
March 21, 2014

HOUSE  
2nd Reading Unamended  
March 20, 2014

materials in another language, the insurer must also provide an English version of the insurance policy, rider, and endorsement to the customer but eliminates the requirement that explanatory or advertising materials also be provided in English.

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

2 **SECTION 1.** In Colorado Revised Statutes, 10-1-136, **amend** (2)  
3 as follows:

4 **10-1-136. Insurance policies - language other than English.**

5 (2) An insurer authorized to offer insurance in this state may provide  
6 insurance policies, endorsements, riders, and any explanatory or  
7 advertising materials in a language other than English. If an insurer opts  
8 to provide ~~materials~~ AN INSURANCE POLICY, ENDORSEMENT, OR RIDER to  
9 the customer in a language other than English, the insurer must also  
10 provide the English version of ~~the materials~~ at the same time. In the event  
11 of a dispute or complaint regarding the insurance or advertising materials,  
12 the English language version of the insurance document controls the  
13 resolution of the dispute or complaint.

14 **SECTION 2. Act subject to petition - effective date.** This act  
15 takes effect at 12:01 a.m. on the day following the expiration of the  
16 ninety-day period after final adjournment of the general assembly (August  
17 6, 2014, if adjournment sine die is on May 7, 2014); except that, if a  
18 referendum petition is filed pursuant to section 1 (3) of article V of the  
19 state constitution against this act or an item, section, or part of this act  
20 within such period, then the act, item, section, or part will not take effect  
21 unless approved by the people at the general election to be held in  
22 November 2014 and, in such case, will take effect on the date of the  
23 official declaration of the vote thereon by the governor.