

**First Regular Session  
Sixty-ninth General Assembly  
STATE OF COLORADO**

**REREVISED**

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

LLS NO. 13-0801.01 Kristen Forrestal x4217

**HOUSE BILL 13-1233**

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**HOUSE SPONSORSHIP**

**Pabon**, DelGrosso, Holbert, Nordberg, Rosenthal, Szabo, Williams

**SENATE SPONSORSHIP**

**King**, Heath, Jahn, Tochtrop

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**House Committees**

Business, Labor, Economic, & Workforce Development

**Senate Committees**

Business, Labor, & Technology  
Appropriations

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**A BILL FOR AN ACT**

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

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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/billssummaries>.)*

The bill allows an insurer to conduct transactions in a language other than English through an interpreter. An insurer may offer materials to an insured in a language other than English, but in the event of a dispute, the English language version of a document controls the resolution of the dispute. The bill states that a non-English language

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 17, 2013

SENATE  
Amended 2nd Reading  
April 16, 2013

HOUSE  
3rd Reading Unamended  
March 5, 2013

HOUSE  
Amended 2nd Reading  
March 1, 2013

policy is deemed to be in compliance with the property and casualty and health care coverage provisions of law if the insurer certifies that the policy is translated from an English language policy that is in compliance with relevant provisions of law.

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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** 10-1-136 as  
3 follows:

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

5 (1) AN INSURER MAY CONDUCT TRANSACTIONS IN A LANGUAGE OTHER  
6 THAN ENGLISH.

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

17 (3) A NON-ENGLISH LANGUAGE POLICY DELIVERED OR ISSUED FOR  
18 DELIVERY IN THIS STATE IS DEEMED TO BE IN COMPLIANCE WITH ARTICLES  
19 4 AND 16 OF THIS TITLE IF THE INSURER CERTIFIES THAT THE POLICY IS  
20 TRANSLATED FROM AN ENGLISH LANGUAGE POLICY THAT IS IN  
21 COMPLIANCE WITH THIS TITLE. AN INSURER SHALL MAINTAIN COPIES OF  
22 ALL TRANSLATED POLICIES, ENDORSEMENTS, RIDERS, AND ANY  
23 EXPLANATORY OR ADVERTISING MATERIALS AND MAKE THEM AVAILABLE

1     FOR REVIEW BY THE COMMISSIONER UPON REQUEST.

2             **SECTION 2. Act subject to petition - effective date.** This act  
3     takes effect at 12:01 a.m. on the day following the expiration of the  
4     ninety-day period after final adjournment of the general assembly (August  
5     7, 2013, if adjournment sine die is on May 8, 2013); except that, if a  
6     referendum petition is filed pursuant to section 1 (3) of article V of the  
7     state constitution against this act or an item, section, or part of this act  
8     within such period, then the act, item, section, or part will not take effect  
9     unless approved by the people at the general election to be held in  
10    November 2014 and, in such case, will take effect on the date of the  
11    official declaration of the vote thereon by the governor.