



## Fiscal Note

### Legislative Council Staff

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## HB 25-1322: ENFORCE INSURER COMPLIANCE REQUESTS INS POLICY

**Prime Sponsors:**

Rep. Carter; Espenosa

Sen. Exum; Roberts

**Fiscal Analyst:**

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**Bill Outcome:** Signed into Law

**Drafting number:** LLS 25-0995

**Version:** Final Fiscal Note

**Date:** June 30, 2025

**Fiscal note status:** This final fiscal note reflects the enacted bill.

### Summary Information

**Overview.** The bill makes homeowner's insurance carriers liable for damages and attorney's fees when not complying with certain laws.

**Types of impacts.** The bill is projected to affect the following areas on an ongoing basis:

- Minimal State Workload
- Minimal State Revenue

**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

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Current law requires homeowner's insurance carriers to provide policyholders with a certified copy of their policy within 30 days of a request. The bill clarifies that the request must be in writing and submitted to the insurance carrier's registered agent. Carriers that fail to comply with these provisions are liable for a \$50 penalty for each day that the certified copy is not delivered to the policyholder beyond the 30-day requirement. Carriers are also liable for attorney's fees and other costs associated with this legal action.

## State Revenue

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Starting in FY 2025-26, the bill may increase state revenue to the Judicial Department from an increase in filing fees to the extent that policyholders take legal action against carriers for failing to make a certified copy of their policy available within 30 days. It is assumed that carriers will comply with the law, and that increased revenue will be minimal. Revenue from filing fees is subject to TABOR.

## State Expenditures

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The bill minimally impacts workload in the Judicial Department and the Department of Regulatory Agencies (DORA) beginning in FY 2025-26, as described below.

### Judicial Department

Similar to the State Revenue section above, the trial courts in the Judicial Department may experience an increase in workload if additional civil cases are filed. The fiscal note assumes that carriers will comply with the law and any increase will be minimal.

### Department of Regulatory Agencies

Workload in the Division of Insurance in DORA will minimally increase to update request processes for those policies that the division acts as a registered agent for, share requests with the corresponding insurance carriers, and conduct outreach to carriers and policyholders about compliance requirements. This workload can be accomplished within existing appropriations.

## Effective Date

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The bill was signed into law by the Governor on June 3, 2025, and takes effect on August 6, 2025, assuming no referendum petition is filed.

## State and Local Government Contacts

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Judicial

Regulatory Agencies

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The revenue and expenditure impacts in this fiscal note represent changes from current law under the bill for each fiscal year. For additional information about fiscal notes, please visit the [General Assembly website](#).