

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

**INTRODUCED**

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**

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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/billsummaries.>)*

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.*

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 THROUGH AN EMPLOYEE OR AGENT ACTING AS AN  
7 INTERPRETER OR THROUGH AN INTERPRETER PROVIDED BY THE CUSTOMER.

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

15 (3) A NON-ENGLISH LANGUAGE POLICY DELIVERED OR ISSUED FOR  
16 DELIVERY IN THIS STATE IS DEEMED TO BE IN COMPLIANCE WITH ARTICLES  
17 4 AND 16 OF THIS TITLE IF THE INSURER CERTIFIES THAT THE POLICY IS  
18 TRANSLATED FROM AN ENGLISH LANGUAGE POLICY THAT IS IN  
19 COMPLIANCE WITH THIS TITLE.

20 **SECTION 2. Act subject to petition - effective date.** This act  
21 takes effect at 12:01 a.m. on the day following the expiration of the  
22 ninety-day period after final adjournment of the general assembly (August  
23 7, 2013, if adjournment sine die is on May 8, 2013); except that, if a

1 referendum petition is filed pursuant to section 1 (3) of article V of the  
2 state constitution against this act or an item, section, or part of this act  
3 within such period, then the act, item, section, or part will not take effect  
4 unless approved by the people at the general election to be held in  
5 November 2014 and, in such case, will take effect on the date of the  
6 official declaration of the vote thereon by the governor.