



General Assembly

Amendment

February Session, 2026

LCO No. 4226



Offered by:

REP. WOOD K., 29th Dist.

REP. PAVALOCK-D'AMATO, 77th Dist.

To: Subst. House Bill No. 5263

File No. 187

Cal. No. 153

"AN ACT CONCERNING THE ASSIGNMENT OF POST-LOSS HOMEOWNERS AND COMMERCIAL PROPERTY INSURANCE BENEFITS, CONSUMER BILL OF RIGHTS AND REVISING DISCLOSURE REQUIREMENTS FOR HOME IMPROVEMENT CONTRACTORS AND SALESPERSONS."

1 In line 16, strike ", transfers or acquires" and insert in lieu thereof "or
2 transfers"

3 Strike section 10 in its entirety and substitute the following in lieu
4 thereof:

5 "Sec. 10. (NEW) (*Effective from passage*) (a) Not later than September 1,
6 2026, the Insurance Commissioner shall (1) develop, and thereafter
7 revise as necessary, a consumer bill of rights concerning insurance
8 coverage for residential real properties in this state, including, but not
9 limited to, insurance companies' use of third-party drones and satellite
10 imagery and any impact that such use of third-party drones and satellite
11 imagery may have concerning coverage, cancellation or renewal of
12 insurance policies, and (2) develop guidance for owners of residential

13 real property who may be experiencing insurance coverage issues
14 related to roofing damage following a weather event that results in such
15 damage.

16 (b) On and after October 1, 2026, the commissioner shall post the
17 consumer bill of rights and guidance described in subsection (a) of this
18 section on the Internet web site of the Insurance Department."