

## OFFICE OF FISCAL ANALYSIS

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sHB-5263

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.

As Amended by House "A" (LCO 4527)

House Calendar No.: 153

Senate Calendar No.: 498

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### ***OFA Fiscal Note***

***State Impact:*** None

***Municipal Impact:*** None

### ***Explanation***

The bill makes various changes regarding post-loss benefit assignment agreements and home improvement contractors resulting in no fiscal impact to the state.

**Section 1** makes various changes to post-loss benefit assignment agreements resulting in no fiscal impact to the state or municipalities.

**Sections 2-9** make various changes to statutes concerning home improvement contractors resulting in no fiscal impact to the state because the Department of Consumer Protection oversees home improvement contractors and has the resources and expertise to meet the requirements of the bill.

**Section 10** requires the Insurance Department to develop a consumer bill of rights and results in no fiscal impact as the department has the expertise to meet the requirements of the bill.

Primary Analyst: AB  
Contributing Analyst(s):  
Reviewer: JS

4/30/26

**House "A"** alters the original bill by making procedural changes, specifying certain inclusions to the bill of rights, and requiring the Insurance Department to develop guidance regarding roof damage coverage issues for homeowners, resulting in no fiscal impact as the department has the expertise to meet the requirements. The amendment additionally makes procedural changes resulting in no fiscal impact to the state.