

Bill History
Session Year 2026
Substitute for Raised H.B. No. 5263

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Introducer(s):

Insurance and Real Estate Committee

Title: 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.

Statement of Purpose: To: (1) Establish a process for the assignment of post-loss benefits under homeowners and commercial property insurance policies; (2) modify the required terms of home improvement contracts; (3) preclude home improvement contractors from engaging in certain conduct to induce owners to enter into home improvement contracts; (4) require home improvement contractors to notify the commissioner regarding changes in their business names, trade names and addresses; (5) require home improvement contractors to maintain additional types of insurance coverage; (6) expand the required content of the application for a certificate of registration as a home improvement contractor; (7) modify the grounds on which the Commissioner of Consumer Protection may (A) reprimand or place a home improvement contractor or salesperson on probation, or (B) revoke, suspend, or refuse to issue or renew a certificate of registration as a home improvement contractor or salesperson; and (8) require the Insurance Commissioner to create a consumer bill of rights.

Bill History:

02-19-2026 REFERRED TO JOINT COMMITTEE ON Insurance and Real Estate Committee

02-20-2026 PUBLIC HEARING 02/24

03-12-2026 JOINT FAVORABLE SUBSTITUTE

03-12-2026 FILED WITH LEGISLATIVE COMMISSIONERS' OFFICE

03-20-2026 REFERRED TO OFFICE OF LEGISLATIVE RESEARCH AND OFFICE OF FISCAL ANALYSIS 03/25/26-5:00 PM

03-26-2026 REPORTED OUT OF LEGISLATIVE COMMISSIONERS' OFFICE

03-26-2026 FAVORABLE REPORT, TABLED FOR THE CALENDAR, HOUSE

03-26-2026 HOUSE CALENDAR NUMBER 153

03-26-2026 FILE NUMBER 187

Co-sponsor(s):

Rep. Kerry S. Wood, 29th Dist.

Rep. Michael D. Quinn, 82nd Dist.

Rep. Stephen R. Meskers, 150th Dist.

Rep. Savet Constantine, 42nd Dist.

Rep. Hector Arzeno, 151st Dist.