
Addendum: for use with Colorado Casualty and Personal Lines online ExamFX courses and study guides version #20924en and #24536en, per exam content outline updates effective 1/1/2020.

*The following are **content additions** to supplement your existing text unless otherwise indicated:*

CASUALTY

Colorado Statutes, Rules and Regulations Pertinent to Casualty Only

B. Automobile Insurance (section A in Personal Lines)

Claims

Within 30 calendar days after receiving a written request from an insured party, an insurer that issues a personal or commercial automobile insurance policy must provide to the insured a copy of the complete insurance policy, including any endorsements.

Within 30 calendar days after receiving a written request from a claimant or a claimant's attorney, an insurer must provide statements containing the following information with regard to each known policy of insurance of the named insured that may be relevant to the claim:

- The name of the insurer;
- The name of each insured party, as the name appears on the declarations page of the policy;
- The limits of the liability coverage; and
- A copy of the policy.

An insured party, upon written request of a claimant or a claimant's attorney, must disclose the name and coverage of each known insurer of the insured party.

Insurers that violate these laws are liable to the requesting claimant for **damages** in an amount of **\$100 a day**, beginning on and including the 31st day following the receipt of the claimant's written request. The penalty accrues until the insurer provides the required information. The insurer is also responsible for attorney fees and costs incurred by a claimant in enforcing the penalty.