



Bulletin No. B-10.005

Concerning Interim Reports for Private Passenger Auto and Health Insurers that Use External Consumer Data and Information Sources

I. Background and Purpose

The Division has received inquiries from insurers requesting guidance regarding the manner and format of the interim progress report required by Colorado Insurance Regulation 10-1-1 for private passenger auto and health insurers that use external consumer data and information sources (ECDIS), or algorithms or predictive models that use ECDIS, in any insurance practice, as specified in Colorado Insurance Regulation 10-1-1. The purpose of this bulletin is to provide the requested guidance.

Bulletins are the Division's interpretations of existing insurance law or general statements of Division policy. Bulletins themselves establish neither binding norms nor finally determine issues or rights.

II. Applicability and Scope

This bulletin is intended to apply to all private passenger auto and health insurers authorized to do business in the State of Colorado.

III. Division Position

The Division has not prescribed a specific format for the interim report. Insurers may submit the report in a format that suits their documentation preferences, ensuring that the report addresses the requirements outlined in Section 5 of Colorado Insurance Regulation 10-1-1. While there is no required format, insurers may consider including an executive summary, brief update on progress made for Sections 5.A. and 5.B., challenges encountered and potential solutions, and expected completion date.

The interim report should be submitted through SERFF filing access no later than December 1, 2025.

This bulletin is repealed effective December 15, 2025.

IV. Additional Division Resources

A. For More Information

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B. [Colorado Insurance Regulation 10-1-1](#)

C. [SERFF Filing Access](#)

V. **History**

Issued November 14, 2025.