

Revised Bulletin No. B-10.001

Concerning Attestations for Life, Private Passenger Auto, and Health Insurers that Do Not 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 attestation required by Colorado Insurance Regulation 10-1-1 when an insurer does not 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 insurers authorized to do business in the State of Colorado that offer individually issued life insurance, private passenger auto insurance, or health benefit plans.

III. Division Position

The Division has not prescribed a specific format for the attestation.

In order to satisfy the requirement, insurers may independently develop the format of the attestation. However, the attestation must be signed by an officer of the insurer and unambiguously state the insurer does not use any ECDIS, or any algorithm or predictive model that uses ECDIS, with any insurance practice, as defined in Colorado Insurance Regulation 10-1-1.

- The attestation should be submitted annually through SERFF as an "Annual Report/Annual Certification no later than December 1.
- For life insurers and health insurers, the TOI must be L08 Life-Other or ML02-Multi-Line other.
- For private passenger auto insurers, the TOI must be 19.0 Personal Auto.
- A separate filing is required for each insurer.
- The SERFF Effective date field must list December 1, 2025, or be left blank, and the Filing Mode must be "File & Use."
- Form Schedule Tab must remain blank, and the attestation must be uploaded under the Supporting Documentation Tab.

IV. Additional Division Resources

A. For More Information

Colorado Division of Insurance
1560 Broadway, Suite 850
Denver, CO 80202
Tel. 303-894-7499
Internet: <http://www.dora.state.co.us/insurance>

V. History

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