

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

[Fiscal Note for Amendment LCO 4226 \(No Fiscal Impact\)](#)

[House LCO Amendment #4226 \(J\) \[doc\]](#)

[Bill Analysis For File Copy 187](#)

[Bill Analysis For File Copy 747](#)

[File No. 747 \[doc\]](#)

[Fiscal Note for HB-5263, As Amended by House "A" \(LCO 4527\)](#)

[INS Joint Fav. Rpt](#)

[INS Joint Favorable Substitute \[doc\]](#)

[House Roll Call Vote 137 AS AMENDED](#)

[Fiscal Note for Amendment LCO 4527 \(No Fiscal Impact\)](#)

[House Schedule A LCO# 4527 \(J\) \[doc\]](#)

[Bill Analysis for HB-5263, as amended by House "A"](#)

[File No. 187 \[doc\]](#)

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[INS Vote Tally Sheet \(Joint Favorable Substitute\)](#)

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
04-29-2026 HOUSE ADOPTED HOUSE AMENDMENT SCHEDULE A:LCO-4527
04-29-2026 HOUSE PASSED AS AMENDED BY HOUSE AMENDMENT SCHEDULE A
04-29-2026 IMMEDIATE TRANSMITTAL TO THE SENATE
04-30-2026 FAVORABLE REPORT, TABLED FOR THE CALENDAR, SENATE
04-30-2026 SENATE CALENDAR NUMBER 498
04-30-2026 FILE NUMBER 747

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.	Rep. Henry J. Genga, 10th Dist.
Rep. Cara Christine Pavalock-D'Amato, 77th Dist.	Sen. Tony Hwang, 28th Dist.