



May 7, 2026

Senator Kyle Mullica  
200 E Colfax, RM 346  
Denver, CO  
Via email: [kyle.mullica.senate@coleg.gov](mailto:kyle.mullica.senate@coleg.gov)

Commissioner Michael Conway  
Colorado Dept of Insurance  
1580 Broadway Ste 110  
Denver, CO  
Via email: [michael.conway@state.co.us](mailto:michael.conway@state.co.us)

Re: SB26-155. The Increase Access to Homeowner's Insurance  
Enterprise bill

Position: **STRONGLY SUPPORT**

Dear Senator Mullica and Commissioner Conway,

UP strongly supports this measure because it will reduce losses and insurance claims related to hail damage from severe weather events and help restore affordable home insurance options in Colorado.

As a non-profit organization that helps CO residents be disaster prepared and stay insured despite unprecedented, adverse conditions in the home insurance marketplace, we know how important it is that we build out programs that will help households invest money and time into risk reduction home improvements and be appropriately rewarded by insurers for their efforts.



A major obstacle for most households is the cost of fortifying or replacing their roofs. This bill creates a mechanism for helping households overcome that obstacle. It's appropriate and wise that the bill engages insurers. Insurers have a financial interest in improving roof resilience, so having them contribute to facilitating risk reduction improvements is appropriate and important.

We support the grant screening priorities outlined in the bill. Prioritizing grants for primary homes and homes in regions with strong building codes makes sense, especially given how much insurers value jurisdictions that adopt hail-resistant building codes.

We also support the roofer training component of this bill which will help accomplish the bill's objective of increasing the number of hail-resistant Colorado roofs.

**We urge an AYE vote on SB26-155**

Respectfully submitted,

A handwritten signature in cursive script that reads "Amy Bach".

Amy Bach, Executive Director  
United Policyholders  
917 Irving St., Suite 4  
San Francisco, CA 94122