



TNS Law Reaffirms Approach After New Business Law Changes

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Thomas N. Scheffel & Associates, P.C., known as TNS Law, said it is reaffirming its case-by-case approach to client counsel following a series of new Colorado laws that took effect July 1, 2026, covering areas including workers' compensation insurance verification, property insurance practices, and other business-facing requirements. The firm said the changes touch several of the practice areas it handles for business and individual clients across the Denver area.

The new laws followed the conclusion of the state's 2026 legislative session. Among the measures, Senate Bill 26-093 introduced new workers' compensation insurance coverage verification requirements for employers, and House Bill 25-1182 requires property insurers that use wildfire or catastrophe risk models to either incorporate property-specific mitigation actions or offer discounts to policyholders who reduce their risk, while giving policyholders a formal process to appeal their risk classification. Additional employment-related measures passed during the 2026 session are scheduled to take effect later this summer and into 2027, including new demographic workforce reporting requirements for larger employers and a narrower framework governing automated decision-making technology used in consequential business and consumer decisions.

Business owners, property owners, and employers operating in Colorado are now working from a compliance calendar that spans several effective dates rather than a single deadline, according to attorneys who tracked the legislative session. Companies that update employee handbooks, insurance documentation, or vendor contracts on an annual cycle may need to revisit those documents mid-year rather than waiting for a standard renewal period, in order to stay in step with requirements that are phasing in on different timelines through 2027. The legislative session also included measures unrelated to business operations, covering topics such as public servant leave policies and retirement fund allocations, underscoring the breadth of the session overall.

TNS Law said its approach to advising clients through legislative changes has not shifted with this round of new laws, since the firm has long reviewed new statutes with clients individually rather than issuing blanket recommendations to its broader client base. The firm, which has practiced corporate, employment, real estate, and estate planning law in the Denver market since 1983, said its attorneys are working through the new requirements based on each client's company size, industry, and property type. The firm added that clients with insurance policies covering wildfire-exposed property should expect to hear from their insurers about mitigation options or discount eligibility as carriers adjust their own practices to the new requirements.

"These laws did not all take effect on the same day or apply to every business the same way, which is exactly why we are walking clients through this individually instead of sending out a generic checklist," said Thomas N. Scheffel, Founder of Thomas N. Scheffel & Associates, P.C.

Thomas N. Scheffel & Associates, P.C. is a full-service law firm founded in 1983 that has served individuals, businesses, and nonprofits in the Denver area for more than four decades. The firm's attorneys practice across twelve areas of law, including corporate and general business law, employment law, criminal law, real estate law, estate planning, and probate administration and litigation, along with elder law, tax law, family law, and personal injury matters. Thomas N. Scheffel & Associates has been recognized by Martindale-Hubbell, Super Lawyers, Best Lawyers, AVVO, and Thumbtack.

More information is available at tnslaw.com.

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TNS Associates P.C.

TNS Associates P.C. has been serving our clients since 1983. We would value the opportunity to speak with you regarding any legal questions you may have. We provide ?Legal Solutions You Can Trust.?

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