

---

## DIGEST

The digest printed below was prepared by House Legislative Services. It constitutes no part of the legislative instrument. The keyword, one-liner, abstract, and digest do not constitute part of the law or proof or indicia of legislative intent. [R.S. 1:13(B) and 24:177(E)]

---

Baldone

HB No. 623

**Abstract:** Defines certificates of insurance, prohibits their issuance to alter an insurance policy, and provides for their form.

Proposed law defines a "certificate of insurance" as any document issued on or behalf of an insurer to a third party who has not contracted with the insurer to purchase an insurance policy and is provided for informational purposes to advise a third party of the existence and limits of insurance coverage issued to the named insured. Further defines an "insurance producer" as a person required to be licensed under the laws of this state to sell, solicit, or negotiate insurance, including all persons or business entities otherwise referred to in present law as "insurance agent" or "agent", "insurance broker" or "broker", "insurance solicitor" or "solicitor", or "surplus lines broker".

Proposed law prohibits any property or casualty insurer or insurance producer from issuing a certificate of insurance or any other type of instrument which either affirmatively or negatively alters, amends, or extends the coverage provided by the attendant underlying policy, other than a rider, endorsement, or application attached to or made part of the policy.

Proposed law further requires any insurer or insurance producer issuing such a certificate to use certain specific forms or a form filed with and approved by the commissioner of insurance. Additionally authorizes the commissioner, pursuant to the APA, to adopt reasonable and necessary rules to carry out the purposes of proposed law.

(Adds R.S. 22:881.1)