

Regular Session, 2009

HOUSE BILL NO. 623

BY REPRESENTATIVE BALDONE

Prefiled pursuant to Article III, Section 2(A)(4)(b)(i) of the Constitution of Louisiana.

1 AN ACT

2 To enact R.S. 22:881.1, relative to insurance policies; to define certificates of insurance and  
3 otherwise provide with respect to their issuance; and to provide for related matters.

4 Be it enacted by the Legislature of Louisiana:

5 Section 1. R.S. 22:881.1 is hereby enacted to read as follows:

6 §881.1. Certificates of insurance

7 A. For the purposes of this Section:

8 (1) "Certificate of insurance", as used by property and casualty insurers, shall  
9 mean any document issued by or on behalf of an insurer to a third party who has not  
10 contracted with the insurer to purchase an insurance policy and is provided for  
11 informational purposes only to advise a third party of the existence and limits of  
12 insurance coverage issued to the named insured.

13 (2) "Insurance producer" shall have the same definition as set forth in R.S.  
14 22:1542.

15 B. No property or casualty insurer or insurance producer may issue a  
16 certificate of insurance or any other type of document purporting to be a certificate  
17 of insurance that will affirmatively or negatively alter, amend, or extend the  
18 coverage provided by the referenced insurance policy. A certificate of insurance  
19 shall also not convey any contractual rights to the certificate holder.

20 C. Any insurer or insurance producer acting on behalf of the insurer issuing  
21 a certificate of insurance shall be authorized to use only the standard ACORD or ISO  
22 Form "Certificate of Insurance" or other form filed with and approved by the  
23 commissioner of insurance.

1                    D. Pursuant to the Administrative Procedure Act, the commissioner of  
2                    insurance may adopt reasonable rules and regulations as are necessary or proper to  
3                    carry out the purposes of this Section.

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SPEAKER OF THE HOUSE OF REPRESENTATIVES

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PRESIDENT OF THE SENATE

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GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: \_\_\_\_\_