Regular Session, 2009

HOUSE BILL NO. 623

BY REPRESENTATIVE BALDONE

ACT No. 335

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.

_____
SPEAKER OF THE HOUSE OF REPRESENTATIVES

_____
PRESIDENT OF THE SENATE

_____
GOVERNOR OF THE STATE OF LOUISIANA

APPROVED: _____

CODING: Words in struck through type are deletions from existing law; words underscored
are additions.