

2016 Regular Session

HOUSE BILL NO. 476

BY REPRESENTATIVE HUVAL

INSURANCE: Specifies that insurance producers may not be required to provide certain information regarding insurance coverage

1 AN ACT

2 To amend and reenact R.S. 22:890(H), relative to certificates of insurance; to provide that  
3 certain parties may not request an insurance producer provide information or  
4 documentation regarding insurance coverage other than a certificate of insurance; to  
5 allow certain parties to request an addendum to a certificate of insurance from an  
6 insurer; and to provide for related matters.

7 Be it enacted by the Legislature of Louisiana:

8 Section 1. R.S. 22:890(H) is hereby amended and reenacted to read as follows:

9 §890. Certificates of insurance

10 \* \* \*

11 H. (1) No person may ~~prepare, issue, or request an insurance producer~~  
12 prepare or issue, either in addition to or in lieu of a certificate of insurance, an  
13 opinion letter or other document or correspondence, instrument, or record, including  
14 an electronic record, ~~that is inconsistent with this Section;~~

15 ~~(2) however, A person may request that an insurer or insurance producer may~~  
16 prepare or issue an addendum that clarifies, explains, summarizes, or provides a  
17 statement of the coverages provided by a policy of insurance and otherwise complies  
18 with the requirements of this Section.

19 \* \* \*

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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)]

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HB 476 Original

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Huval

**Abstract:** Provides that an insurer, but not an insurance producer, may be asked to prepare an addendum to a certificate of insurance that clarifies, explains, summarizes, or provides a statement of the coverages provided by an insurance policy.

Present law provides that either an insurance producer or insurer may be asked to provide an addendum to a certificate of insurance that clarifies, explains, summarizes, or provides a statement of the coverages provided by an insurance policy.

Proposed law provides that only the insurer may be asked to provide an addendum to a certificate of insurance that clarifies, explains, summarizes, or provides a statement of the coverages provided by an insurance policy. Further provides that an insurance producer may not be asked to provide any additional documents other than a certificate of insurance.

(Amends R.S. 22:890(H))