

Georgia Letter – Response to Improper Certificate Requests

You have requested the issuance of a certificate of insurance form that is not approved for use in Georgia, and our agency is thus unable to comply with your request. We have instead provided you with a lawful certificate that provides a courtesy summary of the referenced policy's terms, limits, and conditions. A copy of the underlying insurance policy may also be available upon request.

State law strictly regulates the use of certificates of insurance and other insurance forms. Georgia Code Section 33-24-19.1 states that only certificate of insurance forms approved by the state may be issued by insurers or insurance agents and prohibits the issuance of certificates that do not accurately reflect the terms of the referenced policy. State law prohibits our business from issuing any certificate of insurance form or related document that:

- Has not been approved by the Georgia Insurance Department;
- Purports to extend, alter or amend the coverage provided by the referenced insurance policy;
- Contains any false or misleading information concerning the referenced insurance policy; or
- Contains references to contracts other than the referenced contract of insurance.

The law also prohibits the alteration of approved certificate forms and prohibits persons, wherever located, from *requesting* a certificate of insurance on a form that has not been approved by the Insurance Department. The law applies to insurance on properties, operations or risks located in Georgia, regardless of where the certificate holder, policy holder, insurer, or insurance agent is located.

Violations of these requirements can result in a fine of up to \$5,000.00.

Our business takes its legal obligations very seriously, and we appreciate your understanding of the limitations imposed on our agency by the above statutory requirements. However, if you continue to request or demand the issuance of an insurance certificate that does not conform to the requirements of Georgia law or any other document that misrepresents the terms, limits, or conditions of an insurance policy, then our agency will be forced to report your actions to the Georgia Insurance Commissioner's Office.

While we are barred from responding to your request in this instance, we encourage you to contact us if you have any questions about the certificate of insurance that you have been provided or any other matter. Thank you for your cooperation.