

House Bill 1464

By: Representative Knox of the 24th

A BILL TO BE ENTITLED
AN ACT

1 Chapter 24 of Title 33 of Official Code of Georgia Annotated, relating generally to
2 insurance, so as to provide for the purpose of a certificate of insurance; to provide for certain
3 provisions of such certificate; to provide for a required statement on such certificates; to
4 provide for limitations of notice of cancellation by a certificate of insurance; to provide for
5 use of certain forms; to provide an agent's opinion letter may not be inconsistent with the
6 law; provide for related matters; to repeal conflicting laws; and for other purposes.

7 BE IT ENACTED BY THE GENERAL ASSEMBLY OF GEORGIA:

8 **SECTION 1.**

9 Chapter 24 of Title 33 of Official Code of Georgia Annotated, relating generally to
10 insurance, is amended by adding a new Code section to read as follows:

11 "33-24-19.1

12 (a) A licensed insurer or insurance producer may provide to a third party a certificate of
13 insurance which documents insurance coverage. The purpose of a certificate of insurance
14 is to provide evidence of insurance coverage and the amount of insurance issued.

15 (b) An insurer or licensed producer shall not issue a certificate of insurance or other
16 document or instrument that either affirmatively or negatively amends, extends, or alters
17 the coverage provided by an approved policy, form, or endorsement without the written
18 approval of the Commissioner.

19 (c) A certificate or memorandum of property or casualty insurance when issued to any
20 person other than the policyholder must contain the following or similar statement: "This
21 certificate or memorandum of insurance does not affirmatively or negatively amend,
22 extend, or alter the coverage afforded by the insurance policy."

23 (d) A certificate provided to a third party must not provide for notice of cancellation that
24 exceeds the statutory notice of cancellation provided to the policyholder.

25 (e) An insurer not using the standard ACORD or ISO form "Certificate of Insurance" shall
26 file with the Commissioner, prior to its use, the form of certificate or memorandum of

27 insurance coverage that will be used by the insurer. Filed forms may not be amended at the
28 request of a third party.
29 (f) A licensed insurance producer may not issue, in lieu of a certificate, an agent's opinion
30 letter or other correspondence that is inconsistent with this section."

31 **SECTION 2.**

32 All laws and parts of laws in conflict with this Act are repealed.