HLS 15RS-3180 ORIGINAL

2015 Regular Session

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HOUSE CONCURRENT RESOLUTION NO. 223

BY REPRESENTATIVE HUVAL

INSURANCE: Requests the Department of Insurance to study drafting a uniform certificate of insurance

A CONCURRENT RESOLUTION

2	To urge and request the Louisiana Department of Insurance to study the feasibility of
3	drafting a uniform certificate of insurance and to report its findings on or before
4	January 15, 2016.
5	WHEREAS, R.S. 22:890 allows an insurer or insurance producer to issue a certificate
6	of insurance to a third person as evidence of property and casualty insurance coverage; and
7	WHEREAS, R.S. 22:890 provides that the certificate of insurance shall be issued on
8	a form filed with and approved by the commissioner of insurance; and
9	WHEREAS, R.S. 22:890 provides that standard certificates of insurance forms
10	promulgated by the Association for Cooperative Operations Research and Development
11	(ACORD), the American Association of Insurance Services (AAIS), or the Insurance
12	Services Office (ISO) shall be filed, but are deemed approved by the commissioner of
13	insurance, provided these forms comply with the provisions of R.S. 22:890; and
14	WHEREAS, insurers typically require producers to complete the certificate of
15	insurance and any supplemental forms requested by third parties; and
16	WHEREAS, producers are often requested by the certificate of insurance, or in
17	conjunction with the certificate of insurance, to provide an interpretation of the terms and
18	conditions of an insurance policy that the producers are not able to properly answer, which
19	could lead to potential liability of the producers; and
20	WHEREAS, the commissioner of insurance is authorized to prescribe forms in other
21	areas, such as R.S. 22:1295, which provides that the rejection, selection of lower limits, or

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1 selection of economic-only uninsured and underinsured motorist coverage shall be made

2 only on a form prescribed by the commissioner of insurance, resolving the sometimes

3 contentious issue of whether an insurer's uninsured motorist selection form complied with

4 the requirements of R.S. 22:1295.

5 THEREFORE, BE IT RESOLVED that the Legislature of Louisiana does hereby

6 request the Department of Insurance to conduct a study on the information currently required

by a certificate of insurance and any additional information being requested by third parties

8 in conjunction with certificates of insurance and recommend possible amendments to R.S.

22:890 based on the findings of this study, including whether the commissioner of insurance

should be authorized to draft a uniform certificate of insurance that would include the

additional information being requested from producers by insurers.

BE IT FURTHER RESOLVED that the Department of Insurance shall submit its

findings and recommendations from the study in the form of a report to the House

Committee on Insurance and the Senate Committee on Insurance on or before January 15,

15 2016.

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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)]

HCR 223 Original

2015 Regular Session

Huval

Requests the Louisiana Department of Insurance to study the feasibility of the commissioner of insurance drafting a uniform certificate of insurance.

Requests a report of its findings on or before January 15, 2016.