

**Connecticut**  
**TITLE 38a – INSURANCE**  
**Chapter 700 — PROPERTY AND CASUALTY INSURANCE**  
**Part I. In General**

38a-322a Certificate of insurance standards

(a) As used in this section, "certificate of insurance" means a document or instrument that is prepared or issued by an insurer or insurance producer as evidence of personal risk insurance or commercial risk insurance, as both terms are defined in section 38a-663 of the general statutes<sup>1</sup>, that is issued on property, operations or risks located in this state. "Certificate of insurance" does not include an insurance policy, a binder, an endorsement or an automobile insurance identification or information card.

(b) No person shall

(1) prepare, deliver or issue for delivery a certificate of insurance that contains false or misleading information about the coverage provided by the referenced insurance policy,

(2) prepare the alteration or amendment of a certificate of insurance or deliver or issue for delivery a new certificate of insurance unless such alteration, amendment or new certificate accurately reflects the provisions of the referenced insurance policy, or

(3) represent that

(A) a certificate of insurance confers new or additional rights to any person beyond those provided for in the referenced insurance policy, or

(B) amending such certificate will alter, amend or extend the coverage provided by the referenced insurance policy.

(c) No certificate of insurance shall warrant that the referenced insurance policy complies with the insurance or indemnification requirements of a contract. The inclusion of a contract number or contract description on a certificate of insurance shall not be construed as making such a warranty.

(d) No person shall prepare, issue, demand or require, in addition to or in lieu of a certificate of insurance, an opinion letter or other document or correspondence that is inconsistent with the provisions of this section, except that an insurer or insurance producer may prepare or issue an addendum to a certificate of insurance that clarifies and

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<sup>1</sup> Section 38a-663 defines "personal risk insurance" as "homeowners, tenants, private passenger nonfleet automobile, mobile manufactured home and other property and casualty insurance for personal, family or household needs except workers' compensation insurance." It defines "commercial risk insurance" as property and casualty insurance that is not personal risk insurance.

explains the coverage provided by the referenced insurance policy and that otherwise complies with the provisions of this section.

(e) No person shall request or require another person to perform any act that violates the provisions of subsection (b) of this section.

(f) The commissioner may conduct an investigation, pursuant to section 38a-16, of any person the commissioner reasonably believes has violated or is engaged in a violation of any provision of this section.

**History** 2014, HB 5248, s 1, eff. 10-1-2014; 2015, HB 6678, s 40, eff. 10-1-2015.