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COMMISSIONER OF INSURANCE

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**BULLETIN 07-04**

**TO: Insurance Companies and Producers**

**FROM: Susan E. Voss, Insurance Commissioner**

**RE: Certificates of Insurance**

**DATE: August 7, 2007**

The Department is aware that some insurance producers or insurers are being asked to issue preprinted certificate of insurance forms which include language that may amend or alter coverage of the underlying policy. These certificates of insurance are typically used in lieu of providing a full copy of the policy and service as proof of liability insurance and to summarize terms of the policy. This Memorandum is to clarify the use of certificates of insurance by producers or insurers in the State of Iowa.

Iowa Code 515.109 requires all policies prior to use in Iowa be reviewed and approved by the Commissioner of Insurance. If an insurer or insurance producer in any way alters or omits language of a pre-approved form, this may be in violation of Iowa Code (515.109). Furthermore, the practice of altering or removing language from any pre-printed forms such as Accord and ISO is also prohibited.

To ensure that those who are requesting a certificate of insurance are aware that the certificate is neither expanding or restricting coverage, an insurer or producer should include on the certificate a statement such as, "This certificate of insurance neither affirmatively nor negatively amends, extends, or alters the coverage afforded by policy number \_\_\_\_\_ issued by \_\_\_\_\_ on \_\_\_\_\_." A similar statement is included on the preprinted certificate of insurance forms available from ACORD and ISO. The ACORD and ISO forms will be accepted by the Department so long as the forms are not altered to modify terms of the underlying policy.

Iowa Insurance Code 505.8 gives the Commissioner of Insurance general control, supervision, and direction over all insurance business transacted in the state, and allows the commissioner to take administrative action against any Insurance Companies or Producers who intentionally misrepresent terms of an actual or proposed insurance contract.

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Susan E. Voss  
Commissioner of Insurance  
August 7, 2007