



BULLETIN 21-EX-5

TO: ALL GEORGIA INSURERS, AGENTS, POLICYHOLDERS,
AND CERTIFICATE OF INSURANCE HOLDERS

FROM: JOHN F. KING
INSURANCE AND SAFETY FIRE COMMISSIONER

DATE: MARCH 11, 2021

RE: CERTIFICATES OF INSURANCE

What is a Certificate of Insurance?

Certificates of Insurance in Georgia must comply with the provisions of OCGA § 33-24-19.1. In brief, a certificate of insurance provides a synopsis of coverage under an insurance policy as it exists at the time the certificate is issued. A certificate is not an insurance policy and cannot be used to alter or expand coverage.

The statutory definition of a certificate of insurance defines one as “any document or instrument, no matter how titled or described, which is prepared or issued by an insurer or insurance producer as evidence of property or casualty insurance coverage. ‘Certificate’ or ‘certificate of insurance’ shall not include a policy of insurance or insurance binder, including any policy of insurance which may be referred to as a certificate, or any insurance information card or identification card issued in conjunction with a motor vehicle insurance policy.” OCGA § 33-24-19.1 (a) (1).

What are the Requirements for Certificate Forms?

Certificates must be issued on ACORD or ISO forms or on other forms approved explicitly by the Commissioner of Insurance. Certificate forms cannot be altered. They must contain the following disclaimer language: “This certificate of insurance is issued as a matter of information only and confers no rights upon the certificate holder. This certificate does not amend, extend or alter the coverage, terms exclusions and conditions afforded by the policies referenced herein.”

Violations of the Law

It is a violation of the law to provide a certificate on an unapproved or altered form or to include information on a certificate that purports to alter or expand coverage. It is also a violation of the law to request such a certificate. Fines can be up to \$5,000 for each violation of the law.

Applicability Status

The law governing certificates and relevant regulations applies to all certificate holders. Moreover, they also apply to those who request certificates be issued, policyholders, insurers, insurance producers, and certificate of insurance forms issued as evidence of insurance coverage on property, operations, or risks located in this state, regardless of where the person requesting the issuance of a certificate, the certificate holder, policyholder, insurer, or insurance producer is located.