



DEPARTMENT OF BUSINESS AND INDUSTRY  
DIVISION OF INSURANCE

1818 East College Pkwy., Suite 103  
Carson City, Nevada 89706  
(775) 687-0700 Fax (775) 687-0787  
Website: doi.nv.gov  
E-mail: insinfo@doi.state.nv.us

Bulletin 11-014

October 11, 2011

**CERTIFICATES OF INSURANCE REGARDING  
PROPERTY OR CASUALTY INSURANCE (EXCLUDING GROUP POLICIES)**

Senate Bill 143 (2011), effective July 1, 2011, clarifies that a certificate of insurance issued to provide evidence of property or casualty insurance does not alter or amend the contract of insurance. Testimony presented in support of SB 143, along with information provided to the Division of Insurance (Division), indicates that producers have been pressured to alter standard certificates of insurance to provide evidence of insurance that is contradictory to or otherwise not provided in the policy terms and conditions. This bulletin serves as a reminder of the importance that certificates accurately reflect the coverage provided in the policy and that misrepresentation of the terms and conditions of a policy of insurance is considered a violation of law.

A "certificate of insurance" used as evidence of insurance for the lines of property or casualty insurance means any document or instrument, no matter how titled or described, that is prepared or issued by an insurer or insurance producer as evidence of coverage, but does not include an actual copy of the insurance policy or insurance binder. As reinforced by the enactment of SB 143, a certificate of insurance for property or casualty insurance cannot be used to amend, expand or alter the terms of the underlying insurance policy. Misrepresenting policy terms or conditions on a certificate of insurance is considered a violation of Nevada Revised Statute (NRS) 686A.030. The Division will pursue administrative actions for a violation of this law.

The Division urges both insurers and producers to make certain that the certificates of insurance correctly reflect the terms and conditions of the policy of insurance. Insurers are urged to review their oversight procedures regarding issuance of certificates, and to periodically remind their producers of the consequences of providing improper certificates of insurance to the public.

A handwritten signature in blue ink, appearing to read "Amy L. Parks", written over a horizontal line.

AMY L. PARKS  
Acting Commissioner of Insurance