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**SUBJECT:** LDI Regulation 99 – Certificates of Insurance

**BACKGROUND:** The Louisiana legislature passed Act 335 of 2009 effective August 15, 2009 which regulates certificates of insurance. The Louisiana Department of Insurance (LDI) has promulgated Regulation 99 to implement the provisions of Act 335. Regulation 99 is subject to the oversight of the Senate and House Committees on Insurance, and is subject to change by these committees. IIABL will advise members if the insurance committees make any changes to Regulation 99.

**MAIN POINTS:** Proposed LDI Regulation 99 and Act 335 are attached. Please refer to these documents for complete details. In summary, Regulation 99 requires:

1. Insurers or insurance producers must use ACORD, ISO, or other approved certificate of insurance forms.
2. Information on a certificate must accurately reflect the underlying insurance policies and may not alter the terms of those policies.
3. An insurer or insurance producer may, if asked, attach additional information (including a certificate holder long form certificate) regarding the referenced insurance policies to the ACORD or other approved certificate form.
4. Any additional information attached to an ACORD or other approved certificate must contain on the first page or signature page the following language, "This additional information neither affirmatively nor negatively amends, extends or alters the coverage afforded by the referenced insurance policy(ies)."

**NECESSARY ACTION:**

Please distribute this Technical Advisory and LDI Regulation 99 to all agency staff who deal with certificates of insurance. Develop agency procedures for issuance of certificates of insurance which complies with proposed Regulation 99.