

Draft Letter – Response to Improper Certificate Requests

Either you have requested the issuance of a certificate of insurance form that is not approved for use in this state, or you have requested that additional information be added to the certificate, which exceeds what is allowed by law. Thus, our agency is unable to comply with your exact request. We have instead provided you with a filed certificate that provides a courtesy summary of the referenced policy's terms, limits and conditions. A copy of the underlying insurance policy or specific endorsements may also be provided upon request.

State law strictly regulates the use of certificates of insurance and other insurance forms. Section 379.108 RSMo and Missouri Department of Insurance, Financial Institutions and Professional Registrations Bulletin 10-02 make clear that only certificate of insurance forms approved by the state may be issued by insurers or insurance agents and prohibits the issuance of certificates that do not accurately reflect the terms of the referenced policy. State law prohibits our business from issuing any certificate of insurance form or related document that:

- has not been filed with the Missouri Department of Insurance, Financial Institutions and Professional Registrations;
- has been modified or altered;
- contains false or misleading information on the referenced insurance policy;
- purports to alter, amend or extend the terms of the referenced insurance policy; or
- contains references or opinions, or the effect of any contract other than the referenced insurance policy.

Violations of these requirements can result in severe penalties.

Section 379.108 RSMo also prohibits the request of a certificate of insurance that:

- has not been filed with the Missouri Department of Insurance, Financial Institutions and Professional Registrations;
- contains any false or misleading information regarding the policy to which the certificate applies; or
- includes an opinion letter or other document or correspondence not in compliance with Section 379.108 RSMo.

Our business takes its legal obligations very seriously, and we appreciate your understanding of the applicable statutory and regulatory requirements. Any request or issuance of an illegal or improper insurance form or any document that misrepresents the terms, limits or conditions of an insurance policy is subject to the jurisdiction of the Missouri Department of Insurance, Financial Institutions and Professional Registration.

While we are barred from responding to your specific request in this instance, we have provided you with the appropriate document authorized by law. We encourage you to contact us if you have any questions about the certificate of insurance that you have been provided or any other matter. Thank you for your cooperation.