



North Dakota Insurance Department

Adam W. Hamm, Commissioner

BULLETIN 2010-1

TO: All Property and Casualty Agents and Companies
FROM: Adam Hamm, Commissioner
DATE: April 5, 2010
SUBJECT: Certificates of Insurance



The Insurance Department has been made aware of situations in which agents are being asked to use forms (in particular certificates of insurance) which have not been filed with, and approved by, the Department.

N.D.C.C. §§ 26.1-30-19(4) and 26.1-30-20 require insurance companies to file on a prior approval basis the insurance policy, certificate, contract or agreement they plan to use. Once filed and approved, the insurance policy, certificate, contract, or agreement may not be altered without prior approval of the Department.

Certificates of insurance are by design a general summary of coverages contained within a given policy and are intended to document the existence of a policy and coverages to a party other than the insured, or both. Certificates of insurance are issued for informational purposes only and cannot be used to alter, amend, or extend coverages provided by the policy(ies).

Use of forms that are not filed and approved by the Department is prohibited. Agents or companies that use forms that are not filed by the company and approved by the Department are in violation of the statutory filing requirements and can be subject to administrative action.

If you have questions in regard to this bulletin, please contact Larry Maslowski at (701) 328-4976.

AH/njb