

**Question:** “Are there any Connecticut regulations that prohibit certificate of insurance requesters from asking for a certificate to show more information than required?”

**Answer:** Yes. [Connecticut Insurance Code Section 38a-322a](#) states:

(a) As used in this section, "certificate of insurance" means a document or instrument that is prepared or issued by an insurer or insurance producer as evidence of personal risk insurance or commercial risk insurance, as both terms are defined in section 38a-663 of the general statutes, that is issued on property, operations or risks located in this state. "Certificate of insurance" does not include an insurance policy, a binder, an endorsement or an automobile insurance identification or information card.

**(b) No person shall**

- (1) prepare, deliver or issue for delivery a certificate of insurance that contains false or misleading information about the coverage provided by the referenced insurance policy,
- (2) prepare the alteration or amendment of a certificate of insurance or deliver or issue for delivery a new certificate of insurance unless such alteration, amendment or new certificate accurately reflects the provisions of the referenced insurance policy, or
- (3) represent that
  - (A) a certificate of insurance confers new or additional rights to any person beyond those provided for in the referenced insurance policy, or
  - (B) amending such certificate will alter, amend or extend the coverage provided by the referenced insurance policy. ...

**(e) No person shall request or require another person to perform any act that violates the provisions of subsection (b) of this section.**

It is impermissible for someone to request that another person violate subsection (b) – issuing a false or misleading certificate, issuing one that makes inaccurate statements about the coverage, conveys rights the policy doesn't convey, etc. If any certificate requesters are doing that, it would be appropriate to [file a complaint](#) with the Connecticut Department of Insurance. would be appropriate.