

House Engrossed

DIFI; certificates of insurance

State of Arizona
House of Representatives
Fifty-seventh Legislature
Second Regular Session
2026

CHAPTER 122

HOUSE BILL 2996

AN ACT

AMENDING TITLE 20, CHAPTER 2, ARTICLE 6, ARIZONA REVISED STATUTES, BY
ADDING SECTION 20-443.03; RELATING TO THE TRANSACTION OF INSURANCE
BUSINESS.

(TEXT OF BILL BEGINS ON NEXT PAGE)

1 Be it enacted by the Legislature of the State of Arizona:

2 Section 1. Title 20, chapter 2, article 6, Arizona Revised
3 Statutes, is amended by adding section 20-443.03, to read:

4 20-443.03. Certificates of insurance; notice; civil penalty;
5 rules; applicability; definition

6 A. A CERTIFICATE OF INSURANCE THAT IS PREPARED OR ISSUED BY AN
7 INSURER, AN INSURANCE PRODUCER OR A REPRESENTATIVE OF AN INSURER OR AN
8 INSURANCE PRODUCER IS NOT AN INSURANCE POLICY, DOES NOT AMEND, EXTEND OR
9 ALTER THE COVERAGE THAT IS PROVIDED BY AN INSURANCE POLICY AND DOES NOT
10 CONFER ANY NEW OR ADDITIONAL RIGHTS BEYOND THOSE EXPRESSLY STATED IN THE
11 INSURANCE POLICY.

12 B. A PERSON MAY NOT PREPARE, ISSUE, REQUEST OR REQUIRE A
13 CERTIFICATE OF INSURANCE THAT:

14 1. CONTAINS FALSE OR MISLEADING INFORMATION ABOUT THE INSURANCE
15 POLICY.

16 2. ALTERS, AMENDS OR EXTENDS COVERAGE THAT IS PROVIDED FOR IN THE
17 INSURANCE POLICY.

18 3. CLAIMS THAT THE INSURANCE POLICY COMPLIES WITH THE INSURANCE OR
19 INDEMNIFICATION REQUIREMENTS OF A CONTRACT.

20 C. A PERSON, OTHER THAN THE POLICYHOLDER IS ENTITLED TO NOTICE OF
21 CANCELLATION, NONRENEWAL OR A MATERIAL CHANGE IN THE TERMS OF AN INSURANCE
22 POLICY ONLY IF THE POLICY OR AN ENDORSEMENT TO THE POLICY AFFORDS SUCH
23 NOTICE RIGHTS TO THE PERSON.

24 D. THE DIRECTOR MAY INVESTIGATE ANY VIOLATION OF THIS SECTION, AND
25 THE DIRECTOR MAY TAKE ONE OR BOTH OF THE FOLLOWING ACTIONS:

26 1. ISSUE AN ORDER THAT REQUIRES THE PERSON TO CEASE AND DESIST FROM
27 THE ACTIONS THAT CONSTITUTE THE VIOLATION.

28 2. ASSESS A CIVIL PENALTY OF NOT MORE THAN \$1,000 PER VIOLATION.

29 E. SUBSECTION D OF THIS SECTION DOES NOT LIMIT THE AUTHORITY OF THE
30 DIRECTOR TO INVESTIGATE, ENFORCE OR ISSUE CIVIL PENALTIES PURSUANT TO ANY
31 OTHER APPLICABLE LAW.

32 F. THE DIRECTOR MAY ADOPT RULES TO IMPLEMENT THIS SECTION.

33 G. THIS SECTION APPLIES TO ANY CERTIFICATE OF INSURANCE THAT IS
34 ISSUED IN CONNECTION WITH PROPERTY AND CASUALTY RISKS LOCATED IN THIS
35 STATE WITHOUT REGARD TO THE LOCATION OF THE POLICYHOLDER, INSURER OR
36 INSURANCE PRODUCER OR ANY PERSON WHO REQUESTS OR REQUIRES A CERTIFICATE OF
37 INSURANCE TO BE ISSUED.

38 H. A CERTIFICATE OF INSURANCE OR ANY OTHER DOCUMENT OR
39 CORRESPONDENCE THAT IS PREPARED, ISSUED, REQUESTED OR REQUIRED IN
40 VIOLATION OF THIS SECTION IS VOID.

41 I. FOR THE PURPOSES OF THIS SECTION, "CERTIFICATE OF INSURANCE":

42 1. MEANS A DOCUMENT, FORM, TEMPLATE, SUBMISSION, QUESTIONNAIRE OR
43 OTHER INSTRUMENT REGARDLESS OF TITLE THAT INCLUDES A DESCRIPTION, SUMMARY,
44 INTERPRETATION OR EVIDENCE OF PROPERTY OR CASUALTY INSURANCE COVERAGE AND

1 THAT IS PREPARED OR ISSUED BY AN INSURER, AN INSURANCE PRODUCER OR A
2 REPRESENTATIVE OF AN INSURER OR PRODUCER.
3 2. DOES NOT INCLUDE ANY OF THE FOLLOWING:
4 (a) AN INSURANCE POLICY.
5 (b) AN INSURANCE BINDER.
6 (c) A POLICY ENDORSEMENT.
7 (d) AN AUTOMOBILE INSURANCE IDENTIFICATION OR INFORMATION CARD.
8 Sec. 2. Applicability
9 This act applies to any contract or addendum that is entered into
10 from and after the effective date of this act.

APPROVED BY THE GOVERNOR JUNE 4, 2026.

FILED IN THE OFFICE OF THE SECRETARY OF STATE JUNE 5, 2026.