## WEST VIRGINIA CODE: §33-53-2

## **§33-53-2. Definitions.**

For purposes of this article:

"Certificate of insurance" means a document or instrument, regardless of how titled or described, that is prepared or issued by an insurer or insurance producer as evidence or confirmation of the existence of property or casualty insurance coverage. The term does not include a statement of declaration, policy of insurance, insurance binder, policy endorsement, or automobile insurance identification or information card.

"Insurance producer" means a person required to be licensed under the laws of this state to sell, solicit, or negotiate property or casualty insurance.

"Insurer" means any organization that issues property or casualty insurance.

"Person" means any individual, partnership, corporation, association, or other legal entity, including any government or governmental subdivision or agency.