



ACORD Forms Notification Service April 2021 Bulletin

ACORD P&C and Life/Annuity/Health Form Changes and Additions

The following pages include both a list of any new and revised ACORD forms and an Explanation of the Changes made.

Forms can be found on the **ACORD Forms Portal** page at www.acord.org. The effective date included on the footer of all forms will match the date the form must be used in order to ensure compliance with our filings. To download forms, you will need to “sign-in” as an ACORD member with your user name and password.

If you need assistance, a sample of a form, or you would like to join ACORD, please call Member Services at (800) 444-3341 or email us at memberservices@acord.org.

If you do not wish to receive this notification, please email memberservices@acord.org requesting that we unsubscribe you to this Forms Notification Service.



Forms Release 4-30-2021

Form Number	Replaces	Title	For Use on or after:	Regulatory Change
REVISIONS				
P&C Countrywide				
NONE				
P&C – State Specific				
ACORD 38 DE (2021/07)	2019/07	Delaware Personal Insurance Supplement – Notification Of Use Of Credit Information in Personal Insurance Applications	2021/07	x
ACORD 90 NH (2021/07)	2015/12	New Hampshire Personal Auto Application	2021/07	x
ACORD 290 NH (2021/07)	2014/12	New Hampshire Personal Auto Application Section	2021/07	x
ACORD 90 WA (2021/06)	2016/12	Washington Personal Auto Application	06/20/2021	x
ACORD 290 WA (2021/06)	2016/12	Washington Personal Auto Application Section	06/20/2021	x
ACORD 60 WV (2021/06)	2016/01	West Virginia Auto Supplement	2021/06	x
ACORD 66 WV (2021/06)	2016/01	West Virginia Personal and Commercial Umbrella Liability Supplement Uninsured / Underinsured Motorists Coverage Offer Of Split Limits Liability	2021/06	x
ACORD 68 WV (2021/06)	2016/01	West Virginia Personal And Commercial Umbrella Liability Supplement Uninsured/Underinsured Motorists Coverage Offer Of Single Limit Liability	2021/06	x
NEW				
P&C-Countrywide				
NONE				
P&C - State Specific				
ACORD 58 PA (2021/05)		Pennsylvania Notice Of Cancellation Or Notice Of Nonrenewal	2021/05	x
ACORD 80 WA (2021/06)		Washington Homeowner Application	06/20/2021	x

ACORD 85 WA (2021/06)		Washington Mobile Home Application	06/20/2021	x
Life & Annuity				
NONE				
Enhancements Only:				
ACORD 152 (2015/06) Commercial Inland Marine Section		No changes were made to the static text of the form. It was identified that in the Summary Information Section, at the SCH# column, there were duplicate numbers. The duplicate numbers in the column were apparent in some formats of the form, causing Schedule Number 1, to be Schedule number 11, and continuing. The “hidden” duplicate numbers were removed. Updated formats have been released.		
Withdrawn Forms				
NONE				



April 2021
EXPLANATION OF CHANGES

P&C FORMS

State Specific

New forms

1. ACORD 58 PA (2021/05)
PENNSYLVANIA NOTICE OF CANCELLATION OR NOTICE OF NONRENEWAL

This new form was created to be compliant with 40 P.S. § 3403, which requires in part, that a midterm cancellation or nonrenewal notice shall state that, at the insured's request, the insurer shall provide loss information to the insured for at least three years or the period of time during which the insurer has provided coverage to the insured, whichever is less.

2. ACORD 80 WA (2021/06)
WASHINGTON HOMEOWNER APPLICATION

In response to Emergency Order of the Washington Office of the Insurance Commissioner (Insurance Commissioner Matter Number: R-2021-02) which declared that credit based insurance scoring models are unfairly discriminatory, changes were made to ACORD's form library. The Order temporarily prohibits credit history to be used in all personal insurance pertaining to private passenger automobile coverage, renter's coverage and homeowner's coverage issued in the state of Washington. See WAC §§284-24A-88 and 284-24A-89 for more details.

The following Washington specific forms were created:

1. ACORD 80 WA
2. ACORD 85 WA

ACORD 80 WA is a new form, relying on many elements of **ACORD 80** for the creation of the form. Of note, the following distinctions:

1. Title is WASHINGTON HOMEOWNER APPLICATION.
2. Deletion of term REPL COST – FULL VALUE and OPTION INCLUDED, to eliminate “full value” terminology.
3. Deleted reference to North Carolina Named Hurricane and Annual Hurricane on Page 1.
4. Deleted reference to Rhode Island on question 8 on Page 4.
5. Deleted reference to Illinois on question 15 on Page 4.

6. Deleted language regarding binders on page 5 of ACORD 80 WA, adding state specific language for Washington.
7. Deleted language regarding credit history from ACORD 80 (the paragraph block starting with (Personal Information on page 5 of ACORD 80).
8. PAGE 6 : Deleted Kansas fraud language and added :
Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.
9. Added New York Fraud language above signature line.

3. ACORD 85 WA (2021/06) WASHINGTON MOBILE HOME APPLICATION

See additional details about the Emergency Order of the Washington Office of the Insurance Commissioner above. ACORD confirmed with the Office of the Insurance Commissioner that the Commissioner's Emergency Order was applicable to Mobile Home Applications. ACORD 85 WA is a new form, using many elements ACORD 85.

Of note, the following distinctions between this form and ACORD 85:

1. Title is WASHINGTON MOBILE HOME APPLICATION.
2. Deletion of term REPL COST – FULL VALUE and OPTION INCLUDED, to eliminate “full value” terminology.
3. Deletion of “Missouri applicants ...question” on page 2 of 6.
4. Deletion of “In Rhode Island...imprisonment” on page 3 of 6.
5. Deleted language regarding binders on page 5 of ACORD 85 WA, adding state specific language for Washington.
6. Deleted language regarding credit history from ACORD 85 (the paragraph block starting with (Personal Information on page 6 of ACORD 85).
7. PAGE 6 : Deleted Kansas fraud language and added :
Any person who, knowingly and with intent to defraud, presents, causes to be presented or prepares with knowledge or belief that it will be presented to or by an insurer, purported insurer, broker or any agent thereof, any written, electronic, electronic impulse, facsimile, magnetic, oral, or telephonic communication or statement as part of, or in support of, an application for the issuance of, or the rating of an insurance policy for personal or commercial insurance, or a claim for payment or other benefit pursuant to an insurance policy for commercial or personal insurance which such person knows to contain materially false information concerning any fact material thereto; or conceals, for the purpose of misleading, information concerning any fact material thereto commits a fraudulent insurance act.
8. Added New York Fraud language above signature line.

Revised forms

1. **ACORD 38 DE (2021/07)
DELAWARE PERSONAL INSURANCE SUPPLEMENT – NOTIFICATION OF USE OF CREDIT
INFORMATION IN PERSONAL INSURANCE APPLICATIONS**

ACORD 38 DE was changed to reflect that the details of what constituted an extraordinary life circumstance with the development of a credit score. The form, a supplement in the personal and auto lines, was filed in Delaware in the personal and auto lines. Treat as a new form.

See 18 Del.C. § 8307

2. ACORD 90 NH (2021/07)
NEW HAMPSHIRE PERSONAL AUTO APPLICATION

1. New ACORD logo
2. Change Agency to Producer on page 1
3. Change form edition 2021/07 and copyright date to 2021
4. Change Page 5 of 5: Statement of Residency including Applicable Exemptions, deleting paragraph b (removing section referring to resident who maintains more 183 days in New Hampshire) and re-lettering sections.

Changes made consistent with New Hampshire Insurance Rule 1407.01, Statement of Residency Including Applicable Exemptions, Appendix 1.

3. ACORD 290 NH (2021/07)
NEW HAMPSHIRE PERSONAL AUTO APPLICATION SECTION

1. New ACORD logo
2. Change Agency to Producer on page 1
3. Change form edition 2021/07 and copyright date to 2021
4. Change Page 4 of 4, Statement of Residency including Applicable Exemptions, deleting paragraph b (removing section referring to resident who maintains more 183 days in New Hampshire) and re-lettering sections.

Changes made consistent with New Hampshire Insurance Rule 1407.01, Statement of Residency Including Applicable Exemptions, Appendix 1.

4. ACORD 60 WV (2021/06)
WEST VIRGINIA AUTO SUPPLEMENT

After the issuance of West Virginia Insurance Bulletin No 21-02, addressing “Full Coverage” Automobile Insurance and Uninsured Motorist and Underinsured Motorist coverage, ACORD updated three West Virginian auto forms to ensure compliance.

For ACORD 60 WV, the following changes were made:

1. Change ACORD Logo
2. Change Agency to Producer
3. Change edition date and copyright date (2021/06)
4. Added text in bold on the bottom of the form:
“**ACORD 60 WV must be used with ACORD 61WV or ACORD 62 WV.**”

5. ACORD 66 WV (2021/06)
WEST VIRGINIA PERSONAL AND COMMERCIAL UMBRELLA LIABILITY SUPPLEMENT
UNINSURED / UNDERINSURED MOTORISTS COVERAGE OFFER OF SPLIT LIMITS LIABILITY

1. Change ACORD Logo.
2. Change Agency to Producer on both pages.

3. Add on Page 1: Rates include do do not include multi-car discount. (with option selection boxes)
4. Add "OFFERS represents limit no less than liability coverage."
5. Add another row with \$100,000 for bodily injury, \$300,000 per accident and \$50,000 for property damage.
6. Insert "\$" on option offers last fillable line.
7. Add on page 1: "By making a selection, I am rejecting the other remaining offers of coverage." (In bold)
8. Change edition date (2021/06) and copyright date (2021).
9. Add on Page 2: Rates include do do not include multi-car discount. (with option selection boxes)
10. Add on page 2, "By making a selection, I am rejecting the other remaining offers of coverage." (In bold)

6. ACORD 68 WV (2021/06)

**WEST VIRGINIA PERSONAL AND COMMERCIAL UMBRELLA LIABILITY SUPPLEMENT
UNINSURED/UNDERINSURED MOTORISTS COVERAGE OFFER OF SINGLE LIMIT LIABILITY**

1. Change ACORD Logo
2. Change Agency to Producer
3. Change edition date and copyright date (2021/06)
4. Add on Page 1 and 2: Rates include do do not include multi-car discount. (with option selection boxes)
5. Add "OFFERS represents limit no less than liability coverage."
6. Add row for mandatory offers for Single limit of \$350,000
7. Add another row with \$ signs under optional offers
8. Delete row "reject" under optional offers on page 1
9. Add on page 1 and 2, "By making a selection, I am rejecting the other remaining offers of coverage." (In bold)

7. ACORD 90 WA (2021/06)

WASHINGTON AUTO APPLICATION

In response to emergency order of the Washington Office of the Insurance Commissioner (Insurance Commissioner Matter Number: R-2021-02) determining that credit based insurance scoring models are unfairly discriminatory, changes were made to ACORD's form library. Credit history is temporarily prohibited to be used in all personal insurance pertaining to private passenger automobile coverage, renter's coverage and homeowner's coverage issued in the state of Washington. See WAC §§284-24A-88 and 284-24A-89 for more details.

The following Washington forms were changed:

1. ACORD 90 WA
2. ACORD 290 WA

The following changes were made to ACORD 90 WA:

1. Change ACORD logo
2. Add "FOR NEW POLICIES AND RENWEALS ON OR AFTER JUNE 20, 2021"
3. Change Agency to Producer
4. Change form edition to 2021/06 and the copyright date to 2021
5. On Page 4 of 5 of ACORD 90 WA, deleted binder language for other states and added Washington binder language:
APPLICABLE IN WASHINGTON: BINDERS ARE EFFECTIVE UNTIL THE POLICY IS ISSUED OR NINETY (90) DAYS, WHICHEVER IS SHORTER. IF THE POLICY HAS NOT BEEN ISSUED, A BINDER MAY BE EXTENDED OR RENEWED BEYOND NINETY (90) DAYS UPON THE

COMMISSIONER'S WRITTEN APPROVAL, OR IN ACCORDANCE WITH THE COMMISSIONER'S RULES AND REGULATIONS.

6. Deleted credit language on Page 4 of 5.
7. On Page 5, added: In order to provide for an informed decision of the potential consequences of rejecting underinsured motorist coverage; the undersigned acknowledges that by rejecting underinsured motorist coverage there is exposure to the risk of not being sufficiently insured for injury and/or damages when involved in an accident with a driver of an underinsured vehicle.

8. ACORD 290 WA (2021/06)
WASHINGTON AUTO APPLICATION SECTION

1. Change ACORD logo
2. Add "FOR NEW POLICIES AND RENWEALS ON OR AFTER JUNE 20, 2021"
3. Change Agency to Producer
4. Change form edition to 2021/06 and the copyright date to 2021
5. On Page I of ACORD 290 WA, deleted binder language for other states and added Washington binder language:
APPLICABLE IN WASHINGTON: BINDERS ARE EFFECTIVE UNTIL THE POLICY IS ISSUED OR NINETY (90) DAYS, WHICHEVER IS SHORTER. IF THE POLICY HAS NOT BEEN ISSUED, A BINDER MAY BE EXTENDED OR RENEWED BEYOND NINETY (90) DAYS UPON THE COMMISSIONER'S WRITTEN APPROVAL, OR IN ACCORDANCE WITH THE COMMISSIONER'S RULES AND REGULATIONS.
8. Deleted credit language on Page 3.
9. On Page 4, added: In order to provide for an informed decision of the potential consequences of rejecting underinsured motorist coverage; the undersigned acknowledges that by rejecting underinsured motorist coverage there is exposure to the risk of not being sufficiently insured for injury and/or damages when involved in an accident with a driver of an underinsured vehicle.

Form Enhancements - No Changes to Static Text

1. ACORD 152 (2015/06)
Commercial Inland Marine Section

No changes to the static text of the form. It was identified that in the Summary Information Section, at the SCH# column, there were duplicate numbers. The duplicate numbers in the column were apparent in some formats of the form, causing Schedule Number 1, to be Schedule number 11, and continuing. The "hidden" duplicate numbers were removed and updated formats have been released to the forms portal.

LIFE AND ANNUITY

State Specific

New forms

NONE.