ACORD

ACORD Forms Notification Service July 2023 Bulletin

ACORD 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 <u>www.acord.org</u>.

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 username 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, Option 2 or email us at <u>memberservices@acord.org</u>.

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

ACORD

Forms Release 8/1/2023

| Form Number | Replaces | Title | For Use on or after: | Regulatory Change |
|------------------------|----------|---|----------------------|----------------------|
| REVISIONS | | | | |
| P&C Countrywide | | | | |
| NONE | | | | |
| P&C – State Specific | | | | |
| NEW | | | | |
| ACORD 62 ID (2023/08) | | IDAHO AUTO SUPPLEMENT – IDAHO UNINSURED MOTORIST AND UNDERINSURED MOTORIST DISCLOSURE STATEMENT | 2023/08 | x |
| ACORD 80 IL (2023/12) | | ILLINOIS HOMEOWNER APPLICATION | 2023/12 | X |
| ACORD 85 IL (2023/12) | | ILLINOIS MOBILE HOME APPLICATION | 2023/12 | X |
| REVISED | | | | |
| ACORD 61 ID (2023/08) | 2019/01 | IDAHO AUTO SUPPLEMENT – IDAHO UNINSURED MOTORIST AND UNDERINSURED MOTORIST DISCLOSURE STATEMENT | 2023/08 | x |
| ACORD 90 LA (2023/10) | 2015/12 | LOUISIANA PERSONAL AUTO APPLICATION | 2023/10 | X |
| ACORD 290 LA (2023/10) | 2014/12 | LOUISIANA PERSONAL AUTO APPLICATION SECTION | 2023/10 | X |
| NEW | | | | |
| P&C-Countrywide | | | | |
| NONE | | | | |
| P&C -Withdrawn | | | | |
| Life & Annuity | | | | |
| ACORD 601 (2023/07) | | CONSENT FOR INCORPORATING A SOCIAL OBJECTION OR OTHER FINANCIAL OBJECTIVE | | X |
| Withdrawn Forms | | | | |
| NONE | | | | |



<u>July 2023</u> EXPLANATION OF CHANGES <u>P&C FORMS</u>

Countrywide

None

State Specific

<u>IDAHO</u>

Idaho released attachment B to Idaho Rule (IDAPA) 18.02.02 – Automobile Insurance Policies. This resulted in a revision to a pre-existing ACORD form, ACORD 61 ID, and a new form: ACORD 62 ID. These forms have been filed and approved.

1. ACORD 61 ID (2023/08) IDAHO AUTO SUPPLEMENT – IDAHO UNINSURED MOTORIST AND UNDERINSURED MOTORIST DISCLOSURE STATEMENT

Consistent with Idaho's revision of the uninsured motorist and underinsured motorist coverage disclosure form, ACORD releases this updated revised form. Of note, *Difference in Limits (Offset)* will be replaced with *Offset UIM*. In addition, the prior form was a disclosure and rejection form. But Idaho created two forms, one for the disclosure and the other for rejection. We created ACORD 62 ID as the rejection form.

There are many changes to ACORD 61 ID and should be treated as a new form. If you wish to see the redlined changes, please contact ACORD.

2. ACORD 62 ID (2023/08) IDAHO AUTO SUPPLEMENT – IDAHO UNINSURED MOTORIST AND UNDERINSURED MOTORIST COVERAGE REJECTION FORM

This is a new form.

ILLINOIS

New legislation was passed 2023 passage of H.B. 1049, creating 215 ILCS 5/143.10e) which provides in relevant part:

With respect to homeowner's insurance policies and renter's insurance policies issued, renewed, modified, altered, or amended on or after the effective date of this amendatory Act of the 103rd General Assembly, no insurer shall refuse to issue or renew, cancel, charge or impose an increased premium or rate for a policy or contract, or exclude, limit, restrict, or reduce coverage under a policy or contract based solely upon harboring or owning any dog of a specific breed or mixture of breeds. (b) Notwithstanding the provisions of subsection (a), an insurer may cancel or refuse to issue or renew any homeowner's or renter's insurance policy or impose a reasonably increased premium for such policy based on the determination of an individual dog as a dangerous or vicious dog under the Animal Control Act, as determined by underwriting and actuarial principles reasonably derived from actual loss experience of such insurer with that individual dog and any anticipated loss given such loss exposure. See 510 III. Comp. Stat. Ann. 5/15 for definitions of dangerous and vicious dogs.

State-Specific forms ACORD 80 IL and ACORD 85 IL have been filed with questions that reflect this legislative change.

1. ACORD 80 IL (2023/12) ILLINOIS HOMEOWNER APPLICATION

2. ACORD 85 IL (2023/12) ILLINOIS MOBILE HOME APPLICATION

These forms differ from the ACORD 85 and the ACORD 80 as the question in the general information section on both forms has been modified to state : "EXCEPT FOR DOGS". (Question 3 on page 3 on ACORD 85 IL. Question 4 on page 4 on ACORD 80 IL).

A new question is added to both forms. The new question asks if there are dogs on premises, number of dogs and questioning whether any dog harbored or owned has been known to be a dangerous or vicious dog under the Illinois Animal Control Act. (ACORD 85 IL, question number 4, on Page 3. ACORD 80 IL question 4, on Page 4 of 5)

The forms have been filed and approved.

LOUISIANA

ACORD modified its ACORD 90 LA and 290 LA to include Louisiana Air National Guard and Army National Guard consistent with 2023 Louisiana House Bill No. 369, which amends and re-enacts R.S. 22:1482.

1. ACORD 90 LA (2023/10) LOUISIANA PERSONAL AUTO APPLICATION

- 1. New ACORD logo on page 1.
- 2. Changed the form edition to 2023/10 and copyright date to 2023.
- 3. Deleted Agency on the top left of Page 1 and replace with Producer.
- 4. Deleted the question number 7 on page 3 and replaced it with the following:

ANY HOUSEHOLD MEMBER IN ACTIVE MILITARY DUTY, IN THE LOUISIANA AIR NATIONAL GUARD OR IN THE LOUISIANA ARMY NATIONAL GUARD?

This form has been filed and approved.

2. ACORD 290 LA (2023/10) LOUISIANA PERSONAL AUTO APPLICATION SECTION

- 1. The following changes were made to the prior edition: ACORD 290 LA 2014/12.
- 2. Changed the logo on page 1 for the most recent ACORD logo.
- 3. Changed the form edition to 2023/10. Changed the copyright date.
- 4. Changed Agency on the top left of Page 1 and replace with Producer.
- 5. Deleted the number 6 on page 2 and replaced it with the following:

ANY HOUSEHOLD MEMBER IN ACTIVE MILITARY DUTY IN THE LOUISIANA AIR NATIONAL GUARD OR IN THE LOUISIANA ARMY NATIONAL GUARD?

This form has also been filed and approved.

Life and Annuity

New Form Release

ACORD 601 (2023/07)

CONSENT FOR INCORPORATING A SOCIAL OBJECTION OR OTHER NONFINANCIAL OBJECTIVE

This form was created based on Missouri's ESG Rule 15 CSR 30-51.170 and Rule 15 CSR 30-51.172 effective July 30, 2023. It is contemplated that if other states adopt similar regulations that this form can be used.

Missouri's compliance requirements include notice and consent at the establishment of the relationship or prior to effecting the initial discretionary investment or recommendation (as defined in the Rule); disclosure is required to be provided on an annual basis; and consented must be given in writing no less than every three years.

UPCOMING PROPERTY AND CASUALTY FORMS CHANGES

While we are monitoring legislative and regulatory changes, we advise of the following potential impacts. Please be advised that this is not meant to be exhaustive. If there is something additional ACORD should be reviewing/monitoring, do not hesitate to reach out.

CALIFORNIA

The California Fair Plan has requested changes to be made to ACORD 854 CA, California Fair Plan Property Insurance, Application for Dwelling Insurance. We are awaiting advice from the Fair Plan when the form is approved.

COLORADO

Colorado recently enacted House Bill 1174. Impacts to ACORD 69 CO (Homeowner's Insurance Replacement-Cost Policy Applicants are being reviewed and the Homeowner Application will be reviewed.

MARYLAND

Maryland passed new legislation that in part provides that effective 10/1/2023, *and applicable to all new policies issued on or after July 1, 2024*. EUIM coverage will be subject to an opt out as opposed to an opt in. The Department has prepared a

new form and recently solicited comments. We will follow for the revised form and review for updates.

MINNESOTA

Minnesota recently enacted legislation which prohibits refusing to issue or renew or from cancelling a homeowner's policy based on the specific dog breed. We will be reviewing the legislation and making changes, if necessary, to the homeowner's application.

Because of the number of states that have adopted legislation concerning dog breeds, ACORD is evaluating changing the country wide homeowner application and mobile home application. More information on this will be forthcoming. In the interim, please reach out with questions or comments.