ACORD

ACORD Forms Notification Service September 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 10/2/2023

| Form Number | Replaces | Title | For Use on or after: | Regulatory Change |
|-----------------------|----------|--|-------------------------|----------------------|
| REVISIONS | | | | |
| P&C Countrywide | | | | |
| NONE | | | | |
| P&C – State Specific | | | | |
| ACORD 60 FL (2023/12) | | FLORIDA HOMEOWNER CLAIMS BILL OF RIGHTS | 2023/12 | X |
| ACORD 80 MN (2024/04) | | MINNESOTA HOMEOWNER APPLICATION | 2024/04 | X |
| NONE | | | | |
| REVISED | | | | |
| ACORD 66 MI (2023/10) | 2023/07 | Michigan Selection of Personal Injury Protection Medical Coverage | 2023/10 | x |
| NEW | | | | |
| P&C-Countrywide | | | | |
| NONE | | | | |
| P&C -Withdrawn | | | | |
| None | | | | |
| Life & Annuity | | | | |
| None | | | | |



September 2023 EXPLANATION OF CHANGES P&C FORMS

Countrywide

None

State Specific

1. ACORD 60 FL (2023/12) FLORIDA HOMEOWNER CLAIMS BILL OF RIGHTS

This form was created based on passage of F.S.A. 627.7142. This form, the Homeowner Claims Bill of Rights relates to the insurance claims process, and outlines the insured's rights and responsibilities as a homeowner's insurance policyholder, as outlined in § 627.7142 of Florida Statutes. An insurer issuing a personal lines residential property insurance policy in this state must provide a Homeowner Claims Bill of Rights to a policyholder within 14 days after receiving an initial communication with respect to a claim.

This is a new form.

2. ACORD 66 MI (2023/10) MICHIGAN SELECTION OF PERSONAL INJURY PROTECTION (PIP) MEDICAL COVERAGE

This is a small change in this form. Michigan's Bulletin 2023-11-INS had

sections of C and D in reverse order on page 6. We understand that an early version did have these reversed but the final version was corrected.

ACORD modified this version of the form so that C and D being are in the correct order so that the form matches the final version of the state's form.

Only "C" and "D" were reversed. This form has been filed and approved.

3. ACORD 80 MN (2024/04) MINNESOTA HOMEOWNER APPLICATION

This state-specific form was created after Minnesota enacted 65A.303. This

section is effective April 1, 2024, and applies to insurance policies and contracts offered, issued, or sold after that date. The statute provides in part that an insurer writing homeowner's insurance for property is prohibited from (1) refusing to issue or renew an insurance policy or contract, or (2) canceling an insurance policy or contract based solely on the fact that the homeowner harbors or owns one dog of a specific breed or mixture of breeds. Except, an insurer is not prohibited from (1) refusing to issue or contract, or (3) imposing a reasonably increased premium or rate for an insurance policy or contract, or contract based on a dog meeting the criteria of a dangerous dog or potentially dangerous dog under section 347.50, or based on sound underwriting and actuarial principles that are reasonably related to actual or anticipated loss experience.

This is a new form that has been filed and approved.

Life and Annuity

No releases this month.

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

California again recently amended Section 1871.2 of the Insurance Code. This section concerns when the California fraud warning is required to be given. Requires an insurer to provide the statement on a form upon which a person furnishes information

relating to underwriting criteria affecting premium or eligibility for coverage under an existing policy. ACORD is reviewing for impact to forms.

ACORD has updated its Fraud Form, ACORD 63. We have filed it where applicable and we are awaiting approval from a few more states before we release it.

DELAWARE

Delaware has enacted Senate Bill 184, which prohibits homeowner's and private passenger motor vehicle insurers from considering non-pending arrests, charges and indictments that do not result in conviction, (ii) convictions unrelated to fraud or the risk being insured, or (iii) driver's license suspensions or revocations for non-driving related reasons. The provisions of the bill apply to all policies issued or renewed beginning September 14, 2024.

We will be reviewing applicable forms.

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 ACORD has created and filed a new form. When approved ACORD will release the new form. ACORD will also be reviewing the auto applications to evaluate for any changes.

MINNESOTA

A new mobile home application will be released based on the changes in the dog law as referenced herein.

ACORD has filed a new form Minnesota Personal Boat Insurance Notice Election to Decline Bodily Injury Coverage and we are awaiting approval and will release this form.