



**ACORD Forms Notification Service
April 2022 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, Option 2 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 5-2-2022

Form Number	Replaces	Title	For Use on or after:	Regulatory Change
REVISIONS				
P&C Countrywide				
NONE				
P&C – State Specific				
ACORD 83 FL (2022/05)	2014/12	Florida Personal Umbrella Application	05/01/2022	X
ACORD 283 FL (2022/05)	2014/12	Florida Personal Umbrella Application Section	05/01/2022	X
ACORD 856 CA (2022/05)	2022/01	California FAIR Plan Application for Businessowners (BOP) Insurance	05/01/2022	X
NEW				
P&C-Countrywide				
NONE				
P&C - State Specific				
ACORD 66 OK (2022/06)		Oklahoma Persona Insurance Supplement – Oklahoma Extraordinary Life Circumstances Request Form	06/01/2022	X
Life & Annuity				
NONE				
Withdrawn Forms				
NONE				
Elabel Changes				
None				



April 2022
EXPLANATION OF CHANGES
P&C FORMS

State Specific

1. ACORD 83 FL (2022/05)

FLORIDA PERSONAL UMBRELLA APPLICATION

This updated form contains updated language to comply with Florida Statutes XXXVII, § 626.9741 of the Insurance Law. This form has been filed and approved under other liability/personal Liability Policy.

1. Change ACORD logo
2. Change copyright date 2022
3. Change form edition on each page to 2022/05
4. Increased size of "Carrier" font.
5. Added to the form the following language on the last page:

FLORIDA LAW REQUIRES THAT YOU BE ADVISED THAT A CREDIT REPORT OR SCORE IS BEING REQUESTED FOR UNDERWRITING OR RATING PURPOSES. FLORIDA LAW ALSO REQUIRES THAT WE PROVIDE YOU THE FOLLOWING NOTICE:

THE DEPARTMENT OF FINANCIAL SERVICES OFFERS FREE FINANCIAL LITERACY PROGRAMS TO ASSIST YOU WITH INSURANCE-RELATED QUESTIONS, INCLUDING HOW CREDIT WORKS AND HOW CREDIT SCORES ARE CALCULATED. TO LEARN MORE, VISIT WWW.MYFLORIDACFO.COM.

2. ACORD 283 FL (2022/05)

FLORIDA PERSONAL UMBRELLA APPLICATION SECTION

1. Change form edition to 2022/05

2. Change Agency to Producer on the top of page 1.
3. Page 4 reduce the size of the remarks box on the top of the form.
4. Add a horizontal line and the following:

FLORIDA LAW REQUIRES THAT YOU BE ADVISED THAT A CREDIT REPORT OR SCORE IS BEING REQUESTED FOR UNDERWRITING OR RATING PURPOSES. FLORIDA LAW ALSO REQUIRES THAT WE PROVIDE YOU THE FOLLOWING NOTICE:

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3. ACORD 856 CA (2022/05)
CALIFORNIA FAIR PLAN PROPERTY INSURANCE - APPLICATION FOR BUSINESSOWNERS (BOP) INSURANCE

At the request for the California Fair Plan, the following changes were made:

1. Change of form edition to 2022/05 and change revision date to 05/2022 on each page of the form.
2. Add to Page 2 of 3 of the form, in the Business Liability Coverage section:
Added “(the limits below are included in the policy)” ;
Added an option for higher limits requested, with a check box option for increased limits for an additional premium with the following:
“Business Liability -\$600,000 per Occurrence, \$1,200,000 Aggregate Limit”
“Products Liability -\$600,000 per Occurrence, \$600,000 Aggregate Limit”
“Medical Payments - \$5,000 per Person”
“Fire Legal Liability- \$50,000 per Fire or Explosion”

STATE SPECIFIC NEW FORM

1. ACORD 66 OK (2022/06)
OKLAHOMA EXTRAORDINARY LIFE CIRCUMSTANCES REQUEST

36 Okl.St.Ann. § 953.1 requires that an insurer that uses credit information upon written request from an applicant, provide reasonable exceptions to the rate of the insurer, rating classifications, company or tier placement or underwriting rules or guidelines for a consumer who has experienced and whose credit information has been directly influenced by certain events.

The language on the form must mirror the statute and be on a form provided by the Insurance Commissioner.

This form ACORD 66 OK was developed to comply with the statute and it has been filed and approved in Oklahoma.

Update: California

As we have previously advised, California passed legislation that had an impact to California insurance applications and ACORD forms.

Section 1871.2 of the Insurance Code was amended to read:

(a) An insurer who, in connection with any insurance application, contract, or provision of contract described in Section 108, prints, reproduces, or furnishes a form to any person upon which that person applies for a policy, seeks to make a change to an existing policy, or gives notice of a claim to the insurer or makes a claim against the insurer by reason of accident, injury, death, or other noticed or claimed loss, or on a rider attached to the form, shall cause to be printed or displayed in comparative prominence with other content the statement: "Any person who knowingly presents false or fraudulent information to obtain or amend insurance coverage or to make a claim for the payment of a loss is guilty of a crime and may be subject to fines and confinement in state prison." This statement shall be preceded by the words: "For your protection California law requires the following to appear on this form" or other explanatory words of similar meaning.

ACORD retained local counsel to ensure compliance for membership. The California Department of Insurance is reviewing ACORD's questions. Department has advised that the Department will issue **no** enforcement violations nor require any corrective action plans while we work through the issues and questions. The Department will ensure that companies will be provided adequate time/notice to amend forms before enforcement occurs. ACORD's counsel followed up with the Department last month. **We had received advice from the Department of Insurance that they are still not enforcing this requirement and they plan to answer implementation questions like ours, once they finalize clean-up language in an Omnibus Bill.**

We are continuing to follow this and welcome any questions you may have.