



**ACORD Forms Notification Service
March 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 4-1-2022

Form Number	Replaces	Title	For Use on or after:	Regulatory Change
REVISIONS				
P&C Countrywide				
NONE				
P&C – State Specific				
ACORD 66 FL (2022/05)	2013/12	Florida Insurance Supplement Credit Report Disclosure Information	05/01/2022	X
ACORD 80 FL (2022/05)	2021/06	Florida Homeowner Application	05/01/2022	X
ACORD 90 FL (2022/05)	2015/12	Florida Personal Auto Application	05/01/2022	X
NEW				
P&C-Countrywide				
NONE				
P&C - State Specific				
NONE				
Life & Annuity				
NONE				
Withdrawn Forms				
NONE				
Elabel Changes				
None				



March 2022
EXPLANATION OF CHANGES
P&C FORMS

State Specific

1. ACORD 66 FL (2202/05)

Florida Insurance Supplement Credit Report Disclosure Information

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 with Florida for Personal Auto and Homeowners Lines.

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

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.

7. As required by Florida, ACORD added Florida fraud language:

Any person who knowingly and with intent to injure, defraud, or deceive any insurer files a statement of claim or an application containing any false, incomplete, or misleading information is guilty of a felony of the third degree.

ACORD added horizontal lines around Credit Report Disclosure Information and Florida Fraud Notice.

2. ACORD 80 FL 2022/05

Florida Homeowner Application

ACORD 80 FL is ACORD's Florida Homeowner Application form. This form is to be used in the underwriting process for the homeowner's line of business. Similar to ACORD 66 FL, this updated form contains updated language to comply with Florida Statutes XXXVII, § 626.9741 of the Insurance Law. This form was filed and approved in Florida.

The following changes were made:

1. Change form edition to 2022/05
2. Reduce the size of the remarks box on page 5 to accommodate additional text added to this page.
3. Added to page 5, with a horizontal line 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:

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.

3. ACORD 90 FL (2022/05)

Florida Personal Auto Application

Similar to ACORD 66 FL, this updated form contains updated language to comply with Florida Statutes XXXVII, § 626.9741 of the Insurance Law. The following changes were made to the form:

1. ACORD new logo
2. Form editions were changed on each page (2022/05), along with the copyright year to reflect 2022.
3. Changed Agency to Producer on Page 1.
4. Increase the font size of Carrier on Page 1.
5. Changed on page 2, RESIDENT & DRIVER INFORMATION section, to make it clear that the applicant only needs to disclose household members aged 14 and older, at the request of the Department, added:

(Applicant only needs to disclose household members aged 14 and older.)

6. This updated form contains updated language to comply with Florida Statutes XXXVII, § 626.9741 of the Insurance Law. Updated language is on the last page of ACORD 90 FL:

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.

Update: Florida

This release contains several of the Florida forms updated pursuant to FL SB 1598, requiring an insurer to include certain additional information when providing an applicant or insured with certain credit report or score information. This legislation amends section Florida Statutes §626.974.

We have filed for approval ACORD 83 FL and ACORD 283 FL and are awaiting approval of those forms with the changes consistent with the credit report or score information.

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 this month. **We 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.