



**ACORD Forms Notification Service
December 2024 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.

This sets forth the revised forms this month with a description of the forms and projects that are being worked on currently.

Forms can be found on the **ACORD Forms Portal** page at www.acord.org.

ACORD's forms index can be found on our website.

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 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 December 2024

Form Number	Replaces	Title	For use on or after	Regulatory Change
REVISIONS				
ACORD 137 OK (2024/12)	2015/12	Oklahoma Commercial Auto Coverages / Limit Section	12/2024	Y
ACORD 138 OK (2024/12)	2015/12	Oklahoma Garage and Dealers Coverages / Limits Section	12/2024	Y
ACORD 90 OK (2024/12)	2015/12	Oklahoma Personal Auto Application	12/2024	Y
ACORD 290 OK (2024/12)	2014/12	Oklahoma Personal Auto Application Section	12/2024	Y
ACORD 60 OK (2024/12)	2009/11	Oklahoma Auto Supplement	12/2024	Y
ACORD 68 CO (2025/01)	2013/02	Colorado Personal Property Supplement (Summary of Coverage Homeowners Policy)	01/2025	Y
ACORD 69 CO (2025/01)	2014/01	Colorado Personal Property Supplement (Homeowners Insurance Replacement-Cost Policy Applicants)	01/2025	Y
E-LABEL OR FIG UPDATES				
None				
FORM IMPROVEMENTS				
None				
NEW FORMS				
ACORD 70 TX (2025/01)		Texas Supplement (Notice)		
ACORD 71 TX (2025/01)		Texas Supplement (Notice)		
ACORD 72 TX (2025/01)		Texas Workers' Compensation Supplement (Notice)		
WITHDRAWN				
None				



DECEMBER EXPLANATION OF CHANGES

P&C FORMS REVISIONS

Countrywide

- **None**

State Specific

1. ACORD 137 OK (2024/12)

Oklahoma Commercial Auto Coverages / Limits Section

The following changes were made:

- a. Edition date updated from 2015/12 to 2024/12 on each page.
- b. Copyright date updated to 2024.
- c. Added in Uninsured Motorist Stacked/Non-Stacked fields within the Coverages section on all 3 pages.
- d. Added in the following statement within the Signature section on all 3 pages:
I ACKNOWLEDGE I HAVE BEEN OFFERED UNINSURED MOTORISTS (UM) EQUAL TO THE LIMITS OF MY BODILY INJURY LIABILITY COVERAGE. I HAVE SELECTED THE LIMITS INDICATED IN THIS APPLICATION. IF I HAVE SELECTED UM COVERAGE LESS THAN THE LIMITS OF MY BODILY COVERAGE OR IF I HAVE REJECTED UM COVERAGE ENTIRELY, I HAVE READ AND SIGNED THE OKLAHOMA AUTO SUPPLEMENT, ACORD 60 OK.

This form has been filed with the State.

2. ACORD 138 OK (2024/12)

Oklahoma Garage and Dealers Coverages / Limits Section

The following changes were made:

- a. Edition date updated from 2015/12 to 2024/12.
- b. Copyright date updated to 2024.
- c. Added in Uninsured Motorist Stacked/Non-Stacked fields within the Coverages section.
- d. Added in the following statement within the Signature section: I
ACKNOWLEDGE I HAVE BEEN OFFERED UNINSURED MOTORISTS (UM) EQUAL TO THE LIMITS OF MY BODILY INJURY LIABILITY COVERAGE. I HAVE SELECTED THE LIMITS INDICATED IN THIS APPLICATION. IF I HAVE SELECTED UM COVERAGE LESS THAN THE LIMITS OF MY BODILY COVERAGE OR IF I HAVE REJECTED UM

COVERAGE ENTIRELY, I HAVE READ AND SIGNED THE OKLAHOMA AUTO SUPPLEMENT, ACORD 60 OK.

This form has been filed with the State.

3. **ACORD 90 OK (2024/12)**

Oklahoma Personal Auto Application

The following changes were made:

- a. Edition date updated from 2015/12 to 2024/12 on each page.
- b. Copyright date updated to 2024.
- c. Page 4: Moved "Binder/Signature" outside of box.
- d. Page 4: Moved all text within Binder/Signature box up.
- e. Page 4: Removed "Personal information about you..." statement and replaced with the following language: "YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH 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 EXTRAORDINARY LIFE CIRCUMSTANCES PURSUANT TO 36 O.S. §953.1 PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION."
- f. Added in the following statement within the Binder/Signature section: I ACKNOWLEDGE I HAVE BEEN OFFERED UNINSURED MOTORISTS (UM) EQUAL TO THE LIMITS OF MY BODILY INJURY LIABILITY COVERAGE. I HAVE SELECTED THE LIMITS INDICATED IN THIS APPLICATION. IF I HAVE SELECTED UM COVERAGE LESS THAN THE LIMITS OF MY BODILY COVERAGE OR IF I HAVE REJECTED UM COVERAGE ENTIRELY, I HAVE READ AND SIGNED THE OKLAHOMA AUTO SUPPLEMENT, ACORD 60 OK.

This form has been filed with the State.

4. **ACORD 290 OK (2024/12)**

Oklahoma Personal Auto Application Section

The following changes were made:

- a. Edition date updated from 2015/12 to 2024/12.
- b. Copyright date updated to 2024.
- c. Updated page numbers on each page.

- d. Page 3: Decreased size of remarks box.
- e. Removed page 4 and moved Binder/Signature section up to page 3.
- f. Page 3: Moved "Binder/Signature" outside of box.
- g. Page 3: Moved all text within Binder/Signature box up.
- h. Page 3: Added in the following statement above the Applicant's Statement:
"YOU MAY ALSO HAVE THE RIGHT TO REQUEST IN WRITING THAT WE CONSIDER EXTRAORDINARY LIFE CIRCUMSTANCES IN CONNECTION WITH 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 EXTRAORDINARY LIFE CIRCUMSTANCES PURSUANT TO 36 O.S. §953.1 PLEASE CONTACT YOUR AGENT OR BROKER TO LEARN HOW THESE RIGHTS MAY APPLY IN YOUR STATE OR FOR INSTRUCTIONS ON HOW TO SUBMIT A REQUEST TO US FOR A MORE DETAILED DESCRIPTION OF YOUR RIGHTS AND OUR PRACTICES REGARDING PERSONAL INFORMATION."
- i. Added in the following statement below the Producer's Statement within the Binder/Signature section: I ACKNOWLEDGE I HAVE BEEN OFFERED UNINSURED MOTORISTS (UM) EQUAL TO THE LIMITS OF MY BODILY INJURY LIABILITY COVERAGE. I HAVE SELECTED THE LIMITS INDICATED IN THIS APPLICATION. IF I HAVE SELECTED UM COVERAGE LESS THAN THE LIMITS OF MY BODILY COVERAGE OR IF I HAVE REJECTED UM COVERAGE ENTIRELY, I HAVE READ AND SIGNED THE OKLAHOMA AUTO SUPPLEMENT, ACORD 60 OK.

This form has been filed with the State.

5. **ACORD 60 OK (2024/12)**

Oklahoma Auto Supplement

The following changes were made:

- a. Edition date updated from 2009/11 to 2024/12 on each page.
- b. Copyright date updated to 2024.
- c. Updated ACORD Logo.
- d. Changed Agency to Producer on each page.
- e. Added in the following statement within the Signature section: I ACKNOWLEDGE I HAVE BEEN OFFERED UNINSURED MOTORISTS (UM) EQUAL TO THE LIMITS OF MY BODILY INJURY LIABILITY COVERAGE. I HAVE SELECTED THE LIMITS INDICATED IN THIS APPLICATION. IF I HAVE SELECTED UM COVERAGE LESS THAN THE LIMITS OF MY BODILY COVERAGE OR IF I HAVE REJECTED UM

COVERAGE ENTIRELY, I HAVE READ AND SIGNED THE OKLAHOMA AUTO SUPPLEMENT, ACORD 60 OK.

This form has been filed with the State.

6. **ACORD 68 CO (2025/01)**

Colorado Personal Property Supplement (Summary of Coverage Homeowners Policy)

The following changes were made:

- a. Edition date updated from 2013/12 to 2025/01 on each page.
- b. Copyright date updated to 2024.
- c. Updated ACORD Logo.
- d. Changed Agency to Producer on each page.
- e. Page 1: Added in the following language after "Actual Cash Value" section: Reconstruction Cost is the cost to replace or rebuild a home to original or like standards at current material and labor costs within a certain geographical area, subject to the limits shown in your declaration page and policy. Replacement Cost Value is the calculated estimate of the reconstruction cost for a dwelling, which may incorporate pre-populated address-specific data and additional details on dwelling characteristics provided by the applicant or policyholder, subject to the limits shown in your declaration page and policy.
- f. Page 2: Added in the following language after "Ordinance or Law Coverage": Extended Replacement-Cost Coverage: Covers a designated amount above the policy limit to replace a damaged structure if necessary under current building condition.

7. **ACORD 69 CO (2025/01)**

Colorado Personal Property Supplement (Homeowners Insurance Replacement-Cost Policy Applicants)

The following changes were made:

- a. Edition date updated from 2014/01 to 2025/01 on each page.
- b. Copyright date updated to 2024.
- c. Updated ACORD Logo.
- d. Added Page 2 and updated page numbers accordingly.
- e. Changed Agency to Producer on each page.
- f. Page 1: Added in the following definition above "Extended Replacement-Cost Coverage": "'Guaranteed Replacement Cost Coverage' refers to coverage that pays the full cost to repair or replace the damaged or destroyed structure, including costs for law and ordinance coverage, even if this amount exceeds the policy limits. We are required to offer you GUARANTEED replacement cost coverage before issuance or renewal of a homeowner's insurance policy."

- g. Page 1: Increased the Extended Replacement-Cost Coverage from twenty percent to fifty percent.
- h. Page 1: Increased the Law and Ordinance Coverage from ten percent to twenty percent.
- i. Page 1: Added in the following definition after “Additional Living Expense Coverage”: “‘Inflation Protection Coverage’ means coverage that provides automatic adjustments of the coverage amount on the dwelling or structure being insured to protect against the impact on inflation.”
- j. Page 1: Added in Guaranteed Replacement Cost Coverage section before Extended Replacement-Cost Coverage.
- k. Moved L&O section to Page 2.
- l. Moved ALE Section to Page 2.
- m. Moved Signature Section to Page 2.
- n. Added the following Notice to Page 2: NOTICE: THE PREMIUM INFORMATION INDICATED HERE IS EFFECTIVE AS OF THE DATE OF THE NOTICE AND SUBJECT TO CHANGE. PLEASE CONTACT THE INSURER OR PRODUCER FOR THE CURRENT PREMIUM QUOTE.

ACORD NEW P&C FORMS

1. **ACORD 70 TX (2025/01)**
Texas Supplement (Notice)

This is a new form.

Please reach out with any questions or concerns.

2. **ACORD 71 TX (2025/01)**
Texas Supplement (Notice)

This is a new form.

Please reach out with any questions or concerns.

3. **ACORD 72 TX (2025/01)**
Texas Workers' Compensation Supplement (Notice)

This is a new form.

Please reach out with any questions or concerns.

LIFE AND ANNUITY FORMS REVISIONS

- None

ACORD NEW L&A FORMS

- None

UPCOMING PROPERTY AND CASUALTY FORMS CHANGES & GENERAL UPDATES

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.

➤ **ILLINOIS**

Illinois has enacted House Bill IL HB5357 in response to all applications for homeowners insurance received by an insurance company, the insurance company shall provide the applicant information regarding the availability of coverage for loss caused by a sewer backup or overflow from a sump pump, including the coverage limits and costs thereof. Provides that at least 30 days prior to each renewal of any policy of homeowners insurance, the insurance company shall provide the insured with information regarding the insured's existing coverage and available coverage for loss caused by a sewer backup or overflow from a sump pump, including the coverage limits and costs thereof. Effective January 1, 2025.

ACORD will be reviewing applicable forms to evaluate for any changes.

➤ **OKLAHOMA**

The Oklahoma Supreme Court, in Coates v. Progressive Direct Ins. Co., 512 P. 3d 345 (2022), determined that Progressive had contravened Oklahoma's uninsured motorists (UM) statute (Okla. Stat. Ann. Title. 36 § 3636, paragraph E.) by writing into the exclusion "follows the vehicle, not the person." As a result, Insurance Services Office, Inc, has filed modifications to Oklahoma Uninsured Motorists Coverage—Stacked (CA 21 18 11 15) and Oklahoma Uninsured Motorists Coverage—Nonstacked (CA 31 43 11 15) endorsements with an anticipated effective date of February 2025.

ACORD will be reviewing applicable forms to evaluate for any changes.

➤ **SOUTH CAROLINA**

A 2023 house bill modified S.C. Code Ann. § 38–77–170(A)(2) by adding more methods (i.e., pre-suit deposition of an uninterested witness or a recording of the accident) to substantiate an uninsured hit-and-run accident. Incorporating this change into South Carolina's uninsured motorists endorsement requires revising the current definition of "uninsured motor vehicle" found in the South Carolina Uninsured Motorists Coverage (CA 21 19 12 13) endorsement. Insurance Services Office, Inc., has filed the amended endorsement language with the South Carolina Department of Insurance with an anticipated effective date of April 1, 2025.

ACORD will be reviewing applicable forms to evaluate for any changes.

➤ **VIRGINIA**

Virginia has enacted House Bill 2113. Records relating to an arrest, criminal charge, or conviction that has been automatically expunged may only be disseminated for purposes set forth in subsection C of §19.2-392.12. The court and any law-enforcement agency shall reply to any inquiry that no record exists with respect to an arrest, criminal charge, or conviction that has been automatically expunged, unless such information is permitted to be disclosed pursuant to subsection C of §19.2-392.12. A clerk of any court and the Executive Secretary of the Supreme Court shall be immune from any cause of action arising from the production of automatically expunged court records, including electronic records, absent gross negligence or willful misconduct. This subsection shall not be construed to limit, withdraw, or overturn any defense or immunity already existing in statutory or common law or to affect any cause of action accruing prior to July 1, 2025.

ACORD will be reviewing applicable forms to evaluate for any changes.

UPCOMING LIFE & ANNUITY UPDATES

1. ACORD 951/951e: The Ballot Review has commenced and all voters have approved the proposed standards enhancements. The appeals period has closed on 12/22/2024 and final publication of the form was released on 12/23/2024.
2. ACORD 950: The SPG has reconvened briefly to discuss the topic of adding eConsent language to the form. The group has come to common ground on the preferred language. The Ballot Review has been scheduled for January 21, 2025. Please don't hesitate to reach out with any questions.
3. The ACORD Standard Life Insurance Application has been approved by the Insurance Compact. The forms are now available on the forms portal on acord.org. We are working on making all relevant forms in a fillable option and expect to have the updated forms released in the first quarter of 2025. Please contact ACORD if you have any questions.