



**ACORD Forms Notification Service
February 2025 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 February 2025

Form Number	Replaces	Title	For use on or after	Regulatory Change
REVISIONS				
ACORD 132 NJ (2025/03)	2024/02	New Jersey Workers Compensation Insurance Plan, Notes and Instructions (Coverage Request Form)	03/01/2025	N
ACORD 133 NJ (2025/03)	2024/02	New Jersey Workers Compensation Insurance Plan, Coverage Request Form	03/01/2025	N
ACORD 90 MA (2025/07)	2016/09	Application for Massachusetts Motor Vehicle Insurance	07/01/2025	Y
ACORD 90 VA (2025/07)	2023/07	Virginia Personal Auto Application	07/01/2025	Y
ACORD 290 VA (2025/07)	2023/07	Virginia Personal Auto Application Section	07/01/2025	Y
ACORD 65 NY (2025/03)	2023/08	New York Auto Supplement – Spousal Liability Insurance Declination Form	3/26/2025	Y
E-LABEL OR FIG UPDATES				
None				
FORM IMPROVEMENTS				
None				
NEW FORMS				
ACORD 80 VA (2025/07)		Virginia Homeowner Application	07/01/2025	Y
ACORD 83 VA (2025/07)		Virginia Personal Umbrella Application	07/01/2025	Y
ACORD 88 VA (2025/07)		Virginia Personal Insurance Application	07/01/2025	Y
WITHDRAWN				
None				



FEBRUARY EXPLANATION OF CHANGES

P&C FORMS REVISIONS

Countrywide

- **None**

State Specific

ACORD 132 NJ (2025/03)

New Jersey Workers Compensation Insurance Plan, Notes and Instructions (Coverage Request Form)

1. Changed form edition from 2024/02 to 2025/03 on each page.
2. Updated copyright date.
3. Changed address of the Compensation Rating and Inspection Bureau to 60 Park Place, Newark, New Jersey 071025.

These changes were made at the request of the Compensation Rating and Inspection Bureau.

ACORD 133 NJ (2025/03)

New Jersey Workers Compensation Insurance Plan, Coverage Request Form

1. Changed form edition from 2024/02 to 2025/03 on each page.
2. Updated copyright date.
3. Changed address of the Compensation Rating and Inspection Bureau to 60 Park Place, Newark, New Jersey 071025.

These changes were made at the request of the Compensation Rating and Inspection Bureau.

ACORD 90 MA (2025/07)

Application for Massachusetts Motor Vehicle Insurance

Legislative Change: Sections 1, 2, and 3 of Ch. 275 of the Acts of 2024, address the financial responsibility requirements for motor vehicle liability policies in Section 34A of Chapter 90 and increase the minimum limits for certain coverages. The minimum motor vehicle automobile limits in Massachusetts have been updated as follows:

1. Change form edition from 2016/09 to 2025/07 on each page.
2. Updated copyright date to 2025.

3. Updated ACORD logo.
4. **Bodily injury:** The minimum coverage for bodily injury to others increased from \$20,000 per person to \$25,000 per person, and from \$40,000 per accident to \$50,000 per accident.
5. **Property damage:** The minimum coverage for property damage increased from \$5,000 per accident to \$30,000 per accident.
6. **Uninsured motorist bodily injury:** The minimum coverage for bodily injury caused by an uninsured auto remains at \$20,000 per person and \$40,000 per accident.

The minimum coverage for PIP remains at \$8,000 per person and per accident.

The Act raises the minimum compulsory limits for policies written or renewing on or after July 1, 2025.

ACORD 90 VA (2025/07)

Virginia Personal Auto Application

1. Changed form edition from 2023/07 to 2025/07 on each page.
2. Updated copyright date.
3. Added the following notice to page 2 and page 4: "NOTICE TO APPLICANT: AN ARREST, CRIMINAL CHARGE, OR CONVICTION THAT IS NOT OPEN FOR PUBLIC INSPECTION DOES NOT HAVE TO BE DISCLOSED IN THE APPLICATION."

These changes were made in accordance with the Code of Virginia §19.2-389.3 and Virginia HB2113.

ACORD 290 VA (2025/07)

Virginia Personal Auto Application Section

1. Changed form edition from 2023/07 to 2025/07 on each page.
2. Updated copyright date.
3. Added the following notice to page 2 and page 3: "NOTICE TO APPLICANT: AN ARREST, CRIMINAL CHARGE, OR CONVICTION THAT IS NOT OPEN FOR PUBLIC INSPECTION DOES NOT HAVE TO BE DISCLOSED IN THE APPLICATION."

These changes were made in accordance with the Code of Virginia §19.2-389.3 and Virginia HB2113.

ACORD 65 NY (2025/03)

New York Auto Supplement – Spousal Liability Insurance Declination Form

The Department of Financial Services has created a new declination form to be used in all situations where the policyholder wishes to decline SSL insurance.

1. Change form edition from 2023/08 to 2025/03 on each page.
2. Updated copyright date and added "All rights reserved".
3. Changes have been made to the language in paragraph 1.
4. Paragraphs 4 and 5 have been removed.

5. Paragraph 6 has new language inserted into it.
6. The declination statement has been updated.
7. Signature text has been revised to add in "First" Named Insured.

E-LABEL OR FIG UPDATES

None

ACORD NEW P&C FORMS

ACORD 80 VA (2025/07)

Virginia Homeowner Application

This is a new form created and now incorporates the following notice: "NOTICE TO APPLICANT: AN ARREST, CRIMINAL CHARGE, OR CONVICTION THAT IS NOT OPEN FOR PUBLIC INSPECTION DOES NOT HAVE TO BE DISCLOSED IN THE APPLICATION."

This form was created in accordance with the Code of Virginia §19.2-389.3 and Virginia HB2113.

Please reach out with any questions or concerns.

ACORD 83 VA (2025/07)

Virginia Personal Umbrella Application

This is a new form created and now incorporates the following notice: "NOTICE TO APPLICANT: AN ARREST, CRIMINAL CHARGE, OR CONVICTION THAT IS NOT OPEN FOR PUBLIC INSPECTION DOES NOT HAVE TO BE DISCLOSED IN THE APPLICATION."

This form was created in accordance with the Code of Virginia §19.2-389.3 and Virginia HB2113.

Please reach out with any questions or concerns.

ACORD 88 VA (2025/07)

Virginia Personal Insurance Application

This is a new form created and now incorporates the following notice: "NOTICE TO APPLICANT: AN ARREST, CRIMINAL CHARGE, OR CONVICTION THAT IS NOT OPEN FOR PUBLIC INSPECTION DOES NOT HAVE TO BE DISCLOSED IN THE APPLICATION."

This form was created in accordance with the Code of Virginia §19.2-389.3 and Virginia HB2113.

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.

➤ **LOUISIANA**

Louisiana enacted new legislation, La. Rev. Stat. Ann. 22 § 1295, regarding the option of selecting uninsured motorists coverage. Therefore, the Uninsured/Underinsured Motorist Bodily Injury Coverage Form underwriting selection form will be replaced with a new edition, effective April 1, 2025.

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

➤ **MICHIGAN**

Michigan released Bulletin 2025-07-INS, indicating they plan to issue a revised version of the Michigan Selection of Personal Injury Protection (PIP) Medical Coverage Form and to reissue the Choice of Bodily Injury Liability Form. The Michigan Selection of Personal Injury Protection (PIP) Medical Coverage Form for individuals has been amended for clarity. The new form contains a revised cover page to provide further and more prominent explanation of PIP coverage. The new form also contains an expanded definitions section, which clarifies existing definitions as well as adds definitions for “allowable expenses,” “family-provided attendant care,” and “unlimited PIP medical coverage.” The definition of “Personal Injury Protection (PIP) medical” is removed because the concept is described on the revised form’s cover page. Clarifying changes also have been made to “Section A: Your PIP Medical Choices and the Risks and Benefits of Each,” and “Section D: Certification.” Note that the Section A changes are confined to “Option 1: Unlimited Coverage” and “Option 4: Limited Coverage of \$250,000 per person per accident with some or all persons excluded.”

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 950: The Ballot Review has commenced and all voters have approved the proposed standards enhancements. The appeals period has closed on 02/13/2025 and final publication of the form was released on 02/14/2025.
2. 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 available 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.