



**ACORD Forms Notification Service  
January 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](http://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](mailto:memberservices@acord.org).

If you do not wish to receive this notification, please email [memberservices@acord.org](mailto:memberservices@acord.org) requesting that we unsubscribe you to this Forms Notification Service.



## **Forms Release January 2025**

Form Number	Replaces	Title	For use on or after	Regulatory Change
<b>REVISIONS</b>				
ACORD 60 TX (2025/02)	2021/11	Texas Auto Supplement (Consumer Bill of Rights Personal Auto Insurance)	02/2025	Y
ACORD 62 TX (2025/02)	2021/11	Texas Auto Supplement (Consumer Bill of Rights Personal Auto Insurance Spanish Version)	02/2025	Y
ACORD 67 TX (2025/02)	2021/11	Texas Homeowners and Personal Property Supplement (Consumer Bill of Rights)	02/2025	Y
ACORD 68 TX (2025/02)	2021/11	Texas Homeowners and Personal Property Supplement (Consumer Bill of Rights Spanish Version)	02/2025	Y
ACORD 137 WI (2025/02)	2015/12	Wisconsin Commercial Auto Coverages / Limits Section	02/2025	Y
ACORD 138 WI (2025/02)	2015/12	Wisconsin Garage and Dealers Coverages / Limits Section	02/2025	Y
ACORD 80 IL (2025/01)	2023/12	Illinois Homeowner Application	01/2025	Y
<b>E-LABEL OR FIG UPDATES</b>				
None				
<b>FORM IMPROVEMENTS</b>				
None				
<b>NEW FORMS</b>				
ACORD 61 WI (2025/02)		Wisconsin Auto Supplement	02/2025	Y
ACORD 851 IL (2025/01)		Illinois Property Supplement	01/2025	Y
<b>WITHDRAWN</b>				
None				



## **JANUARY EXPLANATION OF CHANGES**

### **P&C FORMS REVISIONS**

#### **Countrywide**

- **None**

#### **State Specific**

##### **ACORD 60 TX (2025/02)**

##### ***Texas Auto Supplement (Consumer Bill of Rights Personal Auto Insurance)***

The following changes were made at the request of the Texas Office of Public Insurance Counsel:

1. Changed form edition to 2025/02 on each page and changed copyright date to 2024.
2. Removed File a complaint by mail details, page 1.
3. Changed Page Numbers in Table of Contents as follows:
  - a. Updated No. 8 to Page 4.
  - b. Updated No. 9 to Page 4.
  - c. Updated No. 21 to Page 6.
  - d. Added No. 22.: Nonrenewal for failure to cooperate.
  - e. Increased remaining page numbers on TOC in chronological order.
4. Changed verbiage on No. 17, page 5 to: Your right to cancel. You can cancel your policy at any time and get a refund of the unearned premium.
5. Changed verbiage on No. 18, page 5 to: Refund of premium. If you or your insurance company cancel your policy, the company must refund any unearned premium within 15 business days from:
6. Added the following statement on the bottom of page 5: "Note: There is an exception. See #22, "Nonrenewal for failure to cooperate."
7. Changed Notice of nonrenewal on page 5 from 30 days to 60 days.
8. Moved "renew your policy" on the top of page 6, up to page 5.
9. Added No. 22 with the following statement:

Nonrenewal for failure to cooperate. Your insurance company is required to nonrenew your policy if you or someone covered by your policy fails or refuses to cooperate in the investigation, settlement, or defense of a third-party liability claim or action, or the company is unable to contact you or someone covered by your policy using reasonable efforts. The company must first give you a written notice that states:

  - (1) how you or someone covered by your policy failed or refused to cooperate, including failure as a result of the company's inability to contact you or them;

- (2) the claim or action for which the company is requesting cooperation; and
  - (3) continued failure or refusal to cooperate will result in the company not renewing your policy.
10. Updated the remaining numbers throughout the form in chronological order.

**ACORD 62 TX (2025/02)**

***Texas Auto Supplement (Consumer Bill of Rights Personal Auto Insurance Spanish Version)***

The following changes were made at the request of the Texas Office of Public Insurance Counsel:

1. Change form edition to 2025/02 on each page & changed copyright date to 2024.
2. Removed the following from Page 1:
  - a. Para presentar una queja por correo:  
Consumer Protection MC 111-1A  
P.O. Box 12030  
Austin, TX 78711-2030
3. Changed website address on Page 1 as follows:
  - a. <https://www.tdi.texas.gov/consumer/get-help-with-an-insurance-complaint.html>
4. Changed language in notice on bottom of page 1 as follows:
  - a. Para obtener más información sobre seguros, visite [www.opic.texas.gov/es/pagina-principal](http://www.opic.texas.gov/es/pagina-principal) o llame a la Oficina del Asesor Público de Seguros (Office of Public Insurance Counsel -OPIC, por su nombre y siglas en inglés) al 1-877-611-6742.
5. Updated the remaining numbers in the TOC in chronological order.
6. Removed "página de dec" on Page 2 and replaced with "dec page".
7. Replaced "utilizada" in No. 17 & No. 18 on page 5, with "retribuida".
8. Added the following note to page 6 under No. 20: Nota: Hay una excepción. Vea #22, "No renovación por falta de cooperación".
9. Added No. 22 on page 6 with the following statement: No renovación por falta de cooperación. La compañía de seguros está obligada a no renovar su póliza si usted o alguien cubierto por su póliza no coopera o se niega a cooperar en la investigación, el acuerdo de reclamo, o la defensa de un reclamo o acción de responsabilidad civil de terceros, o la compañía no puede comunicarse con usted o alguien cubierto por su póliza haciendo esfuerzos razonables. La compañía de seguros primero tendrá que enviarle un aviso por escrito que explica:
  - (1) cómo usted o alguien cubierto por su póliza falló o se negó a cooperar, incluyendo fallas como resultado de la incapacidad de la compañía en comunicarse con usted o ellos;
  - (2) el reclamo o acción por los cuales la compañía solicita cooperación; y
  - (3) si sigue sin cooperar o continúa negándose a cooperar, la compañía de seguros no renovará su póliza.
10. Updated remaining numbers throughout document in chronological order.

**ACORD 67 TX (2025/02)**

***Texas Homeowners and Personal Property Supplement (Consumer Bill of Rights)***

The following changes were made at the request of the Texas Office of Public Insurance Counsel:

11. Changed form edition to 2025/02 on each page and changed copyright date to 2024.
12. Changed File a complaint details, page 1.
13. Changed Table of Contents as follows:
  - a. Updated No. 5 to: Deadlines for processing claims and payments **for your damages**.
  - b. Updated No. 8 page No. to page 4.
  - c. Added No. 9 to: Right to contract with a public insurance adjuster
  - d. Updated remaining numbers in chronological order.
  - e. Updated No. 13 & No. 14 to page 5.
  - f. Updated No. 24 & No. 25 to page 7.
14. Moved "Where to Get Information" to top of page 3.
15. Changed verbiage on No. 5 on page 3 to: Deadlines for processing claims and payments **for your damages**.
16. Changed verbiage on No. 5 on page 3 to: When you file a claim **for your damages**....
17. Added No. 9 on page 4 with the following language: Right to contract with a public insurance adjuster. Your insurer cannot include a provision in your policy that prohibits you from contracting with a licensed public insurance adjuster to act on your behalf in negotiating for or effecting the settlement of a claim.
18. Updated remaining numbers in chronological order.
19. Changed verbiage on No. 17, page 5 to: Your right to cancel. You can cancel your policy at any time and get a refund of the unearned premium.
20. Changed verbiage on No. 18, page 5 to: Refund of premium. If you or your insurance company cancel your policy, the company must refund any unearned premium within 15 business days from:
21. Changed Notice of Nonrenewal from 30 days to 60 days.

This form has been filed with the State.

**ACORD 68 TX (2025/02)**

***Texas Homeowners and Personal Property Supplement (Consumer Bill of Rights Spanish Version)***

The following changes were made at the request of the Texas Office of Public Insurance Counsel:

1. Change form edition to 2025/02 on each page & changed copyright date to 2024.
2. Removed the following from Page 1:
  - a. Para presentar una queja por correo:  
Consumer Protection MC 111-1A  
P.O. Box 12030  
Austin, TX 78711-2030
3. Added No. 9 into the Table of Contents: Derecho a contratar con un ajustador público de seguros.
4. Updated the remaining numbers in the TOC in chronological order.

5. Updated the language on No. 5, page 3 as follows: Plazos para tramitar reclamaciones y pagos para sus daños. Cuando presente una reclamación para sus daños bajo su propia póliza la compañía de seguros tendrá que cumplir con los siguientes plazos:
6. Added No. 9 on page 4 with the following statement: Derecho a contratar a un ajustador público de seguros. Su aseguradora no puede incluir una disposición en su póliza que le prohíba a usted contratar a un ajustador público de seguros con licencia para que actúe en su nombre en la negociación o en la realización de la liquidación de una reclamación.
7. Replaced “utilizada” in No. 17 & No. 18 on page 5, with “retribuida”.
8. Updated remaining numbers throughout form in chronological order.
9. Changed Notice of nonrenewal on page 7, from 30 days to 60 days.

This form has been filed with the State.

**ACORD 137 WI (2025/02)**

***Wisconsin Commercial Auto Coverages / Limits Section***

The following changes were made in accordance with Wisconsin Legislature\_ subch. IV of ch. 632:

- a. Changed form edition to 2025/02 on each page.
- b. Copyright date updated to 2024.
- c. Updated ACORD logo.
- d. Updated Uninsured and Underinsured Coverage Signature language on each page to: I UNDERSTAND AND ACKNOWLEDGE THAT UNINSURED MOTORIST BODILY INJURY (UMBI) AND UNDERINSURED MOTORIST BODILY INJURY (UIMBI) COVERAGES HAVE BEEN EXPLAINED TO ME. I HAVE THE RIGHT TO PURCHASE UMBI LIMITS EQUAL TO MY BODILY INJURY (BI) LIABILITY LIMITS OR LIMITS NOT LOWER THAN THE MINIMUM BI LIMITS REQUIRED BY LAW. A BRIEF DESCRIPTION OF UMBI AND UIMBI COVERAGES AND A COST COMPARISON ARE FOUND IN THE ATTACHED SUPPLEMENT, ACORD 61 WI.

This form has been filed with the State.

**ACORD 137 WI (2025/02)**

***Wisconsin Commercial Auto Coverages / Limits Section***

The following changes were made in accordance with Wisconsin Legislature\_ subch. IV of ch. 632:

- a. Changed form edition to 2025/02.
- b. Copyright date updated to 2024.
- c. Updated ACORD logo.
- d. Updated Uninsured and Underinsured Coverage Signature language to: I UNDERSTAND AND ACKNOWLEDGE THAT UNINSURED MOTORIST BODILY INJURY (UMBI) AND UNDERINSURED MOTORIST BODILY INJURY (UIMBI) COVERAGES HAVE BEEN EXPLAINED TO ME. I HAVE THE RIGHT TO PURCHASE UMBI LIMITS EQUAL TO MY BODILY INJURY (BI) LIABILITY LIMITS OR LIMITS NOT LOWER THAN THE MINIMUM BI LIMITS REQUIRED

BY LAW. A BRIEF DESCRIPTION OF UMBI AND UIMBI COVERAGES AND A COST COMPARISON ARE FOUND IN THE ATTACHED SUPPLEMENT, ACORD 61 WI.

This form has been filed with the State.

**ACORD 80 IL (2025/01)**

***Illinois Homeowner Application***

The following changes were made at the request of the Texas Office of Public Insurance Counsel:

1. Change form edition to 2025/01 on each page & changed copyright date to 2024.
2. Added in Sewer Backup and Sump Pump Overflow section under Coverage Type on Page 3.
3. Added in Sewer Backup and Sump Pump Overflow section under the Remarks/Attachments section on page 5.

This form has been filed with the State.

**E-LABEL OR FIG UPDATES**

None

**ACORD NEW P&C FORMS**

**ACORD 61 WI (2025/02)**

***Wisconsin Auto Supplement***

This is a new form which has been filed with the State.

Please reach out with any questions or concerns.

**ACORD 851 IL (2025/01)**

***Illinois Property Supplement***

This is a new form which has been filed with the State.

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.

### ➤ **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: Standard Enhancements to the form include adding updating the form to be fillable and adding e-consent language so the form is e-signature capable. The Ballot Review has commenced on January 21, 2025 and we are currently in the voting period. The final publication is expected to take place on February 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](https://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.