



**ACORD Forms Notification Service
March 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 March 2025

| Form Number and Edition | Previous Edition | Form Title | For use on or after | Regulatory Change |
|--|------------------|--|---------------------|-------------------|
| REVISIONS | | | | |
| ACORD 125 (2025/03) | 2024/11 | Commercial Insurance Application Applicant Information Section | 03/2025 | Y |
| ACORD 126 (2025/03) | 2016/09 | Commercial General Liability Section | 03/2025 | Y |
| ACORD 52 NV (2025/05) | 2024/11 | Nevada Permanent Insurance Identification Card *Single and Digital versions of the form also available within the EForms tab on the portal. | 05/2025 | N |
| ACORD 50 IA (2025/04) | 2007/08 | Iowa Financial Responsibility Card *Single and Digital versions of the form also available within the EForms tab on the portal. | 04/2025 | Y |
| ACORD 83 VA (2025/07) r1 | 2025/07 | Virginia Personal Umbrella Application | 07/2025 | Y |
| E-LABEL/FIG UPDATES | | | | |
| ACORD 70 TX (2025/01) *FIG Update ONLY* | | Texas Supplement (Notice of Toll-Free Numbers and Information and Complaint Procedures) | | N |
| ACORD 71 TX (2025/01) *FIG Update ONLY* | | Texas Supplement (Notice of Toll-Free Numbers and Information and Complaint Procedures for Insurers or HMOs) | | N |
| ACORD 72 TX (2025/01) *FIG Update ONLY* | | Texas Workers Compensation Supplement (Notice of Toll-Free Numbers and Information and Complaint Procedures) | | N |
| FORM IMPROVEMENTS | | | | |
| ACORD 50 FL (2024/09) | | Florida Auto Insurance Identification Card *Added Single & Digital versions to the EForms file on the portal – no static changes. | | N |
| NEW FORMS | | | | |
| ACORD 65 VA (2025/04) | | Virginia Auto Supplement – Notice Regarding Uninsured Motorist Coverage | 04/2025 | Y |
| ACORD 283 VA (2025/07) | | Virginia Personal Umbrella Application Section | 07/2025 | Y |
| WITHDRAWN | | | | |
| None | | | | |



MARCH EXPLANATION OF CHANGES

P&C FORMS REVISIONS

Countrywide Forms Updates:

ACORD 125 (2025/03)

Commercial Insurance Application Applicant Information Section

- **Form filings have been made in the required jurisdictions.**
- **Pending to be filed in: MT, OR**

- 1. Updated edition date from 2024/11 to 2025/03 on all pages.
- 2. Updated copyright date.
- 3. Removed "DC" from first Fraud warning on page 4.
- 4. Added in DC specific language after CO: Applicable in DC: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person. Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.
- 5. Added in the following statement at the front of NY Fraud Language: "Applicable to all claim forms for insurance and all applications for commercial insurance and accident and health insurance:"
- 6. Added in NY Fraud Language specific to auto: "Applicable in NY: Applicable to all applications and claim forms for automobile insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation."

- **DC Fraud warning has been updated in accordance with DC CODE §22-3225.09.**
- **NY Fraud warning has been updated in accordance with 86.4 of N.Y. Comp. Codes R. & Regs. tit. 11, pt. 86 (2003) (Reg. 95).**

ACORD 126 (2025/03)

Commercial General Liability Section

- **Form filings have been made in the required jurisdictions.**
- **Pending to be filed in: MT, OR**

- 1. Updated ACORD Logo
- 2. Updated edition date from 2016/09 to 2025/03 on all pages.
- 3. Updated copyright date.
- 4. Removed "DC" from first Fraud warning on page 4.
- 5. Added in DC specific language after CO: Applicable in DC: WARNING: It is a crime to provide false or misleading information to an insurer for the purpose of defrauding the insurer or any other person.

Penalties include imprisonment and/or fines. In addition, an insurer may deny insurance benefits if false information materially related to a claim was provided by the applicant.

6. Added in the following statement at the front of NY Fraud Language: "Applicable to all claim forms for insurance and all applications for commercial insurance and accident and health insurance:"
 7. Moved Fraud Language from NJ down to next page and updated page numbers accordingly.
 8. Added in NY Fraud Language specific to auto: "Applicable in NY: Applicable to all applications and claim forms for automobile insurance: Any person who knowingly and with intent to defraud any insurance company or other person files an application for commercial insurance or a statement of claim for any commercial or personal insurance benefits containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, and any person who, in connection with such application or claim, knowingly makes or knowingly assists, abets, solicits or conspires with another to make a false report of the theft, destruction, damage or conversion of any motor vehicle to a law enforcement agency, the department of motor vehicles or an insurance company commits a fraudulent insurance act, which is a crime, and shall also be subject to a civil penalty not to exceed five thousand dollars and the value of the subject motor vehicle or stated claim for each violation."
- **DC Fraud warning has been updated in accordance with DC CODE §22-3225.09.**
 - **NY Fraud warning has been updated in accordance with 86.4 of N.Y. Comp. Codes R. & Regs. tit. 11, pt. 86 (2003) (Reg. 95).**

State-Specific Forms Updates

ACORD 52 NV (2025/05)

Nevada Permanent Insurance Identification Card

- **Form has been filed the State.**
 - **Single and Digital versions of the form are also available within the EForms tab on the forms portal.**
1. Updated edition dates from 2024/11 to 2025/05.
 2. Updated copyright date.
 3. Opened fields under Company Name and Address to allow more characters.
 4. Opened fields under Insured Name and Address to allow more characters.
 5. Added back of card to the first page, which allows users to print the entire ID card.
 6. Page 2 now has the front of the identification card and page 3 contains the back of the id card, allowing users to print one ID card front to back.
 7. Removed page 4.

ACORD 50 IA (2025/04)

Iowa Financial Responsibility Card

- **Single and Digital versions of the form are also available within the EForms tab on the forms portal.**
1. Updated edition date from 2007/08 to 2025/04.
 2. Updated copyright date.
 3. Replaced statement on back of card to: "THIS CARD MUST BE CARRIED IN A PAPER OR ELECTRONIC FORMAT IN THE INSURED MOTOR VEHICLE AT ALL TIMES"
- **Iowa has adopted IAC 761-641.1 through .6 to establish requirements for financial liability coverage cards to provide consistency for cards issued by insurers in the state.**

ACORD 83 VA (2025/07) r1
Virginia Personal Umbrella Application

1. Revision 1 to edition 2025/07.
2. Updated copyright date.
3. Page 2: Changed Gulf of Mexico reference to Gulf of America.

E-LABEL OR FIG UPDATES

ACORD 70 TX (2025/01)
Texas Supplement (Notice of Toll-Free Numbers and Information and Complaint Procedures)

1. Update to FIG only – no static changes to the form.

ACORD 71 TX (2025/01)
Texas Supplement (Notice of Toll-Free Numbers and Information and Complaint Procedures for Insurers or HMOs)

1. Update to FIG only – no static changes to the form.

ACORD 72 TX (2025/01)
Texas Workers Compensation Supplement (Notice of Toll-Free Numbers and Information and Complaint Procedures)

1. Update to FIG only – no static changes to the form.

FORM IMPROVEMENTS

ACORD 50 FL (2024/09)
Florida Auto Insurance Identification Card

- Single and Digital versions of the form have been added within the EForms tab on the forms portal.

ACORD NEW P&C FORMS

Countrywide New Forms: None

State-Specific New Forms:

ACORD 65 VA (2025/04)
Virginia Auto Supplement – Notice Regarding Uninsured Motorist Coverage

This form was created in accordance with the § 38.2-2202. Required notice of optional coverage available.

Please reach out with any questions or concerns.

ACORD 283 VA (2025/07)
Virginia Personal Umbrella Application Section

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

Please reach out with any questions or concerns.

LIFE AND ANNUITY FORMS REVISIONS

- No Life and Annuity Forms Revisions in this release.

ACORD NEW L&A FORMS

- No New Life and Annuity Forms in this release.

UPCOMING PROPERTY AND CASUALTY FORMS 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.

➤ **FLORIDA**

HB 1181 repeals the personal injury protection ("PIP") coverage requirement under Florida's Motor Vehicle No Fault Law and increases the minimum bodily injury liability coverage limits from \$10,000 per person and \$20,000 per incident to \$25,000 per person and \$50,000 per incident; however, the minimum property damage liability coverage limit remains unchanged at \$10,000. The bill also increases the minimum-security amounts for persons choosing self-insurance to meet the financial responsibility requirements. Effective Date: July 1, 2026

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

➤ **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 GENERAL UPDATES

- 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.