



ACORD Forms Notification Service October 2021 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 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 11-1-2021

Form Number	Replaces	Title	For Use on or after:	Regulatory Change
REVISIONS				
P&C Countrywide				
NONE				
P&C – State Specific				
NONE				
NEW				
P&C-Countrywide				
NONE				
P&C - State Specific				
ACORD 80 NV (2022/01)		Nevada Homeowner Application	2022/01	X
ACORD 83 NV (2022/01)		Nevada Personal Umbrella Application	2022/01	X
ACORD 84 NV (2022/01)		Nevada Dwelling Fire Application	2022/01	X
ACORD 85 NV (2022/01)		Nevada Mobile Home Application	2022/01	X
ACORD 89 NV (2022/01)		Nevada Residential Section	2022/01	X
ACORD 283 NV (2022/01)		Nevada Personal Umbrella Section	2022/01	X
NONE				
Life & Annuity				
NONE				
Withdrawn Forms				
NONE				



October 2021
EXPLANATION OF CHANGES

P&C FORMS

State Specific

New forms

1. **ACORD 80 NV (2022/01)**
Nevada Homeowner Application
2. **ACORD 83 NV (2022/01)**
Nevada Personal Umbrella Application
3. **ACORD 84 NV (2022/01)**
Nevada Dwelling Fire Application
4. **ACORD 85 NV (2022/01)**
Nevada Mobile Home Application
5. **ACORD 89 NV (2022/01)**
Nevada Residential Section
6. **ACORD 283 NV (2022/01)**
Nevada Personal Umbrella Section

The forms released this month were created to comply with Nevada's Senate Bill 103 – *Prohibition on Adverse Actions by Property Insurers on the Basis of Dog Breed*.

Insurers will no longer be able to use the breed of a dog to refuse to issue; cancel; refuse to renew; or increase the premium or rate of a policy of insurance based on a

specific breed of dog or mixture of breed of dogs. Insurers will have the ability to verify whether a specific dog has been determined to be dangerous or vicious pursuant to NRS 202.500. If a specific dog is identified as being dangerous or vicious, only then can an insurer refuse to issue; cancel; refuse to renew; or increase the premium or rate of a policy of insurance.

This law becomes effective on January 1, 2022.

The law applies to homeowner's insurance policies, renter's insurance, manufactured home or a mobile home and an umbrella policy as defined in NRS 687B.440.

Revisions were made to the "pet question" to exclude dogs. A new question was created concerning dogs, the number of dogs and whether a dog harbored or owned on the property been known to be dangerous or vicious pursuant to N.R.S. 202.500. This was reviewed and approved by the Department of Insurance.

In addition, these state-specific forms have Nevada specific binder language. State-specific fraud warnings were eliminated.

LIFE AND ANNUITY

State Specific

New forms

NONE.

Due to changes in California law, ACORD is planning another release.

California

SB 1511 was passed and relative to ACORD forms, California insurance applications will need to change.

Section 1871.2 of the Insurance Code is 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 is presently reviewing applications applicable in California and will be making the changes to be compliant with this new legislation. We plan to do a mid-cycle release with all of the forms that will be changed/created.

Please do not hesitate to ACORD if you have suggestions, questions or comments.

Washington

Earlier this year, we released new forms in Washington to comply with the Commissioner’s Emergency Rule prohibiting the use of credit history to determine premiums and eligibility for coverage in private automobile, homeowners, and renter’s insurance products (R 2021-19). This Emergency Rule was recently overturned by the court. However, the Commissioner is now working on a permanent rule to temporarily prohibit for three years the use of credit history (R 2021-07). This rule is to be effective 01/01/2022.

We will monitor for developments and invite membership to reach out with questions or comments about this.