



**ACORD Forms Notification Service
September 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 September 2024

Form Number	Replaces	Title	For use on or after	Regulatory Change
REVISIONS				
ACORD 855 CA (2024/10)	2024/03	CALIFORNIA FAIR PLAN PROPERTY INSURANCE APPLICATION FOR COMMERCIAL INSURANCE	10/2024	N
ACORD 50 LA (Single) (2024/10)		LOUISIANA AUTO INSURANCE IDENTIFICATION CARD	10/2024	N
ACORD 51 CA (2024/10)	2004/07	CALIFORNIA EVIDENCE OF LIABILITY INSURANCE	10/2024	Y
ACORD 290 MD (2024/11)	2019/08	MARYLAND PERSONAL AUTO APPLICATION SECTION	11/2024	Y
ACORD 90 MD (2024/11)	2019/08	MARYLAND PERSONAL AUTO APPLICATION	11/2024	Y
ACORD 61 CA (2025/01)	2023/01	CALIFORNIA AUTO SUPPLEMENT	01/2025	Y
ACORD 137 LA (2024/10)	2015/12	LOUISIANA COMMERCIAL AUTO COVERAGES / LIMITS SECTION	10/2024	Y
ACORD 138 LA (2024/10)	2015/12	LOUISIANA GARAGE AND DEALERS COVERAGES / LIMITS SECTION	10/2024	Y
UPDATES				
P&C -Withdrawn				
None				
Life & Annuity				
None				
NEW FORMS				
ACORD 80 CO (2024/10)		COLORADO HOMEOWNER APPLICATION	10/2024	Y
ACORD 85 CO (2024/10)		COLORADO MOBILE HOME APPLICATION	10/2024	Y
ACORD 80 GA (2025/03)		GEORGIA HOMEOWNER APPLICATION	03/2025	Y



SEPTEMBER 2024
EXPLANATION OF CHANGES

P&C FORMS REVISIONS

Countrywide

- None

State Specific

1. **ACORD 50 LA (Single) (2024/10)**
Louisiana Auto Insurance Identification Card

The following changes were made:

- a. Created a new version with single card option, front and back of card on single page.
- b. Edition date updated to 2024/10.

There are now two versions of ACORD 50 LA – Single card option and Set option.

2. **ACORD 51 CA (2024/10)**
California Evidence of Liability Insurance

The following changes were made:

- a. Edition date updated from 2004/07 to 2024/10.
- b. Copyright information updated to: © ACORD CORPORATION 2004-2024.
All rights reserved.
- c. Removed language from top left of card: "REG 890A (REV. 5/97)"
- d. Removed barcode.

- e. Removed language under title: "DO NOT FOLD OR STAPLE - SUBMIT ORIGINAL TO DMV"
 - f. Removed the following statement: "This insurance complies with CVC § 16056 or § 16500.5" and replaced with the following statement: "This policy complies with Sections 16056 or 16500.5 of the California Vehicle Code."
 - g. Combined Insurance Company Name and Address details into one field.
 - h. Added the following language: Evidence of financial responsibility shall at all times be carried in the vehicle.
 - i. Added the following language: Insurance information has already been submitted directly to the DMV electronically, submit this document to DMV only if specifically requested by DMV.
 - j. Revised size of card to fall within the following parameters: at least 2 inches tall and 3 inches wide.
3. **ACORD 855 CA (2024/10)**
California Fair Plan Property Insurance Application for Commercial Insurance

The following changes were made:

- a. Edition date updated from 2024/03 to 2024/10
- b. Updated e-labels and Form Instruction Guide.

4. **ACORD 290 MD (2024/11)**
Maryland Personal Auto Application Section

The following changes were made:

- a. Edition date updated from 2019/08 to 2024/11.
- b. Copyright date updated to 2024.
- c. Page 1: Removed a single row previously designated for the garage address.
- d. Page 1: Added the following notice: "NOTICE: ENHANCED UNDERINSURED MOTORIST COVERAGE (EUIM) IS INCLUDED UNLESS WAIVED ON THE ACORD 95 MD FORM FOR STANDARD UNINSURED/UNDERINSURED MOTORISTS COVERAGE."
- e. Some spacing and formatting changes to accommodate the text above.
- f. Page 1: Changed "Uninsured Motorists" to "Enhanced Underinsured Motorists ("EUIM").
- g. Page 1: Removed a single row previously designated to "EUIM", the "EUIM Included".
- h. Added a section for "Standard Uninsured/Underinsured Motorists. # rows added to include CSL, BI, and PD.

- i. Updated question 6 on page 2 to “Any Household member in Military Service...”
- j. Removed 3 rows from question 6 on page 2.
- k. Question 10 was moved up to the first page.
- l. Deleted text on the last page (starting with IF I HAVE SELECTED UNINSURED MOTORISTS....) and added the following:
IF I HAVE SELECTED WAIVER OF PERSONAL INJURY PROTECTION, I HAVE SIGNED THE MARYLAND AUTO SUPPLEMENT, ACORD 67 MD. IF I HAVE SELECTED UNINSURED MOTORISTS LIMITS LOWER THAN MY BODILY INJURY AND/OR PROPERTY DAMAGE LIABILITY LIMITS. FOR NEW POLICIES, IF I HAVE SELECTED ENHANCED UNDERINSURED MOTORIST LIMITS, I HAVE ALSO SIGNED THE MARYLAND AUTO SUPPLEMENT ACORD 95 MD (2024/07). FOR RENEWALS AND CHANGES, IF I HAVE SELECTED ENHANCED UNDERINSURED MOTORIST LIMITS, I HAVE SIGNED THE MARYLAND AUTO SUPPLEMENT ACORD 95 MD (2018/07).
- m. Added the following notice to the last page: “For new policies on or after July 1, 2024, under Maryland Law, enhanced underinsured motorist ("EUIM") coverage is the default coverage. For new policies on or after July 1, 2024, if I have elected to Opt-Out of EUIM, I have signed the Maryland Auto Supplement, ACORD 95 MD (2024/07) For Renewals of policies and changes, if I have selected EUIM, I have signed the Maryland auto supplement, ACORD 95 MD (2018/07).”

This form has been filed with the State.

5. **ACORD 90 MD (2024/11)**
Maryland Personal Auto Application

The following changes were made:

- a. Edition date updated from 2019/08 to 2024/11.
- b. Copyright date updated to 2024.
- c. Page 1: Removed a single row previously designated for the garage address.
- d. Page 1: Added the following notice: "NOTICE: ENHANCED UNDERINSURED MOTORIST COVERAGE (EUIM) IS INCLUDED UNLESS WAIVED ON THE ACORD 95 MD FORM FOR STANDARD UNINSURED/UNDERINSURED MOTORISTS COVERAGE."
- e. Some spacing and formatting changes to accommodate the text above.
- f. Page 1: Changed “Uninsured Motorists” to “Enhanced Underinsured Motorists (“EUIM”).
- g. Page 1: Removed a single row previously designated to “EUIM”, the “EUIM Included”.

- h. Added a section for “Standard Uninsured/Underinsured Motorists. # rows added to include CSL, BI, and PD.
- i. Updated question 6 on page 2 to “Any Household member in Military Service...”
- j. Removed 3 rows from question 6 on page 2.
- k. Question 10 was moved up to the first page.
- l. Deleted text on the last page (starting with IF I HAVE SELECTED UNINSURED MOTORISTS....) and added the following:
IF I HAVE SELECTED WAIVER OF PERSONAL INJURY PROTECTION, I HAVE SIGNED THE MARYLAND AUTO SUPPLEMENT, ACORD 67 MD. IF I HAVE SELECTED UNINSURED MOTORISTS LIMITS LOWER THAN MY BODILY INJURY AND/OR PROPERTY DAMAGE LIABILITY LIMITS. FOR NEW POLICIES, IF I HAVE SELECTED ENHANCED UNDERINSURED MOTORIST LIMITS, I HAVE ALSO SIGNED THE MARYLAND AUTO SUPPLEMENT ACORD 95 MD (2024/07). FOR RENEWALS AND CHANGES, IF I HAVE SELECTED ENHANCED UNDERINSURED MOTORIST LIMITS, I HAVE SIGNED THE MARYLAND AUTO SUPPLEMENT ACORD 95 MD (2018/07).
- m. Added the following notice to the last page: “For new policies on or after July 1, 2024, under Maryland Law, enhanced underinsured motorist ("EUIM") coverage is the default coverage. For new policies on or after July 1, 2024, if I have elected to Opt-Out of EUIM, I have signed the Maryland Auto Supplement, ACORD 95 MD (2024/07) For Renewals of policies and changes, if I have selected EUIM, I have signed the Maryland auto supplement, ACORD 95 MD (2018/07).”

6. **ACORD 61 CA (2025/01)**
California Auto Supplement

The following changes were made:

- a. Edition date updated from 2023/01 to 2025/01.
- b. Copyright date updated to 2024.
- c. Updated rejection language to: The California Insurance Code requires an insurer to provide Uninsured Motorists Bodily Injury Coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance, or use of a motor vehicle. Those provisions also permit the insurer and the applicant to delete the coverage completely or to delete the coverage when a motor vehicle is operated by a natural person or persons designated by name. Uninsured Motorists Bodily Injury Coverage insures the insured, his or her heirs or legal representatives for all sums within the limits established by law, which the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease or death to the insured from the owner or

operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. An uninsured motor vehicle includes an underinsured motor vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code.”

- d. Updated Lower Limits language to: “The California Insurance Code requires an insurer to provide Uninsured Motorists Bodily Injury Coverage in each bodily injury liability insurance policy it issues covering liability arising out of the ownership, maintenance or use of a motor vehicle. Those provisions also permit the insurer and the applicant to agree to provide the coverage in an amount less than that required by subdivision (m) of Section 11580.2 of the Insurance Code but not less than the financial responsibility requirements. Uninsured Motorists Bodily Injury Coverage insures the insured, his or her heirs, or legal representatives for all sums within the limits established by law, which the person or persons are legally entitled to recover as damages for bodily injury, including any resulting sickness, disease or death, to the insured from the owner or operator of an uninsured motor vehicle not owned or operated by the insured or a resident of the same household. An uninsured motor vehicle includes an underinsured motor vehicle as defined in subdivision (p) of Section 11580.2 of the Insurance Code.”
- e. Increased Uninsured Motorists Property Damage Coverage from \$3,500 to \$15,000.
- f. Updated Form Instruction Guide to include the following notice: “Commencing on January 1, 2025, an owner or operator of a motor vehicle, or an owner of a vehicle used to transport passengers is required to maintain liability insurance coverage for the named insured and any other person using the vehicle with permission in the amount of \$30,000 for the bodily injury or death of any one person, \$60,000 for the bodily injury or death of all persons, and \$15,000 for damage to the property of others resulting from any one accident. CA INS § 11580.2 states that the coverage must be at least the same as the financial responsibility limits.”

7. ACORD 137 LA (2024/10)

Louisiana Commercial Auto Coverages / Limits Section

The following changes were made:

- a. Edition date updated from 2015/12 to 2024/10.
- b. Copyright date updated to 2024.
- c. Updated ACORD logo.
- d. Page 4: Updated verbiage in line one – replaced “which” with “that”.
- e. Page 4: Removed bold font from “losses”.
- f. Page 4: Updated “By law...” language: “Updated verbiage as follows: By law, your policy will NOT include UMBI Coverage at the same limits as your

Bodily Injury Liability Coverage unless you request otherwise. If you wish to select lower limits of UMBI Coverage, or select Economic-Only UMBI Coverage, you must complete this form and return it to your insurance agent or insurance company. (Economic- Only UMBI Coverage may not be available from your insurance company. In this case, your company will have marked options 2 and 3 below as "Not Available" or "NA".)

- g. Page 4: Updated Optional Information section to one box and added the following language: [Insurers may use this space or any space within the four corners of this form for optional policy identification information, individual company name, group name, and/or logo].
- h. Page 4: Removed number 4 and entire section.
- i. Page 4: Removed language: "Issued per LDOI Bulletin 2024-02 08/01/2024"

This form has been filed with the State.

8. **ACORD 138 LA (2024/10)**
Louisiana Garage and Dealers Coverages / Limits Section

The following changes were made:

- a. Edition date updated from 2015/12 to 2024/10.
- b. Copyright date updated to 2024.
- c. Updated ACORD logo.
- d. Page 4: Updated verbiage in line one – replaced “which” with “that”.
- e. Page 4: Removed bold font from “losses”.
- f. Page 4: Updated “By law...” language as follows: “Updated verbiage as follows: By law, your policy will NOT include UMBI Coverage at the same limits as your Bodily Injury Liability Coverage unless you request otherwise. If you wish to select lower limits of UMBI Coverage, or select Economic-Only UMBI Coverage, you must complete this form and return it to your insurance agent or insurance company. (Economic- Only UMBI Coverage may not be available from your insurance company. In this case, your company will have marked options 2 and 3 below as "Not Available" or "NA".)”
- g. Page 4: Updated Optional Information section to one box and added the following language: [Insurers may use this space or any space within the four corners of this form for optional policy identification information, individual company name, group name, and/or logo].
- h. Page 4: Removed number 4 and entire section.
- i. Page 4: Removed language: “Issued per LDOI Bulletin 2024-02 08/01/2024”

This form has been filed with the State.

9. **ACORD 80 CO (2024/10)**
Colorado Homeowner Application

This is a new form.

Please contact us with questions or comments.

10. **ACORD 85 CO (2024/10)**
Colorado Mobile Home Application

This is a new form.

Please contact us with questions or comments.

11. **ACORD 80 GA (2025/03)**
Georgia Homeowner Application

This is a new form.

Please contact us with questions or comments.

ACORD NEW P&C FORMS

- None

LIFE AND ANNUITY FORMS REVISIONS

- None

ACORD NEW L&A FORMS

- None

UPCOMING PROPERTY AND CASUALTY FORMS CHANGES

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.

➤ **COLORADO**

1. Colorado has enacted House Bill 23-1174 to address the issue of underinsurance. The bill specifies the factors an insurer must consider when

determining the replacement costs of a dwelling and requires insurers to disclose certain information regarding the replacement costs before issuing or renewing a homeowner's insurance policy. Provisions effective 1/1/2025.

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

➤ **KENTUCKY**

The state of Kentucky enacted House Bill 371, which increases the portion of mine subsidence insurance that must be reinsured by the administrator. The most covered by reinsurance increased from \$300,000 to \$500,000. Also, the additional living expenses incurred by an owner whose residence has been damaged by mine subsidence increased from \$25,000 to \$50,000. This Act takes effect 1/1/25.

We have filed a form to address these changes and will release it when approved.

GENERAL UPDATES TO PROPERTY AND CASUALTY

We will undergo a review of our forms to make changes to the forms to keep the forms compliant. We are looking for improvements to the homeowner applications with the number of changes that have occurred to state-specific questions.

UPCOMING LIFE & ANNUITY UPDATES

1. ACORD 951/951e: We have convened a Special Projects Group and are finalizing the last enhancement requests. We anticipate scheduling a Ballot Review before the year end. **Please contact ACORD if you would like to join this group.**
2. The ACORD Standard Life Insurance Application project is continuing, and we are making great advancements on this project. Please contact ACORD if you have any questions.