



ACORD Forms Notification Service November 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 12-1-2021

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 NY (2022/02)		New York Homeowner Application	2022/02	X
ACORD 83 NY (2022/02)		New York Personal Umbrella Application	2022/02	X
ACORD 84 NY (2022/02)		New York Dwelling Fire Application	2022/02	X
ACORD 85 NY (2022/02)		New York Mobile Home Application	2022/02	X
ACORD 88 NY (2022/02)		New York Personal Insurance Application	2022/02	X
ACORD 89 NY (2022/02)		New York Residential Section	2022/02	X
ACORD 283 NY (2022/02)		New York Personal Umbrella Section	2022/02	X
NONE				
Life & Annuity				
NONE				
Withdrawn Forms				
NONE				



November 2021
EXPLANATION OF CHANGES

P&C FORMS

State Specific

New forms

1. **ACORD 80 NY (2022/02)**
New York Homeowner Application
2. **ACORD 83 NY (2022/02)**
New York Personal Umbrella Application
3. **ACORD 84 NY (2022/02)**
New York Dwelling Fire Application
4. **ACORD 85 NY (2022/02)**
New York Mobile Home Application
5. **ACORD 88 NY (2022/02)**
New York Personal Insurance Application
(Change to placement of the Fraud Warning)
6. **ACORD 89 NY (2022/02)**
New York Residential Section
7. **ACORD 283 NY (2022/02)**
New York Personal Umbrella Section

With the exception of ACORD 88 NY, the forms released this month were created to comply with New York's passage of 2021 NY Senate Bill 4254 which amends NY Ins. Law §3241 by adding new sections concerning dogs. The legislation prohibits homeowner's insurance policies to refuse to issue or renew cancel or charge an increased premium based solely on the breed of a dog. However, it remains permissible for an issue to cancel, refuse to issue, or charge an increased rate based on the declaration of a dog as dangerous pursuant to Section 123 of the Agriculture and Markets Law.

Please consult the legislation for more information.

State-specific fraud warnings were eliminated and New York fraud warnings were added above the signature lines.

These are new state-specific forms.

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 has reviewed the applications applicable in California and will be making the changes to be compliant with this new legislation. However, ACORD views the statute as ambiguous.

ACORD has posed questions to the California concerning the impact of the legislation. In part, the Amendment includes the requirement that the California Fraud Notice now be printed on insurance applications and potentially other “forms”. This will have a significant impact on the revisions that need to be made to the ACORD forms prior to the January 1, 2022 effective date of the Amendment. ACORD has retained local counsel to pursue a response. The Department has expressed a willingness to work with ACORD to resolve this and has said that enforcement will be deferred until a resolution is reached.

Additional information, including contact information for the Department can be made available. Please do not hesitate to ACORD if you have suggestions, questions or comments.