ACORD Forms Notification Service
September 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 SEPTEMBER 2025

FORM NUMBER AND EDITION	PREVIOUS EDITION	FORM TITLE	FOR USE ON OR AFTER	REGULATORY CHANGE
REVISED FORMS				
ACORD 52 NV (2025/10)	2025/05	Nevada Permanent Insurance ID Card	10/2025	N
ACORD 137 NC (2025/09)	2015/12	North Carolina Commercial Auto Coverages / Limits Section	09/2025	Y
ACORD 138 NC (2025/09)	2015/12	North Carolina Garage and Dealers Coverages / Limits Section	09/2025	Y
ACORD 80 FL (2025/11)	2022/05	Florida Homeowner Application	11/2025	Y
ACORD 62 NJ (2025/11)	2018/05	New Jersey Auto Supplement – Basic Policy Coverage Selection	11/2025	Y
ACORD 90 VA (2025/11)	2025/07	Virginia Personal Auto Application	11/2025	Y
ACORD 290 VA (2025/11)	2025/07	Virginia Personal Auto Application Section	11/2025	Y
ACORD 137 VA (2025/11)	2025/07	Virginia Commercial Auto Coverages/Limits Section	11/2025	Y
ACORD 138 VA (2025/11)	2025/07	Virginia Garage and Dealers Coverages/Limits	11/2025	Y
E-LABEL OR FIG UPDATES				
ACORD 50 FL (2025/08)		Florida Auto Insurance Identification Card		N
ACORD 60 MT (2025/07)		Montana Application Supplement–Refusal to Renew		N
ACORD 137 ME (2025/09)		Maine Commercial Auto Coverages/Limits Section		N
ACORD 61 UT (2025/09)		Utah Auto Supplement – UM Selection		N
ACORD 62 UT (2025/09)		Utah Auto Supplement – UIM Selection		N
FORM IMPROVEMENTS				
NONE				
NEW FORMS				
ACORD 80 SC (2025/11)		South Carolina Homeowner Application	11/2025	
ACORD 60 NC (2025/09)		North Carolina Auto Supplement – Selection of UM/UIM Coverage	09/2025	
ACORD 82 MN (2025/07)		Minnesota Watercraft Application	07/2025	Y
ACORD 282 MN (2025/08)		Minnesota Watercraft Section	08/2025	Y
ACORD 83 MN (2025/07)		Minnesota Personal Umbrella Application	07/2025	Y
ACORD 283 MN (2025/07)		Minnesota Personal Umbrella Application Section	07/2025	Y
ACORD 82 NC (2025/07)		North Carolina Watercraft Application	07/2025	Y
ACORD 282 NC (2025/07)		North Carolina Watercraft Section	07/2025	Y
ACORD 83 NC (2025/07)		North Carolina Personal Umbrella Application	07/2025	Y
ACORD 283 NC (2025/07)		North Carolina Personal Umbrella Application Section	07/2025	Y
WITHDRAWN				
NONE				

SEPTEMBER EXPLANATION OF CHANGES

P&C FORMS REVISIONS

Countrywide Forms Updates:

- **None**

State-Specific Forms Updates

1. ACORD 52 NV (2025/10) – Nevada Permanent Insurance Identification Card

✓ ***Form filed and approved with the State.***

1. Updated edition date from 2025/05 to 2025/10.
2. **Layout change:** The 2025/05 version displays one insurance card per page (front on page 1, back on page 2), while the 2025/10 version displays four insurance cards per page in a 2x2 grid layout (four fronts on page 1, four backs on page 2).
3. **Single and digital versions are available in the eForms file.**

2. ACORD 137 NC (2025/09) – North Carolina Commercial Auto Coverages / Limits Section

✓ ***Form filed and approved with the State.***

These changes implement the requirements of North Carolina General Statute § 20-279.21 (Motor Vehicle Liability Policy) as amended by 2024 Session Laws.

1. Updated ACORD Logo
2. Changed Agency to Producer
3. Changed from ACORD 137 NC (2015/12) to ACORD 137 NC (2025/09) on all pages with updated copyright notice from "© 1996-2015" to "© 1996-2025".
4. Updated the signature section legal notice to reflect current statutory requirements, specifically:
   - Added detailed uninsured motorist bodily injury coverage requirements
   - Added uninsured motorist property damage coverage requirements
   - Added underinsured motorist bodily injury coverage requirements
   - Specified the $1,000,000 per person/$1,000,000 per accident limits structure
   - Included purchaser options for greater or lesser limits within statutory parameters
5. Added more detailed acknowledgment language regarding coverage selection and limit choices applying to future policy renewals, continuations and changes.
6. Strengthened the uninsured/underinsured motorist coverage rejection acknowledgment section with reference to the attached North Carolina Auto Supplement (ACORD 60 NC)

3. ACORD 138 NC (2025/09) – North Carolina Garage and Dealers Coverages / Limits Section

✓ ***Form filed and approved with the State.***

These changes implement the requirements of North Carolina General Statute § 20-279.21 (Motor Vehicle Liability Policy) as amended by 2024 Session Laws.

1. Updated ACORD Logo
2. Changed Agency to Producer
3. Changed from ACORD 138 NC (2015/12) to ACORD 138 NC (2025/09) with updated copyright notice from "© 1996-2015" to "© 1996-2025".

4. Updated the signature section legal notice to reflect current statutory requirements, specifically:
    - Added detailed uninsured motorist bodily injury coverage requirements
    - Added uninsured motorist property damage coverage requirements
    - Added underinsured motorist bodily injury coverage requirements
    - Specified the $1,000,000 per person/$1,000,000 per accident limits structure
    - Included purchaser options for greater or lesser limits within statutory parameters
5. Added language ensuring coverage selections apply to all future policy renewals, continuations and changes unless modified in writing.
6. Strengthened the uninsured/underinsured motorist coverage rejection acknowledgment section with reference to the attached North Carolina Auto Supplement (ACORD 60 NC)

4. ACORD 80 FL (2025/09) – Florida Homeowner Application

✓ ***Form filed and approved with the State.***

These changes implement requirements related to Florida homeowner insurance regulations, including enhanced building standards certification and wind mitigation documentation as outlined in Florida Statutes Chapter 627 (Insurance Rates and Contracts) and Chapter 553 (Building Construction Standards).

1. Changed form edition from ACORD 80 FL (2022/05) to ACORD 80 FL (2025/11) on all pages
2. Updated copyright notice from "© 2022 ACORD CORPORATION. All rights reserved." to "© 2025 ACORD CORPORATION. All rights reserved."
3. Decreased Font Size for “Carrier” on page 1.
4. Moved Question 6 on Page 4 up to page 3.
5. Added new Question 17 on Page 4 under "GENERAL INFORMATION - RESIDENTIAL LOC #:":
    - "HAS THE PROPERTY BEEN ISSUED A CERTIFICATE FROM THE INSURANCE INSTITUTE FOR BUSINESS AND HOME SAFETY (IBHS) AS MEETING THE FORTIFIED PROGRAM STANDARDS THAT INCLUDE A HAIL SUPPLEMENT?"
        Retained sub-fields:
        - Added checkboxes for three certification levels: GOLD, SILVER, ROOF
        - Added field: "IF YES, WHAT IS THE DATE OF THE EXPIRATION OF THE CERTIFICATE?"
        - Added field: "IF YES, INDICATE THE LEVEL OF THE FORTIFIED HOME CERTIFICATE?"
6. Added new Question 18 on Page 4:
    - "HAS THE FLORIDA WIND MITIGATION INSPECTION (OIR-B1-1802) BEEN COMPLETED?"
        Retained sub-fields:
        - "IF YES, PROVIDE THE INSPECTION DATE:" and "AND INSPECTOR LICENSE #:"
7. Added CO-APPLICANT'S SIGNATURE section on Page 5:
    - Added "CO-APPLICANT'S SIGNATURE" field with corresponding "DATE" field in the signature section
8. Decreased font size in Binder/Notice of Information Practices to allow more space for the Co-Applicant signature section.

5. ACORD 62 NJ (2025/11) – New Jersey Auto Supplement – Basic Policy Coverage Selection

These changes were made in accordance with New Jersey’s Buyer’s Guide.

1. Changed form edition from ACORD 62 NJ (2018/05) to ACORD 62 NJ (2025/11) on each page.
2. Changed copyright notice from "© ACORD CORPORATION 2000-2018" to "© ACORD CORPORATION 2000-2025" on page 1.
3. Changed Buyer's Guide page reference for Basic Policy description from page 2 to page 4 in the introductory paragraph on page 1.

4. Changed Buyer's Guide page reference for Personal Injury Protection (PIP) from page 4 to page 6 on page 1.
5. Changed Buyer's Guide page reference in PIP warning section from page 3 to page 5 on page
6. Changed Buyer's Guide page reference for Collision Coverage from page 5 to page 8 on page 1.
7. Changed Buyer's Guide page reference for Comprehensive Coverage from page 5 to page 9 on page 2.

6. ACORD 90 VA (2025/11) – Virginia Personal Auto Application

These changes implement the requirements of Virginia Code § 38.2-2206 (Uninsured Motorist Coverage) and § 38.2-2206.1 (Underinsured Motorist Coverage).

1. Changed form edition from ACORD 90 VA (2025/07) to ACORD 90 VA (2025/11) on each page.
2. Page 1 - Coverage Section: Removed the separate "REDUCED UNDERINSURED MOTORIST" coverage line item.
3. Page 4 - Signature Section: Replaced incomplete and non-compliant uninsured/underinsured motorist acknowledgment language with comprehensive Virginia-compliant disclosure:

    - Old language: Separate acknowledgments for bodily injury and property damage UM coverage, plus incomplete UIM election language: "I ELECT TO REDUCE UNDERINSURED MOTORIST COVERAGE PAYMENTS BY THE AMOUNT OF AVAILABLE BODILY INJURY OR PROPERTY DAMAGE LIMITS."
    - New language: "I ACKNOWLEDGE I HAVE BEEN OFFERED UNINSURED/UNDERINSURED MOTORIST (UM/UIM) COVERAGE EQUAL TO THE LIMITS OF MY LIABILITY COVERAGE. I HAVE SELECTED THE COVERAGE INDICATED IN THIS APPLICATION. IF I HAVE MADE ANY ELECTIONS TO REDUCE MY UM/UIM COVERAGE, I HAVE READ AND SIGNED THE APPLICABLE VIRGINIA AUTO SUPPLEMENTS, ACORD 69 VA AND/OR ACORD 66 VA, BUT NOT AT LIMITS LESS THAN THE MINIMUM LIABILITY COVERAGE LIMITS REQUIRED BY VIRGINIA LAW."

4. Page 4 - Coverage Selection Language: Added reference to state supplement acknowledgment: "I UNDERSTAND THAT THE COVERAGE SELECTION AND LIMIT CHOICES INDICATED HERE OR IN ANY STATE SUPPLEMENT WILL APPLY TO ALL FUTURE POLICY RENEWALS...".

7. ACORD 290 VA (2025/11) – Virginia Personal Auto Application Section

These changes implement the requirements of Virginia Code § 38.2-2206 (Uninsured Motorist Coverage) and § 38.2-2206.1 (Underinsured Motorist Coverage).

1. Changed form edition from ACORD 290 VA (2025/07) to ACORD 290 VA (2025/11) on each page.
2. Page 1 - Coverage Section: Removed the separate "REDUCED UNDERINSURED MOTORISTS" coverage line item.
3. Page 3 - Signature Section: Replaced incomplete and non-compliant uninsured/underinsured motorist acknowledgment language with comprehensive Virginia-compliant disclosure:
    - Old language: Separate acknowledgments for bodily injury and property damage UM coverage, plus incomplete UIM election language: "I ELECT TO REDUCE UNDERINSURED MOTORIST COVERAGE PAYMENTS BY THE AMOUNT OF AVAILABLE BODILY INJURY OR PROPERTY DAMAGE LIMITS."
    - New language: "I ACKNOWLEDGE I HAVE BEEN OFFERED UNINSURED/UNDERINSURED MOTORIST (UM/UIM) COVERAGE EQUAL TO THE LIMITS OF MY LIABILITY COVERAGE. I HAVE SELECTED THE COVERAGE INDICATED IN THIS APPLICATION. IF I HAVE MADE ANY ELECTIONS TO REDUCE MY UM/UIM COVERAGE, I HAVE READ AND SIGNED THE APPLICABLE VIRGINIA AUTO SUPPLEMENTS, ACORD 69 VA AND/OR ACORD 66 VA, BUT NOT AT LIMITS LESS THAN THE MINIMUM LIABILITY COVERAGE LIMITS REQUIRED BY VIRGINIA LAW.".

8. ACORD 137 VA (2025/11) – Virginia Commercial Auto Coverages / Limits Section

These changes implement the requirements of Virginia Code § 38.2-2206 (Uninsured Motorist Coverage) and § 38.2-2206.1 (Underinsured Motorist Coverage).

1. Changed form edition from ACORD 137 VA (2025/07) to ACORD 137 VA (2025/11) on each page.
2. Page 1 – Business Auto Section: Removed the separate "REDUCED UNDERINSURED MOTORISTS" coverage line item and checkbox.
3. Pages 1, 2, 3 - Signature Section: Replaced incomplete and non-compliant uninsured/underinsured motorist acknowledgment language with comprehensive Virginia-compliant disclosure:
    a. Old language: Separate acknowledgments for bodily injury and property damage UM coverage, plus incomplete UIM election language: "I ELECT TO REDUCE UNDERINSURED MOTORIST COVERAGE PAYMENTS BY THE AMOUNT OF AVAILABLE BODILY INJURY OR PROPERTY DAMAGE LIMITS."
    b. New language: "I ACKNOWLEDGE I HAVE BEEN OFFERED UNINSURED/UNDERINSURED MOTORIST (UM/UIM) COVERAGE EQUAL TO THE LIMITS OF MY LIABILITY COVERAGE. I HAVE SELECTED THE COVERAGE INDICATED IN THIS APPLICATION. IF I HAVE MADE ANY ELECTIONS TO REDUCE MY UM/UIM COVERAGE, I HAVE READ AND SIGNED THE APPLICABLE VIRGINIA AUTO SUPPLEMENTS, ACORD 69 VA AND/OR ACORD 66 VA, BUT NOT AT LIMITS LESS THAN THE MINIMUM LIABILITY COVERAGE LIMITS REQUIRED BY VIRGINIA LAW.".

9. ACORD 137 VA (2025/11) – Virginia Commercial Auto Coverages / Limits Section

These changes implement the requirements of Virginia Code § 38.2-2206 (Uninsured Motorist Coverage) and § 38.2-2206.1 (Underinsured Motorist Coverage).

1. Changed form edition from ACORD 138 VA (2025/07) to ACORD 138 VA (2025/11) on each page.
2. Page 3 - Signature Section: Replaced incomplete and non-compliant uninsured/underinsured motorist acknowledgment language with comprehensive Virginia-compliant disclosure:
    a. Old language: Separate acknowledgments for bodily injury and property damage UM coverage, plus incomplete UIM election language: "I ELECT TO REDUCE UNDERINSURED MOTORIST COVERAGE PAYMENTS BY THE AMOUNT OF AVAILABLE BODILY INJURY OR PROPERTY DAMAGE LIMITS."
    b. New language: "I ACKNOWLEDGE I HAVE BEEN OFFERED UNINSURED/UNDERINSURED MOTORIST (UM/UIM) COVERAGE EQUAL TO THE LIMITS OF MY LIABILITY COVERAGE. I HAVE SELECTED THE COVERAGE INDICATED IN THIS APPLICATION. IF I HAVE MADE ANY ELECTIONS TO REDUCE MY UM/UIM COVERAGE, I HAVE READ AND SIGNED THE APPLICABLE VIRGINIA AUTO SUPPLEMENTS, ACORD 69 VA AND/OR ACORD 66 VA, BUT NOT AT LIMITS LESS THAN THE MINIMUM LIABILITY COVERAGE LIMITS REQUIRED BY VIRGINIA LAW.".

GENERAL E-LABEL OR FIG UPDATES

1. ACORD 50 FL (2025/08) – Florida Insurance Identification Card

- **Updated e-label counters**

2. ACORD 60 MT (2025/07) – Montana Application Supplement – Refusal to Renew

- **Updated e-labels**

3. ACORD 137 ME (2025/09) – Maine Commercial Auto Coverages / Limits Section

- **Updated e-label counters**

4. **ACORD 61 UT (2025/09) – Utah Auto Supplement – UM Coverage Selection**
    - **Updated e-labels and e-label counters**

5. **ACORD 62 UT (2025/09) – Utah Auto Supplement – UIM Coverage Selection**
    - **Updated e-labels and e-label counters**

GENERAL FORM IMPROVEMENTS

- **NONE**

NEW P&C FORMS

Countrywide New Forms:

- **NONE**

State-Specific New Forms:

1. **ACORD 60 NC (2025/09) – North Carolina Auto Supplement – UIM Selection / Rejection**

    - **Form has been filed and approved by the State.**

Form created to implement the specific election/rejection mechanism required by N.C.G.S. § 20-279.21.

Please reach out with any questions or concerns.

2. **ACORD 80 SC (2025/11) – South Carolina Homeowner Application**

Form created to comply with South Carolina Code § 38-75-730.

Please reach out with any questions or concerns.

3. **ACORD 82 MN (2025/07) – Minnesota Watercraft Application**

Form created to comply with changes made at the request of the Minnesota Department of Commerce, now incorporating "Gulf of America (formerly Gulf of Mexico)".

- **Form has been filed and approved by the State.**

Please reach out with any questions or concerns.

4. **ACORD 282 MN (2025/08) – Minnesota Watercraft Section**

Form created to comply with changes made at the request of the Minnesota Department of Commerce, now incorporating "Gulf of America (formerly Gulf of Mexico)".

- **Form has been filed and approved by the State.**

Please reach out with any questions or concerns.

5. **ACORD 83 MN (2025/07) – Minnesota Personal Umbrella Application**

Form created to comply with changes made at the request of the Minnesota Department of Commerce, now incorporating "Gulf of America (formerly Gulf of Mexico)".

- **Form has been filed and approved by the State.**

6. ACORD 283 MN (2025/07) – Minnesota Personal Umbrella Application Section

Form created to comply with changes made at the request of the Minnesota Department of Commerce, now incorporating "Gulf of America (formerly Gulf of Mexico)".

- **Form has been filed and approved by the State.**

Please reach out with any questions or concerns.

7. ACORD 82 NC (2025/07) – North Carolina Watercraft Application

Form created to comply with changes made at the request of the North Carolina Department of Insurance, added in (also Known as Gulf of America) next to "Gulf of Mexico".

- **Form has been filed and approved by the State.**

Please reach out with any questions or concerns.

8. ACORD 282 NC (2025/07) – North Carolina Watercraft Section

Form created to comply with changes made at the request of the North Carolina Department of Insurance, added in (also Known as Gulf of America) next to "Gulf of Mexico".

- **Form has been filed and approved by the State.**

Please reach out with any questions or concerns.

9. ACORD 83 NC (2025/07) – North Carolina Personal Umbrella Application

Form created to comply with changes made at the request of the North Carolina Department of Insurance, added in (also Known as Gulf of America) next to "Gulf of Mexico".

- **Form has been filed and approved by the State.**

Please reach out with any questions or concerns.

10. ACORD 283 NC (2025/07) – North Carolina Personal Umbrella Application Section

Form created to comply with changes made at the request of the North Carolina Department of Insurance, added in (also Known as Gulf of America) next to "Gulf of Mexico".

- **Form has been filed and approved by the State.**

Please reach out with any questions or concerns.

LIFE AND ANNUITY FORMS REVISIONS

- NONE

NEW L&A FORMS

- NONE

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**

  ACORD is actively monitoring Florida House Bill 1181 and its Senate companion SB 1256, which propose to eliminate the state's Personal Injury Protection (PIP) coverage requirement effective July 1, 2026. Should this legislation become law, it would necessitate significant updates to multiple ACORD forms used in Florida.

  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. As per the Louisiana Department of Insurance, the regulation that has been drafted to address the commercial auto UM/UIM selection form is still in the promulgation phase. With that said, insurers can still use the temporary form that has been attached to ACORD 137 LA 2024/10, created in accordance with LA LDI Bulletin 2024-02.

  ACORD will continue to follow the regulation to incorporate changes when necessary.

- **MINNESOTA**

  ACORD is aware of Minnesota Bulletin 25-1862 and its potential implications for our standardized forms. We are currently conducting a comprehensive review to assess the bulletin's impact on existing ACORD documentation and determine the most appropriate implementation approach. Our team is actively engaging with industry stakeholders to gather feedback and ensure any necessary form modifications or new developments align with both regulatory requirements and industry best practices. We remain committed to providing timely updates as our evaluation progresses.

- **NEW YORK**

  The New York Department of Financial Services (DFS) has amended 11 NYCRR 74 (Regulation 159), establishing standards for hurricane windstorm deductibles. The amendments allow insurers to apply a hurricane deductible to homeowners' or dwelling fire personal lines insurance policies. Every policy issued or renewed containing a hurricane deductible must be accompanied by a policyholder notice. The amendments also establish minimum standards for the use of hurricane deductibles in a policy. The amendments take effect February 2, 2026.

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

UPCOMING LIFE & ANNUITY GENERAL UPDATES

- NONE