

ACA International
Midyear
Accomplishments
Report

Helping Members Succeed

July 2021



ACA[®]

INTERNATIONAL
The Association of Credit
and Collection Professionals

MIDYEAR ACCOMPLISHMENTS REPORT

We are pleased to present ACA International's Midyear Accomplishments Report. The goal of this report is to provide members with highlights of ACA's accomplishments from January to June 2021. As ACA and its members have adapted to the changes brought on by the COVID-19 pandemic and achieved key victories across internal departments, we are proud of where we stand today and are looking forward to a promising future.

Our Stakeholders

Who we keep in mind while we run our association:

- Members
- Employees
- Legislators & Regulators
- Communities
- Consumers



BY THE NUMBERS

In the first half of 2021, ACA's member services team responded to:



2,300+ phone calls



4,400+ email requests



500+ online chat messages

860

Number of state-level bills tracked by ACA and its units from January–June 2021 that would impact the accounts receivable management industry if enacted.



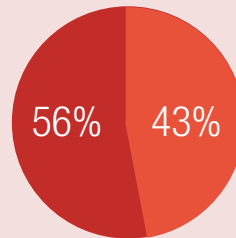
350+

Average attendance of each weekly ACA Huddle.

Who has accessed ACA's website in 2021?



56%
new visitors



43%
returning visitors

Number of ACA designations earned by members in the first half of 2021:

- 488** Professional Collection Specialist (PCS)
- 11** Credit and Collection Compliance Officer (CCCO)
- 11** Trainer Specialist designations (TSP)
- 9** Healthcare Collection Management (HCM)
- 8** Credit and Collection Compliance Professional (CCCP)
- 7** Collection Industry Professional (CIP)
- 4** Professional Collection Manager (PCM)

88%



Increase in attendees to ACA's Washington Insights virtual event compared to the number attending the in-person conference in 2019.

ADVANCING ADVOCACY LEADERSHIP: FEDERAL LEVEL

Since the beginning of the year, **ACA's federal advocacy team has continued to lead the ARM industry through transitions at regulatory agencies in Washington, D.C.**, including meeting several new staff members and leaders at the Consumer Financial Protection Bureau and Federal Communications Commission.

ACA is filing comments and engaging with regulatory agencies on topics of ARM industry importance, including:

- Regulation F
- The *Hunstein* decision in the 11th Circuit
- The CFPB's response to the pandemic, including stimulus check issues
- FCC call blocking requirements
- The Telephone Consumer Protection Act
- Text blocking
- And more

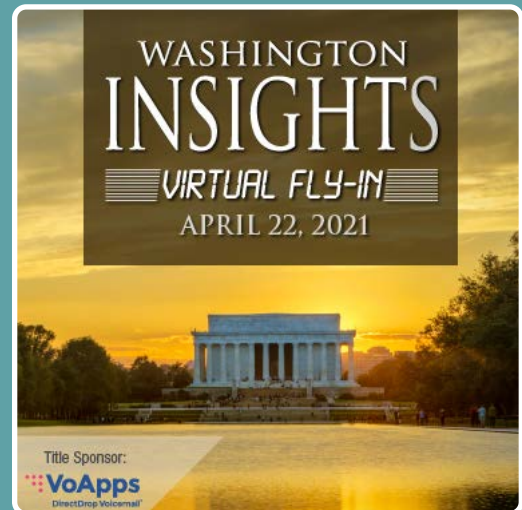
One of the most prominent issues facing the ARM industry is the proposed flawed policymaking tied to the pandemic. **ACA is working to stop several harmful pieces of legislation from moving forward** this Congress and urging lawmakers to address top issues proactively through legislation. ACA continues to build and lead coalitions with other financial services and health care groups to advance common goals in Congress and at regulatory agencies.

ACA staff, in conjunction with members, have held dozens of meetings with new lawmakers and regulators in 2021 to educate them about the important work ACA members are doing to help consumers resolve their legally owed debt.

ACA launched several grassroots initiatives, including both email and video campaigns, that have connected hundreds of ACA members with their elected officials to help elevate the voice of the ARM industry in Washington, D.C.

ACA's virtual Washington Insights event in April included the most diverse group of lawmakers ever, with Republican and Democrat senators, a U.S. House member representing the new Democrat coalition, lawmakers discussing the largest group of Republican women ever to serve in the U.S. House, as well as representatives from the CFPB, FCC and Federal Trade Commission.

In addition to the many virtual events hosted in the first half of the year, **ACA has several in-person events planned with lawmakers** at ACA's D.C. headquarters this summer and fall. ACPAC will also host several events at ACA's 2021 Annual Convention & Expo in Las Vegas to connect ACA members with lawmakers and highlight the work of ACPAC.



Additional advocacy highlights:

· In the first half of 2021, **ACA supported more candidates than in any years past** and worked toward growing its political action committee, ACPAC, with a new strategic plan.

· **ACA published a 2021 Advocacy Book** for legislators, regulators and members:
<https://bit.ly/acaadvocacybook>

· **ACA built and joined coalitions** and collaborated with a wide spectrum of groups to reach our federal policy objectives.

· **ACA's senior staff and members have been quoted in multiple U.S. media outlets** clarifying the ARM industry's role in the economy as well as speaking on the impacts of specific topics like *Hunstein* and Reg F.

· **ACA's federal advocacy team also continues to connect lawmakers and regulators with ACA members** through various meetings and webinars, most of which were held virtually in the first half of 2021. ACA's team hosted dozens of webinars, including the weekly ACA Huddle, to highlight federal advocacy issues, ACA's work and how members can get involved.

· **ACA staff members have served as subject matter speakers and experts** for various other trade associations and groups in 2021.

· The ACPAC Committee has been working hard on bringing in first-time donors as well as reactivating lapsed donors. **We've raised more in the first half of 2021 than we did since 2014, with a goal of continuing to raise much more.**

ACA's grassroots and staff outreach has resulted **in hundreds of connections with lawmakers** so far in 2021.



ACA launched a website designed to share information about the ARM industry with policymakers:

www.policymakers.acainternational.org.

ADVANCING ADVOCACY LEADERSHIP: STATE LEVEL

The 2021 state legislative sessions have been busy as all 50 states' legislatures met this year. ACA and its 34 state and regional units **identified and tracked more than 860 state-level bills** in 2021 that would impact the ARM industry if enacted.

In addition to lobbying for ARM industry priorities as legislation is introduced, our state legislative teams—led by more than 30 contract lobbyists—implemented new advocacy techniques to adapt to the various COVID-19 restrictions at state capitols and the remote nature of committee meetings, testimony and votes.

Remote Work

ACA and its units are working with state regulators and legislators on remote work guidance for the ARM industry. These efforts include advocating for extensions of temporary guidance in states like Idaho, Nevada and Connecticut as well as permanent remote worker rules in Washington state, Maryland and Minnesota. Several other units are working with their legislatures in the hope of reaching a more permanent solution in 2021.

ACA is also working with leadership of the North American Collection Agency Regulators Association (NACARA) to demonstrate the importance of more permanent remote work options in the ARM industry.



Licensing

Earlier this year, legislation was introduced in New York that would have implemented a statewide licensing program along with some onerous documentation and collection procedures. ACA and the New York State Collectors Association worked closely with a large coalition of ARM industry lobbyists to advocate for amendments. The legislation was eventually tabled and did not receive a vote before the legislature adjourned in June.



Garnishment

Attempts to limit wage garnishment continue to be a hot topic at the state level. Fourteen states considered measures to further restrict garnishment: California, Hawaii, Illinois, Maine, Maryland, Minnesota, New Jersey, New Mexico, New York, North Carolina, Oregon, Texas, Virginia and Washington.

Efforts to shorten a state's statute of limitations remain a major issue, with six states considering legislative proposals: Arkansas, Colorado, Illinois, Maine, New York and Virginia. ACA was also tracking and advocating on legislation in at least 30 states that would place new requirements on medical billing and collection practices.





Credit Repair

In addition to opposing and amending legislation that would negatively impact the ARM industry, ACA's state units have been proactively supporting legislation to rein in credit repair organizations that are responsible for the mass generic dispute letters received by agencies. These efforts include pushing legislation in California, Maryland and Texas and are expected to be expanded to several other states in 2022. All legislation is currently pending.

Working With External Groups

ACA continues to strengthen relationships with several national associations of state regulators, including NACARA, the Conference of State Bank Supervisors (CSBS/NMLS) and state attorneys general associations. These relationships are used to educate policymakers on pressing issues facing the ARM industry at both the state and federal levels, and complement the work of state units and ACA.



860+

ACA and its 34 state and regional units
identified and tracked more than 860 state-level bills
in 2021 that would impact the ARM industry if enacted.

HELPING MEMBERS SUCCEED

ACA's centralized member services team gives members and the public a one-stop location for all their questions regarding membership, education, events or other assistance. They can access this:

- By calling (800) 269-1607;
- By emailing memberservices@acainternational.org; or
- Via online chat. Click any webpage on www.acainternational.org and the chat button will appear.

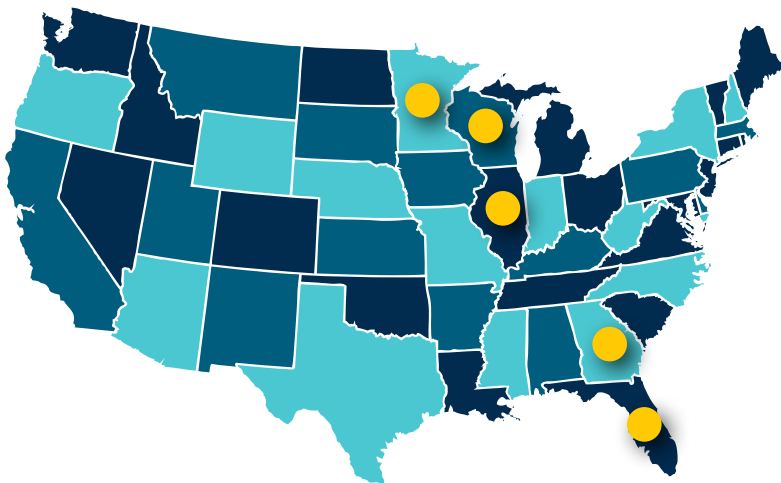
In 2020, the member services team responded to nearly 5,000 phone calls, over 9,000 email requests and over 1,200 online chat messages. So far in 2021, the member services team has responded to about 2,300 phone calls, 4,400 email requests and 485 online chat messages.

Managing State Units

ACA continues to manage three of the association's 34 units. ACA provides these units with executive leadership and strategic guidance and manages all business functions, including finance and accounting, marketing communications, membership processing, event management and administrative support.

In addition, **ACA offers unit meeting assistance to the Gulf States Collectors Association (Alabama and Mississippi) and the Southwest Collectors Association (Oklahoma and Texas)** by providing a registration portal and conference website resources.

Many members may not be aware that **ACA has an association management team that manages several related entities** such as the International Association of Commercial Collectors, the ACA Education Foundation and the Institute for Collection Leadership. This is an area ACA looks forward to growing in the future.



Vendor Partnerships Provide Discounted Products and Services

The Alliance ACA program develops strategic alliances with vendors through a stringent due-diligence process and approval by members on the ACA Holding Company Board of Directors. Once a need for a particular program or service is determined, companies are given the opportunity to submit a response to ACA's Request for Proposal and ultimately a partner is selected that can offer members discounted or enhanced services.

Three Alliance ACA partners were added in 2021, bringing the total program participants to 10—the biggest jump in program growth in several years:

- **Agility Recovery:** Business continuity provider
- **DCap Claims:** Processes claims involving antitrust and class-action settlements
- **Clean & Safe Office System/PPE Warrior:** PPE provider

ACA International manages three of the association's 34 units:

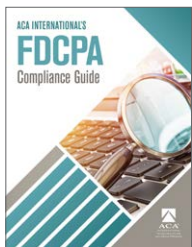


- Florida Collectors Association
- Georgia Collectors Association
- Great Lakes Credit and Collection Association (Illinois, Minnesota and Wisconsin)

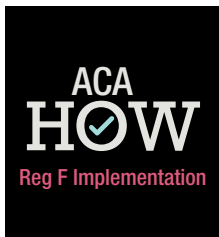
MAKING COMPLIANCE INFORMATION ACCESSIBLE

- **ACA SearchPoint:** ACA's compliance team updated 32 ACA SearchPoint documents as of July 1, 2021, and website analytics show that the SearchPoint webpages had more than 50,000 discrete page views since Jan. 1, 2021. In addition, the compliance team established a new feature in *Collector* magazine to highlight recently updated SearchPoint documents.

- **Daily Decisions:** In 2021, the compliance team reinvented the ACA Daily Decisions, a section that appears every day in the *ACA Daily* newsletter. Under the new approach, ACA's compliance team increased coverage of judicial decisions threefold and adopted a new format that offers readers a more streamlined case summary and takeaways to focus on the key compliance concern, legal consideration or judicial trend reflected in each decision. Additionally, the compliance team revised and updated its list of tags for Daily Decisions to enhance searchability so that members can more easily locate prior Daily Decisions via the search tool on ACA's website.



- **FDCPA Guide:** The compliance team completed across-the-board revisions to ACA's *FDCPA Compliance Guide* to include information on Regulation F and provide updates on relevant case law where applicable.



- **ACA How: Reg F Implementation:** The compliance team created the curriculum for ACA's Reg F "How Series" and provided feedback to ACA's education department on the modules that ACA content contributors recorded for the first-of-its-kind Reg F educational offering.

- **COVID-19 State Chart:** The compliance team continued to provide members with timely updates and compliance considerations arising from state and federal COVID-19 actions.

- **Compliance Officer of the Day:** So far this year, ACA's compliance team provided information and resources via the Compliance Officer of the Day in response to more than 500 compliance questions received from members. This included information and resources related to Regulation F, *Hunstein*, COVID-19 regulations, and a wide range of other compliance issues.



- **The ACA Huddle:** ACA's compliance team regularly contributed to the weekly ACA Huddle, providing updates on new developments in the compliance landscape and working with ACA's education team to create Huddle topics and prepare speakers.

- **Hunstein Resource Page:** ACA's compliance team worked to provide members with resources about the 11th Circuit's *Hunstein* panel opinion. These include the following, which can be found at www.acainternational.org/about/hunstein-resource-center

- A Primer on the 11th Circuit's Ruling.
- ACA Playbook: What To Do if You Get Sued Under a *Hunstein* Theory.
- Resources from ACA's Industry Advancement Fund (IAF).
- Case data and related interactive state map so that members can easily review and analyze patterns in *Hunstein* copycat filings.
- Links to amicus curiae briefs filed in support of the petition seeking an en banc review of the 11th Circuit's panel opinion.

- **Updating Content for a New Website:** The compliance team worked with an outside vendor to reimagine the layout and presentation of compliance resources on ACA's website, with the goal of helping members more easily locate compliance materials. The new website is scheduled to launch in fall 2021.

SEARCHPOINT™

50,000+

Number of page views ACA SearchPoint webpages have received so far this year.

COMBATING MERITLESS LEGAL CLAIMS

Judicial Advocacy

Between Jan. 1 and July 1, 2021, ACA's Judicial Committee considered more than 40 cases and related member applications for Industry Advancement Fund (IAF) support—both granting direct awards to subsidize members' litigation defense efforts and funding amicus curiae briefings to support members by providing a voice for the ARM industry in courts across the country. As of July 1, 2021, the Judicial Committee had allocated more than \$200,000 for these cases, with requests for more than \$500,000 worth of support still pending committee consideration.

Perhaps the most notable and difficult IAF matter presented to the Judicial Committee this year has been the effort to obtain a rehearing of the panel opinion issued in *Hunstein v. Preferred Collection and Management Services Inc.* In that effort, ACA coordinated with a coalition of amici to ensure that the 11th Circuit would hear all arguments relevant to rehearing despite the strict constraints on word counts for amicus briefs. In addition, through the IAF, ACA provided direct financial support to its member, Preferred Collection, for its effort to seek a plenary rehearing before the 11th Circuit.

Beyond *Hunstein*, the IAF provided direct support to a number of judicial advocacy efforts. Two of the most noteworthy cases in which ACA participated via the IAF represent significant wins for members:

TransUnion v. Ramirez

This appeal of a 9th Circuit decision addressed Article III standing and class-certification where the class representative appeared to have injuries that were not typical for the class as a whole. The case presented an opportunity for ACA to advocate for the ARM industry's vulnerability to class-litigation run amok. In February 2021, ACA filed an amicus curiae brief with the Supreme Court arguing that FDCPA and TCPA claims create even more injustice when class members have not suffered an actual injury and class representatives do not, in fact, properly represent the class under the requirements of Federal Rule of Civil Procedure 23, specifically the requirements of commonality and typicality.

In June, the Supreme Court ruled that “[o]nly plaintiffs concretely harmed by a defendant’s statutory violation have Article III standing to seek damages against that private defendant in federal court,” effectively clarifying and reiterating the Article III requirements articulated in *Spokeo v. Robins*, 578 U.S. 330 (2016). In the weeks since the court issued its opinion in *Ramirez*, many federal judges have issued orders in FDCPA and TCPA cases requiring plaintiffs to clarify their “concrete injury” and, failing that, to show cause why the case should not be dismissed.

Facebook v. Duguid

This appeal of a 9th Circuit decision broadly interpreting the definition of an automatic telephone dialing system under the TCPA finally raised interpretation of this statutory language to the Supreme Court after months of sparring decisions among federal circuit courts. ACA had long been involved in these cases via the IAF. At the Supreme Court, ACA filed its own amicus brief in support of Facebook’s petition for certiorari and joined a coalition to file a joint amicus brief arguing that the 9th Circuit misread the TCPA and its statutory history and that the 9th Circuit’s interpretation of an ATDS violated the First Amendment.

The Supreme Court clarified that the capacities to store a telephone number and the capacity to produce a telephone number must *both* relate to the use of a random and sequential number generator, which cuts off the line of arguments that the mere capacity to store or automatically dial telephone numbers (without regard to whether a random or sequential number generator had been used for storage or dialing) put a device within the ATDS definition.



40+

**Number of IAF applications ACA's
Judicial Committee considered
between Jan. 1 and July 1, 2021.**

FACILITATING MEMBER CONNECTIONS THROUGH EVENTS

Hotels were shut down, flights were not in the air and entire cities banned events. All of this, and more, did not stop the ACA team from delivering exceptional member experiences. From the Annual Convention to Washington Insights, members gathered for all six of ACA's core events over the last year.

The shift from face-to-face to virtual was not an easy task. In less than a month, 18 different virtual event platforms were researched and considered for the 2020 Annual Convention. At the same time, hotel contracts were cancelled one by one and all penalty-free, saving ACA over \$450,000 in hotel cancellation fees.

From there, event budgets and agendas were completely reworked. In some cases, we created three or four versions of each event budget to play out different possibilities (virtual, in-person, hybrid). In the last 12 months, ACA held the following events:

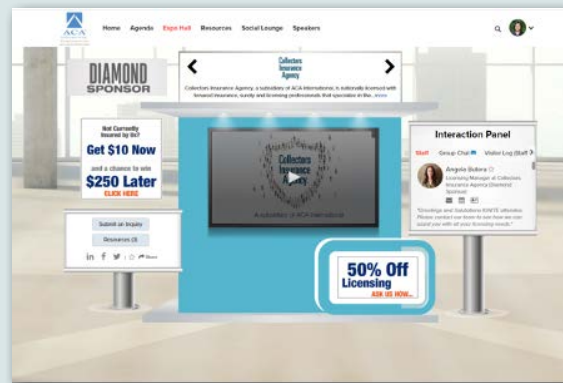
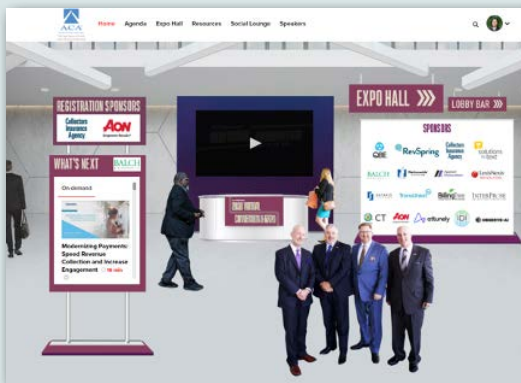
2020 Annual Convention | July 14-15 | Virtual

The 2020 Annual Convention started the virtual event experience for both staff and members, and it did not disappoint. Using the Engagez online platform, more than 690 attendees logged in to find features including:

- Interactive agenda, including Innovation Stage sessions.
- Expo Hall featuring live interaction with exhibitors through text and video chat.
- Access to one-on-one text and video chat in the Expo Hall, Social Lounge and among attendees.
- Automated lead retrieval for exhibitors.
- Gamification to boost platform activity.
- Access to sessions and exhibitors for two months after the event.
- Complimentary registration to those who wanted to just shop the Expo Hall.
- Custom booth designing by exhibitors.
- Happy Hour networking, including Jeopardy! at the Lobby Bar.

Stats:

- 690 attendees
- 58 exhibiting companies
- 397,984 minutes in sessions
- 6,366 booth visits
- 5,435 private chats and messages



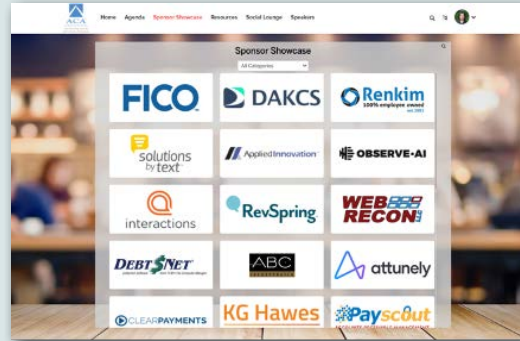
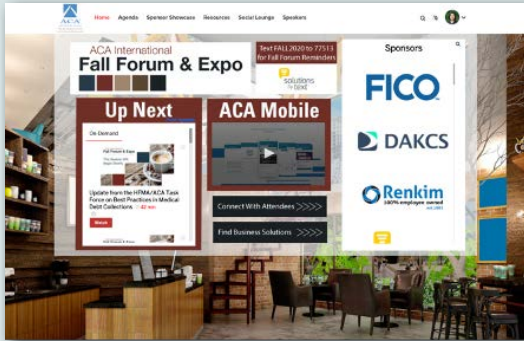
2020 Level Up Leadership Experience | Virtual

New in 2019, the meetings and events team rolled out a very successful Level Up Leadership Experience where attendees had the opportunity to network with the entire ACA Board of Directors, received customized leadership assessments and shared best ideas and burning issues with fellow attendees. For 2020, we did not invite a new group to participate but had the 2019 attendees regroup virtually for continued leadership discussions. 2021 will see a new group meet in ACA's hometown.

FACILITATING MEMBER CONNECTIONS THROUGH EVENTS (Continued)

2020 Fall Forum & Expo | Nov. 4-5 | Virtual

This two-day event brought members back together on the Engagez platform for networking and education, and **drew in more attendees than the 2019 in-person event**. Session tracks featured legal education, health care and operations in the age of COVID-19. A new session track included targeted forums for those in finance, IT and sales, and the Innovation Stage was added to include bite-sized sessions from Fall Forum exhibitors and sponsors.

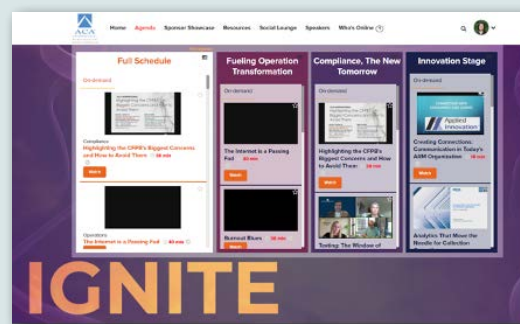
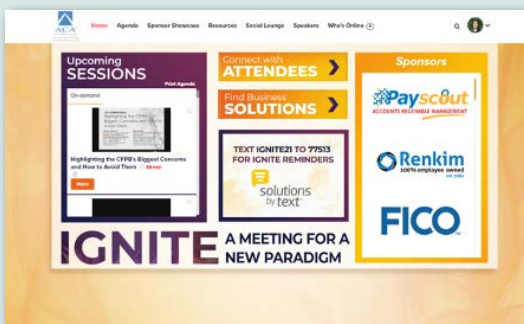


2021 Committee of 100 | Feb. 23-26 | Ocean Reef Club, Key Largo, Florida

The 2021 Committee of 100 meeting was held in-person at the Ocean Reef Club in Key Largo. For the second year in a row, the meeting sold out and needed a waiting list. With the appropriate protocols in place by both ACA and Ocean Reef Club, 85 attendees, including spouses and guests of session participants, gathered for four days of networking with peers and heard keynote Todd Zywicki of George Mason University. The best ideas and burning issues discussions continue to be the highlight of this event. ACPAC also raises majority of its donations at this event.

2021 IGNITE | March 24-25 | Virtual

IGNITE is a refreshed version of ACA's Spring Forum and Expo. The continuation of virtual events did not stop members from engaging and learning. More than 250 attendees participated in IGNITE, drawing in higher attendance than the previous in-person 2020 Spring Forum and Expo. With 2020 causing a paradigm shift in business and compliance, three session tracks focused on fueling transformation in operations, staying ahead of the new CFPB rules and innovative business solutions.



2021 Washington Insights Virtual Fly-In | April 22 | Virtual

In its second virtual year, Washington Insights drew in 160 attendees, compared to the average 85 attendees in-person in 2019, increasing the visibility of ACA's activities on Capitol Hill. Washington Insights gives attendees the chance to hear from an impressive panel of congressional and regulatory speakers. With a new Congress and new administration taking control of Washington, D.C., ACA's voice was more important than ever on key issues such as the debt collection rulemaking from the CFPB, COVID-19 response bills, TCPA reform, Operation Choke Point, and call blocking and labeling.

DEBUTING A REDESIGNED FLAGSHIP PUBLICATION

In July 2021, ACA launched a redesign for *Collector* magazine. The award-winning 87-year-old magazine, a publication that predates ACA itself, was last redesigned in 2015.

In addition to a fresh new appearance, *Collector* will publish six issues a year instead of 12, beginning with its July/August issue. This strategic shift reflects the content consumption patterns of our readers. By changing *Collector's* publication schedule, our team will get the time we need to create the content that readers have told us they want to see in the magazine: in-depth coverage of critical issues that can help them grow their businesses, profiles of important players in the ARM industry, and a sharpened focus on technology and trends.

The July/August issue also featured the magazine's first-ever Resource Guide, a directory of ACA's Affiliate members.




Additional Communications Highlights:

- **ACA Daily has recently seen an increase in subscribers** (we currently have more than 7,400), which we attribute in part to our proactive marketing strategies.
- **From June 2020 to June 2021, more than 287,800 new users visited ACA's website.** ACA has been working with an outside web design firm to overhaul its website to make it easier and more appealing to navigate. ACA will launch the new website by the end of 2021.
- **Unique visits to online *Collector* (online.collector.com) increased 11%** from the first half of 2021 compared to the same time in 2020.

- **ACA continues to expand content on its app** and will use it for the first time as a resource for attendees at ACA's 2021 Annual Convention & Expo.
- **ACA has a diligent social media posting schedule and a growing audience.** Engagement on Twitter, Facebook and LinkedIn is up this year. In fact, a recent digital media audit revealed that we are blowing our competition out of the water in this arena. ACA's social media audience size is 10,000+ while our competitors top out at 5,000.
- **Earlier this year, ACA partnered with Kaulkin Ginsberg to produce a report on diversity in the ARM industry.** The report is available as a resource to members as part of ACA's commitment to advancing the ARM industry through advocacy, research and education. View it [here](#).



2x 

ACA's social media audience is twice as large as its competitor's.

SUCCESSFULLY LAUNCHING NEW EDUCATION INITIATIVES

This year ACA has strengthened its education offerings, increasing the scope of both content and audience, modernizing delivery methods (including conference experiences), and improving the speed to market.

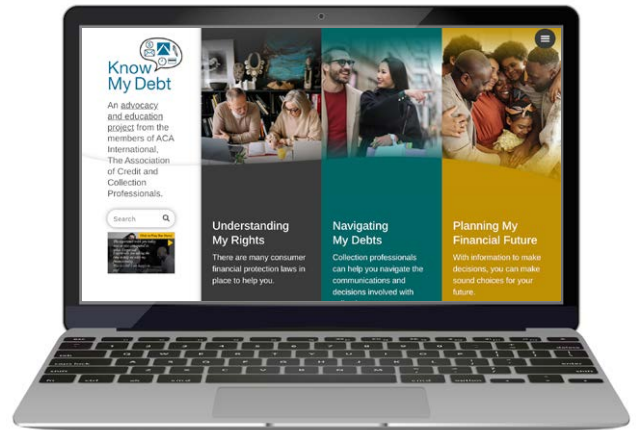
ACA launched Designation Express scheduling at the end of 2020 to enable members to achieve a designation in weeks rather than a year or more. This express scheduling offers set times for Core Curriculum courses that complements live Hot Topics and ACA Huddles so members can attend all if desired with no scheduling conflicts.

This year, on average, ACA offered five to six live Core courses each month. **Between January and May 2021, 510 people registered for these courses. More than 90% used ACA's All-Access Training Zone pass to attend.** We saw a high number of repeat users and users from the same company among Training Zone subscribers. We also observed a high number of Training Zone subscribers who have embraced the flexibility and convenience of participating in on-demand training. Designations may also be achieved using on-demand recordings.

Role-based Hot Topic webinars are also on a consistent schedule in 2021. **We've seen a huge increase in attendance to the collector-specific Hot Topics**, which previously averaged 10-15 attendees and are now averaging in the high 40s.

From January to May 2021, ACA hosted 36 Hot Topic webinars with almost 2,500 participants.

When a new policy or rule is released by a regulators, a lot of time is spent explaining it. This is good initial information, but what ACA members really need to know is how to implement these changes at their organizations. **The newest education series, ACA How: Reg F Implementation**, is just that. It covers every part of the rule that requires organizational change, including how to implement those changes and who needs to be involved. Each section is broken into short videos presented by ARM industry leaders and includes a tip sheet to support what's being taught.



Developing Financial Literacy Resources

ACA's education staff and Financial Literacy Committee focused on **developing the new Know My Debt website—a reimagined version of ACA's previous Ask Dr. Debt**. Know My Debt is a consumer-facing financial literacy website.

ACA staff negotiated with an outsourced web design firm, Stellar Blue, and Knowmydebt.com was built at a 50% cost savings from the original estimates. After three years of committee work, the Know My Debt website will launch this summer, and ACA is rolling out a marketing plan to inform and encourage ACA member companies to link to it. The new site spotlights common consumer questions related to the debt collection process and other financial planning topics.

Additional Education Highlights:

- **ACA conducted 24 members-only ACA Huddle webinars** in the first half of the year, with over 30 unique guest speakers and an average attendance of 353 members.
- ACA's Education team vetted and **purchased a new learning management system**.
- ACA's Education team tested out **30-second ads on ACA Cast** as a sponsor benefit for the IGNITE conference. It gave us an opportunity to choose our content yet test out the marketing opportunities for podcasts.



200%

Increase in the average number of attendees to ACA's Hot Topic webinars over the last year.

ENHANCING INSURANCE AND LICENSING SERVICES

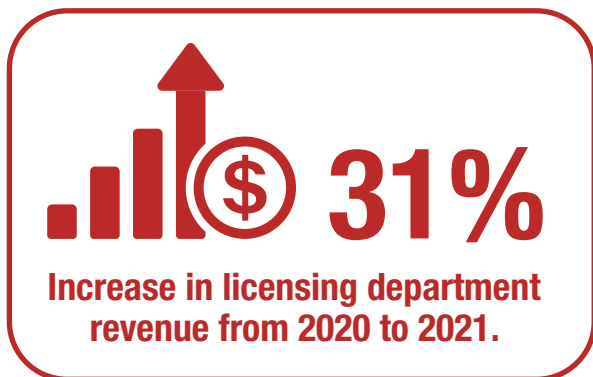
Collectors Insurance Agency (CIA) Inc. is off to a great start in 2021. CIA's management team created a new strategic plan for 2021/22, which includes the following goals: marketing awareness, exploring new markets and operational efficiencies.

CIA created a marketing schedule to promote its insurance, licensing and bonds. This has boosted member awareness of CIA and what the agency offers. In the first half of the year, CIA sent out 12 promotional emails compared to nine emails from the same time in 2020. These emails include licensing and bonds promotions, state licensing changes and insurance limits. We've made it a goal to beat CIA's competitors with various forms of messaging to the membership regarding state changes and other critical news.

Errors and Omissions (E&O) renewals for February and May came in over budget in premium and policy count. For the February 2021 renewal, CIA had a budget goal of 92% policy and premium renewal. CIA exceeded this goal, coming in at 93% policies renewed and 98% premiums renewed. The May renewal came in at 96% premiums renewed and 95% policies renewed — this was also more than the 92% budgeted goal for the year.

In preparation for the move into ACA's new office building, along with the upcoming move to a new bond management system, Erlon, the bond department scanned over 7,000 paper bond files into electronic files. This task freed up essential space for the new office and gave the bond department a head start in preparing for Erlon. The bond department had to revise many of its current procedures to accommodate going paperless as well as working remotely.

The licensing department has had a strong start in 2021. As of the end of April, the department's revenue was at \$114,600, which is \$27,270 more when compared to the same months in 2020. The department's staff believes that this is a result of increased marketing to the membership. Currently, at least 60 members have expressed interest in either ACA's licensing services or general information regarding the new license requirements in California.



STRENGTHENING IT INFRASTRUCTURE

ACA's IT department provides computer support, executes technology upgrades and facilitates ongoing education. IT helps both staff and members efficiently use computer hardware, software and networks. Much of this work happens one-on-one with staff, either in person or remotely via Microsoft Teams. Additionally, IT helps staff learn new hardware and software by coordinating outside vendors to provide education to ACA staff.

This year IT has developed and consolidated reports, devised new structures of membership data and created new workflows to assist staff—often offsetting constrained out-of-the-box boundaries and capabilities.

Association Management System Upgrade

Over the past several months, ACA evaluated many association management systems (AMS) to replace our current customer relationship management system (CRM), which no longer met the association's needs. After in-depth reviews of potential replacement systems, all ACA departments arrived at a consensus-based decision that Microsoft Dynamics 365, implemented by Protech Associates, will replace the current CRM.

Migrating to Protech AMS is a very large project for ACA and requires deep, thoughtful involvement from every department of ACA. Protech's AMS is tentatively set to go live before the end of 2021.

Additional IT Highlights:

- ACA's IT department **coordinated the migration of all internal systems to ACA's new building in Eagan, Minnesota.** This included moving ACA's network, servers, door security, video surveillance, internet, telephones, and staff computers to the new building.
- During COVID-19, IT infrastructure efforts were significantly expanded **to facilitate nearly a 100% shift of staff to remote work.** This effort included implementing new technologies and security measures for staff to work exclusively off-site.

