

**ACA International**  
**2021**  
**Accomplishments**  
**Report**

*Helping Members Succeed*



**ACA<sup>®</sup>**

INTERNATIONAL  
The Association of Credit  
and Collection Professionals

# 2021 ACCOMPLISHMENTS REPORT

We are pleased to present ACA International's 2021 Accomplishments Report. The goal of this report is to provide members with highlights of ACA's accomplishments this year. 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

From January-September 2021, ACA's member services team responded to:



**4,000+** phone calls



**7,900+** email requests



**750+** online chat messages

## 890

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



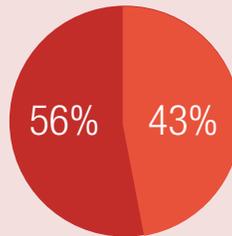
## 450+

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 three quarters of 2021:

- 986** Professional Collection Specialist (PCS)
- 18** Credit and Collection Compliance Officer (CCCO)
- 26** Trainer Specialist (TS)
- 16** Healthcare Collection Management (HCM)
- 14** Credit and Collection Compliance Professional (CCCP)
- 12** Collection Industry Professional (CIP)
- 10** 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 and carrier activity
- The Telephone Consumer Protection Act
- Text blocking

One of the most prominent issues facing the ARM industry is the proposed flawed policymaking in some instances 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 hundreds 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. ACA members met with more than a dozen members of Congress on both sides of the aisle in October in Washington, D.C. for the first in-person fly-in event in more than a year since the pandemic began.

Some of the key meetings led by ACA in the past several months have included members of Congress in leadership positions and influential senators such as Kyrsten Sinema, D-Ariz.



### Additional advocacy highlights:

- **ACA has supported more candidates than in any years past** and is working toward growing its political action committee, ACPAC, with a new strategic plan.

- ACA worked with coalition partners to file a petition pushing back on the FCC's flawed order concerning prerecorded calls to landlines.

- **ACA published and continues to regularly update a 2021 Advocacy Book** for legislators, regulators and members:

[www.acainternational.org/advocacy/advocacy-resources](http://www.acainternational.org/advocacy/advocacy-resources)

- **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. 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.

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



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

[www.policymakers.acainternational.org](http://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 890 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 included advocating for extensions of temporary guidance in states like Idaho, Massachusetts, 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. ACA and our California Unit continue to advocate for industry priorities to the California Department of Financial Protection and Innovation as it implements the state's new licensing requirement.



## 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 five states considering legislative proposals: Arkansas, Colorado, Illinois, Maine, and Virginia. New York passed legislation to shorten the statute of limitations in November. ACA was also tracking and advocating on legislation in at least 30 states that would place new requirements on medical billing and collection practices.





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.



**890+**

ACA and its 34 state and regional units  
**identified and tracked more than 890 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](mailto:memberservices@acainternational.org); or
- Via online chat. Click any webpage on [www.acainternational.org](http://www.acainternational.org) and the chat button will appear.

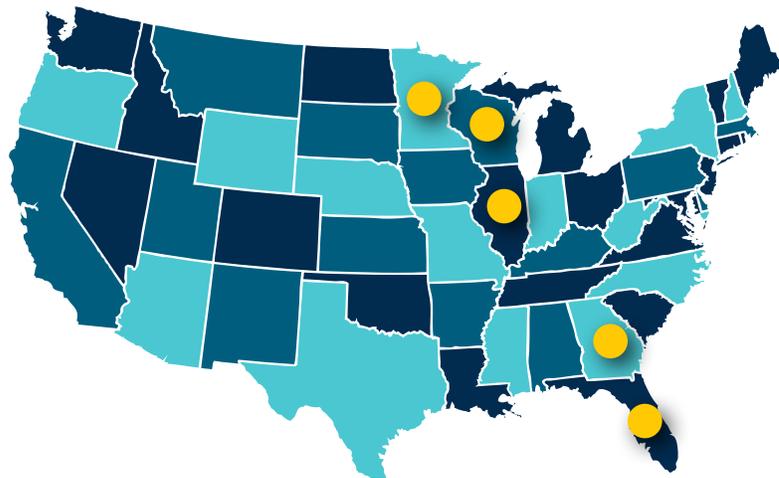
In 2020, the member services team responded to nearly 5,000 phone calls, over 9,000 email requests and over 1,200 online chat messages. So far in 2021, the member services team has responded to about 4,000 phone calls, 7,900 email requests and 750 online chat messages.

## 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.

Five Alliance ACA partners were added in 2021, bringing the total program participants to 12—the biggest jump in program growth in several years:

- **Agility Recovery:** Business continuity provider
- **Benefit Hub:** Provides deals, benefits and cash-back offers
- **DCap Claims:** Processes claims involving antitrust and class-action settlements
- **Clean & Safe Office System/PPE Warrior:** PPE provider
- **Learn.net:** Education benefits

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

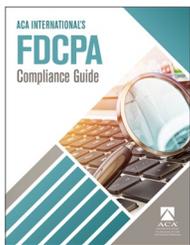


- Florida Collectors Association
- Georgia Collectors Association
- Great Lakes Credit and Collection Association (Illinois, Minnesota and Wisconsin)

# 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](http://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 launched in November.

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 (ATDS) 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. 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

Due to the COVID-19 pandemic, 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 a virtual 2020 Annual Convention to an in-person 2021 Annual Convention, members gathered for all of ACA's main events over the last year.

The shift from face-to-face events 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). As we moved into 2021, in-person meetings were back in sight. In what normally spans over at least 12 months, the entire 2021 in-person convention was planned in just three months. Over the last 15 months, ACA held the following events:

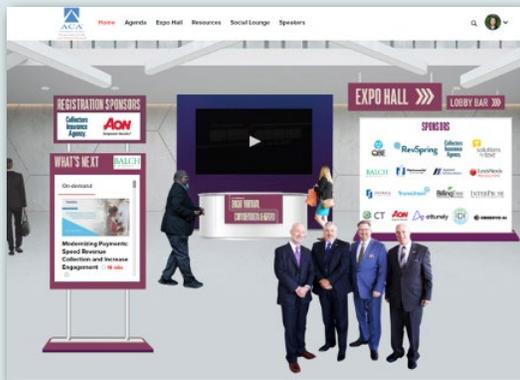
## 2020 Annual Convention | July 14-15 | Virtual

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, featuring 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



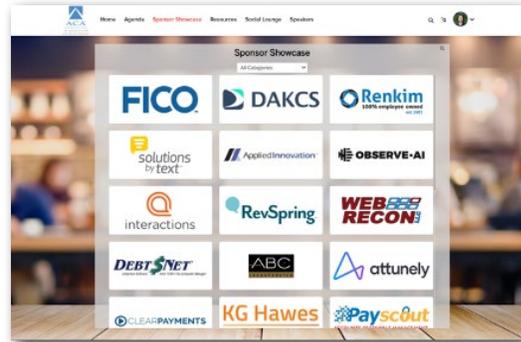
## 2020 Level Up Leadership Experience | Virtual

Introduced 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. The 2021 event was postponed to March of 2022.

# 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.

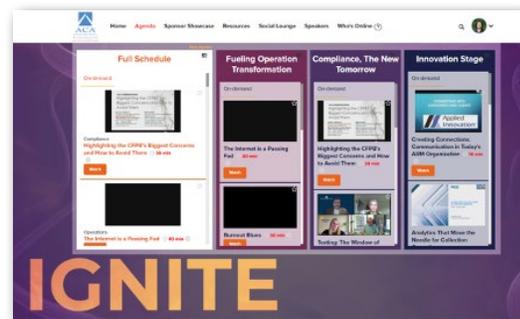
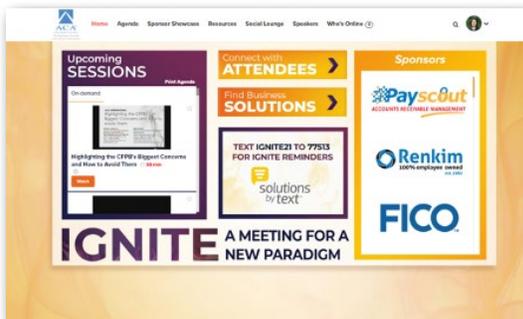


## 2021 Committee of 100 | Feb. 23-26 | Ocean Reef Club, Key Largo, Florida

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 the 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.



## FACILITATING MEMBER CONNECTIONS THROUGH EVENTS (Continued)

### 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.

### 2021 Annual Convention & Expo | July 28-30 | Caesars Palace Las Vegas

ACA members were more excited than ever for the return of the in-person Annual Convention in 2021. With COVID-19 still looming, we cautiously expected around 500 attendees but more than 770 attendees gathered this year. ACA's Affiliate members showed up in full force to support the convention efforts, with 66 companies exhibiting and 31 companies sponsoring.

The convention returned as strong as ever, with opening keynote and winning Super Bowl coach Dick Vermeil, who shared the leadership principles that got him through his career. 28 education sessions were scheduled over two days, plus more than 18 hours of networking time. In its annual event at the convention, ACPAC took attendees to the third floor of Topgolf Las Vegas where rookies and pros alike took a swing. Additional keynotes featured ACA's Huddle live in-person, as well as life coach Amy Vetter, who spoke on finding balance. Incoming President Kevin Baich kicked off his year with an overview of his vision for ACA and closed out the convention with Magician Murray Sawchuck. This was not before cast members of "Seinfeld," via video, shared their congratulatory words with Baich for an amazing year to come.



# 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* started publishing 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 gets 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 7,200), which we attribute in part to our proactive marketing strategies. *ACA Daily* was also redesigned in line with the new website and to improve engagement and readability.
- **Each month, 45,000-50,000 users visit ACA's website.** ACA worked with an outside web design firm to overhaul its website to strengthen our ability to Help Members Succeed and encourage new visitors to learn more about ACA. ACA launched the new website in November. It features a modern aesthetic, faster load times, more mobile-friendly features, an improved interface for The Hub and streamlined checkout for store purchases and event registration
- **Unique visits to online Collector increased 11%** from the first half of 2021 compared to the same time in 2020.
- ACA launched a new text message short code to help members stay connected. To receive notifications about ACA content—including member alerts, upcoming events and new products—text ALERTS to 96997.
- **ACA continues to expand content on its app** and used it 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 competitors'.

# 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.

In the latter half of 2021, ACA Designation Express programming featured live Core webinars for the following designation tracks: PCS, CIP, PCM, CCCP, CCCO, HCM, and Trainer Specialist. Nearly 400 people registered to attend the lecture series, with 98% using Training Zone. Trends in attendance observed were a jump in multiple attendees per company, per designation, primarily the PCS—companies are using their Training Zones to send groups! The focus on Reg F implementation will continue through the end of 2021 with an emphasis on Professional Collection Specialist and Trainer Specialist education via the Essentials courses to meet the FDCPA update needs. Participation in Blueprint fundamental training as well as support events such as open chats saw enthusiastic attendance throughout 2021, with over 80 attending the various events and specifically, 12 at the live presentation of Blueprint in Las Vegas as a pre-Convention session.

On the horizon is the launch of ACA's newest Learning Management System to deliver asynchronous e-learning courses and exams. Course and exam materials for the PCS designation will kick off the new system launch. ACA will transition its remaining Core courses from instructor-led lectures to “animated” e-learning experiences throughout 2022, beginning with the CCCO designation track. Coupled with its recording library, ACA education will position itself for truly on-demand, virtual use and supplement member experiences with support resources such as targeted live chats.



## 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.**

The committee launched Know My Debt, on Oct. 7, 2021. The site is both consumer-friendly and visible to industry partners. ACA encourages members to link and promote [www.knowmydebt.com](http://www.knowmydebt.com) on their company websites and social media, as well as use the consumer-based information in advocacy efforts. Phase two of site development will involve an expansion of content resources beyond the initial FAQ format and seeking sponsors and partners.

## Additional Education Highlights:

- **ACA is on track to conduct close to 60 members-only ACA Huddle webinars** by the end of 2021, with over 30 unique guest speakers and an average attendance of 353 members.
- ACA's first-ever all-day Hot Topic in November focused on Reg F. The event featured four live Q&As with ACA's compliance team, two industry experts answering questions, additional Reg F information and more. The goal was to give members a constant flow of information about one of the most significant deadlines in our industry.



**200%** Increase in the average number of attendees to ACA's Hot Topic webinars over the last year.

# ENHANCING INSURANCE, BONDS LICENSING SERVICES

Collectors Insurance Agency (CIA) Inc. 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. As of October, CIA had sent out 12 promotional emails to the membership. These emails include licensing and bonds promotions, state licensing changes, and insurance limits, including the important announcement regarding the release of CNR 2.0. 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, May and August 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 August, 101% premiums renewed and 94% policies renewed.

November will be the last renewal we have for the year. We are hoping that the renewal trend will continue.

**Collection Notice Review 2.0** The Collection Notice Review (CNR) Committee, in conjunction with ACA's compliance department, had been working with Collectors Insurance Agency to update the CNR User Guide and CNR checklists for the past six months. We are happy to announce that CNR 2.0 has arrived!

**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. With the new licensing and bonding requirement for California going into effect Jan. 1, 2022, CIA has written over 110 new bonds for the members. We expect to continue to see an increase in bond requests for the next few months.

**The licensing department has had a strong year.** As of the end of September, the department's revenue was at \$269,163, which is \$29,119 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 and the new licensing requirements for California. Currently, at least 54 members have requested services from our licensing team to handle their new California license. We should see the requests continue to increase as the Jan. 1, 2022, deadline gets closer.



# 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 went live in November 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.

