

# ACORD®

## Forms for MAIA Members

## WHAT YOU NEED TO KNOW

### EUL (End User License)

#### What is the EUL and what does it mean to me?

This is, in essence, similar to other click-through agreements you access for software and online interaction. In this case, ACORD is enacting an End User License to ensure you understand conditions such as ACORD Forms being ACORD intellectual property, rights to use, and other conditions. The great news is that the Big "I" and PIA general counsel have reviewed this EUL and worked with ACORD to ensure the conditions are not onerous on you as an MAIA member agent!

### Agency Workflow Impacts

#### How does this affect my current agency workflow?

After Jan. 1, 2020, agents may be directed by their management system provider to navigate to the ACORD Forms License website (<https://www.acord.org/FormsLicense>). Agents will then need to register as a site visitor (if they are not already registered) and use a very short process to validate they are a covered MAIA agent. Once that is completed, the agency rep goes back into your management system workflow to begin accessing forms. *NOTE:* This initial validation to obtain a license will need to be done once after Jan. 1, 2020, and then annually.

#### Does everyone in my agency need to navigate to the ACORD Forms License site to obtain a license?

ACORD confirms that qualifying agencies should obtain the license at the company level - this means one license for each agency corporate entity, so only one person from each agency company (i.e., with the same agency corporate name) would need to sign in to the ACORD Forms License website and obtain a license for your agency name. For agencies named differently under one agency parent, each agency name will have to obtain a license. SCENARIOS:

1. Multiple Locations/Different Names = Each needs its own license. But remember, only one person needs to get the license for each location/name.
2. Multiple Locations/Same Name = Only one license is needed. Again, only one person needs to get a license to cover all in this scenario.
3. Multiple Locations/Different AMS = Each needs its own license. But remember, only one person needs to get the license for each management system under the overall agency name.

## Changes and MAIA Benefit

### What has changed with ACORD Forms and agent access?

ACORD has maintained a complete library of industry-specific forms for almost 50 years, and beginning Jan. 1, 2020, it implemented a new fee structure for End User Licenses (EUL). Previously, the license fees were built into management system fees for both forms and end-user licenses. The change beginning Jan. 1, 2020, is that agents will need to obtain their own license directly from ACORD, but will still access forms via their management system provider.

### How does this affect MAIA member agencies?

The Big "I" and the PIA have worked to ensure that our members will not incur EUL fees when accessing necessary ACORD Forms. All MAIA members with less than \$50 million in P&C revenue will receive a Forms End User License free of charge as part of their MAIA membership. *NOTE:* The \$50 million annual revenue threshold does not include non-P&C revenue such as from benefits and other lines of business.

### What is the benefit to MAIA member agencies?

The end-user license cost savings will depend upon the size of the agency. Based on agency size, the savings could be between \$20 and \$2,500.



**What if I don't use a management system, my management system doesn't have the specific form I need, or I don't use another authorized forms redistributor?**

In these scenarios, agents will need to subscribe to one of two ACORD fee-bearing programs based on agency revenue:

- ACORD Advantage Plus: This is for agencies with less than \$1 million in annual P&C revenue. MAIA member agents will get a \$20 discount to offset the EUL cost. The Advantage Plus program covers the licenses and forms access for one agency location.
- ACORD Agent & Broker Redistribution Program: This is for agencies with over \$1 million in annual group gross revenue. Fees for this program are based on agency annual revenue. MAIA does not cover a discount for this program.

For both programs, more information can be accessed at [acord.org/forms](http://acord.org/forms).

**MAIA Member Validation**

**How will ACORD know that I am a qualifying MAIA member agency?**

The Big "I" and PIA have worked with ACORD to identify all MAIA member agencies under \$50 million in annual P&C revenue. This validation will be transparent to agency users. The absolute minimum information possible will be shared.

*NOTE:* Information shared does not include any PII (Personally Identifiable Information), so agencies do not have to worry about exposure nor third-party data compliance for any cyber programs. In addition, MAIA member agencies covered under this agreement will not have to supply financial statements to ACORD to confirm their annual revenue.

**What if ACORD does not recognize my agency as a qualifying MAIA member during the validation process?**

We are working to ensure we identify all qualifying members as accurately as possible. However, there could be circumstances where this could happen, like a new MAIA member agency that has not yet been entered in our database, etc. For issues like this, first contact ACORD (845-620-1700). If ACORD determines the issue is related to our MAIA membership database, you can then email Logon@iiaba.net, describing the issue.

**What if I am not yet an MAIA member?**

This will be an annual fee, so join MAIA now to make sure you can take advantage of this benefit next year. Contact us at 573-893-4301.

**Use of Data**

**Will ACORD measure usage, restrict access, or require reporting from agencies?**

For the vendor-supplied forms agreement, ACORD intends to use MAIA data. For non-MAIA agencies that want a license to use ACORD Forms through an AMS or another third-party system or access ACORD Forms directly, ACORD will work with prospective participants on determining the proper Forms program. Where possible, ACORD uses publicly-available financial information to identify the proper revenue tier.

**Does ACORD use data from the forms I complete for my customers?**

No, ACORD will not copy or use individual data from their forms.

**Questions?**

**What if I have questions or need further help?**

More background on ACORD Forms is available at [www.acord.org/forms](http://www.acord.org/forms), and members can also call ACORD directly at 845-620-1700.