

AMENDED AND RESTATED
CERTIFICATE OF INCORPORATION
OF
ACORD CORPORATION

Under Sections 242 and 245
of the
Delaware General Corporation Law

ACORD Corporation (the "Corporation"), a corporation organized and existing under and by virtue of the provisions of the General Corporation Law of the State of Delaware (the "DGCL"), hereby certifies as follows:

FIRST: The Corporation's original Certificate of Incorporation was filed with the State of Delaware on March 31, 1978, under the name Insurance Institute for Research, and was subsequently amended and restated on June 16, 1987, changing the Corporation's name to ACORD Corporation, and again amended and restated on November 1, 1999.

SECOND: That this Amended and Restated Certificate of Incorporation was duly adopted in accordance with the provisions of Section 242 and 245 of the DGCL.

The Corporation hereby amends and restates the provisions of the Corporation's Amended and Restated Certificate of Incorporation to read in its entirety as follows:

FIRST: The name of the Corporation is ACORD Corporation (the "Corporation").

SECOND: The address of the Corporation's registered office in the State of Delaware is 1209 Orange Street, City of Wilmington, Delaware 19801, County of New Castle. The name of the Corporation's registered agent at such address is The Corporation Trust Company.

THIRD: The Corporation is formed for any and all lawful purposes for which a nonprofit corporation may be organized and operated under the laws of the State of Delaware and Section 501(c)(6) of the Internal Revenue Code of 1986, as amended, or the corresponding provision of any future United State Internal Revenue Code ("IRC"). The specific and primary purpose for which the Corporation is formed includes, but is not limited to:

- a. promoting the interests of and improving the efficiency and effectiveness of the insurance and related financial services industries by developing standards, specifications and related implementation tools for the electronic exchange of information and other information processing; and
- b. serving the public interest and the interests of consumers of insurance and related financial services through analysis, education, standards-setting, and research and development

activities concerning the electronic exchange of information and other information processing.

FOURTH: The Corporation shall have no authority to issue capital stock.

FIFTH: The conditions of membership in the Corporation shall be as stated in the Bylaws of the Corporation.

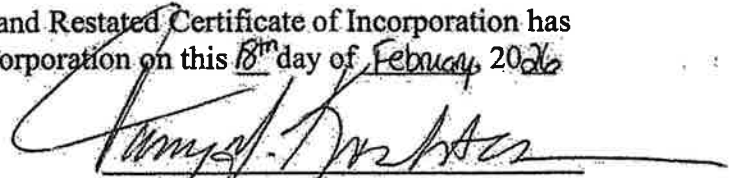
SIXTH: The Board of Directors shall be vested with the management and control of the Corporation. The manner in which the Directors shall be elected or appointed, and their term of office, shall be as provided in the Bylaws of the Corporation. The Board of Directors shall have the power to adopt, amend or repeal the Bylaws of the Corporation as provided in the Corporation's Bylaws.

SEVENTH: To the fullest extent permitted by Delaware statutory or decisional law, as amended or interpreted, no director of this Corporation shall be personally liable to the Corporation or its members for monetary damages for breach of fiduciary duty as a director. This provision does not affect the availability of equitable remedies for breach of fiduciary duties.

EIGHTH: Provisions for the regulation of the internal affairs of the Corporation shall be provided in the Bylaws. In addition, the following provisions shall apply:

- a. No part of the net earnings of the Corporation shall inure to the benefit of any private individual.
- b. Upon the dissolution of the Corporation, the Board of Directors shall, after paying or making provision for the payment of all the liabilities of the Corporation, dispose of all the assets of the Corporation exclusively for the purposes of the Corporation in such manner, or to such organization or organizations which are then qualified as exempt within the meaning of Section 501(c) of the IRC, as the Board of Directors shall determine.

IN WITNESS WHEREOF, this Amended and Restated Certificate of Incorporation has been executed by a duly authorized officer of this Corporation on this 18th day of February, 2026



By: Tanya J. Krochta
Title: Chief Operating Officer