



GUIDELINES FOR MEETINGS OF THE NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS

The following general rules for the conduct of meetings should be adopted to avoid potential antitrust problems from NAHU activities:

1. A meeting should be held only if there are proper matters to be discussed which justify the meeting.
2. In advance of every meeting, a notice of the meeting, with an agenda, should be sent to each member of the group.
3. The agenda should be specific and avoid broad topics such as "marketing practices" or "account terms", which may raise questions from an antitrust standpoint.
4. Participants at the meeting should adhere strictly to the agenda. In general, subjects not included on the agenda should not be considered at the meeting.
5. If a member brings up for discussion at a meeting a subject of doubtful legality, he should be told immediately the subject is not a proper one for discussion. This, of course, is the counsel's responsibility, but in the absence of counsel, the NAHU staff representative or any member present who is aware of the legal implications of a discussion of the subject should attempt to halt the discussion. Should the discussion continue, despite protest, it is advisable that members leave the meeting.
6. Accurate minutes of all meeting should be kept by NAHU.
7. Secret or "rump" meetings held at the time of the regular meeting should be strictly avoided. Such meetings seldom have any purpose except to discuss activities of doubtful legality, and can seriously jeopardize legitimate activities and create a very substantial risk that those activities will be investigated. A NAHU staff member should usually attend all meetings.
8. During meetings there should be no recommendations with respect to "sensitive" antitrust subjects, i.e., those that relate to price, the selection of customers or suppliers, and product markets. Prices should not be discussed at all. In the less sensitive areas, such as standardization activities, recommendations may be permissible.



Specifically, the following topics are among the matters which should not be discussed at meetings of NAHU:

1. Do not discuss CURRENT OR FUTURE PRICES.
(Discussion of past prices also warrants care.)
2. Do not discuss WHAT IS A FAIR PROFIT LEVEL.
3. Do not discuss PRICE ADJUSTMENTS.
4. Do not discuss CASH DISCOUNTS.
5. Do not discuss CREDIT TERMS.
6. Do not discuss ALLOCATING MARKETS.
7. Do not discuss CONTROLLING SALES.
8. Do not discuss WAGE RATES.
9. Do not discuss REFUSING TO DEAL WITH A FIRM.