



NAHU Board of Trustees Meeting

Monday, March 19, 2018

Meeting called to order at 4:02 P.M. EDT by Rusty Rice, NAHU President Elect

NAHU'S VISION STATEMENT

NAHU advocates for our members, provides professional development and delivers resources to promote excellence.

Roll Call

Attendees:

President Mike Embry
President Elect Rusty Rice
Vice President Pat Griffey
Treasurer Dane Rianhard
Secretary Eugene Starks
Immediate Past President Jim Stenger
NAHU Executive VP & CEO Janet Trautwein

Region II Vice President Erica Hain
Region III Vice President Mike Deagle
Region IV Vice President Alycia Riedl
Region V Vice President Paige Phillips
Region VI Vice President Kelly Fristoe
Region VIII Vice President Linda Rose Koehler
Professional Development Chair Ashley Kapostins

Absent: Region I Vice President Jeannie Comins, Region VII Vice President Ray Magnuson, Legislative Council Chair Annette Bechtold, Membership Council Chair Deb Crouch

Staff:

Farren Baer
Marcy Buckner
Megan Caputo

Chris Hartman
Kelly Loussedes
Illana Maze

Jennifer Murphy
Bob Tretter
Brooke Willson

Guests:

Legislative Council Vice Chair Nick Moriello
Membership Council Vice Chair Michelle Howard
Professional Development Council Chair Karen Kirkpatrick
Governance Committee Chair David Smith

Chapter and Leadership Development Chair Lou Reginelli
Region VI VP Candidate Ed Oleksiak
Region VIII Candidate Jolene Bryant
Region VIII Candidate Pat Burns

Call to Order & Reading of Antitrust Statement*

Mike Embry Called the meeting to order and read the Antitrust Statement

Roll Call of Attendees by Eugene Starks

Approve Agenda

Erica Hain made a motion to approve the Agenda. The motion was approved unanimously.

Consent Agenda A

BoT Meeting Minutes – February 20, 2018 and February 24, 2018



Executive Committee Minutes – February 12, 2018

Motion: Rusty Rice made a motion to approve Consent Agenda A. The motion passed unanimously.

Consent Agenda B (*Mike Embry*)

Committee Reports

- Awards Committee
- Chapter and Leadership Development Committee
- Governance Committee
 - NAHU Travel & Entertainment Policy P&P 98-01-F
 - Membership Council Structure P&P 06-02-MB
- Finance Committee
- LPRT Committee
- Membership Council
- Professional Development Committee
 - Classroom Schedule
 - LEAD RFP Form

Chapter Charter Request

- Greater Niagara Frontier New York AHU

Motion: Kelly Fristo made a motion to pass Consent Agenda B. The motion passed unanimously.

Finance Report (*Dane Rianhard*)

NAHU January Financials

Dues Increase Talking Points (*see Finance Report #8*)

Motion: Dane Rianhard made a motion to accept the Financial Report and approve the Dues Increase Talking Points. After limited discussion the motion passed unanimously.

RVP Report

Linda Rose Koehler delivered the RVP Report. The RVPs have completed an update of the RVP Position Description and the updated Position Description will be added to the RVP training manual.

CEO Report

Janet Trautwein reported that NAHU Member, Anthony Halby, got into an intense verbal confrontation with a California AHU member, that nearly became a physical altercation, during the Region VIII meeting at Capitol Conference. After reviewing the facts surrounding the incident Janet concluded that a letter of censure should be sent to Mr. Halby advising him that he is suspended from California AHU meetings and Regional VIII



Meetings for one year. Janet will update the Board after the letter is sent if it leads to the need for any additional actions.

Janet advised the Board that she and the staff will work with the Finance Committee to roll-out the Dues Increase communications strategy. She stated that she would give the Board an update on the NAHU Affinity Partners program at the April BOT meeting. Janet also reported that Congress would be voting on a budget package that is slated to include some of the Insurance Market Stabilization measures supported by NAHU. She also reported that she felt some support for including market stabilization measures in the budget bill was starting to fade and could ultimately be left out of the budget bill.

Agency Membership Task Force Update

No report was given.

Strategic Discussion

- What to do about Membership: Janet Trautwein reported that NAHU is kicking off a Spring Membership Drive, “Spring into Action.” The membership drive will offer a \$50 discount on NAHU dues for members who join NAHU during the membership drive.
- Vision 20/20 Tracking: Janet Trautwein reported that Vision 20/20 tracking is going well, all committee reports are current. Janet also encouraged all RVPs to encourage the state and local chapters in their Regions to appoint a Vanguard Council Chair. The Vanguard Council is becoming more and more vital to the mission on NAHU and we need to build leadership and support for Vanguard in all Regions. Eugene Starks reported that the Awards Committee is drafting criteria to award points to Chapters for Vanguard Council leadership and engagement.

New Business

Paige Philips reported that the Alabama AHU Capitol Conference Scholarship Student has been interviewed by a NAHU member agency in New Jersey.

Rusty Rice reported that he will hold a BOT planning meeting at the end of the 2017 National Convention being held in Kansas City. The meeting will be held on Tuesday, June 26, and the meeting should conclude no later than 1:30 p.m. BOT members should plan travel arrangements to accommodate meeting.

Motion for Adjournment

Eugene Starks made the motion for the meeting to adjourn, it passed unanimously.

Respectfully submitted,
Eugene Starks
NAHU Secretary



NAHU Board of Trustees Meeting Agenda
Monday, March 19, 2018
Conference Call
4:00-5:30 p.m. EDT

NAHU'S MISSION STATEMENT

NAHU advocates for our members, provides professional development and delivers resources to promote excellence.

Call to Order & Reading of Antitrust Statement* (*Mike Embry*)

Roll Call of Attendees (*Eugene Starks*)

Approve Agenda (*Mike Embry*)

Consent Agenda A (*Mike Embry*)

BoT Meeting Minutes – February 20, 2018 & February 24, 2018

EC Meeting Minutes – February 12, 2018

Consent Agenda B (*Mike Embry*)

Committee Reports

- Awards Committee
- Chapter and Leadership Development Committee
- Governance Committee
- Legislative Council
- Finance Committee
- HUPAC Committee
- LPRT Committee
- Media Relations
- Membership Council
- Professional Development Committee
- Vanguard Council

New Chapter Charter

- Greater Niagara Frontier New York AHU

Finance Report (*Dane Rianhard*)

NAHU January 2018 Financials

RVP Report (*Ray Magnuson*)



CEO Report (*Janet Trautwein*)

Agency Membership Task Force Update (*Rusty Rice*)

Strategic Discussion

What do we do with membership? (*Eugene Starks*)

Vision 20/20 Tracking (*Janet Trautwein*)

Motion for Adjournment

*NAHU's Anti-trust Statement: Associations are subject to strict scrutiny under antitrust laws because an association is, by its nature, a group of competitors joined together for a common business purpose. The antitrust laws require companies to make certain decisions by themselves, not in conjunction with competitors. Therefore, associations and their members must proceed with extreme caution in certain areas of activity to insure against violation of the antitrust laws. Discussions of current or future prices or commissions and refusing to deal with or boycotting any insurance carrier are among a number of areas specifically prohibited by the anti-trust laws and will not be permitted in today's meeting.

*CONSENT AGENDA per Sturgis

Organizations having a large number of routine matters to approve often save time by use of a consent agenda, also called a consent calendar or unanimous consent agenda. This is a portion of the printed agenda listing matters that are expected to be noncontroversial and on which there are likely to be no questions.

Before taking the vote, the chair allows time for the members to read the list to determine if it includes any matters on which they may have a question, or which they would like to discuss or oppose. Any member has a right to remove any item from the consent agenda, in which case it is transferred to the regular agenda so that it may be considered and voted on separately. The remaining items are then unanimously approved en bloc without discussion, saving the time that would be required for individual votes.



NAHU Board of Trustees Meeting

Tuesday, February 20, 2018

Meeting called to order at 4:02 P.M. EDT by Mike Embry

NAHU'S VISION STATEMENT

NAHU advocates for our members, provides professional development and delivers resources to promote excellence.

Reading of Antitrust Statement

Rusty Rice read the antitrust statement.

Roll Call (*Eugene Starks*)

Attendees:

President Mike Embry
President Elect Rusty Rice
Vice President Pat Griffey
Treasurer Dane Rianhard
Secretary Eugene Starks
Immediate Past President Jim Stenger
NAHU Executive VP & CEO Janet Trautwein
Region I Vice President Jeannie Comins
Region II Vice President Erica Hain

Region III Vice President Mike Deagle
Region IV Vice President Alycia Riedl
Region V Vice President Paige Phillips
Region VI Vice President Kelly Fristoe
Region VII Vice President Ray Magnuson
Region VIII Vice President Linda Rose Koehler
Legislative Council Chair Annette Bechtold
Membership Council Chair Deb Crouch
Professional Development Chair Ashley Kapostins

Absent: None

Staff:

Farren Baer
Marcy Buckner
Megan Caputo (Absent)

Chris Hartman
Kelly Loussedes
Illana Maze

Jennifer Murphy
Bob Tretter
Brooke Willson

Guests:

Legislative Council Vice Chair Nick Moriello
Membership Council Vice Chair Michelle Howard
Professional Development Vice-Chair Karen Kirkpatrick

Governance Committee Chair David Smith
Chapter and Leadership Development Chair Lou Reginelli
Region VI RVP Candidate Ed Oleksiak

Call to Order & Reading of Antitrust Statement (*Mike Embry*)

Roll Call of Attendees (*Eugene Starks*)

Approve Agenda (*Mike Embry*)

Adoption of Agenda

MOTION: Deb Crouch made the motion to adopt the posted agenda.

MOTION: Motion passed unanimously



Consent Agenda A (*Mike Embry*)

- BoT Meeting Minutes – January 15, 2018

MOTION: Deb Crouch made a motion to approve Consent Agenda A.

MOTION: Motion passed unanimously

Consent Agenda B (*Mike Embry*)

Committee Reports

- Awards Committee
- Chapter and Leadership Development Committee
- Governance Committee
- Legislative Council
- Finance Committee
- HUPAC Committee
- LPRT Committee
- Media Relations
- Membership Council
- Professional Development Committee
- Amended Chapter Bylaws
- South Sound AHU

MOTION: Ashley Kapostins made a motion to approve Consent Agenda B

MOTION: The Motion to pass Consent Agenda B passed unanimously

Finance Report (*Dane Rianhard*)

NAHU December Financials

2019 Dues Increase Memo

2019 Dues Increase Supporting Information

MOTION: Eugene Starks made a motion to accept the December Financial Report.

DISCUSSION: Dane Rianhard reviewed the financial reported and responded to a few clarification questions from the BoT. The BoT discussed different ideas to cut budget expenses related to meals and travel for the BoT and NAHU Committee Members.

After some discussion on this issue, Mike Embry appointed a task force to look at BoT and Committee member reimbursements. Mike Embry appointed Eugene Starks to Chair the task force. Eugene asked Mike Deagle and



Alycia Riedl to serve on the task force. Eugene stated that he may recruit additional members to the task force. The BoT and Committee Member Reimbursement Task Force will provide a report at the April BoT meeting.

2019 Dues Increase: Dane introduced the 2019 Dues Increase Memo and Dues Increase Supporting Information drafted by the Finance Committee. The Finance Committee Recommended a dues increase of \$5 per month, \$60 per year starting January 1, 2019. The Finance Committee also recommended implementing an annual dues escalator of \$8 per year starting January 1, 2020.

DUES INCREASE MOTION: Eugene Starks made a motion to approve the 2019 Dues Increase and 2020 Annual Dues Escalator as recommended by the Finance Committee. The motion included presenting the Dues Increase and Annual Dues Escalator as separate motions during the House of Delegates meeting and the 2018 Annual Convention in Kansas City.

The motion to accept the **2019 Dues Increase and 2020 Annual Dues Escalator** as recommended by the Finance Committee passed by majority vote. Rusty Rice voted No, Jim Stenger Abstained.

FINANCIAL REPORT MOTION: Motion to accept the December Financial Report passed unanimously.

RVP Report: Ray Magnuson delivered the RVP report. He reported that the RVPs continued their discussion on the Role of the RVP. The RVPs also discussed meals reimbursements when traveling for NAHU duties. The RVPs agreed that meals reimbursements should be capped at \$50 per day.

CEO Report: Janet Trautwein reported that all NAHU staff is focused on Membership. She stated they are “Asking with Different Words,” and measuring the effectiveness of different membership recruitment messages. Janet also reported that Capitol Conference registration should end up at 800 plus. Janet also stated that they are seeing positive results from the SHRM Broker Finder affinity partnership.

Agency Membership Task Force Update: Rusty Rice reported that initial research on developing an Agency Membership strategy is completed he is recommending the formation of an Agency Membership Task-Group for develop a formal Agency Membership plan. Rusty reported that initial research suggests targeting agency strategies toward agency sizes, 50-99, 20-49, and 10 or less. Janet Trautwein and senior staff would on strategies for agencies of 100 plus.

Strategic Discussion

Vision 20/20 Tracking

Role of Today's Board Member – The Role of Competency

Janet Trautwein reported that all NAHU Committee reporting templates have been returned and that all committees are on target. More discussion on Vision 20/20 tracking and the Role of the Board will be held at the BoT meeting at Capitol Conference.



Motion for Adjournment: Eugene Stark made a motion to adjourn, BOT unanimously agreed.

Respectfully submitted,
Eugene Starks
NAHU Secretary



NAHU Board of Trustees Meeting

February 24, 2018

12:45 p.m. – 5:00 p.m.

Hyatt Regency Capitol Hill – Thornton Room, 11th floor
400 New Jersey Avenue, NW
Washington, DC 20001

Meeting called to order at 2:05 P.M. EDT by Mike Embry, NAHU President

NAHU'S VISION STATEMENT

NAHU advocates for our members, provides professional development and delivers resources to promote excellence.

Roll Call

Attendees:

President Mike Embry
President Elect Rusty Rice
Vice President Pat Griffey
Treasurer Dane Rianhard
Secretary Eugene Starks – Arrived @ 2:45 p.m.
Immediate Past President Jim Stenger
NAHU Executive VP & CEO Janet Trautwein
Region I Vice President Jeannie Comins
Region II Vice President Erica Hain

Region III Vice President Mike Deagle
Region IV Vice President Alycia Riedl
Region V Vice President Paige Phillips
Region VI Vice President Kelly Fristoe
Region VII Vice President Ray Magnuson
Region VIII Vice President Linda Rose Koehler
Legislative Council Chair Annette Bechtold
Membership Council Chair Deb Crouch
Professional Development Chair Ashley Kapostins

Absent: None

Staff:

Farren Baer
Marcy Buckner
Megan Caputo

Chris Hartman
Kelly Loussedes
Illana Maze

Jennifer Murphy
Bob Tretter
Brooke Willson

Guests:

Legislative Council Vice Chair Nick Moriello
Membership Council Vice Chair Michelle Howard
Governance Committee Chair David Smith

Chapter & Leadership Development Chair Lou Reginelli
Region VIII Vice President Candidate Jolene Bryant
John Greene

Adoption of Agenda

MOTION: Mike Deagle made the motion to adopt the posted agenda.

MOTION: Motion passed unanimously

New Business

Jeannie Comins discussed her resignation, that was tendered at an earlier date, as Region I Vice President to be in effect April 1. Article VIII, Section 8B of NAHU's Bylaws outline the replacement process. The nomination will be completed by April 30. A commitment letter and bio will be required for the nomination and support of the Board of Trustees.

2018 Budget Review and Update *(Dane Rianhard and Jennifer Murphy)*

Brief overview of the budget was given. A \$5/month dues increase has been proposed and approved. Expenses were reviewed by the Finance Committee and, currently, there are no more reasonable areas that can be cut. The goal now is to find a predictable ongoing revenue source.

Membership Dues Increase *(Dane Rianhard)*

Discussed the dues increase, alternatives to the dues increases and taking a look at how NAHU's money is being spent.

The Governance Committee has been tasked with creating language to communicate the dues increase.

Dane will have talking points prepare with Alycia and Jennifer's assistance.

Corporate Partners *(Megan Caputo)*

Megan presented on the Corporate Partners program.

Membership Programs *(Deb Crouch)*

Membership Pilot program will roll out beginning of April. It will be a soft roll out.

She recommitted the Membership Council to creating training for membership chairs to know and understand how to sell membership.

Discussed having a state-based carrier campaign, cannot be done at the national level.

Vision 2010 *(Janet Trautwein)*

The committees are on task and working through their plans. She will be reviewing how the committees are communicating their successes/values.

Motion for Adjournment

MOTION: Linda Rose Koehler moved to adjourn the meeting at 4:38 P.M. EDT

MOTION: Motion passed unanimously

NAHU's Corporate Partners

Recruitment Strategy

National Association of Health Underwriters

**2018 NAHU Capitol Conference
Board of Trustees Meeting
February 24, 2018**

NAHU Corporate Partner Program Timeline

2011 – NAHU House of Delegates
passes dues discount proposal

2012 – Principals Council is established

2015 – General Agency Principals
Council is established

2016 – NAHU hires staff person to
manage corporate partnerships

What makes a company a corporate partner?

BUSINESS INSURANCE®

July 18, 2016

www.businessinsurance.com

CRAIN

SPECIAL REPORT

100 LARGEST BROKERS OF U.S. BUSINESS*

Ranked by 2015 brokerage revenue generated by U.S.-based clients

1-50

1	1	Marsh & McLennan Cos. Inc. ¹	\$6,326,880,000	8.4%
2	2	Aon P.L.C.	\$6,052,059,000	4.1%
3	4	Willis Towers Watson P.L.C. ²	\$3,980,760,000	129.7%
4	3	Arthur J. Gallagher & Co. ¹	\$2,713,336,000	13.0%
5	5	BB&T Insurance Holdings Inc. ¹	\$1,676,025,000	(2.2%)
6	6	Brown & Brown Inc. ¹	\$1,656,951,014	5.7%
7	7	Wells Fargo Insurance Services USA Inc.	\$1,316,335,000	1.3%
8	10	Hub International Ltd. ¹	\$1,146,972,060	26.4%
9	8	USI Insurance Services L.L.C. ¹	\$1,027,846,835	12.6%
10	9	Lockton Cos. L.L.C. ^{1,4}	\$996,426,750	6.5%
11	11	NFP Corp. ⁴	\$880,611,794	10.6%
12	12	Alliant Insurance Services Inc. ¹	\$826,567,635	33.5%
13	13	AssuredPartners Inc. ¹	\$555,938,953	23.8%
14	19	Acrisure L.L.C. ¹	\$410,654,072	114.7%
15	16	BroadStreet Partners Inc.	\$336,550,000	36.6%
16	15	Jardine Lloyd Thompson Group P.L.C. ⁴	\$261,469,584	11.2%
17	20	Integro Group Holdings L.P. ¹	\$221,395,200	30.3%
18	18	CBIZ Benefits & Insurance Services Inc. ¹	\$220,400,000	6.9%
19	17	Leavitt Group Enterprises ¹	\$216,058,000	(2.9%)
20	23	Edgewood Partners Insurance Center, dba EPIC Insurance Brokers & Consultants	\$195,558,100	28.9%
21	21	Hays Group Inc., dba Hays Companies	\$183,300,000	9.8%
22	22	Keenan & Associates	\$170,901,000	4.9%
23	26	Paychex Insurance Agency Inc. ⁴	\$170,100,000	23.8%
24	24	Crystal & Company	\$157,000,000	5.1%
25	27	Insurance Office of America Inc. ¹	\$143,371,738	11.3%
26	25	Meadowbrook Insurance Group Inc. ¹	\$142,442,142	0.8%
27	39	Risk Strategies Co. Inc. ¹	\$142,424,560	45.7%
28	31	Holmes Murphy & Associates Inc.	\$137,458,129	12.6%
29	30	The IMA Financial Group Inc. ¹	\$133,372,706	7.3%
30	28	J. Smith Lanier & Co. ¹	\$132,903,339	6.3%
31	32	Higginbotham ¹	\$131,966,000	8.4%
32	33	Regions Insurance Group Inc. ¹	\$130,844,025	10.4%
33	37	Cross Financial Corp., dba Cross Insurance	\$128,200,000	20.8%
34	29	Wortham Insurance & Risk Management	\$126,787,875	1.8%
35	35	Cottingham & Butler Inc. ¹	\$125,729,000	14.1%
36	42	Digital Insurance Inc. ¹	\$116,451,000	23.1%
37	34	BancorpSouth Insurance Services Inc.	\$114,581,596	1.1%
38	36	Hylant Group Inc.	\$111,986,535	3.2%
39	43	Capacity Group of Cos. ¹	\$110,028,697	17.8%
40	40	Heffernan Group	\$107,700,800	10.6%
41	41	Mesirow Insurance Services Inc. ²	\$104,586,091	8.7%

NAHU's Corporate Partner Prospects

- National and Regional Retail Insurance Brokerages
 - Examples: Arthur J. Gallagher, HUB International, Brown & Brown
- National Producer Groups (Aggregators)
 - Assurex Global, BAN, NFP, UBA
- General Agencies
 - BenefitMall, Word & Brown, Kistler Tiffany Benefits



NAHU Corporate Partners – 100+

NAHU's *100+ Corporate Partnership* program allows this size corporate partner to access membership benefits on behalf of the team members, bringing them specialized programs and information specific to the company's needs. By entering into a 100+ Corporate Partnership with NAHU, your group will receive:

- A dues discount equal to one month free each year for all individual members on the corporate partner list bill – a 12% savings.
 - Streamlined billing process – one renewal date, one payment.
 - Company ownership of the membership slots – if a person on the membership billing leaves your employment, you select the new member replacement.
- Exclusive quarterly updates given by NAHU CEO or other senior staff in NAHU's Government Affairs department to your company or your clients.
 - One of these national updates may be done in person, as schedules permit, and the others will be for up to 1,000 individuals via our webinar platform.
- Full access to our *Compliance Corner* for members on list bill, including monthly webinars and dedicated NAHU legislative staff to answer compliance questions.
- A 20% discount on NAHU produced education programs, including our Registered Employee Benefits Consultant (REBC) designation and Benefits Account Managers (BAM) certification course.
- Special legislative and regulatory alerts directed to your company on pressing legislative and regulatory matters.

Why NAHU?

NAHU's Corporate Partner Prospects

- National and Regional Retail Insurance Brokerages
 - Examples: Arthur J. Gallagher, HUB International, Brown & Brown
- National Producer Groups (Aggregators)
 - Assurex Global, BAN, NFP, UBA
- General Agencies
 - BenefitMall, Word & Brown, Kistler Tiffany Benefits

NAHU's Corporate Partners

Recruitment Strategy

National Association of Health Underwriters

**2018 NAHU Capitol Conference
Board of Trustees Meeting
February 24, 2018**



NAHU Executive Committee Meeting

Tuesday, February 12, 2018

Meeting called to order at 4:05 P.M. EDT by Mike Embry

Roll Call (*Eugene Starks*)

Attendees:

President, Mike Embry
President Elect, Rusty Rice
Vice President, Pat Griffey
Secretary, Eugene Starks
Immediate Past President, Jim Stenger
NAHU Executive VP & CEO, Janet Trautwein

Staff: Brooke Willson, Jennifer Murphy

Absent:

Agenda

- 1) **SHRM Broker Finder Program:** Janet Trautwein reported that the new SHERM Broker Finder affinity program was launched and has enjoyed some early recognition and success. She noted that NAHU brokers will need to upgrade their listing in Broker Finder to take advantage of the new affinity program. Janet reported that new Affinity programs launch in January and July.
- 2) **NAHU Medicare Certification Course:** Janet Trautwein reported that Medicare changes every year so the Medicare Certification program also needs to be updated.
- 3) **Affinity Program Discussion:** Janet Trautwein gave a brief update on the NAHU Affinity Program. Janet stated that all affinity programs are currently being evaluated and an update will be given when the assessment of affinity programs is completed.
- 4) **Agency Membership Task Force Update:** Rusty Rice reported that he will recommend appointing an Task Force to develop ideas generated in his agency membership strategies research. Rusty stated that he sees three broad agency membership groups, 1-99, 100-499, and 500 plus. Rusty stated that agency membership strategies would not interfere with the current Principals Council or Corporate Partners programs.

Adjournment

NAHU President Adjourned the meeting at 4:57 P.M. EDT

***NAHU's Anti-Trust Statement:** Associations are subject to strict scrutiny under antitrust laws because an association is, by its nature, a group of competitors joined together for a common business purpose. The antitrust laws require companies to make certain decisions by themselves, not in conjunction with competitors. Therefore, associations and their members must proceed with extreme caution in certain areas of activity to insure against violation of the antitrust laws. Discussions of current or future prices or



commissions and refusing to deal with or boycotting any insurance carrier are among a number of areas specifically prohibited by the anti-trust laws and will not be permitted in today's meeting.

Respectfully submitted,
Eugene Starks
NAHU Secretary



AWARDS

Chair: Joy Gardner
Board: Eugene Starks
Month: March 2018

- Guidebook update
 - Updated and posted to the website
 - Guidebook is useful and readable
 - The length has been reduced significantly
- File Sharing Options
 - OneDrive (Microsoft)
 - Dropbox
 - ShareFile (Citrix)
 - Google Documents
 - Cerrina will send a link with options
- Website changes – adding links to the criteria lists on the application pages
- Legislative Awards questions
 - The deadline has been set for December 5.
 - Anyone with frustrations should be shared and sent to Brooke
- Awards questions
 - Send questions to the entire committee and get a response
 - Committee response time is a 48 hour time frame
 - Awards chair states the final response and shares it with the committee
 - Aggregate the questions and create an FAQ
- Vanguard Request
 - Looking to increase the level and presence of Vanguard and would like to do this via the awards
 - Shared the suggested criteria
 - Vanguard Council is not necessarily composed of young agents but innovative agents
- Website Award judging review (please be prepared to use Zoom)
 - The reviewing call will be Friday, April 6
 - All applications will be distributed on April 6 so the committee will have two weeks to judge and submit their feedback and numbers.



CHAPTER & LEADERSHIP DEVELOPMENT

Chair: Lou Reginelli

Board Liaison: Pat Griffey

Month: March 2018

- CLD committee has a successful Leadership Forum on Sunday February 25.
- CLD committee discussed different ways to help struggling chapters.
- Need to have better communication to encourage more chapters to certify.
- Lou asked committee to email Arty any ideas to make the 2019 Leadership Forum better.
- Discussed some issue that were brought up in the Leadership Forum.
- Lou had meeting with new CLD leadership prior to Leadership Forum to discuss next 4 months and transition of leadership.



Finance Committee Teleconference

Date: March 12, 2018

MINUTES

1. Roll Call
Present: Patricia Griffey, Kelly Fristoe, Alycia Riedl, Mike Deagle, Marsha Tellesbo, Eugene Starks, Jennifer Murphy
Excused: Dane Rianhard, Janet Trautwein
2. Approve Agenda – Motion was made by Kelly, second by Mike and the motion carried.
3. Comments and discussion concerning the monthly financial report
January 2018 Financial Statements – these were the first statements of the year so it is early to determine specific trends. Membership is down from budget and will continue until we see a significant increase in members. The committee will accept the statements by email after a correction is made.
4. 2019 Budget Timeline – attached for the board's information.
5. 2017 Audit & Tax Return Timeline – This is the first year this timeline has been prepared and is for the board's information. It will be updated as we finalize dates.
6. Reimbursement Subcommittee Discussion – Eugene will be meeting with the subcommittee shortly and will report out at our next meeting.
7. HUPAC Budget for 2019-2020 – several HUPAC and NAHU board members met at Capitol Conference to discuss the long-term expectation for HUPAC Admin budget to contribute to the NAHU budget for Salaries & Benefits. As the Admin budget's revenue is not expected to increase, it was decided that we would keep the same amount for 2019 and 2020, which is \$55,000. Dane will make a motion on the NAHU BoT call next week.

8. Dues Increase Talking Points – It was discussed that we would draft several talking points to submit to the Governance Committee. Jennifer will also update the graphs that were used to illustrate revenue and expenses. These are the talking points that were discussed –

- Message must be positive
- We don't need to apologize for being good stewards of the organization
- There is a cost to doing business and it goes up every year
- The value members receive is far greater than the cost they have to pay
- It is the responsible and necessary action of the board to make long-term financial plans for the association
- We must finance the organization properly for the programs and services we have, and would like to offer, to the members
- It is important to engage the chapters and the Leadership & Development Committee in getting the message out to the members

9. New Business

10. Adjourn



GOVERNANCE

Chair: David Smith
Board Liaison: Rusty Rice
Month: March 2018

On March 8, 2018, Governance held its monthly conference call and discussed a number of matters, and offer the following for the Board of Trustees consideration for its March 2018 Board call:

2018 Sunsetting Policy & Procedures.

These two P&P's are the final ones which sunset in 2018. Both have been previously discussed by the Governance Committee, and presented to the BOT, but were referred back with requests that feedback be received from different interested parties. Both are now back before the NAHU Board of Trustees for its consideration and recommendation for approval of the revised P&P:

P&P for REVIEW	Recommendation/Notes
Membership Council Structure PP 06-02-MB	Revised based on review from Membership Council and staff
NAHU Travel & Entertainment Policy PP 98-01-F	Includes a \$50 per day limit on food reimbursements (which would still be subject to the per-event maximums budgeted), and also a requirement that airline tickets be purchased at least 21 days prior to any scheduled event.

Both of these are available for review on our DropBox site:

https://www.dropbox.com/sh/qjdxspr7tkaqrdl/AABByihaRWIN4NL0nO3Tlu_va?dl=0

Proposed Dues Change Language: The Governance Committee discussed the specific language to be considered by the 2018 House of Delegates concerning the BOT's action during the February meeting. The following reflects the language that the Governance Committee is recommending be presented to the House of Delegates, subject to feedback from the Parliamentarian:

Proposal #1: NAHU dues shall change to \$330 per year, or \$27.50 per month for those on bank draft or monthly pay, effective 1/1/2019.

Proposal #2: NAHU dues shall increase annually by \$8 for annual pay at renewal, or \$0.667 per month for monthly pay, effective 1/1/2020 and each year thereafter.

Other Updates:

NAHU House of Delegates: The Governance Committee has not yet been made aware of any proposed amendments to the NAHU Bylaws for consideration at the 2018 House of Delegates as of our Committee call.

BOT Training

- Final version link: <https://prezi.com/view/IK3aNYfTtrAP10jBnBJ0/>
- Pending recording and implementation

Job Descriptions

- Committee Chair: Received final job descriptions, which are being shared with current Chair and Vice Chairs for any final feedback, and review by Jennifer Murphy to see if there can be some standard format.
- Board of Trustees: A draft version was received and will be discussed further on our April call.
- Regional Vice Presidents: Received proposed language from the RVPs to create a role description, which was briefly discussed and will be considered on our April call. Brooke mentioned that there was some discussion among RVPs that much of this is including in their training material, which may result in this being modified to be consistent with all or part of that material.

2018-19 Vice Chairs

- Initiated communication with Pat Griffey as the only candidate for President Elect concerning the timeline for submitting her proposed Vice Chairs of Standing and Special Committees of NAHU. Those will be reported as a part of the Governance Committee's April report.

Rotational Membership of Governance. Two members of the Governance Committee, Susan Rash and Lisa Hughes, will have completed their terms as members as of June 30, 2018. We will seek to add two new members for a two-year term that would begin July 1, 2018 and run until June 30, 2020. If you have suggestions or recommendations, please feel free to share those with David Smith by April 1, 2018.

2020 Strategic Plan Status. Governance has been assigned two tasks for 2017. Here is the status on each one:

Action	Notes
Make recommendations on improvements and additions to board training	BOT training draft has been reviewed and approved by the BOT and will be recorded so that it will be used for candidates for election in June 2018, and all remaining Board members prior to July 1, 2018.
Make recommendations on changes to P&Ps and policy procedures	Only two remain to be completed, both of which are pending feedback and will ideally be completed during our March 2018 call.

Our calls are on the first Thursday at 11:30 am ET.



LPRT

Chair: Reid Rasmussen

Board Liaison: Eugene Starks

Month: October 2017

- 2018 LPRT Applications are starting to roll in, along with rave reviews on the new simpler online application.
- More than 70 LPRT members attended their exclusive breakout at Capitol Conference. The round-table discussion format made for a successful event.
- We're continuing to market for people to complete their applications.
- We're planning for our LPRT-exclusive class session during Convention's PD day, as well as the LPRT party at Convention.



MEMBERSHIP

Chair: Deb Crouch

Month: March 2018

Membership Information:

February 2017

Start of month 15,921 members

End of month 15,996 members

81.18% retention

Regional Retention:

	<u>October</u>
Region 1	80.17%
Region 2	82.74%
Region 3	83.27%
Region 4	82.42%
Region 5	82.00%
Region 6	81.65%
Region 7	76.69%
Region 8	79.30%

Spring Membership Drive: “*Spring Into Action*”

This drive will run from April 1, 2018 through April 22, 2018. Much like the previous successful campaigns, this will give a new member or a lapsed member (6 months or more) that rejoins a \$50 refund off of their first year’s dues. Graphics being worked on.

Membership Pilot Program:

Region 1:	CT	Region 2:	PA
Region 3:	OH	Region 4:	NE
Region 5:	GA	Region 6:	TX
Region 7:	UT	Region 8:	OR

Lists have been cleaned up and have just been sent to the council. The next step is for the regional chairs to get the lists and the program timeline to the selected states. The council understands that we need to keep good records on the contacts that are made with those on the list. It is imperative so that we can see how this program is working.



PROFESSIONAL DEVELOPMENT

Chair: Ashley Kapostins

Board Liaison: Dane Rianhard

Month: March 2018

Monthly calls are the fourth Monday of the month at 4:00 pm EST.

- We started a monthly NAHU Leadership PD News email will be sent to all the PD chapter officers covering various points of critical information they should be sharing with their membership relevant to CE resources. The first communication addressed reminders regarding the REBC/RHU and ChHC designees requirements for CPCs. Additional topics have been highlighted as:
 - “How the Speakers Bureau” is seeded and how to use it.
 - How to set up an NAHU Certification program for your classroom
 - NAHU Compliance Corner - take advantage of the resource for Chapter CE meetings
- The PDC regional reps/chairs will be looking into their states for companies potentially in need of customized NAHU training & support services provided through group student/employee enrollment incentives. Leads will be given to PD staff to pursue further.
 - Additionally to be coordinated at the Corporate Partner strategies with Megan Caputo and Janet Trautwein utilizing a shared source to track those targeted efforts.
- Running Your Business Series - A March webinar is being finalized with Elevate benefits. We are continuing in our planning of the summer sizzle series focused on the small agency and how to analyze the business.

The committee’s next meeting will be March 26, 2018 at 4:00pm EST. As always if there is anything I can help you with, feel free to reach out, 321-247-0057.



Request for Proposal NAHU LEAD Credentialing Program

Executive Summary

NAHU believes that when we grow individually, our business and personal lives grow exponentially. As such, NAHU is committed to helping professionals to be the best by providing the tools to achieve this ultimate success. NAHU recognizes that leading by example is even more important to the social and professional consciences of those who truly make a difference. NAHU is seeking an expert who can shape a plan, overall processes and program development that can be measured with key milestones and targets.

Background

The LEAD program will represent another of NAHU's legacy accomplishments in serving the industry and the public by unlocking an individual's higher potential. NAHU has been successful in doing so already through its legislative advocacy and professional development activities.

Program Purpose and Goals

LEAD will serve as the standard for leadership-development programs for benefits professionals to advance their leadership skills and impact their professional and personal lives. LEAD will facilitate an interactive and peer-supported network.

Credentialing Program Description

Participants will accomplish their professional and personal benchmarks through a blend of learning mediums that include group meetings, webinars, personal coaching and self study. All mediums of learning delivery should foster core values, action plans,

practical applications, expanding upon talents, advancing strengths and more. The following should be required but not limited to:

- Leadership credentialing program (certification, registration, certificate, accreditation)
- Application requirements
- Assessment requirements
- Certification accreditation
- Renewal requirements through continued education

Credentialing-Related Products and Services*

Please describe what products and services your organization will offer to support the LEAD credentialing program (including training, study guides, resource books, etc.) Please describe capacity to design and implement a quality-assurance plan continued quality improvement. (Please include necessary support documentation.)

--

Market Analysis*

What market have your products and services previously been offered in? Were there proven results? What was the market size, characteristics and segmentation? Provide the specific segment the product and services targeted. In a short summary, please provide outcomes of market research conducted by your organization to assess the market demand for offering these products and services.

--

LEAD Marketing Plan*

This section of your proposal identifies the program positioning, goals and strategies in a comprehensive marketing plan (ideally what will you provide to assist NAHU in attracting participants). (Please include necessary documentation to support your position.)

--

Resourcing the LEAD Program

Operations and Governance

NAHU's Learning Institute systems can support and administer all aspects of e-commerce/registration, virtual studies, in-person meetings and student support services required of the LEAD credentialing program.

NAHU's Board of Trustees and Governance Committee would be the overseers of the LEAD program for quality-assurance purposes.

Physical Resources*

Please describe your products' and services' need for space and or equipment (i.e., technology associated with online delivery, printing and in-classroom or virtual meeting logistics).

--

Measuring Success

NAHU intends to measure success in accomplishing the program goals and strategies outlined in this plan. This will be accomplished through identification of key performance indicators covering financial, qualitative and quantitative aspects of the plan. Aspects of the plan will warrant specific indicators that include:

- Participant survey results
- Participation volume
- Renewal rates
- Employer support and endorsements
- Membership increase
- BOT awareness
- Credential cited in job announcements
- General media coverage and stories in the trade press

Action Plan*

This section should summarize the actions set out in this plan along with the timelines and responsibilities for achievement. (Please attach any necessary documentation to support your plan and timelines.)

Provide a Sample of Your Contractual Expectations and Terms*

Suggested Element Guidelines for Your Proposal

Pre-Program Assessment:

- Name of the assessment tool you use/recommend
- Is this your own assessment tool or do you use someone else's tool (source)?
- Length of time to take the assessment
- How results are communicated, length of time to respond, written assessment, personal review, etc.
- How is the assessment tool used in the course?
- What specifically does your assessment tool measure?
- Is there a follow-up assessment or other measurement tool to gauge progress at the end of the course?

Program Structure

- What is your recommendation for the program structure/outline/syllabus?
- What mediums will be used in the delivery of the LEAD program? *Acknowledging that a key component of LEAD is to facilitate peer networking, what is your recommendation for the program (e.g. using live seminars/meetings vs. virtual seminars/meetings)?*
- What is your optimal number of participants within an enrollment period, per class, etc.? *We surveyed current NAHU leaders who believe such a program to be approximately 10-12 months in length. It would be beneficial to detail the number of seminars/sessions for the first year and, if a recommendation for an advanced program, following completion of the first program, present the proposed timeline and learning expectations set second year from matriculation in the advanced program.*

When Offering in Classroom or Virtual Discussion Groups

- How would you create working groups in the classroom or online? How many participants would you ideally have in each of these groups?
- How many classroom and or virtual discussion sessions would you include and what is the time commitment, frequency, preparation, etc.?
- Can you provide an outline of in-classroom and virtual discussion topics for the program?
- How do you envision these discussion groups going – who would facilitate the discussion, how would participants engage in the discussion, etc.?
- Would one person be the facilitator for all study groups or would there be multiple facilitators? Who are they and how are they chosen?

Conclusion, Advancement and Thereafter

- How would you conclude the program? Do you envision another live seminar or virtual seminar with all participants? Or would there be a live ceremony? Would you recommend NAHU provide some type of matriculation certificate or conferment?
- NAHU believes the program should require continued requirements beyond completion. How would you recommend continuing professional leadership development beyond the initial program?
- Do you have any recommendations for individual coaching through our organization?

Cost

- How would you structure the cost of this program? Would there be a cost to the association to develop the program in addition to the per-participant cost?
- If your RFP is accepted, is there any consideration with accepting a percentage of the participant enrollment/tuition fee rather than compensation fee for services?

- Outside of the logistical costs of the program (venue, virtual conferencing, promotion, speaker travel expense, etc.), what costs are associated with:
 - o Assessment
 - o Study materials
 - o Instructor facilitated seminar/virtual seminar/virtual discussion group(s)
 - o Re-assessment or other measurement tool costs at end of program
- Advanced program/coaching costs – seminar, virtual meetings, etc.

Contractual Expectations and Terms

- Program content and delivery model will be proprietary to NAHU/LEAD
- Are you amenable to NAHU bringing in other speakers/material for the program?

Applicant Organization Experience*

A. Applicant Information

1. Legal Name of the Applicant Organization (FEIN)	2. Federal Employer Identification #
--	--------------------------------------

3. Organization's Primary Mailing Address

City	State	Zip
4. Organization's Primary Telephone Number	5. Website Address	6. Month and Year Company Founded
7. Primary Contact Person First Name	Middle Initial	Last Name
9. Primary Contact Person's Telephone Number		8. Primary Contact Person's Title
10. Primary Contact Person's Email Address		

A. List Three References

1. Name:	Company:	Email:
2. Name:	Company:	Email:
3. Name:	Company:	Email:



Request for Chapter Chartering

Section I: Charter

1. This organization hereby requests approval and status within the organizational structure of the National Association of Health Underwriters.
2. We agree to be known as the Greater Niagara Frontier New York Association of Health Underwriters, a not-for-profit professional association chartered by the National Association of Health Underwriters.
3. The territorial limits of this association shall be confined to the following counties: Niagara, Erie, Chautauqua, Cattaraugus, Allegany, Wyoming, Genesee and Orleans.
4. We hereby agree to be bound by the national bylaws now in force, as amended; a copy of which is attached to this request. We further agree to be bound by and operate within the scope of those bylaws as they may be amended in the future. We agree to be bound by the operational resolutions of our state association.
5. This association is to bear the responsibility of managing, supervising, directing and controlling the business, funds, assets, and property of this association and is expected to create and submit to NAHU through the state association operative resolutions to accomplish the above.
6. This association will appoint an interim Board of Directors to be composed of an executive board and two (2) or more members representing the membership at large, but not less than six (6) total. If a state association, the Board of Directors shall be composed of a state executive board plus one duly elected delegate or alternate from each local association within the state association territorial boundaries.
7. This association has opened a bona fide banking account for the purpose of transacting association business.
8. We understand that this association must have its own free-standing Internal Revenue Service Identification Number, and we agree to or have applied for a business identification number from the Internal Revenue Service.
9. This association has or will apply for its own qualifying not-for-profit federal tax status under current Section 501(c)(6) of the Internal Revenue Code or applicable section as hereafter amended.
10. The fiscal year of this association shall be January 1 through December 31.
11. Initial officers and board members shall serve from the first day this Charter is effective until June 30th of 2020. Election of officers and board members shall then be held within the second quarter every 2 years, beginning in 2020. The newly elected officers will assume office July 1st and serve for 2 years.



Request for Chapter Chartering

12. This association recognizes the necessity to be represented in the House of Delegates of the National Association and agrees to appoint the appropriate number of delegates in the accordance with the current bylaws and agrees to do all within its power to assist those delegates in fulfilling their obligation to the national, state and local members.
13. This association proposes to establish \$50.00 as its local portion of the total dues required and agrees to set dues not later than September each year to be applicable for the entire following fiscal year.
14. Section II of this document represents the interim Board of Executive Officers, At-Large Board of Directors, and Chairpersons. Section III of this document is a listing of those people whom we consider to be "charter members" of this association, inclusive of those listed in Section II. The "Charter Membership" enrollment period shall run for six (6) months from the date of approval of this request, at which point NAHU will submit to this association the listing of all charter members.
15. We are forwarding one copy of this document directly to the regional vice president, and one copy to the state association president for forwarding to National, and we respectfully request that expeditious action be applied at all levels.

Respectfully,

Chartering Local Secretary/Treasurer

Chartering Local President

Attachments:

- (1) Interim Board
- (2) Charter Members
- (3) NAHU Bylaws (on file)

Copy to: State president
NAHU Regional Vice President
NAHU VP, Leadership Services



Request for Chapter Chartering

Section II: Officer List

Board of Directors for: Greater Niagara Frontier New York Association of Health Underwriters

Effective Dates of Office: Starting: March 12th, 2018 Through: June 30th, 2020

Position	Name	Address	E-mail & Phone Number
*President	Daniel C. Judge	58 Manser Drive Amherst, NY 14226	judge@cmgniagara.com 716-713-1398
*President Elect	Ryan Burkard	8321 Main Street Williamsville, NY 14221	rburkard@proflextpa.com 716-202-0841
*Secretary	Dan Vecchio	7 Limestone Drive Williamsville, NY 14221	dv@sheridanbenefits.com 716-580-3773
*Treasurer	Stephanie DiGeseare	7 Eastland Parkway Cheektowaga, NY 14225	sdigesare@vannerinsurance.com 716-688-8888
Membership/Retention Chair	Kendrick Spite	7290 Shallow Creek #E Victor, NY 14564	kspite@benefitresource.com 585-424-5200
Professional Development/Programs Chair	Frank J. Moley	5646 Hidden Lake Drive Lockport, NY 14094	fjmoley@cmgniagara.com 716-297-0981
Vanguard Chair	Brad Stahlka	240 Brompton Road Williamsville, NY 14221	bstahlka@emsinsurance.com 716-634-7070
Media Chair	Alyssa O'Reilly	8208 Oak Leaf Lane Williamsville, NY 14221	alyssa.oreilly@aol.com 716-803-5801
Awards Chair	Melissa Moley	60 Cree-Ton Drive Amherst, NY 14228	mmoley@cmgniagara.com 716-297-0981
Communications Chair	Mark Walter	257 W. Genesee Street Buffalo, NY 14202	walter.mark@bcbswny.com 716-887-7928
Legislative Chair	OPEN		

** Executive Board members** To qualify as a board member the individual must be a current active member in NAHU or his or her membership application should be included with chartering paperwork.*



Request for Chapter Chartering

Section III: Charter Member List

Name	Address, E-mail & Phone Number, (*Business Address)	New/Transfer From Chapter
1) Daniel C. Judge	58 Manser Drive, Amherst, NY 14226, judge@cmgniagara.com , 716-713-1398	Transfer - WNYAHU
2) Ryan Burkard	8321 Main Street, Williamsville, NY 14221*, rburkard@proflextpa.com , 716-202-0841	?
3) Dan Vecchio	5697 Glen Iris Drive, Clarence Center, NY 14221, dv@sheridanbenefits.com , 716-580-3773	Transfer - WNYAHU
4) Stephanie DiGeseare	7 Eastland Parkway, Cheektowaga, NY 14225, sdigesare@vannerinsurance.com , 716-688-8888	?
5) Kendrick Spite	245 Kenneth Drive, Rochester, NY 14623*, kspite@benefitresource.com , 585-424-5200	?
6) Frank J. Moley	5646 Hidden Lake Drive, Lockport, NY 14094, fjmoley@cmgniagara.com , 716-297-0981	New
7) Brad Stahlka	240 Brompton Road, Williamsville, NY 14221, bstahlka@emsinsurance.com , 716-634-7070	?
8) Alyssa O'Reilly	8208 Oak Leaf Lane, Williamsville, NY 14221, alyssa.oreilly@aol.com , 716-803-5801	New
9) Melissa Moley	60 Cree-Ton Drive, Amherst, NY 14228, mmoley@cmgniagara.com , 716-297-0981	New
10) Mark Walter	257 W. Genesee Street, Buffalo, NY 14202, walter.mark@bcbswny.com , 716-887-7928	?
12) Paul Moley	3840 Jarrett Drive, North Tonawanda, NY 14120, pmoley@cmgniagara.com , 716-983-5356	New
13) Christopher Kempton	801 Main Street, Buffalo, NY 14203*, ckempton@walshins.com , 716-362-7339	?
14) Pamela Pawenski	205 Park Club Lane, Williamsville NY 14221, pamela.pawenski@univerahealthcare.com , 716-857-6317	?
15) Kim Syracuse	257 W. Genesee Street, Buffalo, NY 14202, syracuse.kim@bcbswny.com , 716-887-8998	?

To qualify as a chartering member, the individual must be a current NAHU member or his or her membership application must be included with chartering paperwork.



Request for Chapter Chartering

BYLAWS of the Greater Niagara Frontier New York Association of Health Underwriters

Adopted: TBD

ARTICLE I – NAME AND TERRITORIAL LIMITS

Section 1. This organization shall be known as the Greater Niagara Frontier New York Association of Health Underwriters, hereinafter referred to as this Association and chartered by the National Association of Health Underwriters.

Section 2. The territorial limits of this Association shall be confined to the counties of: Niagara, Erie, Chautaugua, Cattarugus, Allegany, Wyoming, Genesee and Orleans.

These shall not be changed unless permission first has been obtained from the governing bodies of the local association currently having jurisdiction in such territory, if applicable, and of the New York State Association of Health Underwriters and the Board of Trustees of the National Association of Health Underwriters.

ARTICLE II – PURPOSES

Section 1. The objectives of this Association shall be:

- A. To promote the common business interests of those engaged in the sale of health, disability and related insurance products and services.
- B. To advance public knowledge for the need and benefit of the financial protection provided by health, disability and related insurance products and services.
- C. To promote the adoption and application of high standards of ethical conduct in the health, disability and related insurance products and service industry.
- D. To provide and promote a program of continuing education and self-improvement of Association members.
- E. To increase the knowledge of members concerning the principles, functions and applications of health, disability and related insurance products and services.
- F. To promote education, legislation, regulation and practices which are in the best interest of the health, disability and related insurance industry and thus provide financial protection to the insuring public.
- G. To encourage adequate protection against the hazards of disability as part of a well-rounded health, disability and related insurance products and services program.
- H. To do such other things and to carry out such other programs so as to further the purposes of the National Association of Health Underwriters.

Section 2. This Association and its members recognize an obligation to present accurately, honestly and completely every fact essential to the client's decision as expressed in the National Association of Health Underwriters Code of Ethics which is considered a part of these bylaws.

ARTICLE III – MEMBERSHIP

Section 1. Membership in this Association will be available under the following designations:

- A. Individual Members
- B. Life Members

Section 2. An individual member may be any individual licensed by his/her state licensing authority for the sale of health, disability and related insurance products and services. Individual members may also include non-licensed individuals engaged in the distribution of health, disability and related insurance products and services such as, but not limited to, home office personnel and others



Request for Chapter Chartering

engaged in the management and distribution of such products. Individual members who have paid their annual national, state and local dues will also be referred to as Active Members.

- Section 3. Life membership may be granted when an active member has been in good standing for a minimum of ten (10) consecutive years, and has: (1) attained age 65 and retired; or (2) is disabled. Life members have the same rights and privileges as individual members. This association shall determine the amount of reduction of local chapter dues, if any. Life member status shall be automatically conferred when all qualifications are met and application is made and verified by the National Association of Health Underwriters.

ARTICLE IV – NATIONAL AND STATE AFFILIATION

- Section 1. This Association agrees to be bound by the bylaws of the State and National Association of Health Underwriters as adopted and amended.
- Section 2. The Board of Directors shall provide for the prompt review, approval and forwarding of all reports required or requested by the State and National Association of Health Underwriters.
- Section 3. Insofar as possible, this Association shall be represented by its proper delegates, or their duly appointed alternates, at the annual meeting of the State and National Association of Health Underwriters.

ARTICLE V – DUES AND FINANCE

- Section 1. Each active member of this Association shall pay local, state and national annual dues. Such annual dues shall be payable on the first day of the member's anniversary month as recorded by the National Association of Health Underwriters. All dues shall be submitted to and through the National Association of Health Underwriters. Any individual member more than sixty (60) days in arrears in payment of dues shall be dropped from the rolls as a member in good standing.
- Section 2. The Board of Directors shall determine the amount of annual dues of this Association. This Association's dues may only be changed once a year and will be in effect from January 1 through December 31 of each year. Not later than the fifteenth (15th) of September of each year, or a date specified by the National Association of Health Underwriters, if this Association plans to increase or decrease its local chapter dues for the following calendar year, the President shall advise the National Association of Health Underwriters in writing of the Board-approved dues for the following year.
- Section 3. The fiscal year of this Association shall begin on the first day of January of each year.
- Section 4. This Association's books of accounts shall be reviewed and/or audited at least once each fiscal year. The Board of Directors shall name the auditors/reviewers.
- Section 5. The Board of Directors shall determine the official depository(ies) for Association funds and shall designate one or more Board members in addition to the Treasurer to sign or countersign checks or other documents for the disbursement of such funds.

ARTICLE VI – OFFICERS

- Section 1. The officers of this Association shall be: President, President-Elect, Immediate Past President, Secretary, and Treasurer.
- Section 2. Each officer shall be an active member of this Association, and the State and National Association of Health Underwriters.
- Section 3. All officers shall serve without compensation.



Request for Chapter Chartering

- Section 4. All officers shall take office on the first day of July of each year following their election, and shall serve for a term of two years.
- Section 5. The office of Immediate Past President shall be filled automatically by the outgoing President. In the event there is no outgoing President, this office shall remain vacant.
- Section 6. If the office of the President shall become vacant due to death, disability, resignation, or removal by due process, the President-Elect shall assume the office for its unexpired term and the term of President for the succeeding year and the office of President-Elect shall become vacant until the next regular election. If the office of President becomes vacant and there is no President-Elect, the order of succession shall be Treasurer, and then Secretary.
- Section 7. If the office of President-Elect shall become vacant due to death, disability, resignation, or removal by due process, or by succession to the Presidency under Article VI., Section 6, the President shall, within thirty (30) days of the effective date of vacancy, appoint a member of this Association in good standing to fulfill the duties of the office for its unexpired term. The appointment shall be subject to a three-fourths (3/4) vote of approval by the Board of Directors. The office itself shall remain vacant until the next regular election.
- Section 8. If the offices of Secretary and/or Treasurer become vacant due to death, disability, resignation, recall or removal by due process, or by succession under Article VI., Section 6, the office(s) shall be filled by appointment by the President. The appointment shall be subject to three-fourths (3/4) vote of approval of the Board of Directors and shall be only for the unexpired term of the office(s). Appointees shall assume the title and duties of the office(s).

ARTICLE VII – DUTIES OF OFFICERS

- Section 1. The duties of the officers shall be as follows:
- A. President – The President shall be the chief elected officer of this Association and shall preside over all meetings of this Association and the Board of Directors. The President shall be an ex officio member of all standing and special committees except the Nominations Committee.
 - B. President-Elect – The President-Elect, in the absence of the President, shall preside at all meetings of this Association and the Board of Directors and shall perform such other duties as may be assigned by the President or Board of Directors. The President-Elect shall immediately assume the office of President immediately following the adjournment of the annual meeting of the House of Delegates in the year subsequent to his/her election to the office of President-Elect or, in the event of a vacancy as outlined in ARTICLE VI, Section 7.
 - C. Immediate Past President – The Immediate Past President shall serve as an advisor to the Board of Directors and perform other duties as assigned by the President or Board of Directors.
 - D. Secretary – The Secretary shall be responsible for keeping all records of membership, attendance, membership dues and minutes of the meetings of this Association and the Board of Directors and shall perform other duties as may be assigned by the President or Board of Directors.
 - E. Treasurer – The Treasurer shall be responsible for receiving all funds and dues paid to this Association. Dues shall be forwarded to the National Association of Health Underwriters, where they will be deposited and the local portion remitted back to this Association on a monthly basis. The Treasurer shall deposit all other funds in this Association's official depository(ies) and shall disburse such funds upon the order of the Board of Directors. The



Request for Chapter Chartering

accounts and books of the Treasurer and this Association shall be open at all times for inspection by the President, the Board of Directors, and any authorized auditors. The Treasurer shall be responsible for the completion and submission of forms required by laws governing the administration and/or tax status of this Association.

ARTICLE VIII – BOARD OF DIRECTORS

- Section 1. The Board of Directors shall consist of the officers and no less than 2 elected or appointed directors from the membership at large, to create a Board of no less than 6.
- Section 2. Each director shall be an active member of this Association, and the State and National Association of Health Underwriters.
- Section 3. All directors shall serve without compensation.
- Section 4. All directors shall take office on the first day of July of each year following their election, and shall serve for a term of two years. (See Article VI, Section 4.)
- Section 5. The Board of Directors shall determine the policies and activities of this Association, approve the budget, authorize all expenditures and disbursements, and has the authority and responsibility to manage this Association's affairs.
- Section 6. The Board of Directors shall meet no less than four (4) times per year or at the call of the President. The meetings shall be held at such times and places as may be determined by the President or Board of Directors. A written notice of the time and place of all regular meetings of the Board of Directors of this Association shall be distributed to each member of the Board by the President not less than thirty (30) days prior to the meeting.
- Section 7. The Board of Directors may transact business by mail or electronic means by voting upon proposals presented to them. Any such proposal shall be adopted if at least two-thirds (2/3) majority of the entire Board returns affirmative votes. The members of the Board of Directors shall be advised of the results of such balloting no less than seven (7) days after the vote is tabulated.
- Section 8. A majority of the Board of Directors shall constitute a quorum for the transaction of business.
- Section 9. In the event a director position becomes vacant due to death, disability, resignation, recall or removal by due process, or by succession under Article VI., Section 6, the position shall be filled by appointment by the President. The appointment shall be subject to three-fourths (3/4) vote of approval of the Board of Directors and shall be only for the unexpired term of the office(s).

ARTICLE IX – NOMINATIONS AND ELECTIONS

- Section 1. The election of officers and directors shall be held at the annual meeting of this Association.
- Section 2. At least three (3) months prior to the date of the annual meeting, the President shall appoint a Nominations Committee. The duties of this committee shall be to solicit and receive nominations and to prepare a slate of candidates. The Nominations Committee shall have general charge of the election process including the preparation, distribution, collection and counting of ballots, and reporting the results.
- Section 3. The Nominations Committee shall prepare a ballot containing the names of all qualified nominees and distribute ballot materials to all active members at least one (1) month prior to the date of the annual meeting. The ballots shall be cast in person at the annual meeting.



Request for Chapter Chartering

ARTICLE X – COMMITTEES

- Section 1. There shall be the following standing committees:
- A. Awards
 - B. Communications
 - C. Legislative
 - D. Media
 - E. Membership/Retention
 - F. Professional Development/Program
 - G. Vanguard
- Section 2. The President shall appoint the chairs and members of all standing, special or ad hoc committees and task forces, subject to the approval of the Board of Directors.
- Section 3. The Board of Directors shall establish guidelines for all committees and task forces regarding usual duties, terms of office, and requirements for reports unless otherwise specified in these bylaws.
- Section 4. The administration of the fiscal affairs of all standing, special and ad hoc committees and task forces are vested in the Board of Directors.

ARTICLE XI – RECALL AND REMOVAL FROM OFFICE

- Section 1. An officer, member of the Board of Directors, committee member or chair, or task force member or chair may be removed for malfeasance of office.
- Section 2. No elected officer or board member, or appointed committee member or chair, or appointed task force member or chair may be removed from office without a three-fourths (3/4) vote of the Board of Directors at any regular or special meeting at which a quorum is present.
- Section 3. Notice of recall or removal must be sent by registered mail to the affected individual advising him/her of the action taken or about to be taken. Removal by due process requires notification prior to the vote for removal from office. The Board of Directors and/or twenty-five percent (25%) of this Association's membership can initiate removal. Removal can only be achieved by a three-fourths (3/4) vote of the Board of Directors.
- Section 4. Failure to achieve the required vote for removal will cause the immediate reinstatement of the recalled individual to office. Any appointee replacing the recalled officer shall also immediately be discharged.
- Section 5. Any individual member of this Association shall lose all rights and privileges of office under this Association if his/her license to sell insurance is revoked or if he/she is convicted of a felony or gross misdemeanor.

ARTICLE XII – PARLIAMENTARY AUTHORITY

- Section 1. The current edition of "The Standard Code of Parliamentary Procedure" (Sturgis) governs this Association in all parliamentary situations that are not provided for in the law or in its charter, bylaws or adopted rules.



Request for Chapter Chartering

ARTICLE XIII – AMENDMENTS

- Section 1. Amendments to these bylaws, if in conformity with the policy of the National Association of Health Underwriters, may be adopted by a two-thirds (2/3) vote of the active members of this Association present at any meeting of this Association, provided that written notice of the meeting and of the proposed amendment(s) shall have been given to the members at least one month prior to the meeting, and provided further that a quorum is present at the meeting.
- Section 2. One-tenth (1/10) of this Association's membership shall constitute a quorum.

ARTICLE XIII – INDEMNIFICATION

- Section 1. This Association may, by resolution of the Board of Directors, provide for indemnification by this Association of any and all its Directors or officers or former Directors or officers against expenses actually and necessarily incurred by them in connection with the defense of any action, suit or proceeding, in which they or any of them are made parties, or a party, by reason of having been Directors or officers of this Association, except in relation to matters as to which such Director or officer or former Director or officer shall be adjudged in such action, suit or proceeding to be liable for negligence or misconduct in the performance of duty and to such matters as shall be settled by agreement predicated on the existence of such liability for negligence or misconduct.

ARTICLE XIV – DISSOLUTION

- Section 1. Dissolution of this Association requires the passing of a Resolution of Resignation by a three-fourths (3/4) vote of all active members. The adopted resolution shall be sent by the Secretary of this Association by registered mail to the Executive Vice President of the National Association of Health Underwriters and shall become effective upon acceptance by the Board of Trustees. Upon acceptance of the Resolution of Resignation by the Board of Trustees, individual members of this Association shall become active members of the existing local association nearest them in their state, or their state association, or members-at-large if no other association exists within their state.
- Section 2. This Association, by taking the action to resign, shall surrender all rights to use the name, emblem, insignia, plate, sign, label or phrase indicative of membership in this Association.
- Section 3. This Association's charter with the National Association of Health Underwriters may be suspended or revoked in accordance with appropriate sections of the bylaws of the National Association of Health Underwriters.
- Section 4. This Association shall use funds only to accomplish the objectives and purposes specified in these bylaws and no part of said funds shall inure or be distributed to its members in the event this Association is dissolved or its charter revoked for cause in violation of the bylaws of the National Association of Health Underwriters. Immediately upon dissolution or revocation of its charter, this Association's Board of Directors shall return all remaining Association funds to its state association. If there is no state association, the funds shall be sent to the National Association of Health Underwriters for placement in escrow. Funds placed in escrow will be distributed in accordance with the procedures outlined in the bylaws of the National Association of Health Underwriters.

ARTICLE XV – PREVIOUS BYLAWS SUPERCEDED

- Section 1. These bylaws, as revised, supersede all provisions of any previous bylaws of this Association.

##END##



Request for Chapter Chartering

APPENDIX A - NAHU Code of Ethics

To hold the selling, service and distribution of disability insurance and health insurance plans as a professional and a public trust and to do all in my power to maintain its prestige.

To keep paramount the needs of those whom I serve.

To respect my clients' trust in me, and to never do anything which would betray their trust or confidence.

To give all service possible when service is needed.

To present policies factually and accurately, providing all information necessary for the issuance of sound insurance coverage to the public I serve.

To use no advertising which may be false or misleading.

To consider the sale of disability income and health insurance plans as a career, to know and abide by the insurance laws of my state, and to seek to constantly increase my knowledge and improve my ability to meet the needs of my clients.

To be fair and just to my competitors, and to engage in no practices that may reflect unfavorably on myself or my industry.

To treat prospects, clients and companies fairly by submitting applications that reveal all available information pertinent to underwriting a policy.

To be loyal to my clients, associates, fellow agents and brokers, and the company or companies whose products I represent.