



NAHU Board of Trustees Meeting

Monday, December 19, 2016

Meeting called to order at 4:03 P.M. EDT by Jim Stenger

NAHU'S VISION STATEMENT

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

Reading of Antitrust Statement *(Jim Stenger)*

Roll Call *(Dane Rianhard)*

Attendees: President Jim Stenger, President Elect Mike Embry, Vice President Rusty Rice, Treasurer Pat Griffey, Immediate Past President Don Goldman, NAHU Executive VP & CEO Janet Trautwein, Region I Vice President Paul Smith, Region II Vice President Erica Hain, Region III Vice President Denise VanPutten, Region VI Vice President Kelly Fristoe, Region VII Vice President Roseanne Wolfe, Region VIII Vice President Linda Rose Koehler, Legislative Council Chair Dave Mordo, Membership Council Chair Paige Phillips

Absent: Region IV Vice President Alycia Riedl, Region V Vice President Julian Lago, Kelly Loussedes, Farren Baer

Staff: Jennifer Murphy, Brooke Willson, Marcy Buckner, Megan Caputo, Chris Hartman, Illana Maze

Guests: Legislative Council Vice-Chair Annette Bechtold, Membership Council Vice-Chair Deb Crouch, David Smith, Professional Development Chair

Adoption of Agenda

MOTION: Rusty Rice made the motion to adopt the posted agenda.
Motion passed unanimously

Consent items *(Jim Stenger)*

- BoT Meeting Minutes – September 19, 2016
- Committee Reports
 - Legislative Council Report
 - Reader's Survey in Excel
 - Awards Committee Report
 - Proposed 2018 Presidential Citation Award
 - Chapter and Leadership Development Committee Report
 - Governance Committee Report
 - 2017Sunsetting P&Ps – With recommended amendments
 - Email Voting Procedure (05-02-CMT)



- Email Voting Procedure Addendum (05-02-CMT)
- LPRT Report
 - 2018 LPRT Qualification Changes Overview
 - 2018 LPRT Qualification Changes Matrix
- Media Committee Report
 - NAHU Branding Materials
- Professional Development Committee Report
- Nominations Committee Report
- Amended P&P
 - New Jersey AHU
 - Columbus AHU
 - Minnesota AHU
 - Clark County AHU

Paige Phillips request the LPRT report and supporting documents be removed from the Consent Agenda.

Janet Trautwein requested the Chapter and Leadership Development Committee report be removed from the Consent Agenda.

MOTION: Mike Embry moved to approve the Consent Agenda without the LPRT and Chapter and Development Committee reports.
Motion passed unanimously

- Discussion of Chapter and Leadership Development Committee report
- ALL videos being produced must go through Kelly Loussedes to ensure the NAHU branding.

MOTION: Don Goldmann moved to approve the Chapter and Leadership Development Committee report
Motion passed unanimously

- Discussion regarding the \$5 increase in individual fees.
- MOTION:** Mike Embry moved to approve the proposed 2018 LPRT qualification changes.
Motion passed with a roll call vote

Financial Reports *(Pat Griffey)*

- There was discussion of the financial report as created by Jennifer
- There were questions about the advertising commissions against. Jennifer explained that advertising as a budget category includes booths being sold at Convention along with HIU advertising
- It was asked if the current surplus would hold through year end or zero out. Jennifer expects us to be closer to net even based on declining membership revenues.



MOTION: Don moved to accept the Financial Reports as presented
Passed Unanimously

RVP Report: (*Rusty Rice*)

Most recent RVP call was brief. Looking to the 1st draft of Speaking with One Voice ready for the RVPs and Capitol Conference. There was also a discussion of what was being done with the money being saved by cancelling the MGI project for membership

New Business

It was announced that Bob Tretter has been hired as VP of Membership Recruitment and is starting in January. NAHU and Bob are very excited about the hiring.

There was discussion of the HIU rebranding. The first issue will have a special cover to help members understand and transition.

Vision 2020 is being worked by staff and prepped for discussion during the BoT meeting at Capitol Conference. An NAHU P&P requires the Board to have a strategic planning discussion at Capitol Conference. Ideas and input should be shared with Jim.

An update was given on transition activities with the President-elect and the incoming administration. NAHU is making unbelievable progress. It has created a guide for Congress to refer to and it has been well received. There have been discussions of the major impacts of repeal components and how they impact replace ideas. We are being very well received.

Executive Session

No Executive Session was held

Motion for Adjournment

MOTION: Jim Stenger moved to adjourn the meeting at 5:14 P.M. EDT.
Passed unanimously

***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,
Dane Rianhard
NAHU Secretary



NAHU Executive Committee Meeting Notes
Monday November 14, 2016
4:00 pm – 5:00 pm EST

Meeting Start Time: 4:01 EST

Attending: President – Jim Stenger, President-Elect – Mike Embry, Vice President – Rusty Rice, Treasurer – Pat Griffey, Secretary – Dane Rianhard, NAHU Executive Vice President and CEO – Janet Trautwein, Jennifer Murphy, Brooke Willson

Guests: None

Absent: Immediate Past President – Don Goldmann

- New Administration Update - Janet
 - Immediate possible regulatory fixes discussed
 - NAHU has been very well received by Congress and agencies
- Board Engagement - Jim:
 - Concerned about member engagement so they know what they are voting on in Orlando
 - Also concerns about board members reading consent materials in advance of BoT meetings
- MGI contract – Rusty
 - Expressed RVP concerns about MGI being cancelled
- HIU Update – Jim
 - Changing to “Benefits Specialists” timeline and the announcement for February rollout
- Closing remarks - Jim

Meeting Adjourned at 5:06 PM EST

Respectfully submitted,
R. Dane Rianhard
NAHU Secretary



LEGISLATIVE

Chair: David Mordo

Board Liaison: David Mordo

Month: December 2016

The Legislative Council met via conference call on December 6th, 2016. Attendance was again excellent with no one absent from the call..

We heard reports from HUPAC and Professional Development. HUPAC is continuing to do excellent work in raising funds as we exceed 1.1 million for this cycle.

Professional Development is preparing additional short webinars to present to members.

As part of the Washington update, Janet gave an extensive and comprehensive detailed report on NAHU's early strategies in working with all the transition teams in preparation for the incoming administration. She discussed the HRA portion of the 21st Century Cures Act and why our position was important in developing our ongoing relationship with the new people coming in.

Regional Liaisons gave their reports as did the Working Group committee chairpeople.

Chris Hartmann mentioned that we have to find a new sponsor for H.R. 6184 concerning COBRA as credible coverage.

Annette Bechtold told us that Capitol Conference is shaping up nicely with invite letters being sent out and people registering in good numbers.

Lots of good questions from Council members concerning the HRA issue , Medicare and the individual market disruption issues.

Meeting adjourned at 4:28 PM.

respectfully submitted,

Dave Mordo



MEMBERSHIP

Chair: Paige Phillips

Board Liaison: None

Month: December

Membership Numbers

October membership 17,115 (down from 17,305 in Sept)

Retention is 80.44% (up from Sept)

I am very concerned that we have decreased membership now over 1,000 just since May of this year. We will be implementing an aggressive attempt to the chapters inquiring as to why these members are leaving. We are continuing to send emails from NAHU however not a lot of response. According to all the data we have collected – last year and this year the majority is not communicating the value in many instances.

We will continue to have member articles in HIU as well as updates. In January I will be discussing with Deb Crouch and Michelle Howard more strategic planning on retention. Members are definitely not recruiting like they have in previous years and therefore retention should be a priority for sure for all chapters

We canceled the November call due to schedule conflicts with open enrollments.

Will have a more detailed report in January.



2018 PRESIDENTIAL CITATION AWARD

Description: The Presidential Citation Award is presented to any state or local chapter president who led their chapter to achieve a high level of excellence during the NAHU awards year (April 1 through March 31) by accomplishing at least 12 of the **24-26** stated criteria. 12 of the **24-26** criteria must be met, but to increase the chapter's odds of receiving this award it is highly recommended that 14 or more of the criteria be satisfied

Directions: To nominate your candidate, complete the application and submit a list of your candidate's accomplishments, using the criteria listed as a guideline. Supporting documentation is required. No points are awarded without documentation.

**RULES, CLARIFICATION OF SPECIFIC AWARD CRITERIA,
DOCUMENTATION REQUIREMENTS AND TIPS MAY BE FOUND IN
THE AWARDS LEADERSHIP GUIDE ON NAHU's WEBSITE.**

Send to: Please make a copy of everything you submit for your own records. Mail the original application form and documentation to the **NAHU Awards Committee, 1212 New York Avenue, NW, Ste 1100, Washington DC 20005**. Submissions received without an application will be disqualified.

Due date: **THE DEADLINE FOR RECEIPT OF THE APPLICATION AND ALL SUPPORTING DOCUMENTATION, REGARDLESS OF DELIVERY METHOD, IS APRIL 5.**

The criteria, unless otherwise noted, must be met during the period of April 1 through March 31.

2018 PRESIDENTIAL CITATION AWARD

Application Form

Association Name: _____

Submitted by: _____

Phone: _____ **Email:** _____

President's Name: _____

President's Signature: _____

_____ \$15 check enclosed to return this packet following the annual convention. If this chapter has submitted more than one award application, the \$15 fee applies to the return of up to three applications to a single address. There is a \$2 fee per additional application. (i.e. 5 applications to the same address will cost \$19.) Unclaimed submissions become the property of NAHU and will be destroyed.

Name and Address for returning application via UPS:

City: _____ State: _____ Zip _____

_____ **No. We do not wish to have our submission returned.**

The criteria, except as noted otherwise, must be met during the period of April 1 through March 31. All submissions must include the original Application/Score sheet and all documentation and be received at NAHU's national office on or before April 5.

Submit documentation by completing at **least twelve** of the following criteria.

CRITERIA:

1. Increased state or local chapter membership by 20% net during the NAHU awards year.
2. State or local chapter membership retention met with NAHU's goal of 85% during NAHU awards year.
3. Established and promoted a Speakers Bureau in your area. (*Submit a list of speakers and their topics, along with letters to different organizations requesting the opportunity to speak. The letters should be on state or local chapter letterhead.*)
4. Made 10+ presentations on NAHU's health care legislative position in your local chapter or community. (*Documentation required for all 10+ presentations.*)

See Awards Guidebook for documentation requirements.

2017 NAHU Presidential Citation Award

2018 PRESIDENTIAL CITATION AWARD

5. State Chapters: Sponsored a "Day with Congressional Leaders". Local Chapters: Hold a local legislative focused meeting outside of the normal monthly meeting, by perhaps inviting local legislators. (*The event must be with legislators, not insurance regulators, and sponsored, organized, and held by your own chapter.*)
6. Held a meeting with industry partners to explore areas of mutual concern and supported or participated in same if another chapter sponsored the meeting.
7. Instituted a Media campaign for members to have articles/letters to editor published by newspapers/periodicals, to make appearances on television broadcasts, and/or to take part in radio talk shows to discuss health care and healthcare issues. (*Must document an ongoing campaign.*)
8. Formed a Media Relations Committee and had this committee generate 10+ press releases on the issues for publication. (*Submitted press releases must be created and sponsored by NAHU or state or local chapter.*)
9. Met with state legislators in your area at least once or had him or her speak at a state or local chapter meeting at least once to explore areas of mutual concern and engage in further dialogue.
10. Visited with your Department of Insurance to explore opportunities of service. (*This must be a private meeting with President and/or chapter leaders- not a speaking engagement or membership event.*)
11. Sponsored a Continuing Education or professional development program or fundraiser for members and non-members using NAHU endorsed materials as listed on NAHU website in the "Professional Development" section. (*The program must use NAHU developed program materials, promote NAHU developed programs and raise funds for the use of these programs. Eligible programs are listed in the professional development section of NAHU's website. Qualifying activities may include mentoring, organized study groups, events to raise funds to assist members and non-members with expenses related to classes, purchase of materials, holding study group sessions, organizing mentor programs, instructor and mentor expenses, scholarships for participation, exam fees, etc. CE presentations generated by local or state chapters are not eligible.*)
12. 20% of the chapter membership has received their certification in one or more of the following courses:
 - a. Consumer Directed Health Care (CDHC) Certification Course
 - b. HIPAA Privacy and Security Training 2.0 Certification Course
 - c. Patient Protection and Affordable Care Act (PPACA) Certification Course
 - d. Self-Funded Certification Course
 - e. Voluntary/Worksite Certification Course
 - f. Wellness Certification Course
13. Sponsored and supported a state or local chapter sanctioned public service project.

2018 PRESIDENTIAL CITATION AWARD

14. Conducted a social event for your association members and invited non-members prospects. *(Submit a copy of the announcement or invitation, showing it is a state or local chapter sponsored event, along with documentation that the event actually occurred, and non-members were invited.)*
15. At least four times, asked members to send emails, letters or Operation Shout to state and/or national legislators on health care issues and asked that their clients do the same.
16. The chapter uses social media, such as Facebook, LinkedIn, Twitter, etc. to increase its public presences
17. Submit two ideas used by your state or local chapter to recruit and retain members.
18. 100% of chapter's Executive Board qualified for Triple Crown Award.
19. 20% of chapter membership contributed a minimum of \$50 each to HUPAC. *(Contribution timeframe is January 1 through December 31)*
20. 20% of chapter membership contributed a minimum of \$50 each to the NAHU Education Foundation. *(Contribution timeframe is January 1 through December 31)*
21. Initiate a campaign to encourage members to apply for LPRT. *(Provide evidence of at least four contacts with membership to encourage application.)*
22. Qualify for Chapter Certification. *(The state or local chapter receives credit based on who received the certification.)*
23. Qualify for NAHU's 100% Board Contest.
24. Published an Annual Summary Report of State or Local Chapter Activities and Accomplishments to the membership, demonstrating value of membership. Provide a copy of report, including date and method of delivery to members.

25. Publish an online calendar or chapter events listing

26. Have a complete board of directors (to include, but not limited to, president, president-elect, secretary, treasurer, membership and legislative chairs).

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CHAPTER & LEADERSHIP DEVELOPMENT

Chair: Carolyn Beck

Board Liaison: Patricia Griffey

Month: December, 2016

Report:

- Held monthly call with Committee on 11/22/16. Had a great call with all the committee members except one!
- All committee members reported on the how their Regions were doing. We still have concerns in Region 3 for the WVA chapter. Region 8 reports their chapters are strengthening.
- Created a step by step instructional flyer to assist in the registration process for Leadership Forum.
- Requested that all committee members reach out to their RVP to continue to promote Leadership forum and encourage early registration.
- CLD Tool Time articles for publication in the President Perspective will highlight Awards in December.
- We will be working with committee member Arty Arccardo to create a video at Capitol Conference which will highlight the Leadership Forum as well as promoting Chapter Leadership & Development amongst NAHU membership. We hope to unveil the video at Annual Convention.
- Will be holding conference call with David Smith, Lou Reginelli and Brooke Willson to discuss our strategies for Annual Convention. We want to ensure we are able to capture our future leaders and provide tools that all can gain from during this annual event.
- The committee will begin using Zoom for our conference calls beginning with our December 20th conference call.



FINANCE

Chair: Pat Griffey

Board Liaison:

Month: December

Finance Committee Teleconference

Date: December 9, 2016

1. Roll Call

Present: Pat Griffey, Rusty Rice, Rosanne Wolfe, Denise VanPutten, Kelly Fristoe, Ross Pendergraft, Jennifer Murphy

Absent: Janet Trautwein

2. Agenda Approval

3. Comments and discussion - October 2016 Financial Statements.

Discussion ensued on 2016 variances from the annual budget and the adjustments that have been made to the 2017 budget to accommodate for those fluctuations in both Revenues and Expenses. Motion to approve: Rosanne Wolfe. Motion carried.

4. NY State Legislative Defense Fund Repayment Request

Jennifer reported that she had discussed the repayment schedule with NYSAHU and it was agreed that they would make their payments directly each month over 24 months.

5. 2017 Budget Adjustment for Membership Recruitment

This was tabled to the next call pending clarification of the budget dollars that were allocated to the Membership Council specifically. Pat will reach out to Paige Phillips to discuss.

6. New business

7. Adjourn



GOVERNANCE

Chair:

Board Liaison:

Month:

NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES

POLICY TITLE:	E-mail Committee Voting Procedure
CLASSIFICATION:	Committee
POLICY NUMBER:	05-02-CMT
DEPARTMENT COORDINATOR:	Board of Trustees
MOTION:	Mel Schlesinger
DATE SUBMITTED (initial):	November 14, 2005
DATE APPROVED:	December 12, 2005
DATE AMENDED	April 18, 2011
SUNSET DATE:	2017

PURPOSE: To establish procedures for NAHU committees to follow when discussing or voting on matters by electronic means

POLICY: NAHU committees shall adopt specific policies to regulate the transaction of business by electronic means.

PROCEDURE:

Presentation of a Topic for Informal Consideration: The committee chair may present a topic or issue for discussion without presenting a motion on which a vote must be taken. He/she may do this electronically by distributing the topic to the entire committee, using the agreed upon distribution list maintained by the NAHU office. The chair shall set a time limit of no less than 24 hours for the discussion. At the end of this period, he/she may seek to extend the discussion period, refer the issue to a sub-committee or working group, invite a motion from a member of the committee, close discussion or take other appropriate action. A motion may be voted upon electronically, in accordance with [Bylaws Article VIII, Section 4 and](#) the procedures of this P&P or may be carried forward to the next committee teleconference, if placed on the agenda by the chair. Because an electronic vote prevents the assurance of a quorum, two-thirds of all committee members have to vote affirmatively for an electronic motion to pass. Unless otherwise specified by the chair, committee members shall cast their vote using the approved distribution list, to be received by all committee members, and recorded. All committee members are encouraged to participate in the discussion, observing the same rules of order and courtesy as apply to formal committee meetings. All contributions to the discussion should be posted to all committee members, again using the NAHU distribution list.

Presentation of a Motion for Consideration: All motions to be voted upon electronically shall be submitted in the same form as a motion made during a formally convened committee meeting; the motion shall be in writing, a second shall be secured and discussion shall be allowed for no less than 24 hours before a vote is taken. All further discussion shall again include all members of the committee. At the end of the specified discussion period, all eligible committee members may cast votes. At the conclusion of the voting period, the chair shall tabulate the votes. The chair shall formally announce the results of the vote to the entire committee, and shall record the vote in the minutes of

the subsequent formal committee meeting. If a motion fails because a significant number of committee members did not cast a vote on the issue, the chair may, at his/her sole discretion, extend the voting deadline or add the topic to the next committee meeting. However, he/she may take both actions (ie. If the deadline is extended and there are still insufficient votes, the matter may not be carried over to the next committee meeting, except as a newly introduced agenda item).

FINANCIAL IMPACT: None.

EMAIL VOTING PROCEDURE ADDENDUM (P&P 05-02-CMT)

S A M P L E

ELECTRONIC VOTE RESULTS

The Motion:

Motion Maker: _____

BoT VotingVOTING COMMITTEE:

Member	Member Name	Vote Cast
<u>Chair</u> President		
<u>Vice Chair</u> President-Elect		
<u>Region 1/Sitting Member</u> Vice President		
<u>Region 2/Sitting Member</u> Treasurer		
<u>Region 3/Sitting Member</u> Secretary		
<u>Region 4/Sitting Member</u> Immediate Past President		
<u>Region 5/Sitting Member</u> RVP Region 1		
<u>Region 6/Sitting Member</u> RVP Region 2		
<u>Region 7/Sitting Member</u> RVP Region 3		
<u>Region 8/Sitting Member</u> RVP Region 4		
<u>Sitting Member</u> RVP Region 5		
<u>Sitting Member</u> RVP Region 6		
<u>Sitting Member</u> RVP Region 7		
<u>Sitting Member</u> RVP Region 8		

Sitting Member Leg Chair		
Sitting Member Member Chair		
Total Yes Votes		
Total No Votes		
Total Abstentions		
2/3 Requirement Reached		
Motion Outcome		

Date

Attested by Secretary

**NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS
POLICY & PROCEDURES**

POLICY TITLE: ~~Structural Efficiencies between Staff and~~
~~Expectations for~~ Volunteer Leadership
CLASSIFICATION: Communications
POLICY NUMBER: 13-08-C
DEPARTMENT COORDINATOR: Executive
MOTION: Bruce D. Benton, RHU
DATE APPROVED: January 20, 2014
DATE AMENDED: April 27, 2015
SUNSET: 2016

PURPOSE: To establish a protocol to ensure understanding of structural efficiencies and effective communications between staff and volunteer leadership.

POLICY: NAHU executive staff and the Board of Trustees will ~~be responsible for~~ ensure proper training for effective leadership ~~succession~~, training and communications with the Board of Trustees (BOT) and Chairpersons of any Standing Committee, Working Group, Task Force or Special Committee.

PROCEDURE(S): ~~NAHU senior staff will perform the following duties:-~~

1. ~~Each member of the~~ Board of Trustees shall complete orientation and training ~~(which may be to be conducted electronically) on an annual basis. The topics to be covered shall include but not be limited to the following:-~~
 - a. ~~Review of NAHU P&P 03-03-B (BOT Orientation).~~
 - b. ~~Review of NAHU P&P 03-02-B (BOT Decision Process).~~
 - e. ~~Distribution of P&Ps to BOT members to ensure understanding of duties and responsibilities.~~
 - c. ~~d. Review of BOT Information Central (www.nahu.org/bot).~~
 - d. ~~e. Review of NAHU P&P 06-02-CMT (Structure and Operation of Special Committees) and to ensure adherence with the process of Ratification.~~
 - e. ~~f. Distribution of [this] P&P 13-08-C (Structural Efficiencies between Staff and Volunteer Leadership) at BOT orientation, Regional Vice President (RVP) training and National Committee Orientation.~~

In addition, executive staff shall distribute a copy of P&Ps to BOT members to ensure that each understands the duties, responsibilities and procedures associated with service on the BOT. Each member of the Board of Trustees shall report the Secretary and his/her designee of the completion of this training.

2. ~~Each~~ Regional Vice President shall complete orientation and training ~~(which may to be conducted electronically) before taking office. The topics to be covered shall include but not be limited to the following;~~

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- a. ~~NAHU staff shall maintain a comprehensive~~ RVP manual, ~~(a comprehensive How-To Guide created and maintained by NAHU staff,)~~ including RVP job description, structure of regional leadership team (including job descriptions) and succession planning guidance.
- b. ~~NAHU staff shall maintain a comprehensive~~ Regional Leadership Conference manual, ~~(How-To Guide)~~ a comprehensive How-To Guide created and maintained by NAHU staff; which shall incorporate P&P 03-01-F (Regional Conference Revenues and Expenses).
- c. ~~NAHU staff liaisons to the national committees shall maintain a~~ Comprehensive RVP training module, which shall be maintained by NAHU staff developed in partnership with the national committee leadership teams ~~to be made available to RVPs.~~

3. ~~3.~~ Each Chairpersons of any Standing Committee, Working Group, Task Force, Advisory Group or Special Committee shall complete orientation and training (which may be conducted electronically) before taking office. The topics to be covered shall include but not be limited to the following: Combined National Committee and Advisory Group chair orientation and training either at Convention or electronically.

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a. ~~a.~~ NAHU staff shall maintain a Review of comprehensive the job description for all standing or special national committees, Tasks Forces, and working or advisory group chairs.

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b. ~~b.~~ Review of NAHU's strategic plan including updates from the most recent BOT-approved annual strategic plan review.

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e. ~~—~~ All national committee chairs and vice chairs are to be provided with a listing of national committee members.

d. ~~—~~ The NAHU president shall be included in the presentation of the aforementioned orientation.

e. ~~—~~ Incoming NAHU national committee chairs may conduct separate breakout sessions by committee, if desired; however, they shall not replace the combined orientation program.

1.4. ~~4.~~ The NAHU CEO/EVP shall communicate the development of membership services with the Board of Trustees to ensure a culture of transparency and a process for collaboration.

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~~5.~~ Coordinate a The NAHU annual strategic plan review shall be reviewed annually with by the Board of Trustees at the Capitol Conference meeting.

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a. ~~—~~ The NAHU CEO/EVP shall allocate time of the Board of Trustees to for review of NAHU's strategic plan and to develop further strategies for the upcoming association year the Board of Trustees is encouraged to make revisions to the strategic plan consistent with their annual review and current circumstances.

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5. b. ~~—~~ NAHU staff, in conjunction with the national committee chairs will ensure communications and fulfillment of strategic direction to the Chairpersons of any Standing Committee, Working Group, Task Force, Advisory Group or Special Committee.

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~~6. 6. Ensure an annual review of NAHU's sunsetting Policies and Procedures and NAHU Bylaws to ensure adherence and time line management. The NAHU Secretary shall be included in this process. (DELETE – Duplicative)~~

~~7. 7. Website posting of (The minutes of all national committee teleconferences meetings shall be posted to the NAHU website.~~

~~8. 8. The appropriate Executive Committee members will participate as it relates to the training module(s). (Not certain of purpose – I would delete)~~

9. Failure to complete training by members of the BOT before the end of July may be considered by the Board of Trustees as reasonable cause for removal under the Bylaws. shall result in the member losing their eligibility to participate in BOT business until such time as the training has been completed. The NAHU Secretary shall report at the August Board of Trustees meeting on the status of completion of training by members of the Board of Trustees, and to take appropriate action to ensure compliance with this policy.

FINANCIAL IMPACT: Additional staff and/or other methods of compensating existing staff may be required to fulfill the requirements set forth in this P&P.

ADDITIONAL RECOMMENDATION: This P&P is designed to memorialize a structural protocol and ~~should not be disregarded or sunsetted.~~ It should be reviewed every three years. It distinguishes the roles and responsibilities between the NAHU volunteer leadership and NAHU staff. It establishes a method of understanding, communication, cooperation, and accountability.

Distribution:

1. Board Members:
2. Staff:
3. Committee:

Recommendations:

Responses:

Action:

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NATIONAL ASSOCIATION OF HEALTH UNDERWRITERS POLICY & PROCEDURES

POLICY TITLE:	Expectations for Volunteer Leadership
CLASSIFICATION:	Communications
POLICY NUMBER:	13-08-C
DEPARTMENT COORDINATOR:	Executive
MOTION:	Bruce D. Benton, RHU
DATE APPROVED:	January 20, 2014
DATE AMENDED:	December 19, 2016, April 27, 2015
SUNSET:	2019

PURPOSE: To establish a protocol to ensure understanding of structural efficiencies and effective communications between staff and volunteer leadership.

POLICY: NAHU executive staff and the Board of Trustees will ensure proper training for effective leadership, training and communications with the Board of Trustees (BOT) and Chairpersons of any Standing Committee, Working Group, Task Force or Special Committee.

PROCEDURE(S):

1. Each member of the Board of Trustees shall complete orientation and training (which may be conducted electronically) on an annual basis. The topics to be covered shall include but not be limited to the following:
 - a. Review of NAHU P&P 03-03-B (BOT Orientation).
 - b. Review of NAHU P&P 03-02-B (BOT Decision Process).
 - c. Review of BOT Information Central (www.nahu.org/bot).
 - d. Review of NAHU P&P 06-02-CMT (Structure and Operation of Special Committees) and to ensure adherence with the process of Ratification.
 - e. Distribution of [this] P&P 13-08-C (Structural Efficiencies between Staff and Volunteer Leadership) at BOT orientation, Regional Vice President (RVP) training and National Committee Orientation.

In addition, executive staff shall distribute a copy of P&Ps to BOT members to ensure that each understands the duties, responsibilities and procedures associated with service on the BOT. Each member of the Board of Trustees shall report the Secretary and his/her designee of the completion of this training.

2. Each Regional Vice President shall complete orientation and training (which may be conducted electronically) before taking office. The topics to be covered shall include but not be limited to the following:
 - a. RVP manual, a comprehensive How-To Guide created and maintained by NAHU staff, including RVP job description, structure of regional leadership team (including job descriptions) and succession planning guidance.
 - b. Regional Leadership Conference manual, a comprehensive How-To Guide created and maintained by NAHU staff which shall incorporate P&P 03-01-F (Regional Conference Revenues and Expenses).

- c. Comprehensive RVP training module, which shall be maintained by NAHU staff in partnership with the national committee leadership teams.
- 3. Each Chairpersons of any Standing Committee, Working Group, Task Force, Advisory Group or Special Committee shall complete orientation and training (which may be conducted electronically) before taking office. The topics to be covered shall include but not be limited to the following:
 - a. Review of the job description for all standing or special committees, Tasks Forces, and working or advisory group chairs.
 - b. Review of NAHU's strategic plan including updates from the most recent BOT-approved annual strategic plan review.

All national committee chairs and vice chairs are to be provided with a listing of national committee members. The NAHU president shall be included in the presentation of the aforementioned orientation. Incoming NAHU national committee chairs may conduct separate breakout sessions by committee, if desired; however, they shall not replace the combined orientation program.

- 4. The NAHU strategic plan review shall be reviewed annually by the Board of Trustees at the Capitol Conference meeting. The NAHU CEO/EVP shall allocate time of the Board of Trustees for review of NAHU's strategic plan and the Board of Trustees is encouraged to make revisions to the strategic plan consistent with their annual review and current circumstances. NAHU staff will ensure communications and fulfillment of strategic direction to the Chairpersons of any Standing Committee, Working Group, Task Force, Advisory Group or Special Committee.
- 5. Failure to complete training by members of the BOT before the end of July may be considered by the Board of Trustees as reasonable cause for removal under the Bylaws. The NAHU Secretary shall report at the August Board of Trustees meeting on the status of completion of training by members of the Board of Trustees, and to take appropriate action to ensure compliance with this policy.

FINANCIAL IMPACT: Additional staff and/or other methods of compensating existing staff may be required to fulfill the requirements set forth in this P&P.

ADDITIONAL RECOMMENDATION: This P&P is designed to memorialize a structural protocol and should be reviewed every three years. It distinguishes the roles and responsibilities between the NAHU volunteer leadership and NAHU staff. It establishes a method of understanding, communication, cooperation, and accountability.



LPRT

Chair: Suzy Johnson

Board Liaison: Mike Embry

Month: December

LPRT will be recommending changes to membership criteria at the December board meeting to be presented by Mike Embrey LPRT committee liaison.

Further, a Soaring Eagle sub committee is working on the speaker/program agenda for the Soaring Eagle symposium.

Committee working on ways to add more value to members without duplicating efforts of other NAHU offerings and programs.

LPRT QUALIFICATION REVIEW AND RECOMMENDATION

OBJECTIVE

Review the current point and income based system for LPRT qualification to determine its current relevance to ensure that recent premium inflation, commission changes and product mix has not had impacted the definition of a "leading producer".

REVIEW & ANALYSIS

- Began with a historical review of last major changes that occurred in 2012. At that time, the use of income was first introduced as qualifying component.
- Assumptions were applied to our model that included current average commissions and premiums while looking at the relative relationships of each of these variables to benchmark current point values.
 - Although many carriers no longer compensate for individual production, we kept them in our analysis using historical comparisons.
- Testing was conducted by reviewing multiple production scenarios to determine if current point values still achieved what is considered "leading producer" levels.
- Further, we looked at the minimal production required for a single product and multiple product bundles for both new business and renewals at each level.
- We tested current point values with their applicable premiums and commissions by product to look at relative relationships to current income levels. We focused on production of a single qualifier selling a single product against each respective level as well as multiple product and producer combinations.
- The relationship of qualifying ratios of each level for both points versus income was reviewed.
- We reviewed the relationship of each of the qualification entities of Agency, Carrier Representative and Carrier Management as they relate to the benchmark for an Individual Producer.
- Finally, we looked at the current fee structure for all qualification levels by entity.

OBSERVATIONS

- We saw only a few outliers related to the current points vs. commission values. This were mainly seen in Dental, Administrative Services, Group Life and Vision. While some were significant with respect to percentages, their absolute value was small.

- If we assume an annual lapse rate ranging between 10% and 30% in a producer's book of business, the required minimum production for group versus individual products remains reasonable.
- Minimum production levels for each qualifying tier appears to show that the current point values continue to warrant consideration as a "Leading Producer" if we further assume them to be new to the industry.
- Despite lower commissions, premium inflation (and possibly the original 2012 starting point) appears to have resulted in a significant disparity between points and income qualification.
- The benchmark Leading Producer qualifying level versus Soaring Eagle shows a 7.5 to 1 ratio for points but a 5 to 1 ratio for income.
- Although the points vs. income ratios were consistent for all levels when comparing Producers versus Agencies and Carrier Representatives versus Carrier Management, we observed the inconsistencies this presents with respect to how many Agents and Carrier Representatives "roll-up" in each of these entities.
- There was no differentiation between a Leading Producer and Agency production for income but a 5 to 1 ratio is currently in place for those that qualify using points.
- Even at the current point and income levels, we doubt there are many Carrier Representatives and Carrier Managers that are earning between \$1.5 million and \$7.5 million annually.
- Unique fees being charged at each level but there was no differentiation by qualifier.

RECOMMENDATION

- We recommend that the existing point values for each qualification level and entity continue as is.
- The Leading Producer level for qualification is to be used for first time qualifiers only. Each individual must produce at the Presidents Council level or higher to renew their membership.
- Income qualification for the Leading Producer category would remain as is but all other levels would be increased between \$25K and \$50K.
- Proposed income qualification for the Agency category was substantially increased to be better aligned with those that qualify using points.
- Eliminate the ability to qualify by income for both Carrier Representative and Carrier Management.
- Reduce the number of unique fees for personal production and Carrier Representative from 5 to 4.
- Double the fees for Agencies and Carrier Management but provide 2 participants at the Annual Symposium during the National Convention.
- A summary chart is attached that summarizes these recommendations as highlighted in yellow.

Leading Producers Roundtable

Categories of Qualification and Application Fees: Current vs. Proposed

Personal Production

	Current Points	Proposed Points	Current Income	Proposed Income	Current Fees	Proposed Fees
Soaring Eagle	4,500	4,500	\$ 250,000	\$ 300,000	\$ 295	\$ 300
Golden Eagle	2,500	2,500	\$ 150,000	\$ 200,000	\$ 145	\$ 150
Eagle	1,800	1,800	\$ 100,000	\$ 150,000	\$ 120	\$ 125
Presidents Council	1,200	1,200	\$ 75,000	\$ 100,000	\$ 95	\$ 125
Leading Producer	600	600	\$ 50,000	\$ 50,000	\$ 70	\$ 75

Carrier Representative

	Current Points	Proposed Points	Current Income	Proposed Income	Current Fees	Proposed Fees
Soaring Eagle	22,500	22,500	\$ 250,000	ELIMINATE	\$ 295	\$ 300
Golden Eagle	12,500	12,500	\$ 150,000	ELIMINATE	\$ 145	\$ 150
Eagle	9,000	9,000	\$ 100,000	ELIMINATE	\$ 120	\$ 125
Presidents Council	6,000	6,000	\$ 75,000	ELIMINATE	\$ 95	\$ 125
Leading Producer	3,000	3,000	\$ 50,000	ELIMINATE	\$ 70	\$ 75

Agency

	Current Points	Proposed Points	Current Income	Proposed Income	Current Fees	Proposed Fees
Soaring Eagle	22,500	22,500	\$ 250,000	\$ 1,500,000	\$ 295	\$ 600
Golden Eagle	12,500	12,500	\$ 150,000	\$ 1,000,000	\$ 145	\$ 300
Eagle	9,000	9,000	\$ 100,000	\$ 750,000	\$ 120	\$ 250
Presidents Council	6,000	6,000	\$ 75,000	\$ 500,000	\$ 95	\$ 250
Leading Producer	3,000	3,000	\$ 50,000	\$ 250,000	\$ 70	\$ 150

Carrier Management

	Current Points	Proposed Points	Current Income	Proposed Income	Current Fees	Proposed Fees
Soaring Eagle	112,500	112,500	\$ 250,000	ELIMINATE	\$ 295	\$ 600
Golden Eagle	62,500	62,500	\$ 150,000	ELIMINATE	\$ 145	\$ 300
Eagle	45,000	45,000	\$ 100,000	ELIMINATE	\$ 120	\$ 250
Presidents Council	30,000	30,000	\$ 75,000	ELIMINATE	\$ 95	\$ 250
Leading Producer	15,000	15,000	\$ 50,000	ELIMINATE	\$ 70	\$ 150

NOTE: Leading Producer level is for first year qualifiers ONLY. Agency and Carrier Management categories are provided 2 participants at the annual symposium at National Convention.



MEDIA RELATIONS

Chair: Dave Cluley

Board Liaison: Rusty Rice

Month: December

Chair Report

The committee met December 1st. Next meeting is January

Annette Bechtold replied to the request for a social media session at Cap Con indicating the agenda is more packed with fewer opportunities for requests such as this. We are pursuing having a table for a Social Media Help Desk in the registration area staffed by members of the social media subcommittee. The goal is to train attendees on how to effectively use social media to promote their business/chapter and also post while at Cap Con.

Brokers Making a Difference is bogged down. No stories have been submitted since last month; most likely, the focus is on getting through open enrollment. The committee discussed identifying agent champions who have submitted stories and have had their business grow as a result. Another thought was to find a “celebrity” to highlight the campaign and the importance of using an agent/broker. The Cap Con booklet will be changed from its current state-by-state format to a single flyer that includes powerful testimonials.

A new LTE addressing the employer exclusion has been drafted. It is being reviewed by the MR committee and has been shared with David Mordo to seek comments from the Leg Council.

A survey has been drafted to solicit membership comments and feedback about Media Relations and communications. It is also under review by the MR committee and has been shared with David Mordo to seek comments from the Leg Council. Release is contemplated before Cap Con.

This month’s committee meeting was not as well attended as in past months as members were getting clients enrolled for open enrollment.

Regional Reports

Region 1 – Michael Capaldo

There were no requests for media relations assistance from Region 1 in November

We shared talking points with state media chairs re the election results and the possibility of “Repeal and Replace” re: the ACA.

Region 2 – Erica Hain

No report

Region 3 – Lee Nathans

- John Dodd had a town hall meeting on Open Enrollment, which was well-received and included a digital recording.
- A member in the Northwest Ohio chapter had an interview with Toledo Press newspaper on the future of the Trump Administration
- Lee Nathans interview with the Wall Street Journal

Region 4 – Alycia Riedl

No report

Region 5 – Bill Hendrickson

No report

Region 6 - Emily Bremer (Note: Emily and Lee Nathans hold a joint monthly call with their two regions)

No report

Region 7 – Scott Leavitt

No report

Region 8 – Meg McComb on behalf of Patrick Burns

- On behalf of Patrick, Meg reported how the election results have left members in shock and there is much talk about the Obama Repeal and Replace initiative.
- Democrats in the California Assembly and Senate have veto proof majorities. Members are also keeping an eye on Tom Price after he introduced the Empowering Patients First Act as well as in regards to subsidies, Medicare, etc.

Member at Large – Neil Crosby

Suggested we tailor our messaging to our not having much to respond to when it comes to the future of the Trump Administration. However, what's best for consumers to know is to stay close to an agent to help guide them through. Messaging should focus on that.



PROFESSIONAL DEVELOPMENT

Chair: David C. Smith
Board Liaison: Rusty Rice
Month: December 2016

Highlights from our early December call:

- Karen Kirkpatrick is leading our work around “Vision Speak” for the 2017 NAHU National Convention in Orlando. A reminder, here is a summary from last month:

We’re bringing the famous TED talks to the NAHU stage. Each of you have written and even agonized over your business’s Vision Statement for years. Some of you may still be working on yours. In whichever way you define your organization’s reason for existence; we want to help you achieve success. Our Vision Speak lineup will bring knowledge and foresight to the stage in 12-15 minute talks. These talks could range from self-preservation, philanthropy, organizational management and comedic relief to the future of telemedicine, healthcare sharing ministries and more.

Karen is coordinating invitations to various speakers, but with a specific instruction to not see their time as a commercial for themselves or any products or services.

- Proposals for Professional Development Day speakers are closed and we hope to have the list finalized in early January.
- We are still focused on putting together a dedicated page for commission to fees on the NAHU website, to bring existing tools and the work done by state associations on creating a master agreement that could be used for fee-based (where available) with individual customers in and out of the Marketplace/state-based Exchanges.
- There was discussion about the need to rename the ACA Certification course, as well adjust our other programs in light of changes that are forthcoming due to efforts to repeal and replace the Affordable Care Act.
- The construction of the Advanced Self-Funded Certification program is moving forward, but in response to strong feedback from various marketing partners and events, we are trying to finalize first the Benefits Technology Certification. However, both program are on track for late first quarter 2017 rollout.
- Our Rapid Reaction team is working directly with Legislative Council to prepare short 10-15 minute videos on topics to help prepare our members in anticipation of the Capitol Conference and their visits on the Hill.
- REBC Update. All work on the redesign of the program is **complete** and in process of getting filed in all 51 jurisdictions. We continue to update our website with new REBC detail and requirements.

REBC Website: <http://www.nahu.org/education/designations/rebc.cfm>





NOMINATIONS

Chair: Don Goldmann

Board Liaison:

Month: December

The first deadline for nominations is Friday, January 6, 2017.

The committee received Rusty Rice's nomination for President-elect on December 8. No other nominations have been received.

During the 2017 House of Delegates, the following positions will be up for election and will require nomination paperwork. All required documentation information has been posted to NAHU's website.

Open 2017-2018 Board of Trustee Positions

President-Elect: Rusty Rice (nominated)

Vice President

Treasurer

Secretary

Region 1 Vice President

Region 3 Vice President

Region 5 Vice President

Region 7 Vice President

Mission Statement

The New Jersey Association of Health Underwriters seeks to be the leading front-line advocacy organization of professional insurance advisors promoting free market solutions for the delivery of health care, health care financing, and health related services and coverage; including financial and retirement security needs. Focused on the interests of New Jersey's health care consumers which include small businesses and individuals, NJAHU is the educating and servicing liaison between the insurance companies, healthcare providers and legislative agencies that impact health care and the consumer.

**BYLAWS
Of the
New Jersey Association of Health Underwriters**

**Adopted 4/14/2009
Amended 5/14/2013**

ARTICLE I – NAME AND TERRITORIAL LIMITS

- Section 1. This organization shall be known as the New Jersey Association of Health Underwriters, hereinafter referred to as this Association or “NJAHU” a non-profit corporation incorporated as such under the laws of the state of New Jersey and chartered by the National Association of Health Underwriters.
- Section 2. The territorial limits of this Association shall be confined to the state of New Jersey.

ARTICLE II – PURPOSES

- Section 1. The objective 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 benefits 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 the value in relating all those facts which will assist 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 engaged in assisting others in the 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) become unable to work due to disability. Life members have the same rights and privileges as individual members. 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. In addition to any reduction in national and chapter dues granted to Life Members, NJAHU dues will be reduced by 50%.

ARTICLE IV – NATIONAL AND STATE AFFILIATION

- Section 1. This Association agrees to be bound by the bylaws of the National Association of Health Underwriters (NAHU) 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 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 National Association of Health Underwriters

ARTICLE V – DUES AND FINANCE

- Section 1. Each active member of this Association shall pay local, chapter, 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. If this Association plans to increase or decrease its state 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 not later than the fifteenth (15th) of September of each year, or a date specified by the National Association of Health Underwriters.
- 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 depositories 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,
Vice President,
Secretary, and
Treasurer
- Section 2. Each officer shall be an active member of this Association and his or her Chapter Association and the National Association of Health Underwriters.
- Section 3. All officers shall serve without compensation.
- 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 one year.
- Section 5. The office of Immediate Past President shall be filled automatically by the outgoing President. In the event there is no outgoing President, or should a currently serving Immediate Past President be removed, resign, or otherwise be unable to continue in his or her office, this office shall remain vacant until filled by normal succession.

- Section 6. If the office of the President shall become vacant due to death, disability, resignation, or removed by due process, the President-Elect shall assume the office for its unexpired term and shall also serve in full the term of President for the succeeding year. With the ascension of the President-Elect to President, the Vice President shall assume the office of President-Elect and the Treasurer shall assume the office of Vice President (while maintaining the responsibilities of Treasurer) both until the next election. The office of Treasurer shall remain vacant until filled as a result of the next election. Should there be no President-Elect at the time of vacancy of the Presidency; the order of succession shall be Vice President, Treasurer and Secretary.
- Section 7. If the office of President-Elect, Vice President or Treasurer shall become vacant due to death, disability, resignation, or removed by due process, or by succession to the Presidency under Article VI, Section 6, the duties of the vacant office shall be filled by the current holder of the office next in line of succession.
- Section 8. If the office of Secretary or Treasurer becomes vacant due to death, disability, resignation, recall or removal by due process or by succession under Article VI, Section 6, and the office 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.
- Section 9. Once a president has completed his term, he is not eligible to be president again.

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 and the House of Delegates. The President shall appoint all committees and vacancies whose membership is not otherwise specified by these bylaws and 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.
 - C. Immediate Past President – The Immediate Past President shall serve as an advisor to the President and the Board of Directors and perform other duties as assigned by the President or Board of Directors.
 - D. Vice President – the Vice President, in the absence of the President and the President-elect, 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.

- E. 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.
- F. Treasurer – The Treasurer shall be responsible for receiving all funds and dues paid to this Association and shall forward them 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 depositories and shall disburse such funds upon the order of the Board of Directors. The 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. The Treasurer shall chair the Budget Committee as appointed by the President and shall present a budget to the Board of Directors for each fiscal year by the end of the prior fiscal year. The Board of Directors may assign all or a portion of these duties to a third party vendor.

ARTICLE VIII – BOARD OF DIRECTORS

- Section 1. The Board of Directors shall consist of the NJAHU officers, the President or his designee alternate of each chapter within the state and the Chairperson of the Legislative Committee ex officio. Each Board member shall have one vote.
- Section 2. Each director shall be an active member of this Association, his or her local chapter, and the 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 one year which may be successive. If serving by appointment or replacement the Director shall serve out the remainder of that term.
- Section 5. The Board of Directors shall determine the policies and activities of this Association, approve the budget, authorize all expenditures and disbursements and have the authority and responsibility to manage this Association's affairs. Policies and Procedures of the Association may be adopted, amended or rescinded by a mandatory vote of the Board of Directors at any regular or special meeting.
- Section 6. The Board of Directors shall meet no less than four (4) times per year or at the call of the President, or at the call of a majority of the Board of Directors. The meetings shall

be held at such times and places as may be determined by the President; or by the Board of Directors for meetings they call. 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 (14) days prior to the meeting.

- Section 7. The Board of Directors may transact emergency business by mail or electronic means in accordance with the Association's Policies and Procedures. Motions considered by these means shall be adopted if at least two thirds (2/3) majority of the entire Board returns affirmative votes. Note this is a higher standard than simple majority required at a meeting. The members of the Board of Directors shall be advised of the results of such balloting no more 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. All meetings of the Board of Directors shall be open to active members.
- Section 9. In the event a director position representing a Local Chapter becomes vacant due to death, disability, resignation, removal by due process, or by succession, the position shall be filled by appointment by the President only in the event that the local Chapter does not elect a new President or Chapter designee. 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.
- Section 10. In the event a director position, that of the legislative Committee Chair, becomes vacant due to death, disability, resignation or removal by due process, 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.
- Section 11. In the event a director position becomes vacant due to the failure to have an Officer's position filled by the House of Delegates, the position shall be filled by appointment by the President. The appointment shall be made effective July 1st and is subject to three-fourths (3/4) vote of approval of the newly elected Board of Directors and shall be only for the unexpired term of the office.
- Section 12. Interpretation of these bylaws resides with the Board of Directors. Members or Chapters requesting interpretation may submit their request in writing and the Board of Directors shall likewise provide a written response which shall be, along with the request, entered into the minutes.

ARTICLE IX – HOUSE OF DELEGATES

- Section 1. Active Members of the Association shall exercise their statewide voting rights through appointed delegates, who along with the Officers of the Association shall constitute the House of Delegates. The House of Delegates may:

- A. Elect and Remove Officers and Directors of the Association
- B. Amend these Bylaws
- C. Review actions of Officers and the Board of Directors
- D. Terminate the Association

- Section 2. Delegates shall be appointed by chapters to represent and vote on behalf of the members of their chapter. Chapters shall also appoint alternate delegates in a number equal to their corresponding number of delegates. Alternate delegates shall serve in place of any delegate unable to attend a House of Delegates meeting for any reason, and shall be designated by their chapter as 1st alternate, 2nd alternate, 3rd alternate, etc. and shall be called upon by their chapter in that order to serve when necessary.
- Section 3. The number of appointed delegates each chapter is entitled to shall be determined by the number of active members of each chapter on February 28th of each calendar year. ~~Each~~ Each chapter shall be entitled to three appointed delegates. One (1) additional voting delegate will be allowed for each additional fifty (50) active members in the member association above one hundred (100) active members.
- Section 4. Chapters shall provide to the Secretary of this Association by March 15th of each year the names, addresses and e-mail addresses of each appointed delegate and alternate. The term of office for appointed delegates and alternates shall be for one year beginning May 1st or the day of the House of Delegates if earlier. Appointed delegates and alternates may only be removed by their local Chapter.
- Section 5. Officers of this Association shall be ex-officio members of the House of Delegates. An Officer serving as ex-officio member of the House of Delegates may also sit as an appointed delegate or alternate, but in no case shall an individual have the right to cast more than one vote.
- Section 6. Annual Meetings: The House of Delegates shall meet annually for the purpose of electing officers and transacting any such business coming before them in accordance with these bylaws. The meeting shall be during the second quarter of the fiscal year at place and time designated by the Board of Directors. All active members of the Association shall be provided notice of the meeting and shall be permitted to attend, whether voting or not at least 6 months prior and with a two-third (2/3) majority of present Board members the meeting date may be changed to April.
- Section 7. Special Meeting: The House of Delegates shall also hold special meetings when called by the membership to do so. They shall be deemed as called to meet if a number exceeding ten (10) percent of the Association's active members as of the last day of the month prior to the month in which the request is made provide written request for such a meeting to the Board of Delegates through the Secretary specifying the nature of the business to be transacted. No other business other than that provided in the written request shall be transacted at the special meeting. Upon receipt of the request, the

Board shall act promptly to establish a time and location in New Jersey for the special meeting and shall provide notice to all active members. The meeting shall be held not less than 30 or more than 90 days after receipt of the original request.

- Section 8. Notice of Annual and Special Meetings of the House of Delegates shall be provided (by the Secretary) to all Officers of the Association, all appointed Delegates and all appointed alternates. Such notice shall be in writing and delivered by first class mail to the address of the officer, delegate, or alternate as listed on chapter delegate list as of March 15th via electronic mail sent by the Secretary with return receipt requested at least 30 days prior to the scheduled meeting. The notice shall specify the location, date and time of the meeting and (1) for a special meeting a statement of the general nature of the business to be transacted and that no other business may be transacted or (2) for the annual meeting a list of offices to be filled, with a list of the nominees for each office, along with a statement of the general nature of any other such business the Board of Directors will bring before the House at the meeting.
- Section 9. Manner of Voting: All Delegates or Alternates entitled to vote at a meeting of the House of Delegates must be physically present at the meeting where they will cast a secret written ballot. Discussion will be closed one (1) hour after the start time of the meeting, as determined by the Secretary and voting will commence immediately.
- Section 10. Counting of Votes: The Association's Nominations and Elections Committee shall open and count the ballots at the meeting of the House of Delegates. Each candidate or interested party will have the right to specify a witness to the counting, but at no time will the ballots leave the custody of the Committee.
- Section 11. A quorum of the House of Delegates must be established prior to the transaction of business by the house and must be maintained throughout the meeting. A quorum shall be a simple majority of those entitled to vote at the meeting.
- Section 12. Action Without Notice and Waiver of Notice: The House of Delegates may meet and take action without notice provided that: (1) A quorum is present and a two-third (2/3) majority of those present vote to do so, (2) either prior to or after such meeting all delegates entitled to vote sign a written waiver of notice and a written consent to any action taken and approval of the minutes. All minutes, written waivers and written consents shall be made part of the permanent record of the Association.

ARTICLE X – NOMINATIONS AND ELECTIONS

- Section 1. The election of Association Officers shall be held at the annual meeting of the House of Delegates. The election of directors not sitting as Officers of the Association shall be held by local Associations prior to the annual meeting of this Association.

- Section 2. The President shall appoint a Nominations and Elections Committee no later than December 31st of each year. The Chairperson of this committee shall be the Immediate Past President of the Association. Should the Immediate Past President be unable to serve in this capacity, the committee shall elect a Chair from their midst. Members of the Committee shall be one representative from each chapter, as designated by the Chapter Presidents. The duties of this committee shall be to solicit and receive nominations and to prepare a slate of candidates. The Nominations and Elections Committee shall have general charge of the election process including the preparation, distribution, collection and counting of ballots, and report the results.
- Section 3. The Nominations and Elections Committee shall inform each Chapter of their right to nominate one candidate for each elected office no later than January 31st of each year. Nominees must be active members of the Chapter nominating them for at least one full year prior to their nomination. Chapters will submit the names of their nominees, if any, in writing to the Nominations Committee by February 28th.
- Section 4. The Nominations and Elections Committee shall prepare a written ballot containing the names of all qualified nominees and shall distribute such ballot materials to all delegates and alternate delegates.
- Section 5. No nominations shall be permitted unless in accordance with the above.

ARTICLE XI – COMMITTEES

- Section 1. There shall be the following standing committees:
- A. Awards
 - B. Education
 - C. Legislation
 - D. Membership
 - E. Nominations and Elections
 - F. Communication/Web
 - G. HIAPAC
 - H. Convention
- Section 2. The President shall appoint the chairs and members of all standing, special or ad hoc committees and task forces in accordance with other articles of these bylaws and subject to the approval of the Board of Directors.
- Section 3. The Board of Directors shall establish policies and procedures for all committees and task forces regarding usual duties, terms of office, and requirements for reports 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 XII – RECALL AND REMOVAL FROM OFFICE

- Section 1. An officer, member of the Board of Directors, committee member or chair, or task force member of chair may be removed from office in the event of such acts of dishonesty, fraud, misrepresentation, or other reasonable cause as would prevent the effective performance of his/her duties.
- Section 2. No elected officer or appointed Board Member may be removed from office without a three-fourths (3/4) vote of the House of Delegates at any regular or special meeting convened in accordance with Article IX at which a quorum is present.
- Section 3. A Board Member representing a local chapter may be removed from office by that Chapter in accordance with their own bylaws. Notice of recall or removal must be sent by registered mail to the affected individual advising him/her of the action to be considered and containing a brief statement of the basis of the complaint against him. Removal by the process requires notification 30 days prior to the vote for removal from office. The Board of Directors and/or twenty-five (25%) of this Association's membership can initiate recall. Recall can only be achieved by a three-fourths (3/4) vote of the Board of Directors or in the case of House of Delegates a majority of those present assuming quorum.
- 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 XIII – 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 of in its charter, bylaws or adopted rules.

ARTICLE XIV – 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 House of Delegates at any meeting held in accordance with Article 9 of these bylaws.

ARTICLE XVIII – INDEMNIFICATION

- Section 1. This Association may, by resolution of the Board of Directors, provide for indemnification by the 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 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 of misconduct.

ARTICLE XVI – DISSOLUTION

- Section 1. Dissolution of the Association requires the passing of a Resolution of Resignation by a three-fourths (3/4) vote of all active members through the House of Delegates. 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 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 insure 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 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 XVII – PREVIOUS BYLAWS SUPERCEDED

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

END

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.

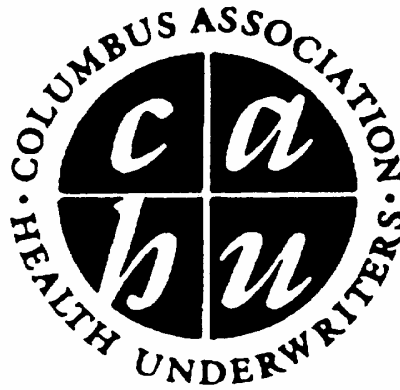
To use no advertising which may be false or misleading.

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.



Columbus [Ohio]

Association of Health
Underwriters

BYLAWS

Adopted November 3, 2016
Amendments Adopted

BYLAWS
of the
Columbus Association of Health Underwriters

ARTICLE I – NAME AND TERRITORIAL LIMITS

- Section 1. This organization shall be known as the Columbus Association of Health Underwriters, hereinafter referred to as this Association, a non-profit corporation incorporated as such under the laws of the state of Ohio and chartered by the National Association of Health Underwriters.
- Section 2. The territorial limits of this Association shall include but not be limited to the Central Ohio area. 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 Ohio 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 services industry.
 - D. To provide and promote a program of continuing education and self-improvement for 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 products and services 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 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 Associations 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 Associations 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 Associations 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 and a non-voting Executive Director.
- Section 2. Each officer, except the Association Executive Director, shall be an active member of this Association, and the State and National Associations of Health Underwriters.
- Section 3. All officers, except the Association Executive Director, shall serve without compensation.
- 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 one year.
- 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, recall 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, recall or removal by due process, or by succession to the Presidency under Article VI., Section 6, the President shall 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.
 - 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. 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 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.
- E. 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.
- F. Association Executive– The Association Executive Director is appointed at the discretion of the Board of Directors, for such period, such compensation, and with such authority, duties, facilities and assistance as the Board of Directors may determine. The Association Executive Director shall have no vote.

ARTICLE VIII – BOARD OF DIRECTORS

- Section 1. The Board of Directors shall consist of the officers and seven elected directors and the ex officio Association Executive Director.
- Section 2. Each director, except the Association Executive Director, shall be an active member of this Association, and the State and National Associations 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 three years.
- 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 sent to each member of the Board by the President or president’s representative not less than thirty (30) days prior to the meeting.
- Section 7. The Board of Directors may transact business in person, 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 ninety (90) days 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 of all interested candidates 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 thirty (30) days prior to the date of the April meeting. The ballots shall be cast in person or by electronic means before the beginning of the April meeting.
- Section 4. When a candidate is running unopposed, his/her name shall be placed on the ballot with the word “unopposed” next to it. That candidate shall automatically be accepted for the office. If all candidates are running unopposed, there shall be no election and they will automatically be accepted for office.

ARTICLE X – COMMITTEES

- Section 1. There shall be the following standing committees:
- A. Awards
 - B. Education/Programs
 - C. Legislation
 - D. Membership/Retention
 - E. Nominations
 - F. Philanthropy
 - G. Media Relations
- 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 recall. Recall 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.

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 Board of Directors, provided that written notice of the meeting and of the proposed amendment(s) shall have been given to the members at least thirty (30) days prior to the meeting.

ARTICLE XIV – 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 XV – 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 XVI – PREVIOUS BYLAWS SUPERCEDED

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

##END##

BYLAWS
Minnesota Association of Health Underwriters

Restated June 1, 2016

ARTICLE I – NAME AND TERRITORIAL LIMITS

- Section 1. This organization shall be known as the Minnesota Association of Health Underwriters, hereinafter referred to as MAHU, a non-profit 501(c)(6) incorporated as such under the laws of the state of Minnesota and chartered by the National Association of Health Underwriters.
- Section 2. The territorial limits of this Association shall be confined to the state of Minnesota.

ARTICLE II – PURPOSES

- Section 1. The objectives of MAHU shall be:
- A. To promote the common business interests of those engaged in the sale of health and related insurance products and services.
 - B. To advance public knowledge for the need and benefit of the financial protection provided by health and related insurance products and services.
 - C. To provide and promote a program of continuing education and self-improvement of MAHU members by increasing the knowledge of members concerning the principles, functions and applications of health and related insurance products and services.
 - D. To promote legislation, regulation and practices which are in the best interest of the insuring public.
 - E. To provide agent value to consumers in both private and government insurance plans.
 - F. To carry out other programs to further the purposes of the MAHU.
- Section 2. This Association and its members recognize an obligation to follow the National Association of Health Underwriters Code of Ethics which is considered a part of these bylaws.

ARTICLE III – MEMBERSHIP

- Section 1. Membership in the Association will be available under the following designations:
- A. Full Membership
 - i. A member may be any individual licensed by their state licensing authority for the sale of health and related insurance products and services. Individual members may also include non-licensed individuals such as home office personnel and agency support staff. Individual members who have paid their annual national, state and local dues will be referred to as Active Members.

ARTICLE IV – NATIONAL AND STATE AFFILIATION

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

ARTICLE V – DUES AND FINANCE

- Section 1. Each active member of this Association shall pay MAHU 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 more than sixty (60) days in arrears shall be dropped from the rolls of 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 can only be changed once per year and will be effective January 1 through December 31 of each year. No later than the 15th (fifteenth) of September 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 July 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 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 – DUTIES AND OFFICERS

- Section 1. The officers of this Association shall be: President, President-Elect, Immediate Past President, Secretary, and Treasurer. The offices of the Secretary and Treasurer may be combined into one office of Secretary/Treasurer.
- 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.
- i. Should the office of the President shall become vacant due to death, disability, resignation, or removal by due process, the President-Elect shall assume the duties of the President for the unexpired term and the term of President for the succeeding year. 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 Secretary, in that order.

ii. The President shall be an ex officio member of all standing and special committees.

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 assume the office of President on July 1st in the year subsequent to their election and shall serve for a term of one year, or, in the event of a vacancy as previously outlined. Immediately following the adjournment of the annual meeting in the year subsequent to his/her election to the office of President-Elect or, in the event of a vacancy as previously outlined.

i. If the office of President-Elect shall become vacant due to death, disability, resignation, or removal by due process, the President shall, within thirty (30) days of the effective date of vacancy, by special appointment, appoint a member of this Association in good standing to fulfill the duties of the office for its unexpired term. The special 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.

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. Full Membership 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. Associate member dues will be retained in full by MAHU.

i. A surety bond shall be obtained on any officer responsible for handling of finances.

Section 2. If the offices of, Secretary and/or Treasurer become vacant due to death, disability, resignation, the office(s) shall be filled by special appointment by the President. The special 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 full duties of the office(s).

Section 3. Each officer shall be an active member and have a Full Membership

Section 4. All officers shall serve without compensation.

Section 5. All officers shall take office on the first day of July of each year following their election, and shall serve for a term of one year.

ARTICLE VII – BOARD OF DIRECTORS

- Section 1. The Board of Directors of MAHU shall be composed of the officers of MAHU, and not more than eight nor less than two Directors-at-Large. All members must be in good standing. Special meetings may be held at any time subject to prior notification to all members of the Board at least twenty-four (24) Hours prior to the special meeting.
- Section 2. Each director shall be active and have full membership in MAHU and NAHU.
- Section 3. 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.
- Section 4. The Board of Directors shall determine the policies and activities of MAHU, approve the budget, authorize all expenditures and disbursements, and have the authority and responsibility to manage MAHU's affairs.
- Section 6. The Board of Directors shall meet no less than eight 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 not less than seven days prior to the meeting.
- Section 7. The Board of Directors may transact business by mail or electronic means by voting upon proposals as 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. Results will be noted and entered into minutes at the next Board meeting.
- 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 the position shall be filled by special 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).
- Section 10. The Executive Committee of the Board shall consist of the officers of the Association as appointed by the President and approved by at least two-thirds (2/3) majority of the entire Board (or the special appointments). The Executive Committee shall conduct business necessary for the maintenance of the Association. Any decisions made and/or actions taken by the Executive Committee shall be subject to review and final approval of the Board of Directors.
- Section 11. All actions of the Board of Directors shall be subject to review by the membership at either the annual meeting or a special meeting called specifically for that purpose.
- Section 12. MAHU's annual meeting will be held on a date and at a place determined by the Board of Directors.

ARTICLE VIII – NOMINATIONS AND ELECTIONS

- Section 1. The election of Board Members and President-Elect shall be held prior to MAHU's annual meeting.
- Section 2. The vote necessary for elections shall consist of two thirds (2/3) vote of 1/10TH of members.
- Section 3. 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 that will not allow for the Board of Directors to be composed of no less than 60% agents. The Nominations Committee will distribute the slate of candidates with the annual meeting notice.
- Section 4. The Nominations Committee to solicit individuals to run for the Board of Directors shall have general charge of the election process including the preparation, distribution, collection and counting of ballots, and reporting the results.

ARTICLE IX – COMMITTEES

- Section 1. There shall be the following Committees:
- A. Professional Development
 - B. Legislation
 - C. Membership
 - D. Communication
 - E. Nominations
 - i. The Nominations Committee will consist of members as appointed by the President and will be comprised of an odd number of members.
 - F. Awards
 - i. The Awards Committee is responsible for coordination of the John J. Symanitz Award and the David LeClair Award.
- Section 2. The President shall appoint the chairs of all Committees, subject to the approval of the Board of Directors.
- Section 3. The Board of Directors shall establish guidelines for all committees.
- Section 4. The Board of Directors will establish a budget for all Committees and administration of the fiscal affairs are vested in and reported to the Board of Directors.
- Section 5. The President may create special and/or ad hoc committees as required and approved by the Board of Directors.

ARTICLE X - AMENDMENTS

- Section 1. Amendments to these bylaws may be adopted a two-thirds (2/3) vote of 1/10th of the active members provided that written notice of the proposed amendment and the meeting be posted on the MAHU website and sent to the members either electronically and/or at their last known addresses no less than thirty (30) days prior to said meeting.

ARTICLE XI – DISSOLUTION OF ASSOCIATION

- Section 1. Dissolution of this Association requires a special meeting. A Resolution of Resignation must be passed by a majority of members in attendance at this special meeting. 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 members-at-large.
- Section 2 MAHU shall use funds only to accomplish the objectives and purposes specified in these bylaws. No part of said funds shall inure or be distributed to the members of the MAHU. In the event it is disbanded or the charter revoked for cause in violation of the bylaws of the National Association of Health Underwriters, the last Treasurer of record or other person in possession of the funds or assets shall submit them to the Treasurer of NAHU along with a copy of the last Board of Directors meeting with the motion to disband.
- Section 3. MAHU, 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 MAHU.
- Section 4. MAHU'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.

ARTICLE XII – REMOVAL OF BOARD MEMBERS

- Section 1. An officer or Director of the Association may be expelled in the event of such acts such as dishonesty, fraud, misrepresentation, or other reasonable cause as would prevent the effective performance of his/her duties of office.
- Section 2. No Director or officer may be expelled from office without a three-fourths vote of the entire active membership.
- Section 3. Expulsion from office is automatic if the elected person's license to sell insurance is revoked or if they are convicted of a felony or gross misdemeanor.

ARTICLE XIII – 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.

ARTICLE XIV – INDEMNIFICATION

Section 1. MAHU may, by resolution of the Board of Directors, provide for indemnification by MAHU 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 MAHU, 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 XV – PREVIOUS BYLAWS SUPERCEDED

Section 1. These bylaws, as revised, supersede all provisions of any previous bylaws of MAHU.

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.

Clark County Association of Health Underwriters

BYLAWS



**BYLAWS
Of the
Clark County Association of Health Underwriters
(CCAHU)**

Amended December 1, 2007

Amended July 1, 2013

Amended October 11, 2016

ARTICLE I – NAME AND TERRITORIAL LIMITS

- Section 1. This organization shall be known as the Clark County Association of Health Underwriters, hereinafter referred to as this Association or CCAHU, a non-profit corporation incorporated as such under the laws of the state of Nevada and chartered by the National Association of Health Underwriters, hereinafter referred to as NAHU.
- Section 2. The territorial limits of this Association shall be confined to the state of Nevada, Clark County and Nye County.

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. (Attached)

ARTICLE III – MEMBERSHIP

- Section 1. Membership in this Association will be available under the following designations:
- A. Individual Members
 - B. Life Members
 - C. Honorary Members
 - D. Associate 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 engaged in the management and distribution of such products.
- Section 3. A. 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) become disabled.
B. Any member of CCAHU that has served as the elected President of NAHU for one full year term of office shall be entitled to a CCAHU Life Membership, and per NAHU Bylaws Article III, Section 3(B), all NAHU national, state and local dues shall be waived.
C. 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.
D. Life members have the same rights and privileges as individual members.
- Section 4. An Honorary Member shall be an individual who has performed notable service for the insurance profession, Clark County AHU, or for the insurance buying public. They will not be a member of NAHU nor receive benefits of membership. Honorary members may participate in association functions at established member rates. Individuals shall be presented to the Board of Directors for consideration and they shall be extended an Honorary Membership if agreed upon by two-third (2/3) vote of the entire Board of Directors.
- Section 5. An active member is an Individual or Life Member, in good standing, regardless of designation, who has paid all dues required by local, state and the national association. Any individual member more than sixty (60) days in arrears in payment of dues shall be dropped from the rolls as an active member.
- Section 6. All members in good standing may attend any meeting of the Association provided any required registration fees are paid.

ARTICLE IV – NATIONAL AND STATE AFFILIATION

- Section 1. This Association agrees to be bound by the bylaws of the 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 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 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. 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. A. The Board of Directors shall determine the amount of annual dues of this Association..
B. 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.
C. 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 be the first day of January through the thirty-first day of December 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.
- Section 6. The Board of Directors shall adopt a budget for the fiscal year not later than 1 December preceding the start of the fiscal year. A summary of the adopted budget will be distributed in a timely manner to all local members in good standing.

ARTICLE VI – OFFICERS

- Section 1. The officers of this Association shall be:
- A. President
 - B. President-Elect
 - C. Immediate Past President
 - D.
 - E. Secretary and
 - F. Treasurer.
- The offices of the Secretary and Treasurer may be combined at the discretion of the Board. The Association may also have an Association Executive who shall be a non-voting member.
- Section 2. Each officer, except the Association Executive, shall be an active member of this Association, and the National Association of Health Underwriters.
- Section 3. All officers except the Association Executive, shall serve without compensation.
- 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 one year.
- 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 –
 - 1. 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 appoint all committee chairs and committees whose membership is not otherwise established by these bylaws. The President shall be an ex officio member of all standing and special committees except the Nominations Committee.
 - 2. The President shall also be empowered to fill all vacancies in the manner prescribed by these Bylaws. Upon completion of his/her term, the President shall assume the office of Immediate Past President.
- 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.
- 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 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:

- A. The Officers
- B. Legislative Chair
- C. Membership Chair
- D. Professional Development Chair and
- E. up to 6 Directors as appointed by the Board of Directors, and the Association Executive, if applicable, as an ex-officio member of the board.

Section 2. Directors - The President and the Board of CCAHU shall allow Director(s) to be appointed to serve on the Board. This numbers of Directors shall be 1 to 6 as determined by the Board and shall serve in such capacity as determined by the Board. The term of office shall be the same as all other Board members, one year starting July 1 of each year.

Section 3. Association Executive - The Association Executive is appointed by the Board of Directors, for such period, such compensation, and with such authority, duties, facilities and assistance as the Board of Directors may determine. The Association Executive shall have no vote.

- Section 4. Each member of the Board of Directors shall be an active member of this Association and the National Association of Health Underwriters.
- Section 5. All directors shall serve without compensation. The exception being an Association Executive if one is retained by the Board.
- Section 6. All directors shall take office on the first day of July of each year following their election, and shall serve for a term of one year. (See Article VI, Section 4.)
- Section 7. The Board of Directors shall determine the policies and activities of this Association, approve the budget, authorize all expenditures and disbursements, and have the authority and responsibility to manage this Association's affairs.
- Section 86. 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 9. 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 10. A majority of the Board of Directors shall constitute a quorum for the transaction of business.
- Section 11. In the event a director position becomes vacant due to death, disability, resignation 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 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 two (2) weeks prior to the date of the annual meeting. The ballots shall be cast in person at the annual meeting. (Refer to NAHU's bylaws Article X for more information on elections.)

ARTICLE X – COMMITTEES

- Section 1. There shall be the following standing committees:
- A. Awards
 - B. Communications
 - C. Legislation
 - D. Membership
 - E. Professional Development
 - F. Public Service
 - G. Nominations

H. Media Relations

- 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 from office in the event of such acts of dishonesty, fraud, misrepresentation, or other reasonable cause as would prevent the effective performance of his/her duties.
- Section 2. Notice of recall or removal must be sent by registered mail to the affected individual advising him/her of the basis for removal 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 recall. Recall can only be achieved by a three-fourths (3/4) vote of the Board of Directors.
- Section 3. 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 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.

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, or by voting by mail as determined and directed by the Board, provided that written notice of the meeting or mail-in ballot, 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 or if by mail that at least 51% of all eligible members cast a ballot.

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 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 the Nevada State Association of Health Underwriters. 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, supercede all provisions of any previous bylaws of this Association.

Approved and adopted by the Clark County Association of Health Underwriters this 11th Day of October, 2016.

Attested by: Heidi J Sterner, President

Signed:



Heidi J Sterner, President CCAHU – –2016-2017



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 me or my industry.

To treat prospects, clients and companies fairly by submitting applications that reveals 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.

Appendix A

National Association of Health Underwriters
BALANCE SHEET
October 31, 2016

	This Year	Last Year	Variance	% Increase(Decrease)
ASSETS				
CURRENT ASSETS				
Operating Cash and Cash Equivalents	476,632.32	824,891.27	(348,258.95)	-42.22%
Accounts Receivable, Net	791,225.55	510,223.88	281,001.67	55.07%
Prepaid Expense	85,660.00	42,882.40	42,777.60	99.76%
Note Receivable	5,000.00	5,000.00	0.00	0.00%
Total Current Assets	1,358,517.87	1,382,997.55	(24,479.68)	-1.77%
SHORT TERM INVESTMENTS, at Fair Value				
Operating Investments	255,467.39	777,710.67	(522,243.28)	-67.15%
Federal Legislative Defense Fund Investments	266,239.75	238,381.00	27,858.75	11.69%
Total Short Term Investments	521,707.14	1,016,091.67	(494,384.53)	-48.66%
LONG TERM INVESTMENTS, at Fair Value				
Equity Securities	1,682,020.61	1,615,759.50	66,261.11	4.10%
Total Long Term Investments	1,682,020.61	1,615,759.50	66,261.11	4.10%
PROPERTY AND EQUIPMENT, at Cost				
Office Furniture and Equipment	637,637.01	594,369.88	43,267.13	7.28%
Leasehold Improvements	460,953.93	460,953.93	0.00	0.00%
Less: Accumulated Depreciation & Amortization	(796,537.28)	(689,448.76)	(107,088.52)	15.53%
Total Property and Equipment	302,053.66	365,875.05	(63,821.39)	-17.44%
DEPOSITS	37,161.60	37,161.60	0.00	0.00%
TOTAL ASSETS	3,901,460.88	4,417,885.37	(516,424.49)	-11.69%
LIABILITIES AND NET ASSETS				
CURRENT LIABILITIES				
Accounts Payable and Accrued Expenses	135,243.44	300,361.77	(165,118.33)	-54.97%
State and Local AHU Dues Payable	178,795.11	244,041.45	(65,246.34)	-26.74%
Deferred Revenue - Membership	1,826,694.25	1,990,210.35	(163,516.10)	-8.22%
Deferred Revenue - Prepaid Ads	5,000.00	0.00	5,000.00	0.00%
Deferred Revenue - Conferences	25,389.25	12,974.00	12,415.25	95.69%
Total Current Liabilities	2,171,122.05	2,547,587.57	(376,465.52)	-14.78%
LONG TERM LIABILITIES				
Deferred Rent Obligation	249,899.78	230,994.99	18,904.79	8.18%
Deferred Tenant Allowance	226,462.37	271,754.81	(45,292.44)	-16.67%
Total Long Term Liabilities	476,362.15	502,749.80	(26,387.65)	-5.25%
TOTAL LIABILITIES	2,647,484.20	3,050,337.37	(402,853.17)	-13.21%
NET ASSETS				
Net Assets, Beginning of Year	1,142,797.60	1,271,912.76	(129,115.16)	-10.15%
Current Year Activity	111,179.08	95,635.24	15,543.84	16.25%
TOTAL NET ASSETS	1,253,976.68	1,367,548.00	(113,571.32)	-8.30%
TOTAL LIABILITIES AND NET ASSETS	3,901,460.88	4,417,885.37	(516,424.49)	-11.69%

