



Introducing: Chapter in a Binder!

NAHU staff and volunteer leaders assembled this binder of information designed to guide you through the process of starting and running a chapter.

There are five principal factors in starting and running a chapter:

- 1) Recruiting and retaining members;
- 2) Conducting strategic planning session to determine the chapter's direction;
- 3) Assigning officers and their tasks;
- 4) Creating bylaws to govern the chapter;
- 5) Hosting membership meetings and continuing education programs

This binder provides details on these factors and more.

If you have questions there is always someone to help you, see the contact information in the Tools portion of the binder. You are not in this alone, there is a crew of volunteers and staff on your side.

Welcome to NAHU!



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Step 1) Starting a new local chapter in a state where other locals and/or a state association already exists

A minimum of 15 members are needed to start a new local chapter.

If a state association already exists, before going forward, present your intentions to the state chapter for their approval and support. The state will approve the territory where you plan on recruiting members. This approval keeps harmony among the established local chapters in the event that the new local chapter pulls some members from another local chapter. Also, the state chapter can let you know if someone is already working on a new chapter in the area; two heads is better than one. Keep in mind, even if an established local chapter loses a few members to the new local chapter, by adding a new association, the state, the region and the national membership grow. The positive result of establishing a new local benefits the entire organization.

If there is no state chapter in the state, make sure to contact the other local chapter to let them know what you are doing. Make sure to contact the Regional Vice President and the Chapter Relations Department at NAHU. They will know if there are any other people interested in participating in the chartering process as well as get you any information that may be helpful.

Next, contact agents from neighboring chapters to help build enthusiasm and possibly scout members for the new geographic area. When recruiting new members, encourage them to sign up for monthly membership draft option from their checking accounts, this option not only helps defer the one time expense of membership but also helps with the chapter's retention issues that may later occur when members renew. Even if you don't have all 15 members, get as many you can to join. They will be classified as members-at-large or state-level members; but make sure they join, because when the remaining members join the chartering process can get started immediately.

NAHU supports your efforts by providing list of members throughout your state. Review the list and determine if any members live in the chartering area. This is an easy process to you on your way to 15 members. Another idea is to work closely with a carrier representative from the top companies in your area. These carriers have excellent prospect lists at their fingertips and usually are very helpful. They may even be willing to include flyers or letters to their agents in their mailings. Soliciting support from the carrier reps can get your chapter membership to 15 quickly.

Since the chapter is new and no officers have been assigned, establishing a Strategic Planning Committee is excellent option. This initial committee can help make the decisions during the chartering process or until the officer roles are filled. The Strategic Planning Committee should consist of no more than five people. They will establish a name for this group, hammer out the roles and responsibilities of the various officer positions and begin developing bylaws. The committee will also need to plan a date and location to hold a strategic planning session.

Look for support from your Regional Vice President and his regional committees. There are many members within your region who may have the experience and advice to point you in the right direction.



Sample Recruitment Letter #1

November 29, 1999

Dear Fellow Agent,

We would like to extend an invitation to you to become a charter member of a new local association of the Michigan Association of Health Underwriters. Please join us on Thursday, November 21 from 8:00 to 10:00 a.m. at the Sheraton Inn, located at State Street and I-94 in Ann Arbor for an organizational meeting to start the new chapter.

The Metro Detroit Association of Health Underwriters (MDAHU) is the only local association in Southeastern Michigan and has only a handful of members who are from outside of the tri-county area. Therefore, Washtenaw, Livingston, Jackson, Lenawee, Hillsdale and Monroe counties have little representation.

I am currently a member of the MDAHU board and will facilitate the formation of additional chapters in the state. An initial organizational meeting was held on November 7 and Chris Harshbarger from Jackson agreed to be interim president. It appears there is a great deal of interest in the agent community to establish a new chapter, and we want to be sure you have an opportunity to become a charter member. If you, or anyone you are associated with, are interested in serving on the board, a committee, or assisting the newly chartered organization, please come to the Sheraton Inn on November 21. The purpose of the organizational meeting will be to name the new organization, set goals and objectives, and elect the executive board.

There are many reasons for joining NAHU with input into legislation being currently at the top of the list. The efforts of the National Association of Health Underwriters resulted in language being removed from the Kennedy/Kassenbaum Bill (which has been enacted into law) that would have restricted sales of medical insurance through agents.

Thank you for taking the time to weigh the merits of this endeavor. I look forward to seeing you on November 21 and working with you to give our area a voice in health insurance issues. We need all of our collective talents and skills to preserve our profession and better serve our clients. Please RSVP by Monday, Nov. 18 to (313) 761-3155.



Sample Recruitment Letter #2

«CONTACT_»
«COMPANY_NAME»
«ADDRESS»
«CITY», «ST» «ZIP»

Dear New York Health Insurance Professional:

Don't miss your chance to decide the future of your industry. You are invited to be a part of the brand new Buffalo Chapter of the National Association of Health Underwriters. Because you are an important part of the Buffalo/Western New York health insurance community, I also invite you to become a leader of our new chapter.

Here are just a few of the benefits the NAHU Buffalo Chapter will bring you:

Get the Latest Information First – Your chapter membership means you'll be the first to know about issues affecting your business.

Lead the Industry – By getting in on the ground floor, you will help determine the purpose and scope of the Buffalo Chapter.

Network with Your Peers – Join other health insurance professionals to learn and share your experiences and problems. You'll get the benefit of shared knowledge while making valuable contacts.

Our first meeting is scheduled for Thursday, November 18, 1999, 7:00 – 9:00 p.m. at the Homewood Suites. We'll be organizing the chapter so be sure to come. I've enclosed directions to the meeting site to assist you.

Please fill out the enclosed form, indicating your interest and return to me by November 17, 1999. You'll also find a list of pressing issues facing New York health insurance professionals.

Please feel free to contact me with any questions. I may be reached via e-mail, dcjudge125@aol.com, or by phone, 716-831-1027, ext. 3022. I sincerely hope you'll join your peers for this important step toward our future. I look forward to seeing you Thursday, November 18, 1999, 7:00 – 9:00 p.m. at the Homewood Suites.



Sample Recruitment Letter #3

I am writing today to share some EXCITING NEWS with you. The National Association of Health Underwriters – the only association devoted to you, the health insurance agent, will be starting a local chapter here, in the Warren-Youngstown area. As members of an increasingly threatened and little understood vocation, it is more important than ever that health insurance professionals band together for maximum impact.

By becoming an NAHU member, you will ally yourself with the best in the industry has to offer. NAHU members include not only the top health insurance agents in the nation, but also the most respected. And NAHU membership guarantees your access to the best resources available to health insurance professionals...

TOP QUALITY REPRESENTATION – Each year NAHU spends over \$1,000,000 to present your interests before Congress and regulatory agencies.

INFORMATION STRAIGHT FROM THE SOURCE – When something happens that affects your business you'll hear about it first from NAHU.

MOVING AHEAD – Health care reform continues to be the leading issue on Capitol Hill and in statehouses around the country. Through NAHU you have the power to decide the future of your industry.

THE COMBINED STRENGTH OF MORE THAN 20,000 NAHU MEMBERS MEANS YOUR VOICE WILL BE HEARD !!!!!!!

In an effort to begin the process to charter a local chapter, we are looking for individuals who are interested in membership and/or serving as a board member. Please take a few minutes to contact us with your interest as soon as possible. Your response will guarantee an invitation to our “kick off” meeting to be held in your area in February.

Please feel free to call with any questions you may have. I can be reached at _____ or via e-mail at _____. I look forward to hearing from you.



PROSPECTIVE NAHU MEMBER SURVEY

_____ I am interested in becoming a member of NAHU.

_____ I am interested in serving on the Board of the new chapter.

_____ I am interested in serving on a committee of the new chapter.

Completing this form will NOT obligate you in any way. We would just like to see if there is enough interest to go forward with this new chapter. Thank you for your timely response.

Name: _____

Address: _____

City: _____ State: _____

Phone: _____ Fax: _____

E-mail: _____



Step 2) Conducting a strategic planning session.

The strategic planning session should be considered a “board meeting” of sorts, focusing on the important issues of the chapter.

Although you should have a strategic planning committee, you want to get people into the officer positions as soon as possible. You’ll need a president, president-elect, treasurer, secretary, legislative contact, membership chair and education chair to start. If you have more members that want to participate in leadership roles other offices that can be filled are communications, retention and media relations. You may not get every position filled, but it’s good to try. If members are intimidated by the BIG job, it can be broken up into smaller pieces, talk with other NAHU staff or regional chairs to see what they recommend. Make sure to let the volunteers know they don’t have to accept a particular job; it doesn’t serve you to work with people who don’t want to do the work. If they are not interested in the first job you have ask them what they want to do. For positions that remain open, make a point of discussing those offices at your membership meetings, and see if you can recruit more volunteers. There is too much for any one person to do and without a team of participants, the chapter could fold as easily as it started. Remember, persistence pays off!

Next, start setting goals for the chapter. Since this is a new chapter, you may want to start with a naming the chapter and setting six-month goals such as; the number of board meetings and membership meetings that would be ideal and how frequently these meetings should occur. Focus on ways to increase membership (i.e. campaigns, meetings) and establish bylaws.

Bylaws are critical to a chapter, new or established. Bylaws provide the outline by which the chapter functions. If this process seems overwhelming there is a set of model bylaws included in this binder that can easily be adapted to the chapter.

For the first planning meeting, it is wise to have an experienced volunteer from another chapter facilitate the meeting. They will provide guidance, suggestions and feedback without commanding the group, why reinvent the wheel. Allow at least half a day for the session.

A quick strategic planning guide is the Pacesetter Award application for local chapters and the Landmark Award application for state chapters. Both award applications breakout different chapter components that NAHU has identified as key elements for being a strong chapter.

Additional sample strategic planning guides can be found on NAHU’s website (www.NAHU.org) in the ‘Member’s Area’ click on “Chapter Information and Resources” and then “Handbook and Tools for Local Leaders”.



SAMPLE STRATEGIC PLANNING GUIDE:

NAHU PACESETTER AWARD

Description:

The Pacesetter Award honors local and state associations with no local chapters chartered within the award year for outstanding achievements and excellence in association affairs. Winners will be recognized for achievements that have placed them in the forefront in all areas of association activities. A recommended point threshold for this award is 350 points. Applicants applying for Landmark Award are not eligible for the Pacesetter Award.

I. NAHU Events

1. Credentialed delegates representing the chapter at NAHU Convention _____ x 25 pts. = _____ (max 75 pts.)
2. Each additional registered attendee at the NAHU Convention _____ x 5 pts. = _____ (max 25 pts.)
3. Legislative Chair attending Capitol Conference 1 x 50 pts. = _____
4. Additional registered attendee at Capitol Conference _____ x 5 pts. = _____ (max 25 pts.)
5. Annual regional meeting attendance _____ x 10 pts. = _____ (max 50 pts.)
6. President-elect attending NAHU Leadership Program at Capital Conference. 1 x 150 pts. = _____

II. Local Meetings/Events

1. Hosting a local Sales Symposium or CE Seminar 1 x 75 pts. = _____
2. Regularly scheduled local membership meeting _____ x 10 pts. = _____ (max120pts)
3. Providing a legislative content meeting to membership 1 x 50 pts. = _____
(See Awards Guidebook for definition of leg. content meeting.)
4. Holding new member orientations _____ x 10 pts= _____ (max60pts)
5. Hosting “Health Insurance Awareness Week” program 1 x 50 pts. = _____

III. Local Communications

1. Distribution of local newsletter
Select one of the following:
 - Single-page monthly newsletter 1 x 40 pts. = _____
 - Single-page quarterly newsletter 1 x 20 pts. = _____
 - Multi-page monthly newsletter 1 x 85 pts. = _____
 - Multi-page quarterly newsletter 1 x 40 pts. = _____
2. Maintain a Chapter Website 1 X 75 pts. = _____
3. Active email and/or Fax Distribution to membership 1 x 50 pts. = _____

IV. Membership

1. Sponsoring chapter membership campaign/contest* 1 x 75 pts. = _____
2. Net membership during the award period 4/1through 3/31
(select one)
 - _____ 21% or more 1 x 200 pts. = _____
 - _____ 16% to 20% 1 x 150 pts. = _____
 - _____ 11% to 15% 1 x 100 pts. = _____
 - _____ 6% to 10% 1 x 50 pts. = _____
 - _____ 1% to 5% 1 x 10 pts. = _____



3. Percentage of Membership enrolled in NAHU's bank draft program _____
(01/01-12/31, select one)

- Having 1-20% support 1 x 10 pts. = _____
- Having 21-40% support 1 x 20 pts. = _____
- Having 41% to 60% support 1 x 30 pts. = _____
- Having 61% to 80% support 1 x 40 pts. = _____
- Having 81% or more support 1 x 50 pts. = _____

V. Public Service Projects

1. Sponsoring chapter public service projects _____ x 20 pts. = _____ (max 80 pts.)
2. Total dollars donated to all public service projects during 4/1 to 3/31 award period as % of chapter annual budget (select one)
 - 10% + 1 x 50 pts. = _____
 - 5 - 9% 1 x 35 pts. = _____
 - 1 - 4% 1 x 10 pts. = _____

VI. Media Relations Efforts

1. Appoint a Media Relations chair 1 x 25 pts. = _____
2. Compile list of local media contacts _____ x 60 pts. = _____ (max 60 pts.)
3. Conduct Media Outreach:
 - Submit letters to the editor _____ x 7 pts. = _____ (max 35 pts.)
 - Submit op-ed articles to local publications _____ x 10 pts. = _____ (max 30 pts.)
 - Submit press releases _____ x 10 pts. = _____ (max 60 pts.)
4. Present NAHU's "Working with the Media" PowerPoint _____ 1 x 40 pts. = presentation at a chapter meeting or strategic planning session

VII. Board Activity

1. Attending a State AHU sponsored strategic planning session 1 x 50 pts. = _____
2. Holding a Local Chapter New Officer/ Leadership Training Workshop (not affiliated with state) 1 x 75 pts. = _____
3. Active Committee _____ x 5 pts. = _____ (max 35 pts.)

(CIRCLE ALL THAT APPLY) Awards Communications Education Legislation Membership Media Relations Public Service

4. Membership support of HUPAC * (for period 01/01-12/31)
 - Having 10% support 1 x 15 pts. = _____
 - Having 11% to 20% support 1 x 25 pts. = _____
 - Having 21% or more support 1 x 50 pts. = _____
5. Hold Regularly Scheduled Board Meetings* (Select one only)
 - Monthly 1 x 25 pts. = _____
 - Quarterly 1 x 10 pts. = _____
6. Advise membership that your chapter's written annual budget and financial statements are available for review* 1 x 25 pts. = _____ (max 25 pts.)

VIII. Education

1. Number of members receiving designations in the period of 01/01-12/31* _____ x 10 pts. = _____ (max 100 pts.)



2. Continuing Education hours offered by your local chapter* (Select one only)

- | | |
|-------------------|----------------------|
| 30+ CE hours | 1 x 100 pts. = _____ |
| 20 to 29 CE hours | 1 x 75 pts. = _____ |
| 10 to 19 CE hours | 1 x 50 pts. = _____ |
| 1 to 9 CE hours | 1 x 25 pts. = _____ |

IX. Awards

1. 2006 Year LPRT qualifiers * _____ x 5 pts. = _____ (max 60 pts.)
2. Holding a Local Chapter Awards Recognition Service for chapter award recipients and new designees membership recruiters, HUPAC donors and LPRT qualifiers* 1 x 75 pts = _____
3. 2006 Triple Crown Award Winners* _____ x 10 pts. = _____ (max 100 pts)



Leadership Roles and Responsibilities

President:

- Leading the chapter as detailed in the strategic plan
- Appointing committee chairs, delegating responsibilities and following-up to make the job(s) get done
- Developing meeting agendas and overseeing chapter board and membership meetings
- Communicating chapter activities, reports to state, region and national office as needed

President-elect:

- Supporting the president
- Learning the responsibilities of the president and providing leadership in his absence
- Chairing major committee(s) as needed

Secretary:

- Recording and distributing board meeting minutes
- Maintaining attendance records to help determine a quorum
- Managing other duties as determined by the president

Treasurer:

- Receiving and depositing all checks
- Maintaining the financial records of the chapter
- Processing invoices, contributions and reimbursements
- Managing the checkbook and audits
- Preparing a treasurer report for all board meetings

Education Chair:

- Setting program topics, locations and agendas
- Contacting and arranging for speakers
- Developing questionnaire for program feedback
- Filing for CE credits



Membership Chair:

- Promoting the value of membership to prospective members
- Developing and delegating responsibilities for membership incentive programs
- Tracking membership statistics. (new members, renewals, changes/deletions)
- Keeping a “guest/prospect” list from meetings
- Reviewing previous year’s membership data and setting goals for the upcoming year
- Maintaining membership supplies. (i.e. applications, affinity information)
- Contacting carriers for membership or partnership drives
- Promoting membership drives

Media Relations Chair:

- Compiling a list of local print and broadcast media contacts
- Sending press releases to media contacts responding as needed
- Forwarding NAHU releases on national issues to media contacts with a local spin

Communications Chair:

- Ensuring chapter information is communicated on a regular basis to all chapter members
- Working with other committees as needed to produce a monthly newsletter and website
- Communicating chapter information with state, regional and national offices as needed



Step 3) Creating Bylaws

Once your board is established, start focusing on developing the chapter bylaws. Bylaws are the rules that will govern how your chapter functions. Model local chapter bylaws have been included in this binder to follow as an example, the model bylaws can be adapted as needed, the content are merely recommendations for strong and clear bylaws. NAHU will provide you with assistance with this process. After the board had created bylaws and approved them, the bylaws need to be forwarded to NAHU for review and comment. After the chapter's bylaws have been reviewed and the chapter's board has had a chance to review and accept the recommendations. The bylaws will be forwarded to NAHU's Board of Trustees for approval.



BYLAWS of the

_____ Association of Health Underwriters

**Adopted (enter date)
Amended (enter dates, if applicable)**

ARTICLE I – NAME AND TERRITORIAL LIMITS

- Section 1. This organization shall be known as the _____ Association of Health Underwriters, hereinafter referred to as this Association, a non-profit corporation incorporated as such under the laws of the state of _____ and chartered by the National Association of Health Underwriters.
- Section 2. The territorial limits of this Association shall be confined to (*use zip codes if possible; otherwise specify cities or counties*) _____. 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 _____ 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 disability and risk management.
 - B. To advance public knowledge for the need and benefit of disability income and/or health insurance products.
 - C. To promote the adoption and application of high standards of ethical conduct in the health insurance industry.
 - D. To provide and promote a program of continuing education and self-improvement for Association members.
 - E. To increase the knowledge and principles, functions and applications of health insurance and disability income products.
 - F. To promote education, legislation, regulation and practices which are in the best interest of the health insurance industry and the insuring public.
 - G. To encourage adequate protection against the hazards of disability as part of a well-rounded insurance 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 are 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 (optional)*
- Section 2. An individual member may be any individual licensed by his/her state licensing authority for the sale of disability income and/or health insurance products. Individual members may also include non-licensed individuals engaged in the distribution of disability income and/or health insurance products 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.(optional)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; or (2) retired; or (3) become 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 (*if applicable*) 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 ninety (90) 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 _____ of each year. (*The NAHU fiscal year is January 1 – December 31.*)
- 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, Vice President, Secretary, and Treasurer (*and, if applicable, a non-voting Association Executive [give title]*). (*The offices of Secretary and Treasurer may be combined into one office of Secretary/Treasurer.*) (*If more than one Vice President is elected, designate First Vice President, Second Vice President, etc.*)
- Section 2. Each officer shall be an active member of this Association, and the State and National Associations of Health Underwriters. (*If there is an Association Executive, this statement should be modified to read, "Each officer, except the Association Executive, shall be an active member of this Association, and the State and National Associations of Health Underwriters."*)
- Section 3. All officers shall serve without compensation. (*If there is an Association Executive, this statement should be modified to read, "All officers, except the Association Executive, shall serve without compensation."*)
- Section 4. All officers shall take office on the first day of _____ of each year following their election, and shall serve for a term of one year. (*NAHU's officers take office on the first day of July of each 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 Vice President and then Treasurer. (*If there is more than one VP, specify succession in greater detail here.*)
- 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 Vice President, 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. Vice President – The Vice President (*or First VP if there are more than one*), 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. 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.
- G. *Association Executive (if applicable) – The Association Executive (give title) 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.*

ARTICLE VIII – BOARD OF DIRECTORS

- Section 1. The Board of Directors shall consist of the officers and _____ (*enter number*) elected directors (*and the optional Association Executive, ex officio*).
- Section 2. Each 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 _____ of each year following their election, and shall serve for a term of one year. (See Article VI, Section 4.)
- Section 5. The Board of Directors shall determine the policies and activities of this Association, approve the budget, authorize all expenditures and disbursements, and has the authority and responsibility to manage this Association’s affairs.
- Section 6. The Board of Directors shall meet no less than four (4) times per year or at the call of the President. The meetings shall be held at such times and places as may be determined by the President or Board of Directors. A written notice of the time and place of all regular meetings of the Board of Directors of this Association shall be mailed to each member of the Board by the President not less than thirty (30) days prior to the meeting.
- Section 7. The Board of Directors may transact business by mail or electronic means by voting upon proposals presented to them. Any such proposal shall be adopted if at least two-thirds (2/3) majority of the entire Board returns affirmative votes. The members of the Board of Directors shall be advised of the results of such balloting no less than seven (7) days after the vote is tabulated.
- Section 8. A majority of the Board of Directors shall constitute a quorum for the transaction of business.
- Section 9. In the event a director position becomes vacant due to death, disability, resignation, recall or removal by due process, or by succession under Article VI., Section 6, the position shall be filled by appointment by the President. The appointment shall be subject to three-fourths (3/4) vote of approval of the Board of Directors and shall be only for the unexpired term of the office(s).



ARTICLE IX – NOMINATIONS AND ELECTIONS

- Section 1. The election of officers and directors shall be held at the annual meeting of this Association.
- Section 2. At least three (3) months prior to the date of the annual meeting, the President shall appoint a Nominations Committee. The duties of this committee shall be to solicit and receive nominations and to prepare a slate of candidates. The Nominations Committee shall have general charge of the election process including the preparation, distribution, collection and counting of ballots, and reporting the results.
- Section 3. The Nominations Committee shall prepare a ballot containing the names of all qualified nominees and distribute ballot materials to all active members at least one (1) month prior to the date of the annual meeting. The ballots shall be cast in person at the annual meeting. (*Procedures for accepting nominations from the floor may be added here. NAHU's bylaws specify a procedure under Article X., Section 6.*)

ARTICLE X – COMMITTEES

- Section 1. There shall be the following standing committees:
- A. Awards
 - B. Education
 - C. Legislation
 - D. Membership
 - E. Nominations
- 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 active members of this Association present at any meeting of this Association, provided that written notice of the meeting and of the proposed amendment(s) shall have been given to the members at least one month prior to the meeting, and provided further that a quorum is present at the meeting. *(If the chapter prefers to amend bylaws via mail vote, change the language to specify the rules of the mail vote.)*

ARTICLE XIII – INDEMNIFICATION

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

ARTICLE XIV – DISSOLUTION

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

ARTICLE XV – PREVIOUS BYLAWS SUPERCEDED

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

#END#



Step 4) Planning Meetings: Board and Membership

You have a strategic plan and now your meetings are going to give value to your members. Here are some tips for having successful membership meetings.

AFTER HOURS KICK OFF MEETING: Very up beat and happy.

- Call each member personally to invite them to attend. Very important!
- E-mail and mail invitations
- Encourage members to bring guests
- Have a hospitality table manned by chapter officers
- Present the programs for the year
- Introduce the chapter officers and give short report
- Recruit for positions not filled
- Provide drinks appetizers
- Pick a convenient and nice restaurant
- Get a sponsor for the meeting
- Pick a regular meeting day; suggested time – 5:30 p.m. to 7:30 p.m.
- Do a raffle or give away (Another sponsorship opportunity)
- Talk about next meeting and invite everyone to attend

HAVE THE MEETING ON THE SAME DAY AT THE SAME TIME EACH MONTH:

(Example, 2nd Tuesday of the Month 8:00 a.m. breakfast, or noon the 3rd Thursday for Lunch. Luncheons are best for those chapters where travel time is an issue.)

SET THE DATES FOR THE YEAR. Our memories are short; give out stickers for the calendar for each event (meeting) for the year. Include dates for all your meetings; i.e. Products Fair, Baseball/Football Games, Golf Outing, Legislative Forum, Holiday Dinner, Membership Blitz, CE Classes (Marathon), New Member Orientation, Motivational Speaker and perhaps a Fund Raiser...for starters.

PROGRAMS:

- CE Classes (See RX Forum Sample)
- Sports Personality
- Bynum Tuttle/Bob Tretter (NAHU Motivational Speakers)
- Local Hospital Forum
- ERISA Attorney
- Regional and/or National NAHU Officers
- NAHU Website

HOW TO HAVE A MEETING:

- Determine who is responsible for what (Program Chair/CE Chair)
- Have a hospitality table with name tags and people welcoming attendees
- Pick one place for all the meetings that year
- Plan for the meeting to be at the same time
- E-mail reminders, post information on the chapter's website, publish in the newsletter
- Try to avoid conflict with another related organization
- Establish an agenda with speakers, topics, etc. (See Examples) (Leave room for notes)



- Mention the next meeting highlights in the agenda
- Discuss what's hot in your area. (You want the people who didn't attend to know they missed something and those at the meeting to go away better informed.)
- Make your first speaker be a big one. (Insurance Company CEO, Governor, Senator)
- Have a sponsor and give them a place to display their wares and a few minutes to speak
- Solicit insurance companies to include your flyer in their commission stuffers and quotes
- Legislators sometimes are not able to show up, make sure to have a back up speaker. A lobbyist, perhaps, who blends with the topic.
- Encourage networking and make sure the officers say hello to as many people as possible
- Introduce new members. (Call the new members ahead of time, and let them know they will be introduced.)
- Remember...the events should be fun and informative

AGENDA TIPS FOR YOUR BOARD MEETING:

Set Objectives for the Meeting.

Before planning the agenda, determine the objectives of the meeting. (An outline) The more concrete your objectives, the more focused your agenda.

Provide an Agenda Beforehand

Your agenda needs to include a one-sentence description of the meeting objectives, a list of the topics to be discussed and a list stating who will address each topic for how long. Follow the agenda closely during the meeting.

Assign Meeting Preparation

Give all participants something to prepare for the meeting. It gives members significance. Let participants know what will be discussed so they may prepare. Have participants requesting a line item, contact the president or secretary two days ahead of time with their request and amount of time needed.

Assign Action Items

Don't finish any discussion in the meeting without deciding how to act on it.

When to Meet

Best times are early morning before work mode or late afternoon when boredom sets in.
After work 5:30 p.m. at local restaurant or sports bar.

Where to Meet

Clearly state where the next meeting will be held and how long it will last. It is better to schedule 50 minutes of discussion into an hour time slot. This way you have 10 minutes to spare.

Wrap Up

Leave room on your agenda for notes and summarize information to make things clear before leaving the room.

Set Up Next Meeting

This gives participants a chance to plan and you can agree on a time and place where the majority can attend.



AGENDA TIPS FOR GENERAL MEETINGS: EXAMPLE #1

DATE, TIME, LOCATION AND NAME OF ORGANIZATION

SCHEDULE OF EVENTS

Time:	Item/Event
11:45 A.M.	Registration
12:00/12:05 P. M.	Meeting “Called To Order” <ul style="list-style-type: none">➤ Welcome Membership➤ Introduce Corporate Sponsor and announce special membership offer - \$25 off local dues, first 8 only.➤ Introduce Special Guests➤ Introduce New Members (By Board Member at each table)
12:05/12:10 P. M.	Lunch served (Before start of Business)
12:25 P. M.	Association Business: Membership Status, President’s Report, Legislative Update, Any Special Events (Golf Outing, Expo, Holiday Party, etc.)
12:30/12:35 P. M.	Corporate Sponsor presentation and conduct drawing prior to featured speaker.
12:45 P. M.	Thank Corporate Sponsor <ul style="list-style-type: none">➤ Collect Non-Member business cards for drawing by corporate sponsor➤ Announce Special Membership Offer by Corporate Sponsor to “pick-up” the local dues \$25) for the first 8 non-members that join today.➤ What’s Required:<ul style="list-style-type: none">➤ 1. Application completed today➤ 2. Voided check or complete on line➤ 3. Announce who joined
1:00 P. M.	Introduction of Featured Speaker or CE Class
1:30/2:00 P. M.	Meeting Adjourns



AGENDA TIPS FOR REGULAR MEETING: EXAMPLE #2

AGENDA: DATE TIME PLACE NAME OF NAHU CHAPTER

- 8:00 A. M.** Breakfast is served and networking begins
- 8:15 A. M.** Welcome and Introductions
- 8:20 A. M.** Officer Reports
- President's Report
 - Treasurer's Report
 - Secretary's Report (minutes approved if applicable)
 - Legislative Report (PAC Report)
- 8:30 A. M.** Committee Reports
- Membership
 - Public Service (Philanthropy)
 - Programs
 - Education
 - Awards
 - Technology
 - Hospitality
 - Media/Communications
 - Old Business
 - New Business
- 8:45 A. M.** Announcements and Recognition of Corporate Sponsor
- 8:55 A. M.** Short break before Speaker or Event
- 9:00 A. M.** CE Class or featured Speaker
- 10:00 A. M.** If one hour CE or speaker
(11:00 A. M. If two hour CE or Round Table Discussion)
- 10:00/11:00 A. M.** Wrap –Up: For the Good of the Order, announce next meeting and topic



CE EXAMPLE - THE RX FORUM

Northwest Ohio Association of Health Underwriters

September Meeting: “PRESCRIPTION TRENDS”

Sponsor: PACIFIC LIFE

PANEL

- Paul Neiheisel – Account Executive of Anthem RX
- Paul Bernard – Mail Order Pharmacist of Anthem RX
- Wayne Milewski – Savage Agency Director of Health Insurance Sales
- Joe Stapleton – RX West Missouri
- Harold J. Parks – Kroger National Benefit Management Company, Houston, TX

PANEL DISCUSSION POINTS:

- Formulary vs. Non-Formulary
- R & D
- Tier Rating
- RX and the Cost of Health Care
- Retail vs. Mail Order and the Co-Pays
- What about new drugs replacing the ones that go generic or over the counter?
- More drugs are being used for mental health. Are they working and successfully keeping people out of the hospital?

Q & A

CE CREDIT: 2 ½ HOURS

TITLE: Prescription Drugs: Pros and Cons

INSTRUCTORS: Paul Nieheisel and Paul Bernard of Anthem RX

FILED WITH APPROVAL OF THE STATE OF OHIO



Step 5) Chartering a Chapter

NAHU requires at least 15 members to start a chapter. Once you have 15 members, charter papers need to be submitted to NAHU for the Board of Trustees' approval. The charter papers include instructions and forms for policies and procedures. Be sure to have the local chapter and state presidents' sign the forms, as well as the regional vice president before submitting the paperwork to NAHU. Once the charter is approved NAHU's Board of Trustees, the executive vice president and president will sign off on the charter. The paperwork needs to be submitted to NAHU, attn: Chapter Relations, 2000 N. 14th St., #450, Arlington, VA 22201.

Once chapter's charter is approved and a checking account for the chapter is established the chapter will receive Chapter Seed Money in the amount of \$500. This money is to help subsidize start up cost such as, but not limited to, room rentals, copying and mailing, miscellaneous expenses, etc.

Instructions for chartering a new chapter;

1. Complete all blanks in Section I of "Request for Chartering in NAHU" form. The name of the new chapter should be descriptive of your location (i.e. South Georgia AHU or Greater Washington AHU) and should not exceed 20 letters.
2. The president or other interim chapter officer should complete Board of Directors and Committee Appointment rosters. Be sure to indicate the effective dates of these appointments. Please provide as much information as possible on Executive Board and Standing Committee members. Also, write the name of the chapter on both rosters.
3. Complete the Charter Members List with address, phone and e-mail. As stipulated in the NAHU bylaws, **NEWLY FORMED CHAPTERS MUST HAVE AT LEAST 15 MEMBERS**. Please indicate if members are transferring from an established NAHU chapter or if they are new recruits. All new members should have membership applications and dues checks enclosed in chartering paperwork.
4. When completed, submit documentation to your regional vice president (RVP). After review by the RVP, materials will be forwarded to NAHU's Chapter Relations Department. Chapters will not be accepted into NAHU until they have been approved by the NAHU Board of Trustees.



CHARTERING PAPERS

REQUEST FOR APPROVAL
TO BE CHARTERED AS

ASSOCIATION OF HEALTH UNDERWRITERS

_____ Date Requested: _____
Local Interim President

_____ Recommending Approval: Yes _____ No _____
State Association President
Date: _____

_____ Date: _____
Regional Vice President

_____ Date Approved by NAHU: _____
President NAHU

_____ Date: _____
Executive Vice President NAHU



Request for Chartering in NAHU

SECTION I

1. This organization hereby requests approval and status within the organizational structure of the National Association of Health Underwriters.
2. We agree to be known as the _____, a not-for-profit professional association chartered by the National Association of Health Underwriters.
3. The territorial limits of this association shall be confined to the following zip code areas composed of the counties, parishes, townships or cities known as: _____

Zip codes to be included are: _____

4. We hereby agree to be bound by the national bylaws now in force, as amended; a copy of which is attached to this request. We further agree to be bound by and operate within the scope of those bylaws as they may be amended in the future. We agree to be bound by the operational resolutions of our state association.
5. This association is to bear the responsibility of managing, supervising, directing and controlling the business, funds, assets, and property of this association and is expected to create and submit to NAHU through the state association operative resolutions to accomplish the above.
6. This association will appoint an interim Board of Directors to be composed of an executive board and two (2) or more members representing the membership at large, but not less than six (6) total. If a state association, the Board of Directors shall be composed of a state executive board plus one duly elected delegate or alternate from each local association within the state association territorial boundaries.
7. This association has opened a bona fide banking account for the purpose of transacting association business.
8. We understand that this association must have its own free-standing Internal Revenue Service Identification Number, and we agree to or have applied for a business identification number from the Internal Revenue Service.
9. This association has or will apply for its own qualifying not-for-profit federal tax status under current Section 501(c)(6) of the Internal Revenue Code or applicable section as hereafter amended.



10. The fiscal year of this association shall be January 1 through December 31.
11. Election of officers and board members shall be held within the second quarter of each year, with the newly elected officers taking office July 1st.
12. This association recognizes the necessity to be represented in the House of Delegates of the National Association and agrees to appoint the appropriate number of delegates in the accordance with the current bylaws and agrees to do all within its power to assist those delegates in fulfilling their obligation to the national, state and local members.
13. This association proposes to establish \$_____ as its local portion of the total dues required and agrees to set dues not later than September each year to be applicable for the entire following fiscal year.
14. Section II of this document represents the interim Board of Executive Officers, At-Large Board of Directors, and Chairpersons. Section III of this document is a listing of those people whom we consider to be “charter members” of this association, inclusive of those listed in Section II. The “Charter Membership” enrollment period shall run for six (6) months from the date of approval of this request, at which point NAHU will submit to this association the listing of all charter members.
15. We are forwarding one copy of this document directly to the regional vice president, and one copy to the state association president for forwarding to National, and we respectfully request that expeditious action be applied at all levels.

Respectfully,

Interim Secretary/Treasurer

Interim President

Attachments:

- (1) Interim Board
- (2) Charter Members
- (3) Chapter Bylaws

Copy to: _____
State Association President

Region No. ____ Vice President



Section II: Board of Directors Of _____

Effective Dates of Office: From: _____ To: _____

Office	Voting Member	Name	Address	Email address
*President	Yes/No			
President Elect	Yes/No			
Vice President	Yes/No			
Secretary	Yes/No			
Treasurer	Yes/No			
Membership	Yes/No			
Education	Yes/No			
Legislation	Yes/No			
*State Board Delegate	Yes/No			

*Indicates State Board Member



Section III: Charter Member List: Chapter: _____

Name	Address	Email	Transfer From Chapter
1)			
2)			
3)			
4)			
5)			
6)			
7)			
8)			
9)			
10)			
11)			



Section III (cont'd):

Charter Member List: Chapter: _____

Name	Address	Email	Transfer From Chapter
12)			
13)			
14)			
15)			
16)			
17)			
18)			
19)			
20)			
21)			
22)			



Step 6) The chapter's established now what?

Congratulations! Your chapter's charter has been approved. You will be receiving a check from NAHU, this is the Chapter Seed Money. It is meant to be used to defer cost incurred by start up costs.

There are a few items that need to be done that are important to the chapter. They are:

- Send notice to your membership of the chartering success. (Membership/Communications)
- Draft bylaws for approval. (President/Secretary)
- Hold chapter meeting. Approve bylaws. (Membership/President/Secretary)
- File for 501©(6)-IRS recognized Not-For-Profit status (Treasurer)
NAHU reimburses the \$150 filing fee based on receipt of the IRS Determination Letter and a copy of the front and back of the processed fee payment.
- File for incorporation (Treasurer)

These jobs and others are outlined in the guidebooks available on NAHU's website (www.NAHU.org). They are in the "Member's Area" of the website under "Chapter Information and Resources". You or any of the chapter's officers can also contact NAHU staff for assistance. Remember, you are not responsible for doing these jobs done, just for making sure that they are completed. Delegate to your officers and direct them to the state, regional and national resources.

Following is useful contact information and tools that will help you with your year as president or other chapter leadership position.



NAHU Staff Directory

EXECUTIVE OFFICE

Janet Trautwein	Executive Vice President & CEO	703 276-3806	jtrautwein@nahu.org
Jennifer Murphy	Sr VP of Operations & CFO	703 276-3830	jmurphy@nahu.org
James Canada	Administrative Assistant	703 276-3817	jcanada@nahu.org
Robin Moore	Administrative Assistant	703 276-3802	rmoore@nahu.org
Amy Windsor	Administrative Clerk	703 276-3827	awindsor@nahu.org

CHAPTER RELATIONS

Brooke Willson	VP of Chapter Relations	703 276-3812	bwillson@nahu.org
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COMMUNICATIONS

Jim Hostetler	Executive Editor, HIU	520 668-1296	jhostetler@nahu.org
Martin Carr	VP of Communications	703 276-3816	mcarr@nahu.org
Brandi Travis	Manager of Communications	703 276-3815	btravis@nahu.org

EDUCATION

Farren Ross	VP of Education	703 276-3825	fross@nahu.org
Stephanie Witt	Education Program Assistant	703 276-3803	switt@nahu.org

FINANCE

Robert Holst	Director of Accounting & HR	703 276-3821	rholst@nahu.org
Marjorie Dixon	Accounting Manager	703 276-3831	mdixon@nahu.org

LEGISLATION

Jessica Waltman	Director of Health Policy Research	610 971-2404	jwaltman@nahu.org
John Greene	VP of Federal Affairs	703 276-3807	jgreene@nahu.org
Jennifer Hillert	Director of State Affairs	703 276-3809	jhillert@nahu.org
Megan Mamarella	Director of State Affairs	703 276-3818	mmamarella@nahu.org
Adam Brackemyre	Director of State Affairs	703 276-3808	abrackemyre@nahu.org
Tracy Canada	Manager of Political Affairs	703 276-3824	tcanada@nahu.org

MEETINGS

Kathleen Cochran	VP of Meetings	703 276-3820	kcochran@nahu.org
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MEMBERSHIP

Illana Maze	Sr. VP of Marketing and Development	703 276-3810	imaze@nahu.org
Katja Watts	Director of Membership	703 276-3811	kwatts@nahu.org
Dianne Sautkulis	Database Manager	703 276-3813	dsautkulis@nahu.org
Shaunte Shelton	Membership Assistant	703-276-3814	sshelton@nahu.org

PUBLIC RELATIONS

Kelly Loussedes	VP of Public Relations	703-276-3835	kloussedes@nahu.org
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2006-2007 Board of Trustees

Executive Committee

President

David L. Fear - RHU
CIMS Strategic Distribution Division
11160 Sun Center Drive, Suite A
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Email: dfear@cimsga.com

President Elect

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Cell: (806) 787-1714
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Vice President

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Scott Leavitt Insurance & Financial Services
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Email: saladl@aol.com

Treasurer

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Russ Childers, CLU
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Cell: (229) 938-6099
Email: childr@bellsouth.net

Secretary

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Fax: (248) 204-6643
Cell: (248) 320-9321
Email: steveselinsky@ppom.com

Immediate Past President

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Executive Vice President

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2006-2007 Board of Trustees (cont'd)

Regional Vice President

Regional Vice President - Region I

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Regional Vice President - Region III

Linda M. Erlenbach - RHU
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Regional Vice President - Region IV

Michael D. Gray - RHU
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Cell: (402) 440-3003
Email: mike.gray@hakco.com

Regional Vice President - Region V

Mel A. Schlesinger - REBC,RHU, CGMC
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Email: mel@effortless-selling.com

Regional Vice President - Region VI

Eugene D. Ebersole
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Gretna, LA 70054-2886
Phone: (504) 365-0017 Fax: (504) 365-0018
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Regional Vice President - Region VII

Ryan P. Thorn
Ryan P. Thorn Insurance Planning, Inc.
10342 South Springcrest Lane
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Regional Vice President - Region VIII

Bruce D. Benton
Genesis SmithBenton Insurance & Financial Services
19528 Ventura Boulevard # 596
Tarzana, CA 91356-2917
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Membership Committee Chair

Mary Lou Hudman
A Benefit Source
5330 Bent Tree Forest Drive, Suite 313
Dallas, TX 75248-3471
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Legislative Council Chair

Paula L Wilson - RHU,REBC
Paula L. Wilson, Inc.
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Email: paulaw@paulawilson.com



NAHU History

The National Association of Health Underwriters is a professional association for men and women who are active in the health insurance industry. Founded in 1930, NAHU is dedicated to the advancement of those in the health insurance industry through information, education and leadership.

Although the association's membership represents all segments of the health insurance business, the nucleus of the organization has always been the salesperson.

The first gathering of the national organization was on October 14, 1930, just two weeks before the stock market crash, which had worldwide repercussions. Those attending were health insurance leaders from throughout the United States, all of whom were glad to respond to the call to gather together to discuss and hopefully solve some of the problems then facing the public and the industry.

Prior to the first meeting of the national organization a number of local association chapters had been organized. Cleveland was the site of the first local association. Similar association chapters were founded thereafter in a number of other cities, including Detroit and Toledo. Originally, the local association chapters interchanged visits with one another and from these meetings came the establishment of the national association.

The association was organized in an era when health insurance was basically unprofitable to the companies, and although a lusty infant, the business at the time had some congenital problems. Even though the nation was headed for one of the greatest crises in its history, the association managed to weather the storm and survive. There were those who felt that perhaps the association should disband and make a fresh start later on. But, to the credit of its early leaders, the organization remained intact. They foresaw the unlimited future prospects for a national insurance organization for health insurance representatives. As was true of so many grass roots organizations, its early leaders were not only called on to contribute their talents in these times of urgent financial stringency, but they also helped out with their own financial resources. The records reveal that about 100 persons subscribed as charter members of the National Association of Accident and Health Managers, as NAHU was first known.

On June 5-6, 1930, the charter convention took place in an atmosphere of seriousness and optimism in Chicago. The stated objects and purpose of the new organization were:

1. To eliminate destructive competition through better understanding;
2. To aid in directing and shaping health insurance legislation;
3. To raise the ethical standards of the business;
4. To educate the public as to the nature and benefits of health insurance;
5. To collect and disseminate the most successful sales ideas and methods; and,
6. To exchange methods of sales training and any other helpful general information pertaining to the business.

Attending the charter convention were delegates from Boston, Chicago, Cleveland, Detroit, Kansas City, Los Angeles, Milwaukee, Pittsburgh, Portland (Oregon), San Francisco and Seattle. Local associations in those cities were the pioneers.

Among the featured speakers at the charter convention was Harold R. Gordon, then Executive Secretary of the Health and Accident Underwriters Conference and later its Managing Director. The annual



Harold R. Gordon Award, which is presented by NAHU to one who has singularly distinguished his/herself, honors the memory of Harold R. Gordon.

Despite the difficulties of the times, a convention was held in every one of the depression years. The spirit of voluntarism marked the early years of NAHU development. There was no paid staff and all of the endeavors of the organization were in the hands of leading health insurance salesmen from the major cities of the United States, who had as their common purpose the development of a strong and effective professional association in the rapidly developing health insurance field. The roster of past officers of the organization include the names of many whom have gone on to become top corporate officers of some of the nation's leading insurers.

A study of the history of the association reveals that there always seemed to be legislation proposed which would supplant the private enterprise endeavors of the insurance industry with those of a governmental scheme, whether federal or state. NAHU was always in the forefront of efforts to blunt the attacks of the socialistic expansionists. As the health insurance business became more sophisticated and its products more complex, an obvious need for improved education at all levels of the business became evident.

In 1951, NAHU initiated its first venture into the field of education by establishing the Disability Insurance Sales Course (DISC). The first effort involved promotion and presentation of a 12-part classroom course on Health Insurance. The success of their first endeavor was substantial and classes were conducted on some 40 campuses throughout the country. As other educational programs were developed by industry, DISC changed its thrust and began to co-sponsor Health Insurance Underwriting Clinics consisting of in-residence, short-term courses on college campuses.

The name of the educational division was later changed to the Disability Insurance Training Council (DITC). After carefully studying developments and trends in the educational field, DITC inaugurated an annual series of Health Insurance Research Seminars aimed at the development of new markets for the health insurance product. This was followed by another annual series of health insurance underwriting seminars which were designed to attract knowledgeable agents to participate in a seminar program where new concepts and ideas could be explored, refined and then tested in the marketplace.

In 1961 the name of the National Association of Accident and Health Underwriters was changed to International Association of Health Underwriters. At the June 1978 annual meeting the association major changes were made to the Association's bylaws and the name was changed to National Association of Health Underwriters.

In 1984, at the National Convention in Phoenix, Arizona, the bylaws again underwent a major overhaul, simultaneously with a move to the National Headquarters to Washington, D.C. The Executive Vice President and staff were replaced and expanded, and computer capability added. A change in attitude reflecting the philosophy that the local associations and their members are the heart, body and soul of NAHU was adopted and the executive officers began a long-range strategic planning evolution involving the entire National Association and its affiliates.

The years between 1985 and 1990 propelled NAHU into a strong focus regarding legislative and educational issues. Congress was considering the taxation of health benefits and managed care was beginning to reshape America's health care delivery system. NAHU brought in a new Executive Vice President and strategic planning activities began to generate significant growth of membership and the



resulting staff increases. NAHU strengthened its legislative capabilities with the formation of the Legislative Council and enhanced its educational efforts with the formation of the Health Insurance Training Council. During these years, the Leading Producers Round Table developed the Eagles Club to recognize our nation's leading producers.

The early 90's were years of continued growth for NAHU, while the health care environment was changing rapidly due to uncontrolled inflationary cost pressures. State and Federal legislative activities along with industry efforts to manage the costs of health care more effectively brought the realization that educational and legislative activities would continue to demand the very best of NAHU. The Registered Employee Benefit Consultant designation, Capital Conference, the Bulletin board, the NAHU Educational Foundation, new committees and staff members were added to enhance the value of NAHU membership.

The major purpose of NAHU has remained constant throughout the organization's years of existence: to serve as the collective voice of the Health Insurance Underwriter. Under the leadership of many of the top health insurance professionals, NAHU continues to carry out this responsibility in the many areas of its involvement.

(Updated 1996 by James B. Henderson, RHU, REBC, 1988/89 President of NAHU)



Suggested Swearing-In Procedure for New Officers and Trustees (Directors)

The following procedure is used by the National Association of Health Underwriters for swearing in newly elected officers and trustees at the annual meeting and symposium. State and local associations may want to use it, or some adaptation of it, for their own swearing in ceremony:

ADMINISTERING THE OATH

Person administering the oath (usually a past association president) comes to the microphone and tells the assembled membership that this ceremony is the most important of all association functions. It places the responsibility and authority of leadership upon these elected officials and establishes a bond of commitment between them and the membership.

Tells the new officers and trustees (directors) of the _____ association of health underwriters to **“Please stand as your name is called, take your place in front of the head table, and face the assembled membership. If you are seated at the head table, please rise and stand in place behind your chair.”**

Asks membership to **“hold applause until the swearing in ceremony is completed.”**

Slowly and clearly reads the names and offices they will hold, allowing enough time for the individual to be recognized, and is careful not to let their name or office run into the next introduction.

WHEN ALL IN PLACE

Asks association members to stand and face the new officers and trustees (directors).

PLEDGE OF THE MEMBERSHIP

To the membership,

“As a member of the _____ association of health underwriters, will you pledge your support and encouragement in helping these officers and trustees (directors) about to be installed? If so, please signify by saying, I will.”

“Thank you. Please be seated.”

SWEARING IN

To the new officers and trustees (directors):

“As this membership has just pledged their support to you, do you pledge to fulfill your individual responsibilities in representing the _____ AHU, the _____ state AHU (if



appropriate) and the National Association of Health Underwriters; and to conduct yourselves in the best interest of the membership and the consumers they serve? If so, please signify by saying I will.”

CONCLUSION

“Let me congratulate and wish each of you every success possible.”

Leads membership in applauding the new officers and trustees (directors).

When applause begins to die down, gives a sign to the officers and trustees (directors) that they may return to their seats. Turns microphone over to the master of ceremonies.

END



NAHU Leader Commitment Form



I, _____ agree to perform all the responsibilities and duties required of my position. I will participate in all meetings and teleconferences as scheduled and complete other duties as assigned.

I know that the success of my office will impact the members of my chapter and NAHU. I will seek to promote the best interest of our membership.

Signature and Committee Position

Date



Watch Membership Take-Off Using



EFFECTIVE MEMBERSHIP MARKETING

By Stuart J. Michell



FORWARD

By Anthony Halby, Former California Association of Health Underwriter President



When I was elected President of the California Association of Health Underwriters. I was very fortunate to have Stuart Michell volunteer to be my Membership Chair.

From the very beginning, we were on the same wavelength. We both agreed you couldn't do anything without money. I knew that for CAHU to grow in numbers, he would have to have a budget to be able to speak to every membership chair in the state. The previous year had no membership budget - zero dollars.

Stuart presented to the CAHU Board of Directors a dramatically different membership plan that included:

- a growth in numbers by 20% to increase state revenues by \$14,400, combined with
- a dues increase for all members of 140% (from \$25 to \$60) producing an additional \$42,000

- In return for the \$56,400 of "new" revenue he requested 10% of the "new revenue" or \$6,000 be allocated to a Membership Marketing budget.

Instantly, membership jumped to the top of the totem pole in importance. All of a sudden everybody was really interested in membership and every association in the state "caught the bug". Each local President was accountable at the state BOD for their local's membership results, both new members and renewals.

Did it work? You bet! In fact, we exceeded our goal half as much again as we budgeted for - a net 30% increase. CAHU had a sizable surplus to fund a lot of new projects.

This guide you are about to read is not theory. Each section incorporates "ideas" that have been put into practice and proven to produce dramatic results. They continue to be successful today. Try them.

The main ingredient - Corporate Sponsors:

- ◆ With a different corporate sponsor paying the local dues of 8 or more non-members every month, membership can really go through the roof - Section 1 for details.
- ◆ With an active AB Committee - see Section 2 for the way to set one up, the follow-up and closing of the sponsored non-members is guaranteed to happen.
- ◆ With company mailing membership will grow exponentially - The letter sent out by Blue Shield in 1990 (see Section 3 for a copy of the actual letter) generated 75 new members within a week.
- ◆ And finally, satellite meetings conducted by each local, our state generated over 100 members during the year and two new locals were chartered as a result. Imagine what you can do with this "idea".

As your National Membership chair this year, I need you to place membership at the top of the totem pole in importance at your local level.

To reach our goal of 20,000 members by the year 2006, we all need to think exponentially. Try one or more of the "ideas" presented in this guide and you will achieve success.

Good luck, and remember, have fun - Stuart and I always did!



STRAIGHT TALK

By Tom Kaufman, Former NAHU President, 2003-2004

I was the second President (first full Term) of the GBAAHU in San Jose, CA. We jumped our membership from 99 to 148 in the second year. Money was the biggest obstacle we had to overcome. Without money, very few things could be accomplished.

The way we did it was to incorporate the resources of the carriers. We were the first to have Corporate Sponsors at both our luncheons and our Health Expo. It worked fantastic! The carriers wanted the exposure and we needed the revenue.

We then asked the carriers if they would include our membership application and a letter from their CEO about Health Underwriters and why agents and brokers should join us. We wrote the letter for them. They were more than willing to do this. We established a campaign of one new Carrier or General Agent to include our information every month. This worked like a charm. Our name got out there and our membership skyrocketed.

THE BIGGEST PROBLEM WE HAD WAS TO GET OUR PEOPLE TO TRY NEW THINGS.

It seems as though most of us get tangled up in our comfort zones. Once we become willing to try new things a wonderful thing happens, we grow. The same thing is true with Health Underwriters. We need to expand our comfort zones, try new things and like a miracle the doors open up.

Looking back the biggest surprise I had was the Carriers and General Agents added to our ideas and made them better. They wanted to be a big part of our success and growth. They have a strong mutual interest in seeing us grow. This does not mean by any means that they are willing to throw money at us. But it does mean that they see the value in being our partners.

As a former Vice President of Membership for the California Association of Health Underwriters (1992-94) our Membership grew from approximately 1400 to 1650. We used the exact same practices on the state level as I described above. By utilizing the insurance companies and the General Agents, we found a source to fund our activities that allowed us to grow. We are now incorporating Hospitals, clinics and other industry relatives.

And you know the rule holds true: if you ask, you may receive.



INTRODUCTION

By Stuart Michell

It's time to change the rules.

In most AHU's today, especially the smaller ones, a handful of members are doing all the work. Nobody wants to do all the work. Quickly, you "burn out". Some of you have been involved for years, yet continue to do all the work. I salute you. However, it's time to change the rules.

The new rule is: **ONE JOB for every member**

How mad do you get when a member, considering whether to renew, says:

"Well, what did (you, they, or the AHU) do for me - I got nothing out of it".

That comment really ticked me off, especially after our first year with GBAAHU's when many people put in lots of effort to insure our success. My response was:

"What do you mean - they - who's they? Or you - who's you? Or the AHU - who IS the AHU? The AHU is you - (idiot) - you need to be more involved and become a part of it. AHU is like an investment. If you don't put anything in, how can you expect to get anything out?"

Everybody needs to "chip-in" and help a little bit. It should never be "they or you" - but we - what can we do for ourselves - what can we do together - what do we want to do - how can we accomplish it - who can pitch in and help.

Most people will do something when and if they're asked. *The problem is most people simply aren't asked.* So, in Effective Membership Marketing there's ONE JOB for everyone - at the next monthly meeting ask everyone DO ONE JOB THIS YEAR.

- ◆ The first job opportunity - make sure the Membership chair only has ONE JOB. Delegate all their other responsibilities to other members.
- ◆ Next, Section 1 in this guide has 12 job opportunities for 12 company members. Effective Membership Marketing can't start without them.
- ◆ Section 2 needs an Agent/Broker Chair and 8 to 10 brokers to do ONE JOB each.

That's 21 job opportunities waiting to be delegated - let's get started! By the way, there's only 3 Steps to Effective Membership Marketing, so it's not difficult to institute.



GETTING STARTED

1. The first step: Membership Chair, schedule a meeting with your President. (If the President is reading this because there is no Membership Chair, the President, recruits a membership chair, and then schedules a meeting).
 - ◆ First topic of discussion: The Membership Chair **MUST BE GUARANTEED** that membership is the *only job* they will be asked to do - immediately delegate any other responsibilities that the membership chair has to other members.
 - ◆ Discuss the steps outlined in this guide, starting with Section #1, Corporate Sponsors. Decide which of the tools makes sense for your AHU to use and agree to enact them ASAP.
 - ◆ Make a prospect list of Corporate Sponsors:

(Sample list in this guide NNAHU prepared).

- ◆ Determine who is responsible for mailing the "Introduction letter" to every corporate sponsor

(See sample letter in Section 1 of this guide)

2. Next Issue at this initial meeting between President and membership chair: make a list of names of the best Agent/Brokers to chair the Agent/Broker Committee.

(See Section 2 for details about the Agent/Broker Committee)

- ◆ Set a date for the membership chair to appoint the Agent/Broker Committee Chair and schedule a meeting of prospective Agent/Broker Committee members contacted by the President, membership chair, and the new Agent/Broker Committee chair.
- ◆ At the Agent/Broker Committee meeting, inform the 8 - 10 committee members that they will have only one job to do all year - contact and close one new member per month - that's it! Note: they do not have to prospect for new members. The membership chair and/or the Agent/Broker Committee chair will provide one new prospect to them each month. Prospect names are obtained from the corporate sponsor promotion at the monthly meetings.

Nth Nevada AHU results from the initial mtg.: We made a list of 12 prospective corporate sponsor's and 3 agreed over the phone to be the corporate sponsor's. One Agent/Broker member offered to "do whatever we wanted him to do" so we appointed him the new Agent/Broker Committee chair. Eight new members joined at the next monthly meeting, Membership grew from 49 to 57, a first-month growth in membership of 16%



Section 1 - Corporate Sponsors

Every association needs new members. Bodies. Numbers. Period! .

Once you have a "significant" number of members, you have dues revenue, bodies to attend meetings, and enough people to ask each of them to do one job during the year. However, most AHU's only have 50 members or less - they need a membership shot-in-the-arm, or some other part of the body.

How does the Corporate Sponsor idea work?

Every Health Underwriters association is made up of two types of members:

- 1) Carrier representatives
- 2) Agents and Brokers

You need 12 companies, one for each month, to become Corporate Sponsors for the AHU, promoting the benefits of belonging to the AHU at every opportunity.

Who can be a Corporate Sponsor?

Any company that distributes products or services to agents.

What's the primary job of a Corporate Sponsor?

The Corporate Sponsor offers to pay the local dues at a monthly meeting of their choice for 8 or more non-members, BUT ONLY IF THE NON-MEMBER JOINS ON THAT DAY - completed application and voided check required.

The cost of sponsorship: local dues x 8 members (\$200 - \$500)

What does the Corporate Sponsor get in return?

At the meeting during their Corporate Sponsor month, they will have 10 minutes to present their company's products and services to the membership. Best yet, there's no conflict of interest concerns because the Company has "paid for the time" at the podium.

Also, the Corporate Sponsor will co-announce the local dues offer to the non-members and conduct a drawing - collect non-members business cards during the meeting - to select winners if there are more than eight non-members. See the Sample Monthly Meeting agenda in Section 5 for a recommended time allocation. Provide the cards to the Agent/Broker Committee chair after the meeting for follow-up.

Other marketing ideas a Corporate Sponsor can adopt?

- ◆ Be One of only Four Corporate Sponsors of the CE Day
- ◆ A mailing to their broker list during the month of their choice, promoting membership in the local AHU. If possible, the mailer should be a separate piece from other company/product promotional



literature. It should include a cover letter on Company letterhead from the President/CEO of the Company that "suggests" brokers should belong to their AHU.

(See Sample mailer in Section 3 - it generated 75 new members in one week)

How do I get Corporate Sponsors?

1. Mail a letter to every company in your area. (See Sample letter on the following page). Do this first!
2. Why? You want to make sure that every company within your area has an equal opportunity of becoming 1 of only 12 sponsors. By sending a letter to all you have accomplished this.
3. However, in most cases, someone will have to sit down and ask the right person in the company to become a sponsor of a monthly meeting - remember you only need 12.

Who handles the job of getting the corporate sponsors?

It should be the responsibility of the membership chair. However, Agents and Brokers who do a large volume of business with a company can carry a lot of weight. Often, it only takes a single phone call from the right person.

Don't forget to thank the Corporate Sponsor!

1. A letter to the Corporate Sponsor summarizing the results of their sponsorship should be sent to the President/CEO or whoever was responsible for contributing the \$200.00
2. Thank them at the next meeting and communicate the results to the membership.



Sample Corporate Sponsor Introduction letter

Dear:

Will you help us?

Your local association of Health Underwriters is embarking on an aggressive marketing approach to membership and we're confident that you will join us in our efforts. Here are some of the other changes we've already made to dramatically restructure our association.

- ◆ To improve attendance at the monthly programs, we are publishing a membership-wide survey of topical issues. Every member will have the opportunity to influence what is to be presented at all future programs by listing, in their order of importance, all the topics. Speakers will be selected to present only the top priorities of the membership.
- ◆ We have established a Fax Alert system for emergency communications of legislative and other important association issues. In addition, as soon as we have collected all Email addresses, a similar Alert program will be instituted for the entire membership.
- ◆ A quality monthly NNAHU Newsletter is in the works with Corporate Sponsors getting first choice for advertising, and at a discount - suggestions for it's name are welcome.
- ◆ In addition to the Corporate Sponsors Membership committee, there is a New Brokers committee to oversee broker's association activity and involvement, renewals, attendance at programs, and legislative involvement.
- ◆ The first Northern Nevada Health Expo will feature 20 exhibitors such as yourself in a sales-type format

There are lots more too! But first we need your help.

At each monthly program we are asking a Corporate Sponsor to pay for the local portion of a potential new member's dues, IF THEY JOIN ON THAT DAY. At each meeting we are offering this opportunity to the first eight- (8) members that accept the offer. Your contribution to this program's success is \$200 (\$25 x 8).

Will you help us in this aggressive new member program? If you and 12 other Corporate Sponsors say "YES", we anticipate adding at least 96 new members during the 1998/99 year.

Please let us know as soon as possible if you will help us - we are only looking for 12 companies like yours to get the program started. My number is (702) xxx-xxxx

Thank you in advance,

Sincerely,

Membership Chair Chair
Corporate Sponsor Chairman
NNAHU

PS: If you have any suggestions regarding the program or can offer assistance to our "New NNAHU", please don't hesitate to call me at (702) xxx-xxxx



Nth Nevada AHU Corporate Sponsors List

Mo. #	Month	Corporate Sponsor	Key Contact	Sponsor Income	New Mbr Results
1	August	Sierra Administration Managers Inc.	Jackie Peterson	\$200	8/8
2	September	Humana		\$200	4/8
3	October	PacifiCare	Ken La Rovere	\$200	
4	November	St Mary's HealthFirst		\$200	
5	December	AMIL	Tom Fischer	\$200	
6	January	BX/BS		\$200	
7	February	AFLAC		\$200	
8	March	One Source	Larry Hardy	\$200	
9	April	ONA	Jeffrey Ornborg	\$200	
10	May	HHP		\$200	
11	June	JAL		\$200	
12	July	TCS	Stuart Michell	\$200	
TOT		12		\$2,400 (1)	12/96

(1) The Corporate Sponsor income (\$2,400) is double NNAHU previous year's dues revenue (\$25 x49 members = \$1,225)



Section 2 - The Agents/Brokers Committee

Once you have charged the Corporate Sponsors in Section 1 with the responsibility of the marketing and promotion campaign, the next step are to "hire the salespeople".

Who's one of the best salespersons in the world? A Health Underwriter, correct! It's their job to follow-up (call personally) with all the non-members that get the opportunity to join the AHU through the Corporate Sponsor paying the local dues the first year. What a deal! Agents talking to fellow agents about the benefits of belonging and getting involved - it works.

How many agents make up the committee?

8 - 10 agents and brokers - so each committee member has to only contact one person and get them to join.

Why not have Company people on the committee?

Remember: one job per person. The company members have the crucial first-step job to do - marketing. They sponsor the prospective members and the Agents/Brokers Committee closes the deal. Besides, peer pressure works best.

What's the primary responsibility of each committee member?

To contact one non-member and one renewal each month - that's it. However, the primary job of the Agents/Brokers Committee is to get the "sponsored" non-members to join. Each Agents/Brokers Committee member should be given one non-member only.

- ◆ Each Agents/Brokers Committee member should be armed with all the information necessary to sell the non-member on membership - a summary of all the benefits, details on the next months program, legislative issues, etc, etc.
- ◆ The \$25 was an offer that only applies IF THE NON MEMBER JOINS RIGHT AWAY
- ◆ The Agents/Brokers Committee Chair should allocate the prospective members names at the conclusion of each monthly program. Do Not Wait Several Days to Distribute the Names.
- ◆ Contact the Non-Members IMMEDIATELY AFTER THE MEETING.
- ◆ The Agents/Brokers Committee Chair should make a note of who-gets-who to follow-up on.
- ◆ The "new member" should be invited to the next meeting and welcomed by the Agents/Brokers Committee member that sold them on joining, AND, should be included in the announcement of all new members.



What about follow-up?

At the following Board of Directors meeting the Agents/Brokers Committee Chair should report the results to the Board. If any of the prospective members haven't joined by that time as a result of the Agents/Brokers Committee's efforts, perhaps someone from the Board who knows the non-member should contact them.

What's the secondary job of the Agents/Brokers Committee job?

Renewal phone calls - This is a very important membership committee job. Most associations DO NOT DO THIS, but they should. Someone should contact members by phone periodically and "discuss" the association - programs meetings, CE, Legislation and membership. They should be asked to get involved and volunteer for ONE job. An involved member will always renew

Why is this function so important?

Let's say your AHU has 100 members at the moment and you attract 20 new members. Great job! Membership increased by 20% however, now for the bad news - only 80 of the 100 original members renew! They didn't get anything out of the association! Your association is stagnant at 100 members. The great job on new members is diminished by the 80% renewal rate.

An effective year-round renewal program will virtually eliminate non-renewals. The key of course is year-round. You can't expect to call someone up a week before his or her renewal and say: "Are you happy"?

Just like your clients. If you service your clients this way then you'll lose them. This is not good business practice and neither is it good association practice either.



Section 3 - Corporate Mailings

Why does my AHU need corporate mailings?

Most AHU's need all the free promotion they can get. Besides it's a proven fact - any product will sit on the shelf, no matter how good it is, unless it is promoted. And in most cases AHU's are not promoted. Why? Promotion costs money - lots of money and most AHU's don't have any money!

What's the solution?

Corporate Mailings. Companies will almost always stuff their mailings with AHU information if it's provided. Better yet, sometimes they'll do separate mailings for your AHU.

Who writes the letter?

On the following page is a sample letter sent by Blue Shield of California. During the same year, ten other companies volunteered to mail their entire broker list a similar letter each month.

Imagine if you were a broker on five of the company's mailing lists and each month you received another mailer that said the same thing:

- ◆ JOIN
- ◆ Get Involved in your industry
- ◆ Become active in your local AHU
- ◆ Seek Professionalism

After the first couple of letters, wouldn't you give it some serious thought? Read the Blue Shield letter for yourself. It's a great one-page letter that says it all.



Sample Blue Shield Letter

Dear Blue Shield Agent,

Membership in a professional association is one of the crucial components of a successful career.

For this reason, I encourage your participation in the local chapter of the California Association of Health Underwriters. CAHU is the only association, which focuses specifically on health issues. As such, it take a proactive role in Sacramento – working for legislation that benefits the health industry and it's agents.

As a member, I can say that you will personally benefit by:

- Learning up-to-date information on trends in long-term care, disability, Medicare and more;
- Receiving advance notification of critical issues facing carriers and the industry in general;
- Meeting other agents and enjoying an opportunity to share knowledge.

You can come out ahead!

If continued professional development is high on your list of priorities, I urge you to consult the list on the reverse side of this letter. Simply complete the membership application and mail it to Stuart Michell, CAHU Membership Chairman, or call the local Health Underwriter's chapter in your area. Find out how you can give and gain.

Sincerely,

John Zervakos, RHU, CHU
Vice President



Retention

Getting members is a new chapter's primary initial goal. However, KEEPING members is of utmost priority. While there were several sample retention letters in the proceeding pages, retention is a job all in its own. Keeping track of renewing members, keeping in touch with members, and making sure members renew takes a team of folks separate from those recruiting for your chapter. **Your AHU should have a separate Retention Chair / team responsible only for the steps involving retention.**

YODA

YODA (Your Online Database Access) is NAHU's system of tracking your local members. Each chapter is allowed two primary contacts (typically the President and Membership Chair) to access this system, so some of your membership/retention team may have to share passwords. YODA can be accessed at the following link: <https://www.nahu.org/member/index.cfm>. YODA provides local chapters with monthly reports to show who has bad mailing addresses, who is up for renewal and hasn't paid, whose credit card or monthly bank draft has not gone through.

Other Membership / Retention Tools

Once your chapter is up and running, you can get more "sophisticated" with your membership team. The NAHU website is the place to go for excellent membership tools. Visit <http://www.nahu.org/members/tools.cfm> to view hundreds of membership and retention tools and ideas as shown below.

Membership & Retention Tools

Leadership Guidebooks

- [Membership Officer's Guidebook](#)
- [Membership Blitz Handbook](#)
Includes a useful phone script, timeline and sample budget.

Recruitment & Retention Tools

- **Sample recruitment letters**
Feel free to use and customize these letters for use in recruiting new NAHU members.
 - [Carrier or GA Prospect](#)
 - [Cold prospect](#) (no prior contact)
 - [Warm prospect](#) (some prior contact)
- [Membership Contest Template](#)
- [52 Ideas to Retain Members](#)
- **Sample retention letters**
Feel free to use and customize these letters for use in keeping new members.



- Welcome to (local) AHU (for members who have just joined)
- Don't leave (local) AHU (for members who are in danger of lapsing)
- Comeback to NAHU (for members who have recently lapsed)
- Make A Newsletter Retain & Attract Membership For You
- Make Use of Your Association Newsletter - An Article for Membership & Retention Chairs
- Contents of NAHU's New Member Welcome Kit
- State & Local Chapter New Membership Orientation Packet Template
- Top Recruiters
- Why Join NAHU?
This document contains a variety of reasons to join NAHU. Feel free to use any or all of this information when conducting recruitment efforts.
- NAHU Named to "100 Most Powerful" List
- **Order NAHU Materials**
NAHU chapters may order NAHU-logo products for use at chapter meetings. Currently available products include:
 - NAHU Membership Folder: \$.65/folder - minimum order 25 folders
 - NAHU-logo lapel pins: \$5.00/pin; \$4.00/pin for orders over 25 pins



Section 4 - Presidents

Presidents, Section 4 is an FYI and Sections 5, 6, 7 are for the appropriate chairperson. Why have I included this information about Board meetings, Programs, Newsletter and Health Expo in a Membership Marketing Guide?

For one reason and one reason only:

If your membership chair does his or her job well and attracts a lot of new members this year (good goal: 8 per month, minimum) by following this guide in Sections 1, 2 & 3, all their efforts will be for nothing unless your AHU is organized to deliver the benefits members need and appreciate.

As President, the buck stops with you. You are accountable for delegating and appointing the chairs to the essential committees responsible for delivering those benefits. Also, you must conduct regular Board meetings and all the following committees must be active.

What are the AHU essentials?

- ◆ Finance (Treasurer),
- ◆ Communications (Secretary)
- ◆ Membership (Corporate and Broker Chairs)
- ◆ Retention
- ◆ Legislation (Federal and State)
- ◆ Programs (See Section 5)
- ◆ Newsletter (See Section 6)
- ◆ Health Expo (See Section 7)

Only then will your AHU have the structure to deliver the benefits and services that the membership needs and AHU members will want to belong to and be involved in.

Board of Directors meetings **MUST** be structured and organized. If you plan on conducting the Board meeting before or after the regular monthly meeting make sure to request either:

1. a separate room, or
2. make sure a section of the room is setup in a formal board meeting arrangement (u shape or square). And
3. Use a standard BOD agenda - see sample on the next page.



Section 5 - Education

(See Sample Schedule on the following page)

Members join for many reasons, but one of most valuable reasons is a quality speaker on topics that they determine a priority.

Suggestion: every year conduct a membership-wide survey and ask your members to prioritize the list of topics in the order of importance to them, personally.

Tabulate the findings and report the results back to them ASAP in the newsletter the following month. Then, locate quality speakers for the top priority subjects.

Leave 3 meetings available for:

1. CE days,
2. "Emergency" legislation meetings,
3. Annual Health Expo/Faire.



Sample Monthly Programs Schedules

Northern Nevada Association of Health Underwriters Monthly Membership Meeting

Schedule of Events

Month:	Time:	Location:
<u>Time</u>	<u>Item/Event</u>	
11:45 AM	Registration	
12:00/12:05	Meeting " <u>Called to Order</u> " <ul style="list-style-type: none">➤ Welcome membership➤ Introduce special guests➤ Introduce Corporate Sponsor for the meeting and announce the Special membership offer - \$25 off local dues, first 8 only!➤ Introduce New Members (by Board member at each table)	
12:05	Lunch served (before start of business)	
12:25	Association business Membership status, President's report, Legislative update, Any Special Events; such as Golf Tournament, Health Expo, etc	
12:30	Corporate Sponsor for product presentation AND conduct drawing prior to the featured speaker.	
12:40	Thank Corporate Sponsor <ul style="list-style-type: none">➤ Collect Non-Members business cards for drawing by the corporate sponsor➤ Announce Special Offer by Corporate Sponsor to "pick-up" the local dues (\$25) for the first 8 non-members that join TODAY➤ What's required:<ol style="list-style-type: none">1) Application signed TODAY2) Voided check (No \$ required)3) Who's joining TODAY?	
12:45	Introduction of Featured Speaker	
1:30	Meeting Adjourns	



Section 6 - Health Expo

This event is the major fund raising event for the association. Not much money comes from dues ($\$25 \times 100 = \2500 , Monthly revenue = $\$200$ per month - can't do much of anything with that!)

One month each year should be allocated to the Health Insurance Expo.



About the Author and Editor

Stuart J. Michell

Founding President: Greater Bay AHU, San Jose, CA. 1989/90

CAHU Membership Chair, 1990/91

Chartered: Inland Empire AHU, Ontario, CA. 1990
Redwood Empire AHU, Santa Rosa, CA. 1990

NAHU Membership Chair, 1991/92 & 1992/93

Designed & Developed the G.A.I. N. Program for NAHU, 1991/92

Stuart chartered The Greater Bay Area Association of Health Underwriters in 1989, also serving as the founding President. Stuart and his first-year BOD built a foundation for one of the most successful AHU's in the country.

In fact, it was one of five associations awarded NAHU's Pacesetter Award for Excellence in San Antonio in 1990. What's more amazing - GBAAHU accomplished this in its inaugural year.

GBAAHU established an initial charter of 55 new members after 6 weeks and had 99 members in only 8 months. It hosted the first CAHU Sales Congress in San Jose less than 6 months after it was chartered, with over 40 exhibitors and 350 agents attending. Regular monthly meetings attracted 50- 75 agents - some were over 100. GBAAHU conducted the first panel-type meeting of all the Presidents of AHIA, NAHU, CALU and CAHU.

So much was accomplished in such a short time. How?

By identifying the separate needs of both the company members and the agents and brokers, GBAAHU was able to fill a void and provide all members with what they needed most - benefits.

At the same time all members contributed to the association's success - company members providing the marketing expertise (as Corporate Sponsors) and agents and brokers filling the role of the AB Committee, PAC, legislation, Newsletter, Golf Tournament, etc.

Each year since then, the BOD of GBAAHU (now known as The Silicon Valley AHU) has continued to build upon a solid foundation established by Stuart in 1989 and Tom Kaufman the following year.

YOU CAN DO IT TOO!

Simply follow the steps outlined in this guide - they work, still, today.



General Financial Information

Association Tax-Exempt Status

Each member association must have its own tax-exempt number and Employer Identification Number. Here's how to go about obtaining these numbers:

NAHU and each of its state and local affiliates are eligible for tax exemption from federal income tax as "business leagues" within the meaning of the Section 501(c)6 of the Internal Revenue Code. However, recognition of your association's tax-exempt status is not automatic. Each state and local association must apply to the IRS for recognition of its tax-exempt status.

If your association has not already filed its request with the IRS for recognition of its tax-exempt status, do so as soon as possible. The exemption application is filed on Internal Revenue Form 1024, "Application for Recognition of Exemption." Instructions for filing this form and the required supporting documentation are included in IRS Package 1024. It is important that the instructions be read and followed carefully if the exempt status is to be established with a minimum of difficulty.

As part of the application, each association must include its Employer Identification Number on Form 1024. If your association does not have an Employer Identification Number, you must also file a Form 58-4, "Application for Employer Identification Number" along with your application for exemption. Your association must have an Employer Identification Number whether or not it has any employees, as this number is used by the IRS in maintaining your association's tax records.

When your association receives its Tax Exemption Letter from the IRS, officially recognizing its tax-exempt status, forward a copy of the letter to NAHU for inclusion in your permanent NAHU file.

After your association receives IRS approval of its tax-exempt status, you must file an annual information tax return - Form 990, "Return of Organization Exempt From Income Tax." Form 990 must be filed on or before the 15th day of the fifth month following the close of your association's fiscal year. That will be May 15th for all of our associations.

Some associations may also have to file a separate additional annual return on IRS Form 990-T. This is required in cases where the association has gross unrelated business income of \$1,000 or more in a taxable year. Generally, unrelated business income is defined in the instructions for Form 990-T as income from a regularly carried on trade or business when such trade or business is not substantially related to the purpose or function of the organization. Fortunately, the major sources of revenue for most associations - i.e., dues and interest on bank accounts - do not qualify as unrelated business income.

Activities such as lotteries, bake sales and the sale of advertising in the associations publications and other seemingly unrelated business activities of the association (if regularly carried on) may result in unrelated business income and should be reported when all such combined gross unrelated income is \$1,000 or more in a taxable year. Increasingly, the IRS has been focusing attention on such activities.

The IRS will make available, upon request, its Publication 598, "Tax on Unrelated Business Income of Exempt Organizations." This publication discusses in detail the IRS rules on "unrelated business income" and how to calculate the tax due on such income.



Due to the sheer number of state and local associations affiliated with NAHU, and the increasing complexity of federal tax laws affecting these associations, member associations are strongly encouraged to obtain the services of a qualified certified public accountant when possible to perform the tax compliance activities of the association. It should also be noted that the local and/or district IRS offices contain taxpayer assistance personnel who are available to assist in completion of tax forms without charge.

The Dues Billing System

NAHU provides a very valuable service to the local and state associations through its billing system. Local or state associations set their own dues each year. These dues must be communicated to NAHU before September 30 of the prior year to be included in the computer system. This notification represents chapters' only opportunity to change their dues. A chapter that does not notify NAHU of their dues changes will keep their dues, unchanged, for the next year.

The dues and renewal dues notices are prepared by the national office and mailed directly to the members in much the same manner that insurance premium notices are handled. The dues statement is prepared by computer and includes the national dues and the local and state dues. Renewal payments are due on the member's anniversary date. Members are given a three month grace period following this date before they will be dropped from membership for non-payment.

Local and state dues are then distributed to the chapters each month for the new and renewing members from the previous month. For example, dues checks sent in February will reflect the chapter's new and renewing members during January.

The computer program requires all dues to be sent to NAHU. Holding of local or state dues and forwarding of only the NAHU portion will prevent assignment of the member to a local or state association.

NAHU will accept and assign members to the appropriate chapter when an actual cash receipt is entered. If NAHU receives a partial payment, the member will be added to the system and will be billed for the outstanding balance. If full payment is not received after three months, the member will be dropped from the rolls.



State and Local Chapter Finances

Opening a Checking Account

At your chapter's first organizational meeting, the chapter should make a motion to open a checking and savings account on behalf of the association. In the motion it should state the name of the bank to be used, which officers are authorized to sign checks or withdrawals from the account, and how many signatures are required. The execution of this motion is usually performed by the Treasurer.

Most banks will ask for a social security number. Do not give them your number. NAHU is a not-for-profit 501(c)6 Internal Revenue Service approved association and a letter to this effect is on file at NAHU headquarters. Follow the instructions above for obtaining your association's IRS number. Use this number for all association accounts.

Things to Check On

When a new secretary/treasurer is elected, make certain that the past records are turned over from the immediate past to the new secretary/treasurer. The new holder of the chapter's financial records, bylaws and minutes of meetings should give the immediate past secretary/treasurer a receipt itemizing the items he/she received.

Some state laws require that the association obtain a right to do business in that state. You can obtain information about this through the Secretary of State or Attorney General.

In some states, local and state associations may determine that it is to their benefit to file for incorporation within that state. Any move in that direction should be reviewed by your state association and NAHU headquarters to ensure that there are no legal conflicts. Likewise, the local or state association is advised to obtain their own legal counsel licensed in that state and familiar with local state law.

Many local associations find it beneficial to establish and maintain a petty cash fund that is used to make change and collect receipts at local meetings. Others have explored having their own charging arrangements with VISA, Master Charge, American Express, etc. However, this arrangement is expensive and more applicable to associations with high volume usage and corresponding high demand by your membership. Nonetheless, since the cost of most meetings where educational material is disseminated is a deductible business expense, you should provide your membership with suitable receipts for documentation.



State/Local Association of Health Underwriters
Sample Balance Sheet
April 30, 2005

ASSETS CURRENT ASSETS

Operating Cash and cash equivalents	XX,XXX.XX
Operating Money Market Account	XX,XXX.XX
Accounts receivable	XX,XXX.XX
Prepaid expense	XX,XXX.XX
Inventory	<u>XX,XXX.XX</u>
Total Current Assets	XX,XXX.XX
INVESTMENTS, at market value	
Operating Investments	<u>XX,XXX.XX</u>
	XX,XXX.XX
OTHER ASSETS	
Other Assets	<u>XX,XXX.XX</u>
Total Assets	<u><u>XX,XXX.XX</u></u>

LIABILITIES AND NET ASSETS

CURRENT LIABILITIES

Accounts payable and accrued expenses	XX,XXX.XX
Deferred revenue - Membership	XX,XXX.XX
Deferred revenue - Conferences	XX,XXX.XX
Total Current Liabilities	<u>XX,XXX.XX</u>

OTHER LIABILITIES

Other Liabilities	<u>XX,XXX.XX</u>
-------------------	------------------

TOTAL LIABILITIES	XX,XXX.XX
-------------------	-----------

NET ASSETS

Net assets, beginning of year	XX,XXX.XX
Current Year Activity	<u>XX,XXX.XX</u>
NET ASSETS	<u>XX,XXX.XX</u>
Total Liabilities and Net Assets	<u><u>XX,XXX.XX</u></u>



State/Local Association of Health Underwriters
Statement of Activities
For the Four Months Ending April 30, 2005

	Current Month Actual	Year to date Actual	Year to date Budget	Annual Budget
REVENUE				
Chapter Dues Revenue	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Conference Registrations	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Sponsorship Revenue	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Exhibitor Revenue	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Product Sales	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Advertising Revenues	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Affinity Programs	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Royalty Income	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Interest Income	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Miscellaneous Income	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Total Revenue	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
EXPENSE				
Office Supplies	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Postage	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Shipping	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Printing	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Telephone/Teleconferences	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Internet	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Reference Publications, Subscriptions	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Tax and Audit Fees	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Legal Fees	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Software License Fee	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Outside Consultants	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Business Travel	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Chapter Leadership Travel	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Hotel/Food and Beverage	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Speakers	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Decorating & Signage	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Entertainment	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Exhibit Hall	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Audio visual	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Photography	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Sponsor Expenses	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Insurance	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Newsletter Production	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Advertising	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Public Relations	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Convention & Conference Expenses	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Lobbying & Coalitions	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Grassroots Lobbying	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
State Legislative Initiatives	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Information Services	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Membership Recruitment	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Membership Retention	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Raffle/Lottery Prizes	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Awards	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Bank and Credit Card Fees	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Miscellaneous	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
Total Expense	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx
INCREASE/(DECREASE) IN NET ASSETS	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx	xx,xxx.xx



Awards Available to Chapters **And Members**

Chapter Awards

Chapter Legislative Award (State and Local Chapters are eligible)
Flood Public Service Award (State and Local Chapters are eligible)
Pacesetter Award (State Chapters only)
Media Relations Award (State and Local Chapters are eligible)
Pacesetter Award (Local Chapters only)
Presidential Citation Award (Presented to **ALL** qualified State and Local chapters)
Robert W. Osler Education Award (State and Local Chapters are eligible)
Website Award (State and Local Chapters are eligible)

Individual Awards

Distinguished Service Award (12 awards possible)
Legislative Achievement Award (5 awards possible)
Spirit of Freedom Award (1 award based on Federal Legislative activity)
Triple Crown Award (Awarded to **ALL** that qualify)
William G. Wetzel Excellence in Public Speaking Award (1 award possible)
Leading Producers Roundtable (LPRT)

Membership Competitions

100% NAHU board
Bank draft contest
Highest growth rate
Highest retention rate
Most new members
Quarterly contests
Recruiter of the year
Retention contest

Additional specific information about each award can be found on the NAHU website, www.NAHU.org in the 'Member's Area' under "Awards."



Working with the Media

If you want the world to hear your story, the best way to tell it is through the media. When a newspaper or television or radio station runs a story as news, it carries an implicit endorsement.

These tips are intended specifically to enable NAHU members to obtain media coverage of the organizations views concerning federal and state health care reform. Once ties to local editors and reporters are established the media will listen when NAHU members speak about the organizations evaluations and solutions regarding reform.

Reaching the Media

Helpful hints:

- In doing an interview, if you have the option to tape or report live, keep in mind that tape allows you to be edited.
- Remember the ‘deadline’ is the most important factor to a reporter as the story does not exist if the deadline is not met.

Sending your message:

- Make no more than three points.
- Prepare and practice before you get to the reporter.
- Your goal is to deliver your message *and nothing else*.
- **REPEAT**- Write and Practice your points before you do an interview.

Message Components:

- Empathy/Caring
- Begin with this. It is 50% of the trust and credibility factor.
- Message should be 12 to 18 words that could be used as a sound bite. You can expand as time allows.
- Use supporting facts where possible.
- Repeat your message using the same words you used the first time.
- Indicate personal involvement in future action to show your commitment.

Getting media coverage:

- Evaluate your local newspaper. Does it have a political leaning? Does it favor any particular kind of story. Do certain reporters specialize in health care?
- Declare yourself. Let the news media know you exist, what you do, what you know, where you are, and how to reach you.
- Keep up with industry events on which you may be asked to comment.
- Call the news department and ask for the name of the person you should talk to about your subject or to whom you should send your press release.



Helping the media decide what is news:

- News must be timely and interesting.
- The reporter on average only has a few hours to write a story.
- The reporter may know little or nothing about business/industry practices, and writes the story from an information vacuum.

Press Releases:

- Your reader will decide in 60 seconds whether or not to continue reading.
- List information in order of descending importance.
- Use everyday words - no jargon.
- Write a “catchy” headline in boldface.
- Make sure your news release is really news. Is it timely? Does it supply the media with a real issue, a new twist, fresh statistics, or good quote?
- Above the headline, write “**For Immediate Release**”. Include contact names in case there are questions.
- Fax the release early in the morning.
- One page is best, never more than two pages.
- **Be sure the press release isn’t blatantly self-serving or it will hit the wastebasket.**

Editorials:

- Use the same guidelines for writing letters to the editor as you do for interviews. Your goal is to deliver your message.
- Remember, to be news, the information must be timely.
- Submit your letter. Include your name, address, and phone number.
- The newspaper will call you to confirm you wrote the letter.
- You’ll be in print!



Chapter Certification

In order for a chapter to be successful certain functions/items need to be in place. Based on research by the Chapter Relations Committee, input from the membership and the review of the Board of Trustees it was determined that for a chapter to be successful it needed to have the following items in place.

A complete board comprised of a president, president-elect, secretary, treasurer, membership and retention chair, legislative chair and an education chair. Having separate individuals manage these roles allows for better development and execution of the different roles these officers play.

Current bylaws. Current bylaws clearly define how a chapter will be run as well as provide a guide for certain issues.

A state PAC and lobbyist. Having these in place will keep the chapter ahead of the curve, it's much better to be proactive instead of reactive.

Member benefits. Having regularly scheduled membership meetings is one way to touch your members and provide them with tangible benefits. It's also important to let the members know what the chapter's board is up to, its goals and ambitions. A strategic plan is an excellent way to convey this information as well as letting the membership know how the board plans on obtaining those goals. A budget is essential, this helps the board plan for future expenses as well as lets the membership know how its dues dollars are being spent.

Contributing to HUPCA. Being legislatively active is also important at the federal level and a chapter must lead by example, if the membership is expected to contribute to HUPAC (NAHU's PAC) then the board should be willing to also.



NAHU Silver Seal Certification Program

Criteria and Documentation Requirements

CRITERIA	DOCUMENTATION
Full Board to include: President President-Elect Secretary Treasurer Membership Chair/Retention Legislative Chair Education/Program Chair <i>Reasonable doubling up would be:</i> <i>*Pres-Elect and Education/Program</i> <i>*Secretary/Treasurer</i> Currently Updated Bylaws <i>*Including most current revisions</i> State PAC <i>*State chapter only</i> Lobbyist <i>*Local will get credit if the state has a lobbyist.</i> Minimum number of membership meetings <i>* State = 4 meetings, Local = 8 meetings</i> Strategic Plan Budget Net membership increase HUPAC contribution from all board members at Triple Crown Level <i>\$10 x 12 or \$150</i>	Leadership Rosters as submitted by the chapter's secretary BoT approved bylaws Incorporation documents Signed letter or contract Minutes or announcement flyers for each meeting. Copy of strategic plan Copy of budget Numbers based on reports generated by national HUPAC contributions determined by national

To achieve Silver Certification six of the above criteria must be completed. To determine where your chapter stands in satisfying the above criteria go to <http://www.nahu.org/members/chapters.cfm> and click on the link to "Chapter Certification Program." The Chapter Status Report indicates what criteria have been met.

Questions? Contact Brooke Willson, NAHU director of chapter relations at bwillson@nahu.org or 703-276-3812.



SAMPLE CHAPTER MEMBER LETTERS:

NEW MEMBER WELCOME LETTER

Dear *(New Member's Name)*:

Welcome to the National Association of Health Underwriters and the *(Chapter's Name)* Association of Health Underwriters. On behalf of our chapter's Board of Trustees, I thank you for your support.

Your decision to join NAHU plugs you into a network of state and local chapters and unites you with over 20,000 health insurance professionals across the country. NAHU has become the powerful organization that it is by utilizing the knowledge and talents of each of our members.

As a new member, there are many ways that you can add your unique strengths to our association, on both the national and the local level. Please join us at our next local chapter meeting to be welcomed into our chapter and to learn of the different opportunities for you. *(Include meeting information in this letter or in an attached announcement.)*

Thank you again for your support of NAHU and *(Chapter's Name)*. I look forward to seeing you at our next chapter meeting on *(provide meeting date and time)*. In the meantime, please feel free to call me at _____.

Sincerely,

Chapter President or Membership Chair



CHAPTER FOLLOW-UP LETTER
(send three months into membership)

Dear (*New Member's Name*):

I just wanted to drop you a note to thank you for your membership in the (*chapter name*) Association of Health Underwriters and to see if there are any questions I can answer.

By now, you've received your new member kit from the NAHU Member Service Center and a few copies of HIU magazine. I hope you've also attended our chapter's monthly meetings. With all this activity, on top of the challenges of daily life, it's easy to become overwhelmed. If there's any way I can help you take better advantage of your membership, please let me know.

One way for you to fully enjoy the benefits of membership is to become actively involved on a committee. Everyone has unique talents, and our committees would certainly benefit from yours. Below please find our chapter's standing committees and their chairs. Feel free to call any of these folks to volunteer, or to simply obtain more information.

I also invite you to share your thoughts about your experiences thus far, both with our chapter and with NAHU as a whole. As a newer member, you have a distinct perspective on what we do and how we do it that we need to consider. Please make your comments as long or short as you like, and email or fax them to my attention at _____.

Thanks again for your support. We couldn't do it without you. I look forward to seeing you at our next meeting.

Sincerely,

President

Enclosure: List of committees and Chairs.



SIX-MONTH LETTER
(send with membership drive information)

Dear (*Member's Name*):

You've been a member of NAHU for about six months now, and we thank you for your support. We know that you're concerned about our industry; your membership is just one demonstration of that support.

To remain the growing organization that we are, our chapter constantly needs to add new members. We would appreciate your assistance. Enclosed please find information about the annual NAHU membership drive. By introducing one person to NAHU, you not only allow him or her to enjoy the benefits of membership, you also strengthen those benefits for you to enjoy. Whether you sponsor one new member or a dozen, your efforts will go a long way towards allowing our association to accomplish its goals.

While experience has demonstrated that a personal call from a friend or colleague is the most effective way to bring a new member into our chapter, I also understand that your time is in short supply. If you do not have the time to personally contact potential members, would you please give me their names? Our Membership Committee will contact them and invite them to join us for our next meeting. Also, please let us know if we may use your name when speaking with them.

Finally, if you or your firm manages a number of producers, would you please consider sending membership applications to all of them, through a commission check stuffer or a company newsletter? NAHU membership will help these producers sell and service their clients more effectively, and demonstrates your commitment to their continued professional development. The NAHU Member Service Center can provide you with sample letters and as many membership applications as you might require. Contact Illana Maze, NAHU's Vice President of Membership, at (703) 276-3810 or imaze@nahu.org for more information.

Again, thank you for the time that you have dedicated to furthering the goals of our chapter and our association. Please let me know if there's anything I can do to help you get more out of your NAHU membership.

See you at the next meeting!

Sincerely,

President or Membership Chair

Enclosure: Membership application & GAIN membership drive information



SAMPLE CARRIER PROSPECTING LETTERS:

PROSPECTING LETTER #1 (sent by carriers, GAs, brokers, etc.)

Dear Prospective Member,

There are tools you need to be a successful health insurance agent: products which meet the needs of your clients, strong selling and interpersonal skills, tenacity to make just one more sales call, and membership in the National Association of Health Underwriters.

The first three items in that list seem obvious, but so should the last one. Membership in NAHU helps you take care of all the external issues, which can make the difference in your career.

Issues such as:

- **Legislative Initiatives:** Health care reform is with us for the long term, and unless we start addressing it proactively, one of these days the forces for government control will win one, and our industry will never be the same. NAHU protects and represents the interests of health insurance professionals both on Capitol Hill and in your statehouse.
- **Information gathering:** Our industry is changing every day, and it is very difficult for one person to keep on top of it all. NAHU's monthly magazine provides your single greatest source for industry news and developments, plus articles that help you serve your clients better.
- **Continuing Education:** It's a fact of life, you need CE credits to maintain your license. NAHU has developed a series of CE courses and programs that give you more than credits, they give you knowledge you can use.
- To serve your clients best, you have to know what's happening in their community. With over 200 state and local chapters nationwide, each holding chapter meetings featuring speakers, seminars and other informative programs, active participation in NAHU can be your greatest asset.

With all these benefits, plus others such as national meetings and conventions, members-only discounts on essential business products and services, and much more, how can you afford not to join NAHU?

I've been an NAHU member for many years, and strongly encourage you to join. In fact, I feel so strongly about the value of NAHU membership that I will write the check for your membership dues for you, and draw it out of your commission account. Or, you can pay NAHU directly, using check, credit card or monthly bank draft.

(Company name) is successful only when its agents and brokers are successful. Membership in NAHU will help you attain your highest goals. Won't you please complete the enclosed application and return it to my attention or to NAHU?



PROSPECTING LETTER #2
(sent by carriers, GAs, brokers, etc.)

Dear _____

Membership in a professional association is one of the crucial components of a successful career. That is why many of our sales representatives take an active role in health underwriter associations.

I encourage your active participation in your local chapter of the National Association of Health Underwriters. NAHU is the only association that focuses exclusively on the issues concerning health insurance professionals. As such, it takes a proactive role in Washington and in your Statehouse, working for legislation that benefits the health industry and its agents.

As an NAHU member, you benefit through:

- Obtaining current information about developments in long-term care, disability, dental, Medicare and more;
- Receiving advance notification of critical issues facing carriers and the industry, including proposed federal and state legislation that can affect your ability to serve your clients;
- Profiting from members-only discounts on essential business services such as errors and omissions insurance, Sprint long distance, Airborne Express and UPS delivery service, MBNA credit card and more;
- Networking with your peers and colleagues during local chapter meetings. When you join NAHU, you can only come out ahead!

If continued personal and professional development is a high priority, I urge you to join the National Association of Health Underwriters. I have enclosed a membership application for your convenience. Fill it out, send it in, and start to enjoy the benefits of membership.



SAMPLE NAHU MEMBER LETTERS:

WELCOME LETTER IN NAHU NEW MEMBER KIT (sent by NAHU within one week of processing application)

Dear New Member:

On behalf of the NAHU Board of Trustees, it is my pleasure to welcome you as a new member of the National Association of Health Underwriters. NAHU's strength is in its members, and your support continues a tradition started in 1929, when a small group of insurance professionals recognized a need in the insurance community and acted to fill it. Since then, we've grown to over 19,000 strong.

As a NAHU member, you will enjoy a wide range of benefits that will enhance your personal and professional life. These include:

Continuing Education: NAHU established the Registered Health Underwriter (RHU) and Registered Employee Benefits Consultant (REBC) designations to ensure that health insurance professionals could pursue top-level continuing education programs. Recently, however, we transferred these programs to the American College to ensure that they continue to be the standard by which health CE is measured.

Legislation: NAHU represents the interests of health insurance professionals both in Washington and in state capitals across the country. Our work on Capitol Hill was instrumental to the defeat of nationalized health care in 1994, and continues with our contributions to the debate over Medicare reform, insurance portability and other reform issues. Our grassroots organization mobilizes our members to meet with their local representatives, ensuring that your voice is heard at all levels of government.

Communications: This is a time of rapid change in the health insurance industry, and NAHU's publications help keep you ahead of the wave. Our monthly magazine, *HUI* is jammed full of useful articles about new product developments, sales and marketing advice, and industry news that you won't find anywhere else. It also contains *At Issue*, a legislative newsletter, which keeps you abreast of developments in Washington. You can also find NAHU on the Internet, at <http://www.nahu.org>, where our home page lets you access information about the association, text and analysis of current and proposed legislation, and more.

Members-Only Benefits: When Ben Franklin said "A penny saved is a penny earned," he must have been talking about health insurance agents. NAHU realizes that for independent agents, every penny you save is one you get to keep. So we went out to a number of national corporations and negotiated exclusive NAHU-member discounts on essential business products and services. Among our business partners are:

- Agent Preferred: Errors and Omissions insurance;
- MBNA: NAHU MasterCard and other financial services;
- Airborne Express: next day letter delivery service;
- UPS: express package and letter delivery service;
- Penny Wise Office Products: mail order office supplies and more. Members can enjoy discounts of up to 40% off standard rates, and many find that the savings more than pay for their membership dues.

Local Chapter Participation: Your local chapter's monthly meetings feature speakers and seminars that educate and *inform*. They also offer a tremendous opportunity to share information with your peers and colleagues, and keep you informed of developments in your community. Finally, your local chapter is a



great place to become more involved in the functioning and leadership of NAHU. Ask your chapter president about committees for which you might volunteer.

Thank you again for joining NAHU. If you have any questions or concerns, please feel free to call on me, or our staff in the NAHU Member Service Center, at any time.

Sincerely,

Director of Membership

P.S. Just so you know what to expect, here is an approximate schedule of the information you will receive from NAHU in the coming weeks.

When	What
Day application received	Name added to NAHU database, mailing lists
Within 1 week	New member kit (<i>enclosed</i>)
Within 3 - 6 weeks	Contact from local chapter notifying you of meetings
Monthly	HIU Magazine

Please call our Member Service Center should you not receive any of these materials.



RENEWAL LETTER #1

(Sent to first-year members immediately before first renewal invoice is mailed)

Dear (*Member's Name*):

It's that time of year again; time to renew your NAHU membership. In the next week or so, you'll receive your dues renewal invoice. I thank you for your support this past year, and hope you'll choose to retain your NAHU membership.

As an individual in your first year of membership, you've had to assimilate a lot of information about NAHU, while trying to run your business. Because there are only so many hours in a day, you might have missed out on some of the advantages of membership. If so, I encourage you to contact your local chapter president to discover how to get the most out of NAHU. Or call me on my direct line is (703) 276-3810.

I'd also like to hear from you if you've had a particularly positive (or negative) experience during the past year. As the director of membership, it's my job to ensure that every member feels great about being a part of NAHU. Your feedback helps me give credit where it's due and to draw attention to issues that need to be addressed.

The thing I love about NAHU is that it's not one big entity; we're composed of over 19,000 individual members who have come together to address their common interests and concerns. Each one of those members is critical to our continued success.

I thank you for being a part of our community for the past year, and hope that you'll continue contributing to our ongoing development for years to come, because we wouldn't be the same without you.

Sincerely,

Illana Maze
Vice President of Membership



RENEWAL LETTER #2

(Sent to long-term members immediately before first renewal invoice is mailed)

Dear *(Member's Name)*:

It's that time of year again; time to renew your NAHU membership. In the next week or so, you'll receive your dues renewal invoice. I thank you for your support this past year, and hope you'll choose to retain your NAHU membership.

NAHU relies on the continued support of long-time members like you. Your experience and knowledge about NAHU and the insurance industry enriches all our members. That's why we regularly add new features and services and revise existing ones, so we can best meet the needs of all our members. With so much new stuff at NAHU, I encourage you to contact your local chapter president to discover how to get the most out of your membership. Or call me at (703) 276-3810.

I'd also like to hear from you if you've had a particularly positive (or negative) experience during the past year. As the director of membership, it's my job to ensure that every member feels great about being a part of NAHU. Your feedback helps me give credit where it's due and to draw attention to issues that need to be addressed.

The thing I love about NAHU is that it's not one big entity; we're composed of over 19,000 individual members who have come together to address their common interests and concerns. Each one of those members is critical to our continued success.

I thank you for being a part of our community for the past year, and hope that you'll continue contributing to our ongoing development for years to come, because we wouldn't be the same without you.

Sincerely,

Illana Maze
Vice President of Membership



FORMER MEMBER LETTER

(Sent to deleted members one month after their expiration date)

Dear Former NAHU Member:

I hope that salutation caught your attention, because I hate to have to write it.

As the director of membership, it bothers me to drop even one member from our active roster. Unfortunately, I have no choice, as we've sent a number of renewal notices and have received no response from you. Therefore, your membership, which expired on (insert expiration date), was formally deleted from "Active" status on (date removed).

Experience has shown that, when an individual decides to drop his or her membership, it usually isn't because he or she lacks commitment to NAHU's mission to further the goals of the health insurance professional. Our members have dedicated their careers to the field.

Rather, he or she sometimes begins to think that his or her individual membership isn't that important to a large organization such as NAHU. That the association can continue to accomplish its goals without support is not true.

NAHU has over 19,000 members, and each one of you is crucial to our continued success. Your membership strengthens the benefits for which you joined NAHU in the first place. Our legislative voice is louder, our continuing education programs better and our network of peers wider with each new member we add.

Similarly, your ongoing membership is vitally important to your state and local chapters. To successfully lobby your state legislators, to lend voice to a health care reform issue, present a seminar on the latest industry developments, or simply exchange news about your community that you can use to serve your clients better, your chapter needs your active participation.

As you can see, you represent much more to NAHU than simply a check or an ID number. You, and all our members, are the heart and soul of NAHU. When you leave NAHU, we lose more than a member, we lose the unique knowledge and talents that only you possess. Without your participation, we will be a smaller organization; not only in size, but in stature.

(over)



But you can change this; you can reverse this loss, and make NAHU all that it can be. It's as easy as re-instating your membership for another year and taking an active part in the development of your association and your industry.

Please take a moment to complete the membership form I have enclosed. If you aren't sure of your state and local dues, pay the national dues; we'll bill you for the balance. Or call the NAHU Member Service Center at (703) 276-3811 for more information.

However you decide to respond to this letter, I thank you for your support of NAHU in the past. We couldn't have accomplished all that we have without you.

I look forward to receiving your membership renewal and to continuing your relationship with NAHU.

Sincerely,

Illana Maze
Vice President of Membership

P.S. If you prefer, you can pay your dues by bank draft. Simply complete the bottom portion of the enclosed application and return it with a voided check. One-twelfth of your annual dues will be deducted on a monthly basis, with no additional processing fees.



www.nahu.org: NAHU's Online Resources by Section

About NAHU

- History, Mission, Vision, Code of Ethics
- Contact Us
- Chapter Information (website listing)
- Bylaws
- Board of Trustees (A listing with contact information)
- Volunteer Committees (Listings with contact information)
- NAHU Policies and Procedures
- Staff Directory (Listing with contact information)

Consumer Information

- Find An Agent
- Related Links
- Glossary of Terms
- Health Care Coverage Database
- Guides
- Questions & Answers

Legislative Advocacy

- Issues
- Charts & Analyses
- Grassroots
- Legislative Tools
- Newsletters
- HUPAC

Education

- Co-Sponsored Events
- States' Department of Insurance Links
- Continuing Education Reciprocity
- Speakers' Bureau
- Designation & Certification Programs
- Partnerships
- Chapter Sources
- Industry Meetings – NAHU Discounts
- Web Seminars

Member's Area

- Member Benefits
- Online Applications and Forms
- Online Store
- YODA – Manage My Membership
- Membership & Retention Tools
- Online Networking



www.nahu.org: NAHU's Online Resources by Section (cont'd)

- Chapter Info & Resources
 - Advertising Co-Op Fund
 - Chapter Certification Program
 - Chapter Websites
 - Chapter Officer and dues search
 - Handbooks and Tools for Chapter Leaders
 - On-Line Speakers Bureau
 - NAHU State Chapter Royalty Share Program
 - NAHU Logo Gear
- NAHU Logo
- Awards
- Leading Producers Round Table (LPRT)

Media & Communications

- HIU
- Annual Report
- Press Releases
- Media Relations Tools
- NAHU Ads
- Brochures

Meetings

- Recent & Future List
- Capitol Conference
- Annual Convention
- Regional Conferences
- Educational Events



National Association of Health Underwriters

Bylaws

Adopted June 13, 1990
Last Amended June 29, 2005
by the NAHU House of Delegates

ARTICLE I - Name and Principal Office

- Section 1. The name of this professional Association shall be National Association of Health Underwriters, a non-profit corporation, incorporated as such under the laws of the State of Ohio. The Association may also do business as National Association of Health Underwriters-America's Benefits Specialists. Herein after referred to as the Association or "NAHU".
- Section 2. The principal office of this Association shall be located in a place designated by the Board of Trustees. The association may have such other offices as may, from time to time, be designated by the Board of Trustees.

ARTICLE II - Purposes

- Section 1. The objectives of NAHU are:
- 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 sale of health, disability and related insurance products and services industry.
 - D. To provide and promote a program of continuing education and self-improvement of NAHU members.
 - E. To coordinate the efforts of the various state and local Health Underwriter Associations of the United States.
 - F. To create, organize, encourage and charter, on a local and state level, associations for membership in NAHU.
 - G. To increase the knowledge of members concerning the principles, functions and applications of health, disability and related insurance products and services.
 - H. To promote education, legislation, regulation and practices which are in the best interest of health, disability and related insurance products and services industry and the insuring public.
 - I. To encourage adequate protection against the hazards of disability as part of a well-rounded health, disability and related insurance products and services industry program.
 - J. To do such other things and to carry out such other programs so as to further the purposes of the association.
- Section 2. The 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 associations Code of Ethics, which are considered a part of these Bylaws.



ARTICLE III - Membership

- Section 1. Membership in NAHU will be available under the following designations:
- A. Individual Members
 - B. State Associations
 - C. Local Associations
 - E. Life Membership
- 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 will also be referred to as Active Members.
- Section 3. Any member in good standing, regardless of designation, is one who has paid all dues required by local, state and national associations. Any individual member more than ninety (90) days in arrears in payment of dues shall be dropped from the rolls as a member in good standing.
- Section 4. If two (2) or more local associations in good standing exist within the geographical boundaries of a state, a prospective state association must be formed.
- Section 5. Each state and local association shall set the date of its own annual meeting and election of officers and directors. The President and Secretary of each association shall, immediately upon election, certify to the Executive Vice President of NAHU the names and titles and addresses of the officers and directors elected to serve in the ensuing period.
- Section 6.
- A. Each local association shall have the power to fix its own schedule of dues payable to it by its members, with all dues changes taking effect on January 1 of the following year.
 - B. Each state association shall have the power to fix its own schedule of dues payable to it by its members, subject to the ratification of the schedule by at least three-fourths (3/4) of the local associations in the state - with all dues changes taking effect on January 1 of the following year.
- Section 7. Each local association shall operate as a freestanding association. It shall have representation on its state association Board of Directors as prescribed in the state association's Bylaws. The local association should recognize and support the positions and activities of various local associations within its state's boundaries and interact with the state association for the common good of all associations within the state's boundaries.
- Section 8.
- A. Life Membership shall be granted when an active member has been in good standing for a minimum of ten (10) consecutive years, and has either 1) attained age 65 and retired, or 2) becomes unable to work due to disability. NAHU national dues shall be reduced by fifty (50%) percent for such Life members. For any currently active member in good standing who becomes totally and permanently disabled, all further NAHU national dues will be waived. Life Members have the same rights and privileges as individual members.
 - B. Each member who has served as the elected President of NAHU for a full one year term of office shall be entitled to an NAHU Life Membership, and all NAHU national, state and local dues shall be waived for such individuals meeting this special qualification.
 - C. Each local and state association shall determine their own amount of reduction for Life membership, if any, with the exception of those who held office as NAHU's elected President – for whom state and local dues shall be waived for Life Members as defined above in Section 9B.



Section 9. An association, after becoming a chartered member, may incorporate subject to the approval of the Board of Trustees, but only by the name designated in its charter: "_____ Association of Health Underwriters". Associations may choose to use the suffix "America's Benefits Specialists", or "city/state Benefits Specialists". Associations shall agree, as a condition precedent to incorporation that it will as an incorporated body abide by the Bylaws of NAHU then in force or thereafter adopted or amended from time to time.

Section 10. An individual's membership in the Association may be revoked in accordance with state and/or local association bylaws and the impact shall be reciprocal among the various associations. Those bylaws provisions concerning revocation of membership shall include requirements that notice be provided to the member, that notice include the basis for their removal, that the accused member shall enjoy the protection of due process and a vote of the governing body of the state or local association removing that individual's membership. The basis for revoking an individual's membership shall include but not be limited to revocation of that individual's license to sell insurance by the relevant governmental authority or conviction or admission of guilt by the individual to a crime which is a felony or gross misdemeanor by any jurisdiction.

ARTICLE IV - Membership in Local and State Associations

Section 1. Members in State and Local Associations may be:

- A. Active
- B. Life
- C. Associate Company

Section 2. An Active Member is a member so designated under ARTICLE III, Section 2.

Section 3. A Life Member is an individual so designated under ARTICLE III, Section 7.

Section 4. All members in good standing may attend any meeting of the Association provided any required registration fees are paid.

Section 5. Associate Company membership shall be available to regional companies. Dues will be determined by the Board of Trustees of the state or local association. Associate Company membership shall be available to those companies issuing, administering, or marketing disability and/or health insurance contracts, plans or services, who wish to assist the member state or local association financially. Dues for this category shall be determined by the Board of Trustees. Each Associate Company member shall designate one person as the company's primary representative in the member state or local association. They will not be members for census or voting purposes unless qualified as an active member in good standing.

ARTICLE V – Executive Officers

Section 1. The Executive Officers of NAHU shall be:

- A. President
- B. President-Elect
- C. Vice President
- D. Treasurer
- E. Secretary
- F. Immediate Past President
- G. Executive Vice President (Non-voting member)

Section 2. Each officer, except the Executive Vice President, shall be an active member in good standing of a state and local association or a member-at-large.

Section 3. All officers, except the Executive Vice President and the President, shall serve without compensation.



- Section 4.
- A. The President-Elect, Vice President, Treasurer and Secretary shall be elected by the House of Delegates at its annual meeting. The President shall also be elected if that office has been filled in accordance with the last sentence of Section 4D, below.
 - B. The aforementioned officers shall be elected for a term of one (1) year.
 - C. 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 and the President shall appoint a member in good standing to fulfill the duties of the office for a period not to exceed twelve (12) months or until the office can be filled in accordance with the first sentence of this section. The appointment by the President of a member to fulfill the duties of this office shall be subject to three-fourths (3/4) vote of approval by the Board of Trustees.
 - D. If the office of President becomes vacant due to death, disability, resignation or removal 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 office of Vice-President shall become President-Elect, the Treasurer shall become Vice President while maintaining the responsibilities of Treasurer until the next regular election. The office of Treasurer shall remain 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 Vice President, then Treasurer, then Secretary.
 - E. 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 Section 4D, listed above, the Vice-President shall assume the office of President-Elect and the Treasurer shall become Vice President and maintain the responsibilities of Treasurer until the next regular election.
 - F. If either or all offices of Vice President, Treasurer or Secretary become vacant by death, disability, resignation or removal by due process or by succession under Section 4D, listed above, the President shall, within thirty (30) days of the effective date of the vacancy, submit a nomination to the Board of Trustees of a member to fill that position, which must be voted on and approved by a three-fourths (3/4) vote of the Board of Trustees. If no nomination is submitted by the President within thirty (30) days of the effective date of the vacancy, the Board of Trustees may consider nominations submitted by any member of the Board of Trustees and shall elect, by a three-fourths (3/4) majority, an active member of the Association, to fulfill the responsibilities of the vacant office for the remainder of the term. Once approved or elected, appointees shall assume the title and duties of the office immediately.
 - G. The power to appoint or nominate replacements for any vacancy, except as described in Section 4E above, shall be restricted to unexpired terms that cannot be filled within thirty-one (31) days by the House of Delegates at its annual meeting.

ARTICLE VI - Duties of Officers

- Section 1.
- A. The President shall be the Chief Elected Officer of this association and shall preside over all meetings of the association, the Board of Trustees, the Executive Committee, and the House of Delegates. The President shall appoint all committees whose membership is not otherwise established by these Bylaws and shall be an ex-officio member of all committees formed under this Association except the Nominations Committee. Together with the Executive Vice President, the President shall represent this Association at various industry meetings and shall perform such other duties as usually pertain to the office, including the assignment of specific duties to other Officers and Trustees.
 - B. 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.



- Section 2. A. The President-Elect shall perform such duties as may be assigned by the President, the Executive Committee, or the Board of Trustees.
- B. The President-Elect shall immediately assume the office of President: a) when that office becomes vacant by reason of death, disability, resignation, recall or removal by due process; or b) immediately following the adjournment of the annual meeting of the House of Delegates in the year subsequent to his/her election to the office of President-Elect.
- Section 3. The Vice President shall oversee the activities of the Standing Committees assigned to him/her by the President, and shall be responsible for other duties as they are assigned to him/her by the President, Executive Committee, or Board of Trustees.
- Section 4. The Treasurer shall submit a financial report at the Annual Meeting of the House of Delegates. The Treasurer shall oversee the preparation of the annual financial report required by ARTICLE XIV, Section 2. The Treasurer shall be responsible for other duties as they are assigned by the President, Executive Committee or Board of Trustees.
- Section 5. The Secretary shall be responsible for taking the minutes of the meetings of the Executive Committee, Board of Trustees and House of Delegates. The Secretary shall maintain the Association's Policy and Procedures. Approved, amended or rescinded P&P's shall be signed by the Secretary and stored as permanent records of the Association at the national office. The Secretary may appoint assistants as is deemed necessary to execute these duties. The Secretary shall be responsible for other duties as they are assigned by the President, Executive Committee or Board of Trustees.
- Section 6. The Executive Vice President shall be responsible for directing the efforts and activities of the association based on policy determined by the Executive Committee, Board of Trustees and House of Delegates. The Executive Vice President shall be a non-voting ex-officio member of all Standing Committee, Special Committee and Task Forces.
- Section 7. The Immediate Past President shall serve as an advisor to the Executive Committee and Board of Trustees, and perform other duties assigned by the President, the Executive Committee, or the Board of Trustees.
- Section 8. The Executive Committee or Board of Trustees may assign specific officers to be ex-officio members of various Standing Committees or Task Forces.

ARTICLE VII - Executive Committee

- Section 1. The Executive Committee shall consist of the elected officers of the NAHU:
- A. President
 - B. President-Elect
 - C. Vice President
 - D. Treasurer
 - E. Secretary
 - F. Immediate Past President
 - G. Executive Vice President (a non-voting member)
- Section 2. The Executive Committee may act in the place of the Board of Trustees between board meetings on all matters explicitly delegated to it by the Board of Trustees.
- Section 3. The President may call for meetings of the Executive Committee as the business of the association may require, or a meeting may be called by the Executive Vice President upon written request of three (3) members of the Executive Committee.
- Section 4. A quorum for conducting business shall be no less than four (4) voting members of the Committee.



Section 5. The Executive Committee may transact business by mail or electronic means by voting upon proposals to them. Any such proposal will be adopted if two thirds (2/3) majority of the entire Executive Committee returns affirmative votes.

ARTICLE VIII - Board of Trustees

Section 1. The Board of Trustees shall consist of:

- A. Executive Committee
- B. Regional Vice Presidents
- C. Chairperson of the Membership and Legislative Councils

All members of the Board of Trustees shall be members in good standing of the National Association of Health Underwriters.

Section 2. A. The Board of Trustees shall establish and define policies, set and review budgets and have full administrative authority in all matters of the association.

- B. Policy and Procedures of the association are adopted, amended or rescinded by a majority vote of the Board of Trustees. Policy and Procedures shall be distributed to all chapter presidents within ten (10) days of adoption, amendment or rescission. Furthermore, Policy and Procedures are to be reviewed on an annual basis by the Board of Trustees.

Section 3. A. The Board of Trustees shall meet at least three (3) regular times each year. It shall also meet at such times and places as may be determined by the President, Executive Committee, or the Board of Trustees or by written request of seven (7) members of the Board of Trustees.

- B. A written notice of the time and place of all regular meetings of the Board of Trustees shall be distributed to each member of the Board by the Executive Vice President not less than thirty (30) days prior to the meeting.

C. All meetings of the Board of Trustees will be open to any member in good standing.

Section 4. The Board of Trustees may transact business by mail or electronic means by voting upon proposals presented to them. Any such proposal will be adopted if at least two-thirds (2/3) majority of the entire Board returns affirmative votes. The Board members shall be advised of the results of such balloting no less than seven (7) days after the vote is tabulated.

Section 5. A majority of the Board of Trustees shall constitute a quorum for the transaction of business.

Section 6. The Board of Trustees shall also execute other specific duties assigned to it throughout these Bylaws.

Section 7. The interpretation of these Bylaws resides with the Board of Trustees. Disputes between individual members or member associations, regarding the Bylaws shall be submitted to the Board of Trustees, in writing, and the Board's interpretation shall be in writing and entered into the permanent minutes of the Board of Trustees.

Section 8. Regional Vice Presidents shall be elected by the Delegates from the state and local associations of their respective regions at the annual meeting of the House of Delegates. Each term of office shall be for two (2) years. No one person shall hold the office of Regional Vice President for more than two (2) complete terms or more than five (5) years. Any person who has served two (2) consecutive terms as a Regional Vice President is ineligible for election to a Regional Vice President position for three (3) years.

In the event an individual who is serving as a Regional Vice President shall cease to serve as Regional Vice President due to death, disability, resignation or removal by due process as outlined in Article XIII herein, the presidents of the state chapters within the region shall nominate, within thirty (30) days of the effective date of that vacancy, one member of the Association to fill the remainder of the Regional Vice President's term. The nominee must submit a signed statement



saying that he/she is willing and able to serve if elected The Board of Trustees must approve the nomination by a three-fourths (3/4) majority vote of the Board of Trustees. In the event that the Board of Trustees fails to approve the Region's nomination for Vice President, the President of the association shall appoint a member in good standing from that region to fulfill the unexpired term of that office subject to three-fourths (3/4) vote of approval by the Board of Trustees.

ARTICLE IX - Committees

- Section 1. Committees of the association shall be of three designations:
- A. Standing
 - B. Special
 - C. Task Force/Advisory Groups

Special Committees are created by the Board of Trustees, pursuant to Policies and Procedures and are intended to exist beyond the term of the appointing Board of Trustees

Task forces and advisory groups are created by the president, pursuant to the Policies and Procedures and are expected to exist during the tenure of the appointment president. Task forces and advisory groups may continue to exist after the tenure of the appointing president and subject to the approval of the new president. Task forces and advisory groups shall be disbanded upon completion of the task for which they were formed.

- Section 2. The Standing Committees shall be:
- A. Executive Committee
 - B. Awards Committee
 - C. Convention Host Committee
 - D. Ways and Means
 - E. Legislative Council
 - F. Membership Council
 - G. Elections Committee

- Section 3. The President shall appoint the Chairpersons and the members of all Standing or Special Committees and Task Forces except the Nominations and Harold R. Gordon Award committees. All Chairpersons' appointments shall be subject to approval by the Board of Trustees.

- Section 4. The Board of Trustees shall establish guidelines for all committees regarding usual duties, terms of office, and requirement for reports unless otherwise specified in these Bylaws.

- Section 5. The Board of Trustees shall establish guidelines for all committees regarding usual duties, terms of office, and requirement for reports unless otherwise specified in these Bylaws.

- Section 6. The administration of the fiscal affairs of all Standing Committees, Special Committees and Task Forces are vested in the Board of Trustees.

- Section 7. The Harold R. Gordon Award standing committee members shall include; the President and Immediate Past President, and the last five available Award recipients. The committee's chair shall be the recipient of the Award from the year prior to the current recipient. The chairperson of the committee must be a member of NAHU. If the committee member scheduled to be chairperson is not a member of NAHU, the chair shall be continued by the previous chairperson. If this situation occurs two consecutive years, the President of NAHU shall appoint a chairperson who was a previous Gordon recipient and current member. In addition the Executive Vice President shall be a non-voting member of the committee.

ARTICLE X - Nominations and Elections

- Section 1. The Chairperson of the Nominations Committee shall be the Immediate Past President or the appointee fulfilling the duties of that office for its unexpired term. The Vice-Chairperson shall be



the President-Elect or the appointee fulfilling the duties of that office for its unexpired term. The Nominations Committee Chairperson will appoint a past NAHU President to serve at large.

- Section 2. The members of the committee shall be one each from their respective region. They shall be members in good standing of NAHU. They shall not be currently running for office. If such should occur, his or her name should be withdrawn and the appropriate Regional Vice President will replace their name with another member in good standing.
- Section 3. The regional representatives shall be appointed by the RVP and approved by the entire Board of Trustees.
- Section 4. The Nominations Committee shall mail its report to the Secretary not less than ninety (90) days prior to the annual meeting of the association. Not less than seventy-five (75) days prior to the annual meeting, the Secretary shall mail a copy of the report to the President and Secretary of each State and local association. In addition, the report of the Nominations Committee will be published in the association's magazine prior to the annual meeting.
- Section 5. A member's name may be presented to the Nominations Committee for consideration as a nominee by any member of the Nomination Committee or the NAHU Board of Trustees, or by written notice from any state and local association accompanied by a statement signed by the nominee that he/she is willing and able to serve if nominated and elected. In the event that no members are nominated for a position, the Board of Trustees may nominate a candidate. Nominations may not be made by individual members, except as allowed in Section 6B below.
- Section 6.
- A. Additional nominations outside of the Nominations Committee may be made by written notice from the Boards of Directors of at least three (3) state and local associations, addressed to the Secretary of the association, which must be received not less than thirty (30) days prior to the annual meeting. The Secretary shall publish such additional nominations and mail them to the local associations not less than twenty-five (25) days prior to the annual meeting.
 - B. With the exception of Immediate Past President and President, additional nominations may be made from the floor of the convention while nominations are open for a particular office. In order to qualify, the nominator must present to the Secretary at or before the time of the nomination a petition containing a minimum number of different state and local associations as described below, along with a signed statement by the nominee that he or she is willing and able to serve if elected. One nominating and up to one seconding speech of no longer than five (5) minutes duration each may be made in the nominee's behalf. Nominating committee will determine the number and duration of nominating speeches.
 - 1. For an office which is voted on by all delegates, the minimum number of valid signatures shall be twenty-five (25) percent of the registered delegates in attendance at the annual meeting, and a minimum of ten (10) different local member associations from at least five (5) different states must be represented by those signatures.
 - 2. For an office which is voted on by delegates from a certain geographic region, the minimum number of valid signatures shall be twenty-five (25) percent of the registered delegates from that region in attendance at the annual meeting representing a minimum of three (3) different local member associations from at least two (2) different states within that region.

ARTICLE XI - House of Delegates

- Section 1. The House of Delegates shall consist of:
- A. The Board of Trustees
 - B. Past Presidents of NAHU
 - C. Delegates of state and local associations as designated in Sections 2 and 3 of this ARTICLE.



- Section 2.
- A. Each state and local association shall be entitled to three (3) voting 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. No member state association, however, shall be entitled to more than eight (8) voting delegates. No additional delegates shall be assigned for less than fifty (50) active members above the base amount of one hundred (100) active members. This count must be determined on the last day of the month that falls between sixty (60) and ninety (90) days before the opening session of the Annual Meeting.
 - B. No individual member may be counted under more than one census of a member organization.
 - C. Delegates must be active members in good standing of the association that are represented as indicated on the official NAHU membership roster.

Notwithstanding the above, with the approval of the state or local member association involved, past state presidents who are current members in good standing may be assigned to fill any unused state or local delegate position in the state in which they were president.

- D. Notwithstanding C. above, with the approval of the state or local member association involved, past state presidents who are current members in good standing may be assigned to fill any unused state or local delegate position in the state in which they were president.

- Section 3. Each state and local association may designate one alternate for each of its delegates. A designated alternate may replace a delegate unable to fulfill his/her voting duty upon certification of his/her qualification to serve according to the requirements above. All alternates must be identified and credentialed no less than 24 hours before the opening of the House of Delegates.

- Section 4. For purposes of transacting business in the House of Delegates a quorum shall be at least a majority of the duly registered delegates representing no less than twenty-five (25) percent of the association's state and local associations. The nominees for each office receiving a majority of eligible delegate votes shall be declared elected. An additional vote shall be taken if no candidate receives the necessary majority for election. The two candidates receiving the most votes (or more in the case of a tie) on the first ballot shall be the only names on the additional ballot or ballots.

- Section 5. The Annual Meeting of the House of Delegates shall be in the month of June or July unless physically impossible. In the event the Annual Meeting cannot be held in June or July, it shall be held in the month of May.

- Section 6. The House of Delegates may:
- A. Elect or remove officers and Trustees of NAHU,
 - B. Suggest and recommend policy to the Board of Trustees,
 - C. Amend these Bylaws,
 - D. Review the actions taken by the officers and Board of Trustees,
 - E. Establish dues to be paid to the NAHU.

- Section 7. Written notice of resolutions to be considered at any meeting will be sent to each state and local association forty-five (45) days prior to the annual meeting. Members desiring to propose items for consideration by the House of Delegates shall submit their proposals in resolution form to the Secretary no later than sixty (60) days prior to the meeting. No new business items shall be added to the House of Delegates agenda less than forty-five (45) days prior to the meeting.

- Section 8. No member of the House of Delegates shall cast more than one (1) vote on any issue even if that member is qualified as a voting member under more than one (1) classification set out in Section 1 of this ARTICLE.



- Section 9. The place for the annual meeting shall be determined by the Board of Trustees and shall be announced one year in advance. The Board of Trustees shall retain the discretionary power to change the location in the event circumstances prevent use of the place designated.
- Section 10. Special meetings of the House of Delegates may be called by a majority vote of the entire Board of Trustees or upon written request twenty-five (25) state and local associations representing at least three (3) regions made to the President of NAHU, provided that the written request state the reason for the convocation. The notice of a special meeting shall be sent to each local association stating the reason for the convocation.
- Section 11. At each duly called meeting of the House of Delegates, the President shall appoint an Elections Committee consisting of at least five (5) members verified as members in good standing by the association's official records. These members shall assist in supervising all ballot votes and tabulating and reporting the results of all such votes.

ARTICLE XII - Suspension, Revocation, Resignation and Dissolution of State and Local Associations

- Section 1. Financial Suspension or Revocation.
- A. Any state or local association more than sixty (60) days in arrears for any indebtedness shall be eligible to have its membership herein suspended or revoked as outlined in this Article.
 - B. State and local associations shall use their funds only to accomplish the objectives and purposes specified in all relevant Bylaws, including those of NAHU, and pertinent state and federal tax laws. Breach of this fiduciary duty to the association and its respective membership shall cause the Association to be eligible to have its membership herein suspended or revoked as outlined in this Article.
- Section 2. Failure to Abide by Relevant Bylaws or Policies of the Association or NAHU. The strength of our membership is best reflected by a common governing framework, approved use of the association's name and symbols and shared financial ties. Any state or local association which has failed to fulfill their obligations under relevant governing documents, including but not limited to Bylaws, Articles or Policies and Procedures of the state and/or local association or of NAHU shall be eligible to have its membership herein suspended or revoked as outlined in this Article.
- Section 3. Inactivity of an Association. Any state or local association which has (1) failed to report its officers to its state association or NAHU; (2) failed to respond, within thirty (30) days, to correspondence sent by registered mail to the last known President, Treasurer and Secretary of that association or (3) upon motion of the governing body of the relevant state or regional vice president reporting that an Association is inactive or has gone dormant, may be dissolved in accordance with the procedure contained in this Article.
- Section 4. Process for Suspension or Revocation/Dissolution.
- A. Notice to the Association whose suspension or revocation/dissolution is being considered by the Board of Trustees shall be provided in writing, sent by registered mail by the Executive Vice President of NAHU to the last reported President, Treasurer and Secretary of the Association.
 - B. The notice shall include a brief statement establishing the basis for the proposed suspension or revocation and the date of a meeting of the Board of Trustees at which the Association's affiliation with NAHU will be considered.
 - C. Not less than thirty (30) days following receipt of the notice by either party representing the Association, the Board of Trustees shall hold a meeting to consider the Association's membership with NAHU, shall consider the input of and information provided by the relevant Association and may vote on the suspension or revocation/dissolution.
 - D. A simple majority of the members of the Board of Trustees present and voting shall be necessary to suspend an Association from its affiliation with NAHU. If suspension is



approved by the Board of Trustees, the following question before the Board shall be the period of suspension for the Association, said period of suspension however should not exceed twelve (12) months.

- E. A majority of three-fourths (3/4) of the members of the Board of Trustees present and voting shall be necessary to revoke or dissolve a state or local Association's charter

Section 5.

- A. Any state or local association may resign from NAHU provided that all financial and other obligations of the state and local association to NAHU have been fulfilled, and that, if incorporated, the corporation has been duly dissolved.
- B. A state or local association may resign by passing a Resolution of Resignation adopted by a three-fourths (3/4) vote of the active membership of the state and local association. The adopted Resolution shall be sent by the Secretary of the member association by registered mail to the Executive Vice President of NAHU and shall become effective upon acceptance by the Board of Trustees. Upon acceptance of the Resolution of Resignation by the NAHU Board of Trustees, individual members shall become active members of the existing member association nearest them in their state or of their state association or members-at-large if no other association exists within their state.
- C. The state and local association, by taking the action to resign, shall surrender all rights to the use of the name, emblem, insignia, plate, sign, label or phrase indicative of membership in the association.
- D. State and local associations 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 the members of the state and local association in the event it is disbanded or the charter revoked for cause in violation of the Bylaws of the National Association of Health Underwriters. Immediately upon disbandment or revocation, the state and local association's governing Board shall return all remaining association funds to its state association. If there is no state association, however, then said funds shall be sent to the National Association of Health Underwriters, for placement in escrow. After a period of one (1) year, if the association has not been reactivated or a new association organized and chartered, escrowed funds and interest shall become a part of the general funds of a member state association which may have been subsequently duly chartered. If there is no state association, the escrowed funds will be allocated to a National account for the development of chapters within the region of the disbanded or revoked association.

ARTICLE XIII Removal from Office

Section 1. A member of the Board of Trustees 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 on the Board of Trustees.

- Section 2.
- A. The process for removal of any member of the Board of Trustees, except for Executive Vice President, shall be as follows:
 - i Notice shall be provided to the Board member whose removal is being sought, outlining the basis for removal and signed by the Executive Vice President. The notice shall also contain a statement reflecting that the condition for removal required under subsection (B) herein has been satisfied and provide notice to the Board member of the date of the special called meeting of the Board of Trustees at which the removal will be considered. That notice shall be sent to the Board member's last known address, by U.S. Postal Service, with proof of mailing.
 - ii The special called meeting of the Board of Trustees shall be held to consider the matter of removal of the Board member, providing members of the Board to consider the basis for the removal and information from the Board member whose removal is being considered; and



iii Following the consideration, there shall be a vote of the members of the entire Board of Trustees, with the exception of the member whose removal is being sought, and a vote of three-fourths (3/4) majority of those eligible to vote shall be required to remove the member from the Board of Trustees.

B. A Board member's removal must be precipitated by:

- i For the removal of any member of the board of trustees, a signed request for the matter to be considered by the Board of Trustees by a $\frac{3}{4}$ members of the remainder of the entire Board
- ii The removal of any Regional Vice President may also be initiated by a signed request for the matter to be considered by the Board of Trustees by one of the following:
 - a. a majority of the Presidents of the State Associations located in the Region represented by the Regional Vice President on behalf of their respective State Associations; or
 - b. twenty-five percent (25%) of the presidents of the state and local associations which are located in the Region represented by the Regional Vice President on behalf of their respective state and local associations.

Section 3. If three-fourths (3/4) of the entire board votes in favor of the removal of the Board member, the Board member shall be removed from office immediately and a successor appointed in accordance with the provisions of Article VIII, Section 8.

ARTICLE XIV - Financial

Section 1. The fiscal year of NAHU shall be 1 January through 31 December.

Section 2. The Board of Trustees shall install and maintain an efficient system of accounts and to that end shall engage Certified Public Accountants. There shall be an independent audit of the association's books every year.

Section 3. The Board of Trustees shall adopt a budget for the fiscal year not later than 1 November preceding the start of the fiscal year. A summary of the adopted budget will be distributed in a timely manner to all state and local Presidents and Treasurers.

Section 4. The Executive Vice President, or any other person entrusted with the handling of funds or property of the association, shall furnish, at the expense of the association, a fidelity bond approved by the Board of Trustees, in such sum as the Board shall prescribe.

Section 5. Disbursements shall not exceed the greater of revenue raised or the expenses budgeted, except by three-fourths (3/4) vote of the members of the Board of Trustees. In the event of board approval, written notification of such action shall immediately be forwarded to all state and local chapter Presidents and Treasurers.

Section 6. The Executive Vice President, with the approval of the Executive Committee, shall designate the depositories of all funds of NAHU and its affiliated arms.

Section 7. The Board of Trustees shall have the power to authorize such officers and employees as in its judgment may seem advisable to execute the aforementioned voucher checks, provided that all checks in excess of \$10,000 (except for those for recurring and consistent items, such as office rent, approved by the Board of Trustees in a Policy & Procedure reviewed annually) shall require two authorized signatures. Authorized signatures shall include at least one elected member of Executive Committee. The Treasurer, together with the Board of Trustees, will institute policies and procedures to insure that the financial integrity of the association is maintained at all times.



Section 8. As soon as possible, after receipt of the auditors' annual report, following close of the fiscal year, the Board of Trustees shall mail to the Treasurer and President of each local and state association the balance sheet and a statement of the receipts and the expenditures of the NAHU for the previous year, duly certified by the auditors.

ARTICLE XV - Logo

Section 1. Any member in good standing may use NAHU's logo on his/her business cards, letterhead or website, if accompanied by the term "Member of" or "Member of the National Association of Health Underwriters.". The use, size and placement of the logo and accompanying text shall only indicate membership in NAHU, and should not indicate or suggest NAHU's approval or endorsement of his/her business, product or services. Furthermore, use of the NAHU logo shall not confer membership in NAHU. Authorized corporate partners and/or sponsors of NAHU may also use NAHU's logo on business cards, letterhead, website or marketing materials only upon express written consent of NAHU.

ARTICLE XVI - Parliamentary Authority

Section 1. The current edition THE STANDARD CODE OF PARLIAMENTARY PROCEDURE governs this organization in all parliamentary situations that are not provided for in the law or in its charter, Bylaws or adopted rules.

ARTICLE XVII – Indemnification

Section 1. This Association may, by resolution of the Board of Trustees, 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 XVIII - Amendments

Section 1. Amendments to these Bylaws shall be made at any meeting of the House of Delegates of NAHU by a two-thirds (2/3) vote of the delegates present and voting.

Section 2. Proposed amendments to these Bylaws may be initiated by any of the following:

- A. The NAHU House of Delegates
- B. The NAHU Executive Committee
- C. The NAHU Board of Trustees
- D. Any state and local association in good standing.

Section 3. Proposed amendments must be submitted in writing to the Secretary at least sixty (60) days prior to the date of the first session of the House of Delegates annual meetings. The Secretary shall send a copy of all proposed amendments to the President of each state and local association not less than forty-five (45) days prior to the date of said annual meeting.

Section 4. Proposed amendments initiated in the House of Delegates at its annual meeting shall not be subject to Section 3 above. Such proposals shall be required to be in writing and be submitted to the House of Delegates at least twenty-four (24) hours before the proposals are considered. Furthermore, it must be verified by the Credential Committee of the convention that all duly registered delegates receive a copy of any proposed amendment in the specified amount of time. Distribution of proposed amendments shall be at the time and cost of the makers of the amendment.



ARTICLE XIX - Dissolution

- Section 1. Dissolution of the NAHU requires a three-fourths (3/4) vote of all Active Members, Life Members, and Members-At-Large.
- Section 2. On dissolution of the National Association of Health Underwriters, any funds remaining shall be distributed to one or more organized and qualified educational, scientific or philanthropic organizations to be selected by the NAHU Executive Committee.

ARTICLE XX - Previous Bylaws Superseded

- Section 1. These Bylaws, as revised, supersede all provisions of any previous National Association of Health Underwriter Bylaws.

-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.