

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURES #1**

POLICY TITLE: Execution of Board of Director Decisions  
CLASSIFICATION: Board of Directors  
DRAFTED BY: Jackie Spragins, Treasurer  
DATE SUBMITTED: April 17, 1994  
APPROVED \_\_\_\_\_ REVISED 01/23/09, 02/03/12, 01/23/15, 05/02/18, 11/16/21  
NOT APPROVED \_\_\_\_\_

---

PURPOSE: To clarify the relationship between the Board of Directors and the Executive Committee with regard to action taken during meetings when the Board is in session, when the Board is not in session, how such decisions are to be reported and ratified

POLICY: Robert's Rules of Order as the Parliamentary authority in accordance with the association bylaws shall serve as the guidance for this policy ;  
  
The Executive Committee, shall make decisions on behalf of the Board of Directors, in accordance with Article VIII, Paragraph 2 as such authority.

PROCEDURE(S): In the event decisions with regard to the operation of the association must be made outside of a regularly scheduled board meeting, the Executive Committee, elected by membership is authorized to make such decision.

The action and decision made by the Executive Committee must be reported to the Board of Directors at its next regularly scheduled meeting for ratification. In the event a majority of the board, upon vote the decision or action shall be discontinued, so long as notice has been given in the call for this meeting or it may be rescinded without notice by a majority of the membership as defined in Section 3(d) of the NABIP-TX By-laws. Any variation of this policy will be considered a serious violation of the respect paid to Board decisions and is subject to the full disciplinary action of the Board of Directors.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and shall be reviewed every three years thereafter.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURES #2**

POLICY TITLE: NABIP-TX Officer Nomination Criteria

CLASSIFICATION: Nominations and Elections

DRAFTED BY: Kathy Humphries, Executive Director

DATE SUBMITTED: October 11, 1996

APPROVED \_\_\_\_\_ REVISED 10/24/2008, 07/22/2011, 07/18/2014, 04/26/17, 04/21/20, 9/16/22  
NOT APPROVED \_\_\_\_\_

---

PURPOSE: To establish nomination criteria for officers of the Association.

POLICY: Any NABIP-TX member in good standing who has served in a position on the NABIP-TX board for at least two (2) years or has served one (1) year on the NABIP-TX board as a local chapter representative shall be eligible for nomination to serve as an officer. Time served shall include the current year, and service is not required to be in concurrent years.

PROCEDURES: The nomination forms will be distributed to NABIP-TX members by way of Association newsletters and/or electronic mail. Nominations must be forwarded to NABIP-TX Nominations Chair.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and every three years thereafter.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #3**

POLICY TITLE: Professional Development  
CLASSIFICATION: Professional Development  
DRAFTED BY: Laura Firestone, Executive Director  
DATE SUBMITTED: October 25, 2007

APPROVED X REVISED 1/21/05, 4/24/05, 01/20/06, 10/26/07, 01/23/09, 10/28/11, 07/13/12,  
5/5/15, 9/19/17, 1/23/19, 10/03/19, 04/21/20, 11/15/22

---

PURPOSE: NABIP-TX will act as the provider for continuing education courses when requested.

POLICY: NABIP-TX will provide a CE course upon request by a Qualified instructor and will furnish the necessary materials, pursuant to the following procedures. NABIP-TX certifies CE instructors based upon their experience and licensure. Certified instructors are not representatives of NABIP-TX, and the opinions of instructors are not necessarily those of NABIP-TX. NABIP-TX does not endorse any company or product with which an instructor may be associated, and any express or implied endorsement of any such company or product in a CE presentation is a violation of NABIP-TX policy.

**PROCEDURES:**

- I. The individuals required to review and sign this P&P will be Professional Development Chairs, Local Chapter Executive Boards, State Executive Board, and Certified Instructors.
- II. The only authorized liaisons with TDI shall be the Executive Director, current NABIP-TX President or the state Professional Development Chair.
- III. Determine if the CE course will be one currently on NABIP-TX's approved TDI course list or if it will be a new course to be submitted for approval through TDI. Any NABIP-TX course to be presented must be coordinated with the local chapter CE chair for chapter-sponsored events, or the NABIP-TX Executive Director for state-sponsored events, in order to ensure the proper paperwork is prepared and notification given prior to the beginning of the course presentation. NABIP-TX does not submit courses for approval through TDI for presentations not scheduled for a local chapter or state function.
  - A. NEW COURSE
    1. To be certified as a CE course, the course content shall be designed to enhance the knowledge, understanding and/or professional competence of the student in topics that may include but are not limited to the following: insurance principles and coverage; applicable laws and rules; recent and prospective changes in coverage; technical policy provisions and underwriting guidelines and standards; law and the duties and responsibilities of the licensee; consumer protection; or insurance ethics. The course content may also include instruction on management of the licensee's insurance agency. Ethics and consumer protection course credit shall apply equally to

all license types and the content for ethics and consumer protection topics shall be designed to relate to the business of insurance.

2. The Texas Administrative Code Section 19.1009(g)(1-4) requires that classroom courses meet several requirements:
  - a. Classroom courses may include lectures, seminars, audio, video, computer-based instruction and teleconferences that meet the following requirements:
    1. A disinterested third party attendant, an instructor or a disinterested third party using visual observation technology must visually monitor attendance either inside or at all exits to the course presentation area at all times during the course presentation. For presentations via webinar, NABIP-TX requires that the instructor or designated third party will use the webinar technology to “visually monitor” attendance through impromptu attendance checks and other required audience participation. The webinar technology also informs the instructor if a student doesn't have the presentation as the active window on his/her computer, which will prompt reminders from the instructor or designated third party and additional impromptu attendance checks.
    2. At least three students and an instructor must be involved in each presentation of the course. However, in circumstances involving remote presentations, all students and the instructor do not need to be in the same location. In the case of presenting recorded or text materials, the instructor making the live course presentation doesn't have to be the same instructor included on the recorded presentation or who prepared the text materials. It is NABIP-TX's policy that any webinars that do not have at least three registered students, in addition to the instructor, will be rescheduled. The students will attend remotely via webinar and will not be in the same location as the instructor.
    3. Question and answer and discussion periods must be provided by:
      - a. An instructor making a live presentation of the course to licensees in the same room or via real-time live audio or audio-visual connection which shall allow for immediate student inquiries and responses with the presenting instructor or
      - b. An instructor who is present for the entire remote, recorded or computer-based course presentation to students in the same room which shall allow for immediate inquiries and responses of students to the instructor.For presentations via webinar, NABIP-TX requires allowance for immediate attendee inquiries and responses by the instructor. Not only should attendees be encouraged to ask questions during the presentation, they should be provided with a means to ask additional questions they may have immediately following the presentation, either via email or through a discussion forum on the website.
    4. The course pace is set by the instructor and does not allow for independent completion of the course by students. For presentations via webinar, NABIP-TX requires the webinar is presented live according to a pre-set schedule. Students must register and attend the webinar when it is scheduled and cannot view the webinar “on-demand” or complete it at their own pace.

3. As long as the course meets the criteria above in paragraphs 1 and 2, complete a NABIP-TX Chapter CE Worksheet, attach the required information necessary for a new course (refer to checklist on the worksheet) and fax/email/or mail to the Professional Development Independent Consultant as noted at the bottom of the worksheet at least 45 days prior to the course presentation date.

4. A course may be advertised prior to approval only as "pending certification by the Texas Department of Insurance". A course may not be given for CE credit prior to approval and assigned courses may not be provided to students without a current assignment form. Courses given prior to TDI approval cannot be retroactively approved for CE credit.

5. Once the course is approved, NABIP-TX will notify the chapter contact with the appropriate course information in order to prepare the appropriate CE forms necessary for the course presentation.

B. CURRENT NABIP-TX APPROVED COURSE

1. Confirm that the course will still be in effect on the proposed presentation date by referring to the active course list. If the course will have expired, it must be recertified through TDI by following the procedures of submitting courses for approval (see section III.A. above). Confirm location, date, and time of presentation.

2. If originator of the CE course is not available for presentation, locate an instructor who is qualified and knowledgeable in the subject matter and meets the qualifications on the instructor certification form. Obtain a bio and completed instructor certification form from the instructor. All instructors and designated third party monitors must be trained on providing presentations via webinar prior to the scheduled date of the webinar. Training will be provided by the Professional Development Chair or his/her designee.

3. Complete the NABIP-TX Chapter CE worksheet and forward it along with other necessary documentation to the Professional Development Independent Consultant, as notification of the course presentation, **no later than two weeks prior to presentation of course.**

4. NABIP-TX sign-in/out sheets and course evaluation forms MUST be used on the day of presentation of any classroom NABIP-TX-approved course. For presentations via webinar, attendees will be required to pre-register for the presentation and provide, at a minimum, full name as it appears on his/her license, license number and email address. Course evaluation forms will be provided online. All forms may be obtained from the Professional Development Independent Consultant after receipt of the NABIP-TX CE worksheet and any required documents. Attendees must attend at least 90% of the presentation in order to receive continuing education credit. Monitoring procedures must be in place as described in the requirements above under New Course.

IV. Issuing CE Credit and Certificates

A. Legible names, email addresses and TDI license numbers are required in order to receive CE credit and a certificate. Omitting this information will only delay the issuance of credit.

- B. The completed sign-in/out sheets and course evaluation forms, complete with name, address and TDI license number, in addition to a copy of any handouts, and any presentation, must be forwarded to the Professional Development Independent Consultant within 7 business days after the date of the course. If the paperwork is not forwarded within the time frame noted above, an additional surcharge will be applied to certificate processing fees.
- C. The Professional Development Independent Consultant will upload CE completions to SIRCON and certificates will be generated within 30 days of the course date. If the paperwork is missing information necessary to issue credit and generate a certificate, the Professional Development Independent Consultant will notify the attendee to obtain the necessary information.
- D. The charge to chapters for CE held at a chapter-sponsored event or to outside organizations shall be the current TDI rate for filing plus an additional NABIP-TX filing fee, to be reviewed and approved by the Board annually. The EC may make special waiver or adjustment of the set fees in cases where such waiver or adjustment is deemed to be in the best interest of NABIP-TX. NABIP-TX will invoice the chapter or outside organization upon completion of CE processing.

V. All forms pertaining to CE shall be forwarded by the Professional Development Independent Consultant to all Qualified Members, as described in Section I of this Policy & Procedure, at the beginning of each fiscal year, and again, upon request. The forms as are follows: CE Worksheet, Instructor Certification Form, Signin Sheets and Evaluation Forms.

VI. Fees and Expenses: In the event NABIP-TX incurs any additional fees or expenses in conjunction with a CE course, the sponsoring entity will be responsible for such fees or expenses.

VII. Ad-Hoc Committee: Each year, the NABIP-TX President shall appoint a Professional Development Ad-Hoc Committee to address issues of continuing education, such as complaints, policies and procedures, etc. The Committee shall consist of the EC officer in charge of Professional Development, the Professional Development Chair, The Professional Development Independent Consultant, the Executive Director, and one Trustee. The Committee shall meet as needed.

VIII. Course Advertisement/Solicitation:

- A. Courses submitted for approval and for which written confirmation of approval has not yet been received by NABIP-TX may only be advertised as "pending certification by the Texas Department of Insurance".
- B. Advertisements that include references to course certification by TDI must also include the provider's name, National Association of Benefits and Insurance Professionals - Texas Chapter, and TDI provider number, 32048.
- C. Advertisements may not be misleading as to the course content or requirements for successful completion and must clearly state 1) whether the provider is offering the course for classroom, classroom equivalent or self study credit, 2) any equipment or software that is required to take the course and 3) the requirements for successful completion of the course (see section III.B.4. above), including whether the course shall require a monitored final examination.
- D. Use of Logos: Providers shall not allow the presentation of advertising of any type in any manner during course instruction or examination periods. Use of company logos and references to specific company products during a course shall not be considered advertising if they are the subject of the course or are actually affixed to items being used, are incidental to the presentation, and do not interfere with or distract from the instruction. Based on this wording taken from the TDI guidelines, if logos are used at all, they must be very small and in an inconspicuous corner that does not interfere with the presentation.

IX. NABIP-TX Sponsorship Slide: Any presentation must include two additional slides or pages in the format provided by the NABIP-TX Executive Director, one at the beginning and one at the end, stating that NABIP-TX is the provider of the CE, with NABIP-TX's address and phone number, fax and email, requirements of successful completion and that any comments, complaints, and/or suggestions should be sent to the NABIP-TX Executive Director. The same information should be included with any handouts.

X. Violations: Violations of any of the aforementioned rules for continuing education shall be measured from July 1 through June 30, and will result in the following:

- A. First offense, a warning will be given to the responsible party.
- B. Second offense will result in a 90-day suspension of sponsoring or giving further CE.
- C. Third offense may result in official removal of the responsible party to sponsor or present further CE.
- D. All fines assessed by TDI as a result of any violations will be the responsibility of the local chapter, or in the event of no presenting local chapter, the certified instructor.
- E. If CE paperwork is not forwarded to the Professional Development Independent Consultant within the 7 days as noted in Section IV.B. above, the charge to the chapter or to the instructor (in the case of a non-NABIP-TX sponsored event presentation) shall be an additional \$5.00 per certificate.

XI. Acknowledgement of Professional Development P&P: All Qualified Members (See I. above for definition of Qualified Member) must have an understanding of this Professional Development P&P, and therefore, may not continue in providing CE through NABIP-TX without signing the following acknowledgement of understanding.

***This policy shall be reviewed for language and application on a triennial basis.***

*"I understand the Policies and Procedures as described above and agree to comply with them."*

---

Qualified Member Printed Name

Date

---

Qualified Member Signature

**National Association of Insurance and Benefits Professionals – Texas Chapter  
POLICY & PROCEDURE #4**

POLICY TITLE: Contracting Authority

CLASSIFICATION: FINANCE

DRAFTED BY: KATHY HUMPHRIES, EXECUTIVE DIRECTOR

DATE SUBMITTED: OCTOBER 11, 1996

APPROVED \_\_\_\_\_ REVISED 10/24/2008, 07/22/2011, 07/18/2014, 04/26/17, 04/21/20  
02/21/23 NOT APPROVED

---

PURPOSE: To control contractual liabilities of the association.

POLICY: The NABIP-TX President and Executive Director will review and enter into a contract agreement with vendors at the direction of the Board of Directors.

PROCEDURES: All contractual agreements with vendors must to be reviewed by NABIP-Tx's executive director, president, and treasurer. Only the NABIP-TX President and executive director are allowed to execute contract agreements between the association and its vendors. Contracts are reviewed annually during budget review.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every 3 years thereafter.

**NATIONAL ASSOCIATION OF BENEFITS AND INSURANCE PROFESSIONALS – TEXAS CHAPTER  
POLICY & PROCEDURE #5**

POLICY TITLE Delegate Expense Reimbursement  
NABIP House of Delegates

CLASSIFICATION: Finance

DATE SUBMITTED October 16, 1997

DRAFTED BY Martha Hall, RHU, P & P Chair

APPROVED: 4/29/00, 07/15/05, 10/24/2008, 07/22/2011, 07/18/2014, 04/26/17, 04/21/20 02/21/23

NOT APPROVED:

---

POLICY: The Association will reimburse delegates to the NABIP House of Delegates with funds available. The maximum amount of funding shall be set each year by the Executive Committee and approved by the Board of Directors.

PROCEDURE Delegates may be reimbursed expenses for registration, transportation, lodging and meals, excluding alcohol, not to exceed budgeted amounts. Requirements for reimbursement are:

- 1) Attendance at all state meetings
- 2) Attendance at all regional meetings
- 3) Attendance at all Townhall and House of Delegates meetings
- 4) Application for Reimbursement submitted to NABIP-TX Executive Director, with supporting documentation within 45 days of the close of the event. All food receipts must be itemized.

If these requirements are not met, no funds will be reimbursed.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter.



**NATIONAL ASSOCIATION OF BENEFITS AND INSURANCE PROFESSIONALS – TEXAS CHAPTER  
POLICY & PROCEDURE #6**

POLICY TITLE                    Delegate Expense Reimbursement –  
   NABIP Capitol Conference

CLASSIFICATION:                Finance

DATE SUBMITTED:                October 16, 1997

DRAFTED BY:                    Martha Hall, RHU, P & P Chair

APPROVED: 4/29/00 REVISED: 07/15/05, 10/24/2008, 07/22/2011, 07/18/2014, 04/26/17, 04/21/20,  
02/21/23

NOT APPROVED:

---

POLICY:                    The Association will reimburse Delegates to NABIP Capitol Conference with funds available. The maximum amount of funding shall be set annually by the Executive Committee and approved by the Board of Directors.

PROCEDURE: Delegates may be reimbursed expenses for registration, transportation, lodging and meals, excluding alcohol, not to exceed budgeted amounts. Requirements for reimbursement are:

1. Attendance at all meetings and functions at Capitol Conference, excluding legislative receptions held after business hours.
2. Participation in meetings with Senators and Congressman from the appropriate districts.
3. Application for Reimbursement submitted to NABIP-TX Executive Director with supporting documentation within 45 days of the close of the event. All food receipts must be itemized.

It these requirements are not met; no funds will be reimbursed.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every 3 years thereafter.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURES #7**

POLICY TITLE: NABIP-TX Credit Card Processing

CLASSIFICATION: Finance

DRAFTED BY: Laura Firestone, Executive Director

DATE SUBMITTED: 07/20/00

APPROVED \_\_\_\_\_ REVISED 7/00, 10/24/2008, 07/22/2011, 07/18/2014, 02/05/2016,  
02/06/20

NOT APPROVED \_\_\_\_\_

---

PURPOSE: To establish a process for accepting credit and bank debit cards.

POLICY: NABIP-TX will accept credit cards for payment of registration, exhibitor and sponsorship fees for conventions, symposiums, seminars, golf tournaments, membership dues, luncheons, and other events. A 3.5% processing fee will be added to all charges processed for local chapters.

PROCEDURES: Credit card information will be forwarded to NABIP-TX headquarters for processing. NABIP-TX will forward to the local associations, when applicable, a check and a list of charges within 21 days of receipt.

- 1) Forward appropriate registration forms to NABIP-TX headquarters.
- 2) NABIP-TX will process the credit card charges.
- 3) Cardholders' credit card statement will read "National Association of Benefits and Insurance Professionals - Texas Chapter".
- 4) For processing of local chapter credit card receipts, NABIP-TX will forward to the local associations a check and list of charges within 21 days of receiving credit card charges, minus the processing fees charged by the vendor.

**SAMPLE INFORMATION TO BE INCLUDED ON REGISTRATION FORM**

       MasterCard             Visa                             Discover                             American Express

Cardholder Name: \_\_\_\_\_

Cardholder Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_ Amount Charged: \$ \_\_\_\_\_

Card Number: \_\_\_\_\_ Exp Date \_\_\_\_\_

VAL Code: \_\_\_\_\_

Signature: \_\_\_\_\_

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter..

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #8**

POLICY TITLE: NABIP-TX Annual Budget

CLASSIFICATION: Finance

DRAFTED BY: Jackie Spragins, Treasurer

DATE SUBMITTED: 4/17/94

APPROVED- x REVISED 04/30/09, 10/28/11, 10/24/14, 1/25/18, 8/13/2021  
NOT APPROVED

---

PURPOSE: To provide the Executive Committee and all other committees with an annual budget of expenditures.

POLICY: The Board of Directors will establish an annual budget. The budget will be categorized by officer and committee and will be broken down by item such as travel, long distance phone, etc. The budget will include all organization expense items such as advertising, stipends, etc. Every area of expenditures by the NABIP-TX will be included in the budget. Items should be managed on a monthly basis. Any overages of budgeted items will not be reimbursed by NABIP-TX. Exceptions may be made by following the procedure below.

PROCEDURE(s): The proposed budget will be presented at the Board of Director's first quarterly meeting of the fiscal year. The budget must be approved by the Board. The budget will not be altered except for a full hearing and majority vote of the Board of Directors.

This policy shall be reviewed for language and application on a triennial basis.

**National Association of Benefits and Insurance Professionals -  
Texas Chapter  
POLICY & PROCEDURES #9**

POLICY TITLE: Expenditure Payments

CLASSIFICATION: Finance

DRAFTED BY: Jackie Spragins, Treasurer

DATE SUBMITTED: 4/17/94

APPROVED X                      REVISED    06/08/05, 04/30/09, 10/28/11, 07/13/12, 5/5/15, 7/12/18,  
8/13/21, 11/15/22  
NOT APPROVED

---

PURPOSE: To establish a standard Procedure whereby expenditures, to be paid or reimbursed, for individual board member expenses are approved for payment and to avoid payment or reimbursement for frivolous expenditures.

POLICY: All expenditures are to be reviewed and approved before payment or reimbursement is made.

PROCEDURE(S): All Members of the Board must submit a voucher within 45 days for any expense to be paid or reimbursed. Receipts must be attached to the voucher and all expenses explained. Any expense not budgeted or given prior approval for payment by the Board of Directors must be presented to the Finance Committee prior to the expense being incurred. The Finance Committee will then present to the Board of Directors for approval. Any approved expenses may be paid upon written voucher approval by two members of the Executive Committee, other than the officer incurring the expense.

This policy shall be reviewed for language and application on a triennial basis.



---

**Expenses must be submitted and approved by the President and Treasurer prior to reimbursement.**

---

Signature \_\_\_\_\_

Date \_\_\_\_\_

If no signature is available, please verify authorization by phone or email.

Phone and/or Email Approval Date: \_\_\_\_\_

Forward to: Lisa Strug  
NABIP-TX Executive Director  
312 North Avenue East, suite 5  
Cranford, NJ 07016  
Phone: 713/645-1490  
Fax: 908-967-5044  
Email: [admin@NABIP-TX.org](mailto:admin@NABIP-TX.org)

.....  
FOR NABIP-TX OFFICE USE ONLY

Check Date: \_\_\_\_\_

Amount Paid: \_\_\_\_\_

NABIP-TX Check #: \_\_\_\_\_

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY AND PROCEDURE #12**

POLICY TITLE: Appointment and Duties of NABIP-TX PAC Committee

CLASSIFICATION: Legislation

DRAFTED BY: Jackie L. Spragins, RHU

DATE SUBMITTED: April 30, 2000

APPROVED   x   REVISED 01/23/04, 4/24/05, 01/23/09, 07/22/11, 07/18/2014, 04/26/17, 04/21/20, 06/20/23 NOT APPROVED \_\_\_\_\_

---

PURPOSE: To describe the appointment process and duties of the Committee for NABIP-TX PAC.

POLICY: The incoming committee will be appointed internally subject to approval by the NABIP-TX board, and the Committee will follow the procedures below.

PROCEDURE:

1. Committee will consist of a minimum of five members from the following classifications:
  - A. The EC member in charge of legislation
  - B. One Trustee
  - C. One Local Chapter President
  - D. Director of Legislative Affairs
  - E. Legislative Fundraising Chair(s)
2. The Trustee will serve as Chair and will make regular quarterly reports to the NABIP-TX Board.
3. Members of the Committee must agree to serve prior to appointment and be willing to study the legal materials that pertain to Political Action Committees. Members must be willing to serve for the entire fiscal year.
4. The EC member appointed to the Committee will act as Treasurer.
5. A budget must be presented to the NABIP-TX Board of Directors for approval at the July Board Meeting each year.
6. Decisions regarding disbursement of contributions will be approved by 2/3 vote of the Committee.
7. Decisions of the Committee may be made by conference call, email, or meeting in person, as long as written minutes are kept and recorded.
8. Marketing materials must be approved by the Executive Committee of NABIP-TX.
9. NABIP-TX management firm will collect and disburse funds as established by the Committee.
10. Committee members may be recalled from appointment by a majority vote of the Board of Directors of the Association.
11. In the event of recall, resignation, or death of a Committee member, the committee shall appoint another NABIP-TX member to complete the term of the exiting member subject to approval by the board of directors.
12. Disbursement of contributions to federal candidates/officeholders is prohibited by the committee.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #13**

POLICY TITLE: Trustee Emeritus  
CLASSIFICATION: Board of Directors  
DRAFTED BY: Jackie L. Spragins, RHU  
DATE SUBMITTED: April 30, 2000

APPROVED   x   REVISD 04/30/09, 02/03/12, 01/23/2015, 1/25/18, 10/19/21  
NOT APPROVED \_\_\_\_\_

---

PURPOSE: To clarify Article XV.

POLICY: "Once a past president has served in the capacity of Trustee for three years, said Trustee will be extended the title of "Trustee Emeritus" for life. One year of service may be counted for each year of service as an elected officer of NABIP. Trustee Emeriti will be invited to all Board meetings of the Association and will act in the capacity of advisors. A Trustee Emeritus shall have no voting power, unless appointed as a Standing Committee Chair or Trustee as defined elsewhere in these bylaws."

PROCEDURE:

1. The title of Trustee Emeritus will be bestowed upon qualified recipients at the State Symposium following the completion of the three years of service required. Recognition will be given at the annual awards presentation of said State Symposium.
2. Executive Director will notify Trustee Emeriti of State Board Meetings in the same manner as Board Members are notified, 30 days in advance.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and every three years thereafter.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #15**

POLICY TITLE: Policies and Procedures for Submitting, Endorsing and Advocating Proposed Legislation

CLASSIFICATION: Legislative

DRAFTED BY: Stacey Merritt

DATE SUBMITTED: July 21, 2000

APPROVE     X                   REVISED 09/02, 01/23/09, 10/28/11, 10/24/14, 8/21/18, 8/16/22  
NOT APPROVED

---

PURPOSE:           To set forward procedures for the submission, endorsement and advocacy of legislation presented by NABIP-TX membership.

Policy:

- Submission of Proposed Legislation for Endorsement or Amendment by NABIP-TX  
Any NABIP-TX member desiring NABIP-TX endorsement of proposed legislation must first submit proposed legislation to the Legislative Council for approval.  
If approved by a majority of the Legislative Council, the proposed legislation shall then be submitted to the NABIP-TX Executive Committee for review and recommendation and then to the entire NABIP-TX board for endorsement.
- Freedom of Expression Encouraged
  - NABIP-TX recognizes the value of freedom of expression and encourages its members to participate actively in the political, legislative, and regulatory processes which affect our industry. NABIP-TX shall not attempt to limit or constrain any NABIP-TX member in expressing an opinion or belief or working in any manner for or against any proposed legislative bill or resolution, regulatory rule, including personal lobbying before members of the Texas Legislature and their staffs.
  - If a NABIP-TX member's political or legislative advocacy conflicts with the stated position of NABIP-TX and its representatives, that NABIP-TX member shall not represent him/herself or his/her position in a way that states or implies endorsement of the position by NABIP-TX. If said member discloses his/her affiliation with NABIP-TX, as either a member or a leader, he/she must explicitly state that his/her opinion is not endorsed by NABIP-TX. Intentional violation of this Policy & Procedure shall result in disciplinary action, which could include expulsion from NABIP-TX.

Upon recommendation of the NABIP-TX Legislative Council, the NABIP-TX Executive Committee shall have the authority for other emergency policy-making decisions when there is not sufficient time for full Board of Directors consideration and vote on an issue, and shall notify the full board of its action within two (2) business days.

This policy shall be reviewed for language and application on a triennial basis.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #16**

POLICY TITLE: Legislative Council Structure and Meetings

CLASSIFICATION: Legislative

DRAFTED BY: Sandy Longacre

DATE SUBMITTED: July 21, 2000

APPROVED X REVISED 4/24/05, 1/23/09, 07/22/11, 07/18/14, 04/26/17, 8/21/18, 11/16/21  
NOT APPROVED

---

PURPOSE: To establish a Legislative Council that:

1. Provides the expertise necessary to give sound legislative advice to the NABIP-TX Board of Directors
2. Promotes communication concerning NABIP and NABIP-TX legislative policy among NABIP-TX's members and chapters
3. Is accountable to the Board of Directors and the Members of NABIP-TX
4. Establishes a schedule for meetings of the Legislative Council

POLICY: The Legislative Council, as a state committee, should have responsibilities focused on policy, communication, and operations of the Council. The Council will meet regularly by phone or in person. Legislative Council meetings shall be held regularly to permit advance planning and periodic member input and evaluation of NABIP-TX legislative policies and positions. Nothing in the policy and procedure shall prohibit additional meetings of the Legislative Council at one location or by Teleconference

PROCEDURE:

The Legislative Council shall undertake the following responsibilities as deemed necessary by the President and Executive Committee and approved by the Board of Directors:

The Council shall prioritize legislative efforts, prepare and review testimony and other public statements, determine timing and scope of Operation Shout alerts, develop and coordinate ongoing projects between the Council, the Executive Committee, the Full Board and staff.

A minimum of five members shall be appointed to the legislative council and shall have responsibility for, but not limited to:

- State legislative issues
- Federal legislation and federal issues
- Legislative activities, including all meetings and events
- Legislative fundraising promotion and activities and reporting of the NABIP-TXPAC and NABIP fundraising
- Liaison responsibilities with the Executive Committee and Full Board
- Member at large as designated by the committee.

The President of NABIP-TX and the NABIP-TX Lobbyist and/or consultant(s) shall serve as ex-officio, non-voting members. Program and monitor ongoing projects being coordinated between Council, Committees and staff.

The NABIP-TX Legislative Council shall present to the Executive Committee and Board of Directors, not later than the Fall board meeting prior to each biennial session of the State Legislature, recommendations for consideration with regard to general issues having a global affect on the health insurance industry. These issues shall be approved or opposed by a majority vote of the Board of Directors. The council shall also, at the same time, present its recommendation for consideration of any member submitted legislation.

The Board of Directors shall have the right to endorse or oppose any proposed legislation on behalf of NABIP-TX, or to terminate such endorsement or opposition.

Upon recommendation of the NABIP-TX Legislative Council, the NABIP-TX Executive Committee shall have the authority for other emergency policy-making decisions when there is not sufficient time for full Board of Directors consideration and vote on an issue, and shall notify the full board of its action within five (5) business days.

A majority of the voting members of the Legislative Council shall constitute a quorum at any duly called meeting or vote of the Legislative Council. The Director of Legislative Affairs shall call all such meetings of the Legislative Council as the business of the Association may require.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #17**

POLICY TITLE: E-Mail Meetings and Votes

CLASSIFICATION: Administrative

DRAFTED BY: Kathy Bailey, RHU, REBC

DATE SUBMITTED: January 24, 2001

DATE APPROVED: January 24, 2001

APPROVED   X   REVISED   04/30/09, 04/28/12, 01/23/2015, 01/25/18  

NOT APPROVED \_\_\_\_\_ THIS P&P IS DELETED AS OF 11/16/21

---

PURPOSE: To establish guidelines for use of e-mail for voting and meetings.

PROCEDURE:

- I. A vote of the full Board via e-mail will occur only when:
  - a. A prior vote of the Board at a regularly scheduled meeting established that a vote would occur via e-mail on a specific topic by a set date, or
  - b. A majority of the Executive Committee has voted to open the Board to a specific motion for a "virtual meeting" and discussion followed, if needed, by a vote by e-mail; all within a specific time period.
  - c. All eligible board members vote unanimously on the issue(s) presented.
  
- II. Only votes from voting Board members sent to the Executive Director in the specified time frame will be counted. Voting members are asked to copy the Board on their vote. All Voting board members must submit their vote to the Executive Director in the specific time frame. The issue/motion will not be resolved/closed until every board member has voted.
  
- III. The Executive Director will tally the votes and report the votes via e-mail, giving each Board member's vote status.

This policy shall be reviewed for language and application on a triennial basis following its last revision.



**National Association of Benefits and Insurance Professionals - Texas Chapter**  
**POLICY & PROCEDURE #18**

POLICY TITLE: Awards Submission

CLASSIFICATION: Awards

DRAFTED BY: Colleen Pruitt

DATE SUBMITTED: July 24, 2003

APPROVED   X   REVISED   01/20/06, 07/20/07, 04/30/09, 04/28/12, 07/13/12, 5/5/15, 05/02/18,  
10/20/20, 2/15/22

NOT APPROVED \_\_\_\_\_

---

PURPOSE: To establish guidelines for submission of NABIP-TX Awards to the Awards Chair.

PROCEDURE:

1. The Awards committee will consist of Awards Chair, NABIP-TX Current President, EC member with awards responsibility, Immediate Past President and first year Board Trustee. In the event that any of these board members are not available to judge awards, the President will appoint a substitute with approval of the board.
2. The Awards Chair will set awards deadline submission date. Submission due date will be set to allow ample time for judging and purchasing of awards before annual NABIP-TX convention. Applications must be received no later than 11:59 p.m. on the due date. Exceptions to the submission deadline MAY be approved with NABIP-TX Board approval.
3. All awards submissions must be completed electronically.
4. A copy of the submission form must accompany all submissions with points/narrative written on the submission form. Submission form should NOT be changed, retyped or reformatted. If additional space is needed, extra sheets should be attached and numbered to correspond to submission form.
5. Awards Chair will be responsible for notifying NABIP-TX Executive Director of award winners. NABIP-TX Executive Director will be responsible for purchasing all awards as determined by the Awards Committee. NABIP-TX Executive Director will verify accuracy of awards prior to presentation at the annual convention.
6. Style and selection of awards is the responsibility of the Awards Committee within the parameters of the budget.
7. Any changes that are approved to the awards will take effect the following award year.

This policy shall be reviewed for language and application on a triennial basis following its last revision.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY AND PROCEDURE #20**

POLICY TITLE: NABIP-TX Meeting Expense Reimbursement

CLASSIFICATION: Board of Directors

DRAFTED BY: Robert M. Lay

DATE SUBMITTED: May 16, 2004

APPROVED   x   REVISED   04/30/09, 01/28/11, 10/28/11, 07/13/12, 05/01/13, 06/24/14, 04/26/17, 04/21/20, 11/15/20   NOT APPROVED           

---

PURPOSE: To create guidelines for reimbursement of expenses incurred by Board members in association with attending scheduled Board Meetings, Executive Committee Meetings, Strategic Planning Meetings, NABIP-TX Awards Judging Meetings and any other meetings approved by the NABIP-TX Board as needed.

POLICY: Each Board Member shall be eligible for expense reimbursement for travel and accommodations up to maximum budgeted amounts, if any, as recommended by the Executive Committee and approved by the full Board each fiscal year. Qualified expenses include airfare or gas or round-trip mileage for personal vehicles, taxi and/or ride share to/from the airport, airport and hotel parking and hotel accommodations incurred within 24 hours of any qualifying meeting as defined in the Purpose section of this Policy. If a local chapter sends another chapter officer to attend in place of their Chapter Representative, that chapter officer will be reimbursed for their incurred expenses as defined herein. Incoming Board Members' qualifying expenses to attend the June strategic planning meeting shall also be reimbursed per P&P guidelines and will be applied to the member's budgeted expense for the next board fiscal year. To be eligible for reimbursement, the member must attend all scheduled sessions from beginning to end. Any exception to the eligibility requirement must be approved by the majority of the NABIP-TX Executive Committee.

Auto mileage shall be reimbursed utilizing the Internal Revenue Service mileage guidelines for individuals who drive a personal vehicle.

NABIP-TX will not reimburse any expenses where a decision is made by the Board Member to change the mode of transportation or accommodations at the last minute and charges still apply, to include any cancellation penalties, unless the change was made at the request of NABIP-TX representatives, as a result of a NABIP-TX meeting change or other extenuating emergency.

Declined expense requests exceeding \$100, for reasons other than exceeding budgeted allowances or not following P&P guidelines, shall be reviewed by the Finance Committee and then present to the Board of Directors for final decision on whether to reimburse the declined expenses. The Board Member may request an appeal of any expenses declined by the NABIP-TX Executive Committee to the NABIP-TX Full Board.

PROCEDURE: The Board member must complete an expense voucher form, attach all receipts and supporting documentation for mileage expense and submit to the NABIP-TX Executive Director within 45 days after the meeting(s) for which the Board Member is seeking compensation.

This policy shall be reviewed for language and application on a triennial basis.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY AND PROCEDURE #21**

POLICY TITLE: BOARD MEETING ABSENCES  
CLASSIFICATION: Board of Directors  
DRAFTED BY: Jackie L. Spragins  
DATE SUBMITTED: January 21, 2005  
APPROVED 1/21/05 REVISED 04/30/09, 04/28/12, 01/23/2015, 01/25/18, 10/19/21  
NOT APPROVED \_\_\_\_\_

---

PURPOSE: To create guidelines for the Executive Committee to waive Board meeting absences.

POLICY: The NABIP-TX Bylaws, Article X, Section 8, reads as follows: "Any Officer or Standing Committee Chair who shall have been absent from two (2) regular meetings of the Board of Directors during a single administrative year shall automatically vacate the seat on the Board of Directors, and the position shall be filled in accordance with these Bylaws. However, the Executive Committee shall consider each absence as a separate circumstance and may expressly waive such absence by affirmative vote of a majority of its members."

Circumstances that may be allowed as excused absences are defined as follows: In the event the Board Member cannot attend a regular board meeting of the Association due to

- Prior family, business, or other volunteer commitment
  - or
  - Illness of self or family member
  - or
  - Unforeseeable circumstance, such as car wreck, home fire, etc.,
- And
- Board member notifies a member of the EC, preferably the President, prior to or as soon as the above circumstance occurs, and required job duties are still completed by member,

Then the EC may consider this as an excused absence.

Non-notification to an EC member and non-completion of job duties may result in removal from the Board.

This policy shall be reviewed for language and application on a triennial basis following its last revision.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #22**

Policy Title: Media Press Releases and Media-Related Functions

Classification: Media

Drafted by: Lonnie Klene

Date Submitted: July 21, 2006

APPROVE X REVISE 02/19/07, 01/25/08, 04/30/09, 04/28/12, 01/23/2015, 01/25/18,  
3/15/22

NOT APPROVED

---

Purpose: To specify NABIP-TX's official position regarding the approval and distribution of press releases.

Policy: NABIP-TX desires to obtain positive publicity for our industry and requests its local chapters provide any and all information deemed newsworthy to the NABIP-TX Media Chair, keeping in mind that most news items need to be released within as short a time span as possible. NABIP-TX will distribute media press releases pursuant to the following procedures.

Procedures:

1. All press releases and media-related functions must be simultaneously submitted to the NABIP-TX Media Chair, the EC member over Media and the President and approved by the EC member over Media and the president. In the event either of these individuals is unavailable, the press releases and media-related functions must be approved by a minimum of two current executive committee members.
2. The official spokesperson(s) to address the media with regard to NABIP-TX issues and/or positions shall be the President, President-Elect and any other designee appointed by the President as needed.
3. NABIP-TX will split the cost of the press releases and media-related functions with the local chapters as determined annually by the NABIP-TX Board of Directors.
4. All press releases and media-related functions must be submitted to the NABIP-TX Media Chair in a timely manner using the NABIP recommended format. (See attached.)
5. Information must be concise, accurate, timely and newsworthy.
6. NABIP-TX reserves editorial authority as well as the right to decline to financially support a press release and/or a media-related function.
7. Local associations not requesting cost sharing or including NABIP-TX logo or name will not be subject to this policy.

This policy shall be reviewed for language and application on a triennial basis following its last revision.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
Policy & Procedure #23**

POLICY TITLE: NABIP-TX Convention Chapter Share of Revenue

CLASSIFICATION: Finance

DRAFTED BY: Colleen Pruitt

DATE SUBMITTED: 10/26/06

APPROVED 10/27/06      REVISED 04/30/09, 04/28/12, 07/18/14, 04/26/17, 04/21/20  
NOT APPROVED

PURPOSE: To establish a procedure for local chapter share of NABIP-TX Convention revenue.

POLICY: NABIP-TX may allocate a portion of the convention net profit among all of the local chapters based upon their number of members in attendance at the discretion of the board of directors each year.

PROCEDURE: NABIP-TX Executive Director will issue checks to local chapters based on the amount as determined by the board of directors and verified attendance of chapter members.

This policy shall be reviewed for language and application on a triennial basis following its last revision.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #24**

POLICY TITLE: NABIP-TX Election Procedures

CLASSIFICATION: Elections

DRAFTED BY: Colleen Pruitt, Immediate Past President

DATE SUBMITTED: October 26, 2006

APPROVED: 10/27/06 REVISED 04/30/09, 04/28/12, 01/23/2015, 01/25/18, 3/15/22

NOT APPROVED

PURPOSE: To establish procedures for conducting annual elections.

POLICY: NABIP-TX Executive Committee elections are to be conducted annually by the Nominations Committee. The Nominations Committee shall have the general charge of preparation, distribution, collection and counting of ballots and reporting results.

PROCEDURES: The Nominations Committee shall be composed of the NABIP-TX Immediate Past President (the Nominations Committee Chair), current President and another Past President (Trustee). If for any reason any of the committee members cannot serve any NABIP-TX Past President may be substituted and appointed by the Nominations Committee Chair.

The Nominations Committee chair (NABIP-TX Immediate Past President) must have the process approved by the EC prior to Nomination process beginning.

The NABIP-TX Executive Director will contact every nominee for a current bio and letter of intent. In order to be included on the ballot, the nominee must respond with this required information by the deadline set. Any exceptions would be reviewed by the Nominations Committee, Executive Committee and, if necessary, the Full Board. Campaign articles and bios will be listed in all NABIP-TX distributions in alphabetical order by last name.

NABIP-TX Officer Election Campaigning Rules:

1. If a candidate is in a contested race, he/she may compose an email and forward it to [admin@NABIP-TX.org](mailto:admin@NABIP-TX.org). All campaign emails will be submitted to the Nominations Committee for review prior to any distribution.
2. Eligible emails, with appropriate introductory information, will be sent by [admin@NABIP-TX.org](mailto:admin@NABIP-TX.org) to members subscribed to the NABIP-TX email distribution list.
3. The candidates' campaign email will be distributed electronically to the NABIP-TX membership only once.
4. Candidates may follow up with USPS mail if they choose. The NABIP-TX membership list is available, upon request, by a candidate running in a contested race for a purchase price of \$100. This list is to be used one time only. The list will only include mailing addresses.
5. Candidates in uncontested races will not campaign.

6. Candidates in contested races will have access to campaign via an article in the March NABIP-TX ENews edition. Articles need to be submitted to the Nominations Committee Chair and the NABIP-TX ENews chair 10 days prior to the deadline for that publication in order to be included. All campaign articles will be submitted to the Nominations Committee for review prior to any distribution.
7. Personally distributing a campaign email to NABIP-TX email distribution lists (ie., [presidents@NABIP-TX.org](mailto:presidents@NABIP-TX.org)) is not permitted. NABIP-TX also does not allow campaigning on the NABIP-TX café since it would be a duplication of the email distribution.

Complaints must be filed in writing to the NABIP-TX Nominations Committee. A violation of the campaigning rules deemed justified by the NABIP-TX Nominations Committee will be reported to the NABIP-TX Executive Committee. The NABIP-TX Executive Committee will determine if the level of infraction would call for re-election held electronically within 30 days. The winner will be determined by the majority of membership ballots cast. No complaints will be considered more than 10 days after the voting deadline.

Electronic ballots may be counted by each of the Nominations Committee members at their own separate locations, numbers reported back and recounted if there are any discrepancies.

A copy of the report generated from the online voting system will be made available to any candidate requesting it. The report will not include identification of individual voters but will indicate the votes cast for each candidate, including write-in candidates, and the dates of those votes.

Ballots that are incomplete or incorrectly marked will not be considered in the final vote count.

Results of the election will be called to the current NABIP-TX President (if not in attendance) and the NABIP-TX Executive Director upon completion

Each candidate will be notified of the results by the Nominations Committee Chair prior to the membership being notified by the NABIP-TX Executive Director via mass e-mail.

This policy shall be reviewed for language and application on a triennial basis following its last revision.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURES #25**

POLICY TITLE: NABIP-TX Attorney

CLASSIFICATION: Administrative

DRAFTED BY: Colleen Pruitt

DATE SUBMITTED: April 24, 2007

APPROVED: 05/03/07 REVISED: 04/30/09, 04/28/12, 01/23/2015, 01/25/18, 11/16/21

NOT APPROVED:

PURPOSE: Establish guidelines for usage of the NABIP-TX contracted attorney.

POLICY: The NABIP-TX Executive Committee, in the course of conducting the business matters of the Association, has determined that some business matters of the Association require the expertise of Legal Counsel. Interaction with the attorney will be limited to the current President and/or the person the President has delegated that authority, who is a member of the Association in good standing. The Executive Director of the Association shall also have authority to interact on matters of billing and/or documentation issues.

The President and/or the designee, a member of the Association in good standing, shall be limited to discussing matters previously agreed to and budgeted for by the NABIP-TX Board. In the case of emergency or urgent legal matters, in which time is of the essence, the Executive Committee shall have the authority to approve interaction with the attorney. If the issue is deemed by the President to be of a nature that requires the full Executive Committee, a conference call shall be arranged between the Executive Committee and the attorney.

This policy shall be reviewed for language and application on a triennial basis following its last revision.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURES #26**

POLICY TITLE: NABIP-TX Café

CLASSIFICATION: Technology

DRAFTED BY: Colleen Pruitt

DATE SUBMITTED: March 1, 2007

APPROVED: 05/03/07                      REVISED: 04/30/09, 01/22/10, 08/09/13, 01/25/18, 3/15/22      NOT  
APPROVED:

PURPOSE: Establish guidelines for participation in the NABIP-TX Café.

POLICY: The NABIP-TX Café is for business discussion of issues related to health underwriters in Texas and throughout the nation. Submissions are to be relevant to the insurance industry or insurance agents. All email posted to the NABIP-TX Café should comply with the accepted guidelines. Users will accept the guidelines as posted upon signing on to the café. Users that violate the accepted guidelines will be removed or suspended from the Café by the Sysop under the following guidelines: First violation, the individual will be given a warning; Second violation, the individual will be suspended from the cafe for 1 week; Third violation, the individual will be suspended from the cafe for 30 days. Upon removal by the Sysop, the NABIP-TX Executive Committee will be notified and removal may be overturned by a majority vote. If 3 months elapse with no [further] violation, the warning/suspension rules start over.

The Café is a public forum and is open to both NABIP-TX and non-NABIP-TX members.

Accepted Guidelines for Café postings:

- Postings must be insurance related
- Postings are expected to maintain a proper decorum and level of professionalism
- Jokes, movie clips and general pointless comments that do not address the question or issue are not allowed.
- Attachments may be acceptable if they are .PDF files or .doc files and are strictly insurance related, all other attachments are prohibited. Links are preferred and if furnished, should be insurance related.
- Character assassinations are prohibited. Postings should refrain from disparaging third parties by name, whether they are companies or individual members
- Commentary is allowed as it pertains to the insurance issue being discussed. Personal remarks regarding the sender are not allowed
- Commercial solicitations are not allowed but a vendor may reply to a posted inquiry.
- Profanity is forbidden
- Copyrighted materials should not be submitted.
- Resumes of people in our industry are permitted as well as insurance related job postings.

This policy shall be reviewed for language and application on a triennial basis following its last revision, and every three years thereafter.

**National Association of Benefits and Insurance Professionals - Texas Chapter**  
**POLICY & PROCEDURES #27**

POLICY TITLE: NABIP Delegate Support

CLASSIFICATION: Chapter Support

DRAFTED BY: Joanna Antongiovanni, Colleen Pruitt, Kathryn Anderson-Haught, Cheryl Clark,  
Luann Yarberry and Louanne Trebing

DATE SUBMITTED: May 1, 2008

APPROVED: 05/01/08 REVISED: 01/23/09, 04/28/12, 01/23/2015, 01/25/18, 3/15/22

NOT APPROVED: \_\_\_\_\_

Purpose: To fill delegate positions at NABIP Convention that would otherwise be left unfilled, and to create guidelines for reimbursement of registration expenses (early bird registration) incurred by a member of a local association while attending the NABIP convention as a delegate.

Policy: Each local NABIP-TX chapter or member may be eligible for reimbursement of up to \$500 per attendee (not to exceed \$1500 per chapter), as recommended by the Executive Committee and approved by the Full Board each year, with funds available. The funds may be applied for in the event a former NABIP-TX president represents the local chapter

Procedure:

1. The Association may reimburse a local NABIP-TX chapter or member who submits the appropriate form with documentation showing budgetary reasons for seeking compensation/reimbursement. To be eligible for reimbursement, the local chapter representative must attend the House of Delegates meeting and all required regional meetings. The representative must submit receipts and verification of attendance to the treasurer for reimbursement. If these requirements are not met, no funds will be reimbursed.
2. The appropriate information (see below) must be simultaneously submitted to the NABIP-TX Chapter Support Chair, the EC member over Chapter Support and the President and approved by the EC member over Chapter Support and the President. In the event either of these individuals is unavailable, the request must be approved by a minimum of two current executive committee members.
  - a. A copy of the requesting chapter's financial statement (balance sheet and income statement) or bank statements for the prior 12 months and
  - b. An explanation of why their chapter should be entitled to the scholarship, which could include extenuating circumstances.
  - c. The local chapter should submit the name(s) of the member(s) for whom they are requesting reimbursement along with the documentation required above.
3. NABIP-TX reserves the right to decline the financial support of any chapter for this function.
4. Annually the NABIP-TX Executive Committee shall determine the number of attendees and reimbursements. Reimbursements from all sources shall not exceed the NABIP-TX budgeted amount.
5. Requests for reimbursement must be submitted within 45 days of the last day of the NABIP convention.

This policy shall be reviewed for language and application on a triennial basis following its last revision

National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURES #28

POLICY TITLE: Financial Committee Structure

CLASSIFICATION: Finance

DRAFTED BY: Carolyn Goodwin

DATE SUBMITTED: January 22, 2009

Approved: 01/23/09 Revised: 10/30/09, 07/22/11, 07/18/14, 04/26/17, 7/12/19, 8/16/22

Not approved: \_\_\_\_\_

Purpose: To establish a finance committee structure that:

- Reviews investment strategies on an ongoing basis with the approved financial adviser
- Communicates with the Board of Directors with regard to performance of the association's investments at quarterly NABIP-TX board meetings.
- Allows the Finance Committee to make recommendations regarding financial options with NABIP-TX allotted funds.
- Quarterly Review of the Budget

Policy: The Finance Committee shall focus on the financial growth of NABIP-TX as outlined by the Association's Investment Policy Statement.

Procedures: The Finance Committee shall be comprised of the following individuals:

- NABIP-TX Treasurer (Finance Committee Chair)
- NABIP-TX President
- NABIP-TX President Elect
- NABIP-TX Trustee (appointed by Committee Chair)
- NABIP-TX Chapter Representative (appointed by Committee Chair)
- NABIP-TX Executive Director

The NABIP-TX Treasurer shall develop the makeup of the committee and submit for approval at the NABIP-TX July Board meeting. The committee shall meet regularly as needed via any means available.

The goals of the Finance Committee shall be to ensure continued growth and preservation of dedicated funds that provide NABIP-TX with surplus operating resources for a minimum of one (1) year absent of membership dues. The Committee shall ensure such investments are allocated in accordance with the approved Investment Policy Statement and only in avenues that provide reasonable access in the event that need arises and as approved by a majority vote of the Board of Directors.

Members of the Committee authorized to act on behalf of the association shall be limited to the NABIP-TX Treasurer, or Executive Committee member overseeing the Finance Committee, the NABIP-TX President and the NABIP-TX Executive Director and/or Executive Director of Finance. Such actions shall be limited to signature authority on transactions requiring such authority through the Financial Advisor, and providing direction to the Financial Advisor, as approved by a minimum of three of the Committee's members.

***National Association of Benefits and Insurance Professionals - Texas  
Chapter  
Investment Policy Statement***

### Investment Objectives

Preservation of capital is our highest priority, with achieving returns beyond CDs as the second objective. Our annual operating budget is over \$250,000 and maintaining that level of cash reserves is critical. Our plan is to invest \$100,000 of assets initially.

### Liquidity/Planned Withdrawals

Withdrawals of principal are not expected. Withdrawals of income would not be expected for at least 3 years. Ideally, we would like to see this money continue to grow to a point where the income could be used for other purposes within the association on an annual basis.

### Time Horizon

We expect we long term growth assuming conservative to moderate risk. Using the income for other purposes would be a goal 3-5 years from the initial investment.

### Risk Tolerance

Risk Tolerance –conservative to moderate  
Acceptable temporary decline - 10%  
Realistic Growth Expectation - 6-8% return

### Asset Classes and Allocation

We plan on using cash, fixed income, and equity positions, which may include money market instruments, mutual funds, and individual securities. Allocation parameters: Cash 5-20%, Fixed Income 55-70%, Equities 20-40%.

### Performance Reviews

We will have a quarterly written report to present at quarterly board meetings. We will plan a telephone conference call with our financial professional to go over the report with the finance committee prior to each board meeting. We will ask for the financial advisor to be physically present at a NABIP-TX Board meeting on an “as needed” basis, in the event of a critical issue.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter.

NATIONAL ASSOCIATION OF BENEFITS AND INSURANCE PROFESSIONALS - TEXAS CHAPTER  
POLICY & PROCEDURE #29

**POLICY TITLE:** Distribution of Membership List

**CLASSIFICATION:** Membership

**DRAFTED BY:** Carolyn Goodwin

**DATE SUBMITTED:** April 29, 2009

**APPROVED:** \_4/30/09\_\_\_\_ **REVISED:** \_04/28/12, 01/23/2015, 01/25/18, 4/26/22\_\_\_\_ **NOT APPROVED:** \_\_\_\_\_

---

**PURPOSE:** To establish criteria for releasing NABIP-TX membership listing to members.

**POLICY:** The NABIP-TX membership listing may be released, upon proper payment from the requester by the NABIP-TX Executive Director only.

**PROCEDURES:**

Upon request, the NABIP-TX Executive Director may release the membership listing, upon payment of appropriate fees, and with the following disclaimer:

*You are granted use of this list for the purpose of mailing or emailing our members about your product information/services. You may not use data to create, modify, and/or update lists, directories or compilations of any kind in any medium that will be sold, exchanged, transmitted or provided, whether or not for value, to any person. You may use competent agents, vendors or other service providers to process mailing and/or emailing projects but remain responsible for their compliance with these provisions.*

1. Fees to individuals who are NABIP-TX members shall be \$500.00 until revised upon recommendation of the NABIP-TX Executive Committee and approval of the NABIP-TX Board.

This policy shall be reviewed for language and application on a triennial basis following its last revision.

National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURES #30

POLICY TITLE: Funding for Legislative Support and Activity

CLASSIFICATION: Legislative

DRAFTED BY: Mike McLaughlin

DATE SUBMITTED: April 30, 2009

APPROVED: 07/17/09 \_\_\_\_\_ REVISED: 07/13/12, 5/5/15, 05/02/18, 8/16/22 \_\_\_\_\_ NOT  
APPROVED: \_\_\_\_\_

**Purpose:** To assure the allocation, spending and/or reimbursement of expenses from NABIP-TX sourced funds for legislative advocacy, meetings or receptions are used only to promote those positions and issues supported by NABIP-TX and approved by its Board of Directors.

**Policy:** Any allocation of funds (excluding PAC contributions to members of congress or candidates seeking election,) including requests for expense reimbursement, use of allocated funds or funds payable under contract shall include a signed acknowledgement by the recipient that the funds are considered payment for representation of the positions, views and advocacy of NABIP-TX positions as expressed. In exchange for the receipt of these funds the individual or organization agrees to solely promote the NABIP-TX agenda at the meetings and in the time frame to which the funds apply. Funds may be allocated outside of these parameters with full disclosure and majority consent of the NABIP-TX board.

**Procedure:** Any distribution of funds earmarked for advocacy as outlined above shall contain and/or include a statement accepting and agreeing to the requirements of solely advocating NABIP-TX positions at the applicable meetings and/or time frames.

See attached Legislative Expense Request Voucher.

This policy shall be reviewed for language and application on a triennial basis following its last revision.

**NATIONAL ASSOCIATION OF BENEFITS AND INSURANCE PROFESSIONALS - TEXAS**

**CHAPTER**

Legislative Expense Request Voucher P&P #30

**Purpose:** To assure the allocation, spending and/or reimbursement of expenses from NABIP-TX sourced funds for legislative advocacy are used only to promote those positions and issues supported by NABIP-TX and approved by its Board of Directors.

**Policy:** Any allocation of funds (excluding PAC contributions to members of congress or candidates seeking election,) including requests for expense reimbursement, use of allocated funds or funds payable under contract shall include a signed acknowledgement by the recipient that the funds are considered payment for representation of the positions, views and advocacy of NABIP-TX positions as expressed. In exchange for the receipt of these funds the individual or organization agrees to solely promote the NABIP-TX agenda at the meetings and in the time frame to which the funds apply. Funds may be allocated outside of these parameters with full disclosure and majority consent of the NABIP-TX board.

**Procedure:** Any distribution of funds earmarked for advocacy as outlined above shall contain and/or include a statement accepting and agreeing to the requirements of solely advocating NABIP-TX positions at the applicable meetings and/or time frames.

Requested by (print your name) \_\_\_\_\_ Date: \_\_\_\_\_

Event Date: \_\_\_\_\_ Event Location: \_\_\_\_\_

Purpose: \_\_\_\_\_

Who will be attending: \_\_\_\_\_

Total Amount: \_\_\_\_\_

---

Mail check payable to: \_\_\_\_\_

Address: \_\_\_\_\_

\_\_\_\_\_

*I acknowledge that I am accepting and agreeing to the requirements of solely advocating NABIP-TX positions at the applicable meetings and/or time frames.*

\_\_\_\_\_  
Signature Date

If no signature is available, please verify authorization by phone or email.

Phone and/or Email Approval Date: \_\_\_\_\_

Forward to:     **Lisa Strug**  
NABIP-TX Executive Director  
312 North Avenue East, Suite 5  
Cranford, NJ 07016  
Phone: 713-645-1490  
Fax: 908-967-5044  
Email: [finance@NABIP-TX.org](mailto:finance@NABIP-TX.org)

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #31**

Policy Title: Small Group Specialist (SGS) Designation and Instructor Certification

Classification: Legislation & Professional Development

Drafted by: Misty Baker & Ron Buffum

Date Submitted: 10/13/2010

Approved 10/29/10 Revised 07/13/12, 05/05/15, 05/02/18, 7/12/19 Not  
Approved \_\_\_\_\_

\*\* DELETED 07/17/20

**Purpose:** To describe the process to earn the NABIP-TX Small Group Specialist Designation (SGS) and establishing guidelines for the instructor certification.

**Policy:** The Professional Development Ad-Hoc Committee will monitor SGS activities and any exceptions to the policy must be presented to and approved through this Committee.

**Procedure:**

I. Designation Requirements.

1) If licensed in Texas, the agent must be a member in good standing of NABIP-TX. If licensed in another state, the agent must be a member in good standing of NABIP.

2) The agent must have completed the Texas Small Employer Health Benefit Plan Specialty Certification 8 hour continuing education course and passed the exam with a score of 70% or better, if a Texas agent, or hold one of the approved designations of Registered Employee Benefits Consultant (REBC), Registered Health Underwriter (RHU) or Certified Employee Benefit Specialist (CEBS) as specified in Texas statute SB79. Grandfathered agents still have to take the 8 hour continuing education course and exam to receive the certification.

3) The agent must abide by all requirements of Texas Insurance Code Sec. 1501.351 (c) to "offer and explain to a small employer on inquiry and request by the employer each health benefit plan established by the commissioner ... "

4) The agent must complete the required application and pay the required fee to NABIP-TX. The initial designation fee is \$100 and the renewal fee, per license period after the license period when the designation was initially received, is \$50. Grandfathered agents still have to apply for the initial designation and apply to renew the designation every licensing period thereafter. The agent may not use the SGS Designation until the application has been processed by NABIP-TX and the agent has received a confirmation email.

5) TDI requires that all agents who wish to maintain the Small Employer Health Benefit Plan Specialty Certification must complete in each reporting period following the reporting period in which the licensee completed the initial 8 hour certification course or qualified by designation (REBC, RHU or CEBS), at least 5 hours of department certified small employer health benefit plans continuing education. Since the rules are silent, grandfathered agents do not have to maintain the continuing education requirements beyond the initial certification. Once the agent has taken this 5 hour continuing education course, the agent may renew the SGS designation by completing the application and submitting the appropriate fee. If an agent does not renew his/her designation in the licensing period directly after the licensing period the agent received his/her initial designation and decides to renew it in a later period, the agent will have to re-apply for the designation as if it is the initial application (\$100).

## II. Instructor Requirements

- 1) Is a licensed agent and a member in good standing of NABIP-TX, if in Texas, or with NABIP if in other states; and
- 2) To teach the 8 hour continuing education course, the agent must have taken the NABIP-TX-approved 8 hour continuing education course, passed the exam with a 70% or better and have the NABIP-TX SGS Designation. To teach the 5 hour continuing education course, the agent must be certified to teach the 8 hour continuing education course, must have taken the NABIP-TX-approved 5 hour continuing education course and have the NABIP-TX SGS Designation. Instructors must also complete a "Train the Trainer" presentation for each course provided by NABIP-TX and
- 3) Abides by NABIP-TX Professional Development Policy & Procedure No.3, and
- 4) Except with registered students in the normal course and delivery of an approved continuing education class, has agreed not to share with outside parties, by any means, NABIP-TX continuing education course materials, including but not limited to electronic copies of slide shows, study or testing materials, etc.; and
- 5) Meets minimum requirements of Texas Insurance Code Chapter 4001 relating to who is eligible to be an instructor of a continuing education course in Texas.

This policy will end on 6/30/2020 and members holding an SGS designation will no longer be able to use the designation after this date. Those holding the SGS designation will be notified in advance of this sunset provision.

This policy shall be reviewed for language and application on a triennial basis.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #32**

POLICY TITLE: Life Member  
CLASSIFICATION: Membership  
DRAFTED BY: Ron Buffum, SGS, Trustee  
DATE SUBMITTED: August 25, 2011

APPROVED 08/25/11 REVISED 07/18/14, 7/20/17, 7/17/20, 4/26/22  
NOT APPROVED \_\_\_\_\_

---

Purpose: To create a NABIP-TX membership class of Life Member, which coordinates with NABIP's Life Membership, and to establish the guidelines of this membership.

Policy: NABIP-TX will expand its current membership types to include the classification of Life Member. Life Members will have the same rights and privileges as Individual Members. Qualifications for Life Member will follow NABIP Bylaws and the effect of this classification will only apply to the NABIP-TX portion of member's dues. Application for Life Member must be made through NABIP and only members approved by NABIP for Life Membership will be considered under this P & P.

- Procedures:
1. To qualify for Life Membership, an active member must have maintained member in good standing status for a minimum of ten (10) consecutive years. Additionally, the member must have either 1) attained the age of 65 and retired, or 2) be disabled.
  2. When the Life Member classification is granted, NABIP-TX state dues shall be reduced by fifty percent (50%).
  3. Life Membership does not affect routine fees for NABIP-TX sponsored events such as: Day at the Capitol, Annual State Convention or other NABIP-TX sponsored activities.
  4. As clarification only, this P & P applies to the NABIP-TX portion of the member's dues, as Local Chapters may determine and develop their own policy and procedure for Life Member designees.
  5. The NABIP-TX Life Member classification is reviewed and controlled by the NABIP-TX Board of Directors.
  6. Approval of a NABIP-TX Life Member may be made by the current NABIP-TX President, President Elect, and Executive Committee Member over Membership, subject to the compliance of this P & P. All

approvals must be reported to the full board at the following regularly scheduled board meeting.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #33**

POLICY TITLE: Conflict of Interest

CLASSIFICATION: Board of Directors

DRAFTED BY: Joanna Antongiovanni, SGS

DATE SUBMITTED: February 3, 2012

APPROVED   x   REVISED  5/5/15, 8/15/17, 7/17/20, 10/19/21  NOT  
APPROVED \_\_\_\_\_

---

**ARTICLE I.  
PURPOSE**

The purpose of this Conflict of Interest Policy is to protect the interests of National Association of Benefits and Insurance Professionals - Texas Chapter, Inc. (“NABIP-TX”) when NABIP-TX is contemplating entering into a transaction or arrangement that might benefit the private interest of a NABIP-TX member, director, officer or member of a committee with board-delegated powers. This policy is intended to supplement but not replace any applicable state and federal laws governing conflicts of interest applicable to non-profit organizations.

**ARTICLE II.  
CONFLICTS OF INTEREST; DIRECT OR INDIRECT INTERESTS**

2.1. Conflict of Interest. A “conflict of interest” may arise when a NABIP-TX member, director, officer or member of a committee with board-delegated powers (a) serves as a director, officer, member or manager of an entity with which NABIP-TX has or is negotiating a transaction or arrangement or (b) has, directly or indirectly, through business, investment or family:

- 1) an ownership or investment interest in any entity with which NABIP-TX has or is negotiating a transaction or arrangement;
- 2) a compensation arrangement with NABIP-TX or with any entity or individual with which NABIP-TX has or is negotiating a transaction or arrangement; or
- 3) a potential ownership or investment interest in, or compensation arrangement with, any entity or individual with which NABIP-TX is negotiating a transaction or arrangement.
- 4) Affinity Partner – making arrangements with a board member or former board member who has served in the previous 5 years is prohibited as this would be a conflict of interest.

2.2. Gift and Favors. Compensation includes direct and indirect remuneration as well as gifts or favors that are not insubstantial.

2.3. Loans. NABIP-TX may not make a loan to a NABIP-TX director.

**ARTICLE III.**  
**DISCLOSURE; EVALUATION PROCEDURES**

3.1. Duty to Self-Disclose. In connection with any actual or possible conflict of interest, a NABIP-TX member, director, officer or member of a committee with board-delegated powers shall disclose to the Board of Directors the existence of such conflict of interest, together with all material facts with respect to such conflict of interest.

3.2. Duty to Disclose Conflicts of Others. If a NABIP-TX member, director, officer or committee member becomes aware of an actual or possible conflict of interest involving another person, such member, director, officer or committee member shall disclose to a member of the Board of Directors the possible existence of a conflict of interest, together with all known facts as to such conflict of interest. Any such disclosure may be made anonymously in writing.

3.3. Determining Whether a Conflict of Interest Exists.

a. The Board of Directors, or its disinterested designees, shall evaluate the actual or possible conflict of interest. Such evaluation shall include analysis of material facts as to the relationship or interest and as to the transaction or arrangement and may include obtaining, in writing or by discussion, additional information from the affected NABIP-TX member, director, officer or committee member; however, the affected NABIP-TX member, director, officer or committee member shall be prohibited from providing to the Board of Directors his or her evaluation of the actual or possible conflict of interest and, except for discussion to provide factual information, shall not be present for any discussion of, or vote on, the transaction or arrangement involving the possible conflict of interest.

b. After completion of the due diligence phase described above, the Board of Directors shall determine whether NABIP-TX can obtain, with reasonable efforts, a more advantageous transaction or arrangement from a person or entity without giving rise to a conflict of interest.

c. If a more advantageous transaction or arrangement is not reasonably attainable under circumstances that would not give rise to a conflict of interest, the Board of Directors shall determine, in good faith and with due care, by a majority vote of the disinterested directors, whether the transaction or arrangement is in NABIP-TX's best interest and whether the transaction is fair and reasonable to NABIP-TX.

d. If the disinterested members of the Board of Directors determine that the transaction or arrangement is in NABIP-TX's best interest and is fair and reasonable to NABIP-TX, the disinterested members of the Board of Directors shall vote upon whether to enter into or continue, as applicable, the transaction or arrangement.

**ARTICLE IV.**  
**VIOLATIONS OF THE CONFLICTS OF INTEREST POLICY**

4.1. Notification. If the Board of Directors learns or has reasonable cause to believe that a NABIP-TX member, director, officer or member of a committee with board-delegated powers has failed to disclose an actual or possible conflict of interest, the Board of Directors shall notify the affected NABIP-TX member, director, officer or committee member in writing of the basis for such belief and afford such person an opportunity to explain the alleged failure to disclose.

4.2. Disciplinary or Corrective Action. If, after receiving the response of the affected NABIP-TX member, director, officer or committee member and making such further investigation as

may be warranted in the circumstances, the Board of Directors determines that such NABIP-TX member, director, officer or committee member has in fact failed to disclose an actual or possible conflict of interest, the Board of Directors shall take appropriate disciplinary and corrective action.

## **ARTICLE V. RECORDS OF PROCEEDINGS**

The minutes of the Board of Directors and all committees charged with investigation of an actual or possible conflict of interest shall contain:

- a. the names and titles of the persons who disclosed or otherwise were found to have an actual or possible conflict of interest, the nature of the conflict of interest, any action taken to determine whether a conflict of interest was present and the Board of Directors' decision as to whether a conflict of interest in fact existed; and
- b. the names of the persons who were present for discussions and votes relating to the transaction or arrangement, the content of the discussion, including any alternatives to the proposed transaction or arrangement and a record of any votes taken in connection with the proceedings.

## **ARTICLE VI. COMPENSATION**

- a. A voting member of the NABIP-TX Board of Directors who receives compensation, directly or indirectly, from NABIP-TX for services is precluded from voting on matters pertaining to his or her compensation.
- b. A voting member of any committee of the NABIP-TX Board of Directors whose jurisdiction includes compensation matters and who receives compensation, directly or indirectly, from NABIP-TX for services is precluded from voting on matters pertaining to his or her compensation.
- c. No voting member of the NABIP-TX Board of Directors or any committee whose jurisdiction includes compensation matters and who receives compensation, directly or indirectly, from NABIP-TX, either individually or collectively, is prohibited from providing information to any committee regarding compensation.

## **ARTICLE VII. ANNUAL STATEMENTS**

Each NABIP-TX member, director, principal officer and member of a committee with board-delegated powers shall sign a statement each year confirming that such person:

- a. has received a copy of this Conflict of Interest Policy, as it may be amended from time to time;
  - b. has read and understands the Conflict of Interest Policy;
  - c. has complied and agrees to comply in the future with the Conflict of Interest Policy;
- and
- d. understands that NABIP-TX is a nonprofit organization described in Section 501(c)((6) of the Internal Revenue Code of 1986, as amended, and that in order to maintain its federal tax exemption it must engage primarily in activities which accomplish one or more tax-exempt purposes.

**ARTICLE VIII.  
PERIODIC REVIEWS**

8.1. Covered Subjects. To ensure that NABIP-TX operates in a manner consistent with its tax-exempt purposes and that it does not engage in activities that could jeopardize its status as an organization exempt from federal income tax, periodic reviews shall be conducted. The periodic reviews shall, at a minimum, include the following subjects:

a. Whether compensation arrangements and benefits are reasonable and are the result of arm's-length bargaining.

b. Whether partnerships, joint ventures, services contracts and other similar transactions or arrangements result in NABIP-TX operating for the benefit of private interests or inurement of the net earnings of NABIP-TX to the benefit of any person having a personal and private interest in the activities of NABIP-TX, in violation of Section 501(c)(6) of the Internal Revenue Code of 1986, as amended, or the regulations promulgated thereunder.

c. Whether partnerships, joint ventures, services contracts and other similar transactions or arrangements conform to written policies, are properly recorded, reflect reasonable payments for goods and services, further NABIP-TX's tax-exempt purposes and do not result in NABIP-TX operating for the benefit of private interests or inurement as described in b. above.

8.2. Outside Experts. In conducting the periodic reviews provided for in Section 8.1, NABIP-TX may, but need not, use outside experts. If outside experts are used, their use shall not relieve the NABIP-TX Board of Directors of its responsibility for ensuring periodic reviews are conducted.

**This policy shall be reviewed for language and application on a triennial basis following its last revision.**

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #34**

POLICY TITLE: Non-Disclosure Agreement

CLASSIFICATION: Board of Directors

DRAFTED BY: Joanna Antongiovanni, SGS

DATE SUBMITTED: February 3, 2012

APPROVED   x   REVISED 5/5/15, 05/02/18, 10/19/21 NOT APPROVED \_\_\_\_\_

---

THIS NON-DISCLOSURE AGREEMENT (this "**Agreement**") is made and entered into as of \_\_, 20\_\_\_\_ (the "**Effective Date**") between National Association of Benefits and Insurance Professionals - Texas Chapter, Inc., a Texas nonprofit corporation (the "**Disclosing Party**"), and \_\_\_\_\_ (the "**Receiving Party**").

1. Definitions. As used herein:

"**Person**" means any individual, partnership, joint venture, corporation, trust, unincorporated organization, government or any department or agency thereof, or any other form of association or entity.

"**Purpose**" means the Receiving Party's provision of advisory, governance and other services to the Disclosing Party.

2. Confidential Information: "**Confidential Information**" means any information disclosed by the Disclosing Party to the Receiving Party, either directly or indirectly in writing, orally, electronically, or by inspection of tangible or intangible objects, including without limitation documents, business plans, business strategies and unique concepts, patentable methods and designs, phrases identified with the trademark symbol "™", source code, software, documentation, financial analysis, marketing plans, customer names, customer list, customer data, and investment strategies. Confidential Information may also include information disclosed to the Receiving Party by third parties at the direction of the Disclosing Party. Confidential Information shall not, however, include any information which the Receiving party can establish (i) was publicly known and made generally available in the public domain prior to the time of disclosure; (ii) becomes publicly known and made generally available after disclosure through no action or inaction of the Receiving Party; or (iii) is in the possession of the Receiving Party, without confidentiality restrictions, at the time of disclosure by the Disclosing Party as shown by the Receiving Party's files and records immediately prior to the time of disclosure.

3. Non-use and Non-disclosure: The Receiving Party agrees not to use any Confidential Information for any purpose except to engage in activities related to the Purpose. The Receiving Party agrees not to disclose any Confidential Information to any Person other than employees of the Receiving Party who have a need to know the Confidential Information for the Purpose and who agree to similar obligations of confidentiality and nonuse but without further rights of distribution. The Receiving Party will not, and will not assist others to, reverse engineer, disassemble or decompile any prototypes, software or other tangible objects which embody the Disclosing Party's Confidential Information.

4. Maintenance of Confidential Information: The Receiving Party agrees that it shall take all reasonable measures to protect the secrecy of and avoid disclosure and unauthorized use of the Confidential Information. Without limiting the foregoing, Receiving Party shall take at least those measures that Receiving Party takes to protect its own most highly confidential information. The Receiving Party shall not make any copies of Confidential Information unless the same are previously approved in writing by the Disclosing Party. The Receiving Party shall reproduce the Disclosing Party's proprietary rights notices on any such approved copies, in the same manner in which such notices were set forth in or on the original. The Receiving Party shall immediately notify the Disclosing Party in the event of any unauthorized use or disclosure of the Confidential Information.

5. No Warranty: ALL CONFIDENTIAL INFORMATION IS PROVIDED "AS IS". THE DISCLOSING PARTY MAKES NO WARRANTIES, EXPRESS, IMPLIED OR OTHERWISE, REGARDING ITS ACCURACY, COMPLETENESS OR PERFORMANCE.

6. Return of Materials: All documents and other tangible objects containing or representing Confidential Information and all copies thereof which are in the possession of the Receiving Party shall be and remain the property of the Disclosing Party and shall be promptly returned to the Disclosing Party upon the Disclosing Party's request.

7. No Ownership or License: Except as expressly set forth herein, this Agreement does not convey to the Receiving Party or to any other Person any rights of ownership or use in any Confidential Information or in any other assets of the Disclosing Party. Confidential Information will remain the exclusive property of the Disclosing Party (or if applicable, of a third party from which the Disclosing Party acquired such Confidential Information).

8. Term: The term of this Agreement will commence on the Effective Date and continue until the termination of the Receiving Party's relationship with the Disclosing Party as a service provider, including acting as a board member or officer of the Disclosing Party. Following the termination or expiration of this Agreement, (a) all obligations of the Receiving Party with respect to Confidential Information furnished to or received or obtained by the Receiving Party prior to the termination or expiration of this Agreement and (b) all rights accruing to the Disclosing Party or any third party hereunder, will survive the termination or expiration of this Agreement.

9. Remedies: The Receiving Party agrees that any violation or threatened violation of this Agreement will cause irreparable injury to the Disclosing Party, entitling the Disclosing Party to obtain injunctive relief in addition to all legal remedies.

10. Miscellaneous: This Agreement shall bind and inure to the benefit of the parties hereto and their successors and assigns. This Agreement shall be governed by the laws of Texas, without reference to conflict of laws principles. This document contains the entire agreement between the parties with respect to the subject matter hereof. Any failure to enforce any provision of this Agreement shall not constitute a waiver thereof or of any other provision hereof. This Agreement may not be amended, nor any obligation waived, except by a writing signed by both parties hereto. Any and all disputes arising under or related to this Agreement shall be adjudicated exclusively in Dallas County, TX. The parties have executed this Nondisclosure Agreement as of the Effective Date.

**DISCLOSING PARTY:**

NATIONAL ASSOCIATION OF BENEFITS AND  
INSURANCE PROFESSIONALS - TEXAS  
CHAPTER, INC.

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**RECEIVING PARTY:**

By: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

Date: \_\_\_\_\_

**This policy shall be reviewed for language and application on a triennial basis following its last revision.**

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY & PROCEDURE #35**

POLICY TITLE: Whistleblower

CLASSIFICATION: Board of Directors

DRAFTED BY: Joanna Antongiovanni, SGS

DATE SUBMITTED: April 28, 2012

APPROVED   x   REVISED   01/23/2015, 01/25/18, 10/19/21    
NOT APPROVED \_\_\_\_\_

---

**PURPOSE:** To protect NABIP-TX Board of Directors, officers, employees and members who make a good faith disclosure of specific wrongful conduct. To serve as a means of reporting all serious improprieties that potentially impact the integrity and effective operations of NABIP-TX.

**POLICY:** NABIP-TX expects its Board of Directors, officers, employees and membership to observe high standards of business and personal ethics in the conduct of their duties and responsibilities. As employee and representatives of NABIP-TX, we must practice honesty and integrity in fulfilling our responsibilities and comply with all applicable laws and regulations.

**PROCEDURE:**

1. Reporting Responsibility.  
It is the responsibility of all Board members, officers, employees and members to report wrongful conduct in accordance with this Whistleblower Policy.
  
2. Wrongful Conduct.  
“Wrongful Conduct” is defined in this policy to include: a serious violation of NABIP-TX policy, a violation of applicable state or federal law, or the use of NABIP-TX property, resources or authority for personal gain or other non-organization related purpose. This definition is not intended to be an exclusive listing of the illegal or improper activity encompassed by this policy.
  
3. No Retaliation.  
No Board member, officer, employee and member who in good faith, reports wrongful conduct, will suffer harassment, retaliation or adverse employment consequence. Any Board member, officer, employee and member who retaliates against anyone who has reported wrongful conduct in good faith is subject to discipline up to and including termination of employment or removal from office or termination of membership (as specified in the amended and restated bylaws of NABIP-TX). This policy is intended to encourage and enable employees and others to raise serious concerns within NABIP-TX.

4. Reporting Wrongful Conduct.

NABIP-TX encourages its Board members, officers, employees and members to share their questions, concerns, suggestions or complaints with someone who can address them properly. Any Board members, officers, employees and members may report wrongful conduct to the President of NABIP-TX or any member of the Executive Committee. The President or Executive Committee member to whom a report of wrongful conduct is made is required to immediately advise the Executive Committee of such report.

5. Acting in Good Faith.

Anyone filing a complaint of wrongful conduct must be acting in good faith and have reasonable grounds for believing the information disclosed indicates wrongful conduct. Any allegations that prove not to be substantiated and which prove to have been made maliciously or knowingly to be false will be viewed as a serious disciplinary offense.

6. Confidentiality.

Reports of wrongful conduct or suspected wrongful conduct may be submitted on a confidential basis by the complainant or may be submitted anonymously. Reports of wrongful conduct or suspected wrongful conduct will be kept confidential to the extent possible, consistent with the need to conduct an adequate investigation.

7. Handling of Reported Wrongful Conduct.

A representative of the Executive Committee will notify the sender and acknowledge receipt of the reported wrongful conduct or suspected wrongful conduct within five business days, unless such report was submitted anonymously. All reports will be promptly investigated and appropriate corrective action will be taken if warranted by the investigation. Any member of the Executive Committee must recuse him/herself if they share the same local chapter affiliation as the whistleblower.

This policy shall be reviewed for language and application on a triennial basis following its last revision.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY AND PROCEDURE #36**

POLICY TITLE: RFP for Contracted Independent Consultant

CLASSIFICATIONS:NABIP-TX Consultants

DRAFTED BY: Mike Avery and Toby Meason

DATE SUBMITTED:04/10/2017

APPROVED: 4/26/17

REVISED 04/21/20, 2/15/22

---

**PURPOSE:** Establish RFP and Interim Search Committee formation with interview and review procedures for Contracted Independent Consultants.

**POLICY:** Interim Search Committee will make recommendation to the Executive Committee. After a recommendation is made by the Executive Committee and Interim Search Committee, the Board of Directors will formally vote for the candidate.

**PROCEDURES:** The Interim Search Committee will first determine if an RFP is necessary. If an RFP is deemed necessary, the following RFP procedures will be followed.

RFP will need job description criteria and time frame that the position is to be advertised and posted with a FIRM cutoff date. The criteria for the position shall be written and approved by the Executive Committee.

The five member Interim Search Committee shall consist of the NABIP-TX First Vice President, one NABIP-TX Trustee, one Local President and two members at large. The members and chair of the Interim Search Committee shall be appointed by the NABIP-TX President subject to confirmation by the Executive Committee. The Interim Search Committee will no longer be active once a candidate recommendation is made to the Executive Committee.

The Interim Search Committee will post the RFP to the appropriate site(s) and conduct interviews with and check references of the final candidates. The Interim Search Committee will adhere to the following timeline. The RFP must remain posted for a minimum of thirty days from the date on which it was posted. The Interim Search Committee shall keep the Executive committee informed of their progress throughout the process. If a qualified candidate(s) has not been identified in the time outlined in the P&P, the Executive Committee can modify the timeline, at the request of the Interim Search Committee, to allow for identification, selection and negotiations with a qualified candidate to fill the

position identified in the RFP. If the Interim Search Committee determines there are multiple candidates to recommend, the Executive Committee may conduct interviews prior to the Board meeting and make a recommendation at the next Board meeting.

**TIMELINE:** **7 months prior to the contract effective date** – Executive Committee appoints Interim Search Committee and drafts RFP.

**6 months prior to the contract effective date** – Post RFP for a minimum of 30 days. Posting may be extended with approval from Executive Committee, if need be.

**5 months prior to the contract effective date** – Interim Search Committee will review applicants, conduct interviews and check references of selected candidate(s).

**4 months prior to the contract effective date** – Interim Search Committee will make final recommendation to Executive Committee.

**7-14 days prior to the next regularly scheduled Board meeting 4 months prior to the contract effective date** – Recommendation is presented to the full Board for review.

**Board meeting 4 months prior to the contract effective date** – Board will vote on recommended candidate.

**0-7 days after the Board meeting 4 months prior to the contract effective date** – Offer Agreement to candidate with response due within 30 days.

**7-14 days prior to the Board meeting 2 months prior to the contract effective date** – If candidate returns a counteroffer, present to full Board for review.

**Board meeting 2 months prior to the contract effective date** – Board will vote on approval of candidate’s counteroffer, if one is presented by the candidate.

**0-5 days after Board’s approval** – Final agreement shall be issued for signatures. NABIP-TX President shall sign the Agreement on behalf of NABIP-TX for all contractor agreements.

In the event it is apparent a deadline will be missed, the Interim Search Committee will work with the Executive Committee to modify the timeline as needed.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY AND PROCEDURE #37**

POLICY TITLE: Membership Affinity Programs

CLASSIFICATIONS: Affinity Programs

DRAFTED BY: Tonya Booth

DATE SUBMITTED: 5/23/17

APPROVED: 06/20/17 REVISED: \_04/21/20\_\_\_\_\_

---

PURPOSE: To establish a method for selecting programs and/or products to be offered to members and to establish a method for entering into affinity program agreements.

POLICY: Outside vendors or organizations interested in entering into agreements which could result in revenue to the Association or special benefits to our members should submit written proposals for contract to the NABIP-TX EC for review and approval by the NABIP-TX Board.

PROCEDURE(S): Proposals for these products or programs shall be initially reviewed by the NABIP-TX EC and then approved by the NABIP-TX Board for final approval or denial.

A periodic review of the revenue received from the programs will be conducted to determine the continued viability of Affinity programs.

This policy will prohibit making arrangements with a board member or former board member who has served in the previous 5 years as this would be a conflict of interest.

This policy specifically excludes sponsorships of specific events or exhibitors at those events. Such agreements will be contracts by the association and the committee, who may, at their discretion bring them before the NABIP-TX Board and will only be effective for the duration of the event and the publicity surrounding it.

FINANCIAL IMPACT: Varies based on the program. The Affinity program should be revenue positive or neutral.

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter.

**National Association of Benefits and Insurance Professionals - Texas Chapter**  
**POLICY AND PROCEDURE #38**

POLICY TITLE: Governance Committee

CLASSIFICATIONS: Governance

DRAFTED BY: Nedra Clingan

DATE SUBMITTED: 07/13/2022

APPROVED: 7/13/22

**PURPOSE:** To provide for operational rules for the NABIP-TX Governance Committee to provide perspective and recommendations on issues related to governance of the Association through the NABIP-TX Board of Trustees. The committee will review NABIP-TX bylaws and proposed amendments to those bylaws; and other related duties as may be directed by the Board of Trustees.

**POLICY:** Pursuant to the NABIP-TX Bylaws, the Governance Committee is a standing committee of the Association to serve in an advisory capacity for the Board of Trustees and issues related to NABIP-TX.

- A. **PROCEDURE(S):** Committee Leadership: The Immediate Past President, subject to majority approval of the Board of Trustees, will serve as Chair for a one-year term.
- B. **Appointment:** The Committee shall be made up of at least four but no more than five members who will be nominated by the Chair, subject to majority approval of the Board of Trustees.
  1. Committee members will be from the following classifications:
    - a. Immediate Past President
    - b. One Trustee
    - c. One Local Chapter Representative
    - d. Minimum of one Member at Large
  2. No member of the Governance Committee can serve more than four consecutive years on the Governance Committee.
- C. **Scope of Work:** The NABIP-TX Board of Trustees shall delineate the committee's scope, assignments, and deadline for completion (where applicable). The Governance Committee shall primarily focus on issues of governance improvements for NABIP-TX and work with the NABIP-TX Board of Trustees and NABIP-TX's Executive Director on issues or topics that come up or are formally assigned to the Governance Committee. The Governance Committee will also be responsible for:
  - i. Periodically reviewing and making recommendations to the Board of Trustees regarding amendments to NABIP-TX bylaws; providing guidance to Board of Trustees and membership regarding proposed bylaws amendments, their integration into existing bylaws, their operational and strategic impact and any possible conflicts with other areas of the bylaws; and review any proposed amendments to NABIP-TX bylaws brought by local chapters.
  - ii. Conducting comprehensive review of NABIP-TX Policies & Procedures that are due to sunset and to propose new P&Ps to provide a structure that suits the association's current and anticipated needs.
  - iii. Ensuring that amendments to NABIP-TX bylaws are reflected in model chapter bylaws and ensure that they conform to existing procedures and provide a structure that suits the chapters' current and anticipated needs.
  - iv. Other assignments as directed by the NABIP-TX Board of Trustees or Executive Committee.
- D. **Reporting Procedure:** The Governance Committee will prepare a report to the Board of Trustees presenting its findings and recommendations. The Board may seek additional information or work from the committee.

FINANCIAL IMPACT: Teleconference costs

This policy shall be reviewed for language and application on a triennial basis following its last revision and every three years thereafter.

**National Association of Benefits and Insurance Professionals - Texas Chapter  
POLICY AND PROCEDURE #39**

POLICY TITLE: Association Expenditure Payments  
CLASSIFICATION: Finance  
DRAFTED BY: Nedra Clingan, Immediate Past President  
DATE SUBMITTED: 10/13/2022

APPROVED 11/15/22

NOT APPROVED

---

PURPOSE: To establish a standard Procedure whereby expenditures, to be paid or reimbursed, are approved for payment and to avoid payment or reimbursement for frivolous expenditures.

POLICY: All expenditures are to be reviewed and approved before payment or reimbursement is made.

PROCEDURE(S): Any expense to be paid must have documentation for expense attached and all expenses explained. Any expense not budgeted or given prior approval for payment by the Board of Directors must be presented to the Finance Committee prior to expense being incurred. The Finance Committee will then present to the Board of Directors for approval. Any approved expenses may be paid upon written voucher approval by two members of the Executive Committee.

This policy shall be reviewed for language and application on a triennial basis.

