

## DALLAS ASSOCIATION OF HEALTH UNDERWRITERS

### SUMMARY OF POLICIES & PROCEDURES

TITLE	CLASSIFICATION	SUBMITTED	APPROVED	PURPOSE
Duties Of Board Of Directors	Board of Directors	November 13, 2002	February 14, 2003	To define duties and responsibilities of DAHu Board of Directors with regard to meeting attendance, participation in association functions, committee work and reporting
Execution of Board of Directors Decisions	Board of Directors	November 13, 2002	February 14, 2003	To clarify the relationship between the Board of Directors and Executive Committee concerning votes and decisions executed at Board of Directors meetings
Officer Nomination Criteria	Officers	November 13, 2002	February 14, 2003	To establish appropriate criteria by which nominations of individuals to serve as officers of the association may be tendered and qualified
DAHU Annual Budget	Finance	November 13, 2002	February 14, 2003	To provide the Association with an annual budget of revenue and expense, as required by the Bylaws, and the date(s) effective
Expense Reimbursement	Finance	November 13, 2002	February 14, 2003	To control expenses and liabilities
Payment of Expenses	Finance	November 13, 2002	February 14, 2003	To establish a standard procedure whereby expenditures, to be paid or reimbursed, are approved for payment
DAHU Credit Card Acceptance	Finance	November 13, 2002	February 14, 2003	To establish a process or accepting credit cards

Delegate Expense Reimbursement – NAHU	Stipends	November 13, 2002	February 14, 2003	To encourage participation of members of the board in the governance of our National Association, and to provide reimbursement for certain expenses associated therewith
Delegate Expense Reimbursement – Capitol Conference	Stipends	November 13, 2002	February 14, 2003	To encourage participation of members of the board in the legislative activities of our National Association, and to provide reimbursement for certain expenses associated therewith
E-Mail Meetings and Votes	Administrative	November 13, 2002	February 14, 2003	To establish guidelines for use of e-mail for meetings and voting
Execution of Contracts	Administrative	March 14, 2003	March 14, 2003	To establish guidelines for execution of contracts binding on the association.
Acceptance of Credit Cards	Administrative	April 11, 2003	April 11, 2003	To establish guidelines for acceptance of credit cards for advance luncheon reservations, and an appropriate refund policy.
Designation of Delegates	Administrative	April 11, 2003	April 11, 2003	To establish a process for the designation of delegates to represent DAHU at NAHU Capitol Conference and NAHU Annual Convention.
Special Committees	Administrative	February 16, 2005	February 16, 2005	To establish names and responsibilities of Special Committees
Budget and Finance	Finance	February 16, 2005	February 16, 2005	To establish a process for the approval of budget, signatures and depositories.
Official Publications & Website	Administrative	February 16, 2005	February 16, 2005	To establish a process for flow of communication materials on behalf of DAHU

Dallas Association of Health Underwriters  
Policy and Procedures

POLICY TITLE: Duties of DAHU Board Members

CLASSIFICATION: Board of Directors

DRAFTED BY: Carolyn L. Goodwin

DATE SUBMITTED: November 13, 2002

APPROVED X

REVISED

REJECTED

PURPOSE: To define duties and responsibilities of DAHU Board of Directors.

POLICY: Members of the Board of Directors of DAHU are expected to:

1. Attend all DAHU Board Meetings.
2. Attend all DAHU monthly Membership Meetings
3. Attend DAHU Annual Sales Congress, and other functions sponsored by the Association.
4. Recognize that DAHU is a volunteer organization and all expenses incurred by board members will not be reimbursed by DAHU.
5. Chairpersons are encouraged to work out all projects in committee PRIOR to presentation to DAHU Board. Incomplete committee work on a project introduced to the Board will likely result in a tabling of the topic until such time as all the details have been resolved in committee.
6. Each Board member is required to bring a written report from their respective committee to each board meeting with a copy to be distributed to every board member. These will then become part of the Association's permanent record as received in the minutes of the meeting

Dallas Association of Health Underwriters  
Policy & Procedures

POLICY TITLE: Execution of Board of Director Decisions

CLASSIFICATION: Board of Directors

DRAFTED BY: Carolyn L. Goodwin

DATE SUBMITTED: November 13, 2002

APPROVED x

REVISED

REJECTED

PURPOSE: To clarify the relationship between the Board of Directors and the Executive Committee concerning votes and decisions executed at Board of Directors meetings.

POLICY: Robert's Rules of Order states, "It is usual for the board to appoint from its membership an Executive Committee of a specified number who shall have all the power of the board between the meetings of the board, just as the board has all the power of the *association* between the meetings of the *association*. The subordinate body, however, cannot modify any action taken by its superior}"

PROCEDURE(S): Any *vote taken by an assembly* may be rescinded by a majority vote, provided that notice of the motion *has* been given at the previous meeting or in the call for this meeting or it may be rescinded without notice by a two thirds vote or by a vote of the majority of the entire membership.

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.

Dallas Association of Health Underwriters  
Policy & Procedures

.POLICY TITLE: Officer Nomination Criteria

CLASSIFICATION: Officers

DRAFTED BY: Carolyn L. Goodwin

DATE SUBMITTED: November 13, 2002

APPROVED X

REVISED

REJECTED

PURPOSE: To establish appropriate criteria by which nominations of individuals to serve as officers of the association may be tendered and qualified.

POLICY: Any DAHU member in good standing who has served in a position on the DAHU board for at least two (2) years or has served one (1) year on the DAHU board as an Executive Committee Member. Time served would include the current year. Time served does not have to have been concurrent.

PROCEDURES: The nomination forms are to be distributed to all active members of the association by way of the monthly newsletter, U. S. Postal Service or other effective way of distribution. Nominations of members are to be returned to DAHU Nominations Chair for tabulation.

Dallas Association of Health Underwriters  
Policy & Procedures

POLICY TITLE: EXPENSE REIMBURSEMENT

CLASSIFICATION: FINANCE

DRAFTED BY: Carolyn L. Goodwin

DATE SUBMITTED: November 13, 2002

APPROVED

REVISED

REJECTED

PURPOSE: To control expenses and liabilities.

POLICY: Expenses incurred by members of the Board of Directors may be reimbursed only upon approval of the President. Expenses eligible for reimbursement may be, but are not necessarily limited to, expenses approved during the annual budget planning, incidental expenses incurred during the performance or support of the Association's various activities and expenses incurred while traveling as a representative of the Association.

PROCEDURES. The treasurer will consult with the president prior to processing any request for reimbursement for expenses submitted for same by a member of the Board.

All requests for reimbursement must be accompanied by original receipts and an expense voucher. Lack of prior approval can result in denial of all, or a portion of the request for reimbursement.

Expenditures of \$2,500 or more will require dual signatures of authorized officers on any check.

**DALLAS ASSOCIATION OF HEALTH UNDERWRITERS**  
Expense Voucher for July 1, 2004 through June 30, 2005

Date: \_\_\_\_\_  
Requested by (print your name) \_\_\_\_\_  
Payable to: \_\_\_\_\_  
Purpose: (attach all receipts) \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
Total Amount: \$ \_\_\_\_\_

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Mail check to: \_\_\_\_\_  
Address: \_\_\_\_\_  
\_\_\_\_\_

*Expenses must be approved by the A member of the Executive Committee or the President 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: David Weber  
DAHU Treasurer  
Uniplan Financial Services  
14901 Quorum Drive, Suite 465  
Dallas TX 75254  
972.991.8814 phone  
972.991.6813 fax  
[drweber@covad.net](mailto:drweber@covad.net) email

.....  
FOR DAHU USE ONLY  
Check Date: \_\_\_\_\_  
Amount Paid: \_\_\_\_\_ Check #: \_\_\_\_\_

Dallas Association of Health Underwriters  
Policy & Procedures

POLICY TITLE: Delegate Expense Reimbursement – NAHU Registered Delegates

CLASSIFICATION Stipends

DATE SUBMITTED November 13, 2002

DRAFTED BY Carolyn L. Goodwin

APPROVED X

REVISED

REJECTED

Purpose: To encourage participation of members of the board in the governance of our National Association, and to provide reimbursement for certain expenses associated therewith.

Policy: The Association will reimburse delegates to the House of Delegates with funds available. The maximum amount of funding is set each year by the Executive Board and approved by the Board of Directors

Procedure: The Association will reimburse registered delegates amounts up to the designated maximum for the cost of registration, airfare and lodging.

Requirements for reimbursement are:

1. Attendance at all mandated meetings
2. Attendance at all regional meetings
3. Attendance at the House of Delegates meeting

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

Dallas Association of Health Underwriters  
Policy & Procedures

POLICY TITLE: Delegate Expense Reimbursement - Capitol Conference

CLASSIFICATION Stipends

DATE SUBMITTED November 13, 2002

DRAFTED BY Carolyn L. Goodwin

APPROVED X

REVISED

REJECTED

Purpose: To encourage participation of members of the board in the legislative activities of our National Association, and to provide reimbursement for certain expenses associated therewith.

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

Procedure: The Association will reimburse Delegates to Capitol Conference toward the costs of registration, air fare and lodging.

Requirements for reimbursement are:

1. Attendance at all meetings during Capitol Conference.
2. Active participation in citizen lobbying appointments.

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



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- I. Forward appropriate registration forms to TAHU headquarters.
- II. TAHU will process the credit card charges.
- III. Cardholder will be given/sent a receipt. Note: Cardholders' credit card statement will read "Texas Association of Health Underwriters".
- IV. TAHU will forward to the local associations a check and list of charges within 21 days of receiving credit card charges, minus processing fees TAHU is charged by each 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 \_\_\_\_\_

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

Dallas Association of Health Underwriters  
Policy and Procedures

POLICY TITLE: DAHU ANNUAL BUDGET

CLASSIFICATION: FINANCE

DRAFTED BY: Carolyn L. Goodwin

DATE SUBMITTED: November 13, 2002

APPROVED

REVISED

REJECTED

PURPOSE: To provide the Association with an annual budget of revenue and expense, as required by the Bylaws of the Association.

POLICY: Each standing committee chair will prepare and present a proposed budget to the Board of Directors not later than the June meeting of the board every year.

PROCEDURE(S)

1. Committee Chairs will develop annual budgets on the basis of expected revenue and anticipated expenditures for each fiscal year beginning July 1.
2. Proposed budgets may be reviewed by the Executive Committee, and modified as may be required, prior to presentation to the Board of Directors.
3. The Board of Directors will review and adopt the annual operating budget at its annual strategic planning meeting.
4. The budget may not be altered without a full hearing by and majority vote of the Board of Directors

Dallas Association of Health Underwriters  
Policy and Procedures

POLICY TITLE: PAYMENT OF EXPENSES

CLASSIFICATION: FINANCE

DRAFTED BY: Carolyn L. Goodwin

DATE SUBMITTED: November 13, 2002

APPROVED  X  REVISED \_\_\_\_\_ REJECTED

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

POLICY: Upon approval of the annual budget, each officer and committee chair is responsible for his/her expenditures of office, unless prior approval by majority of Executive Board is given. Exception(s) to exceed budget may occur, at which time, approval to pay will require majority of Executive Committee.

PROCEDURE(S): All Members of the Board must submit a voucher, or summary of expense, for any expense to be paid or reimbursed. Receipts must be attached to the voucher, and all expenses explained. Any expense not given prior approval during the annual budget review and adoption process must be approved by the Executive Committee member responsible for the committee. Requests for reimbursement of members of the Executive Committee must be approved by the President.

DALLAS ASSOCIATION OF HEALTH UNDERWRITERS  
Expense Voucher for July 1, 2004, June 30, 2005

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

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

Payable to: \_\_\_\_\_

Purpose: (attach all receipts) \_\_\_\_\_

\_\_\_\_\_

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

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

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

\_\_\_\_\_

*Expenses must be approved by a member of the Executive Committee or the President prior to reimbursement.*

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

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

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

FOR DAHU OFFICE USE ONLY

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

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

DAHU Check #: \_\_\_\_\_

Dallas Association of Health Underwriters  
Policy & Procedures

Policy Title: P &P for E-Mail Meetings and Votes

Classification: Administrative

Drafted by: Carolyn L. Goodwin

Date Submitted: November 13, 2002

APPROVED  REVISED  NOT APPROVED

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

I. A vote of the full Board via e-mail will occur only when:

- i. 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
- ii. 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.

II. Only votes from voting Board members sent to the President in the specified time frame will be counted. Voting members are asked to copy the Board on their vote.

III. The President will tally the votes and report the votes via e-mail, giving each Board member's vote status.

IV. For voting purposes, a quorum will be determined by the number of votes or abstentions received.

Dallas Association of Health Underwriters  
Policy & Procedures

Policy Title: Execution of Contracts

Classification: Administrative

Drafted by: Carolyn L. Goodwin

Date Submitted: March 14, 2003

APPROVED  REVISED  NOT APPROVED

Purpose: To establish guidelines for execution of contracts which are binding on the association

Contracts binding on the association, whether financially or administratively, shall be submitted by a Standing Committee Chair to the corresponding member of the Executive Committee for review and execution.

Committee Assignments may be changed from year to year, at the direction of the Executive Committee.

No contract which creates a financial obligation for the Association in excess of \$1,500 shall be executed without the express consent of the Board of Directors of the Association.

Dallas Association of Health Underwriters  
Policy & Procedures

Policy Title: Acceptance of Credit Cards

Classification: Administrative

Drafted by: Carolyn L. Goodwin

Date Submitted: April 11, 2003

APPROVED  REVISED  NOT APPROVED

Purpose: To establish guidelines for acceptance of credit cards for advance luncheon reservations, and an appropriate refund policy.

DAHU will accept payment by credit card for advance luncheon reservations, as approved by the Board of Directors

Credit Card information will be obtained in writing from the attendee and forwarded through approved channels for processing.

A refund policy stating that no refunds shall be made unless the reservation is cancelled at least 48 hours prior to the luncheon, and such policy shall be noted on all written communication in regard to luncheon attendance and payment therefor.

Dallas Association of Health Underwriters  
Policy & Procedures

Policy Title: Designation of Delegates

Classification: Administrative

Drafted by: Carolyn L. Goodwin

Date Submitted: April 11, 2003

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

Purpose: To establish a process for the designation of delegates to represent DAHU and NAHU Capitol Conference and NAHU Annual Convention

The DAHU Board of Directors shall designate representatives of the chapter to attend certain events of NAHU. These designated representatives shall be the official Delegates of DAHU, and shall be entitled to stipends approved annually by the Board of Directors.

Delegates shall be expected to attend and participate in all functions at these events, with certain functions being mandatory.

To represent DAHU at the NAHU Capitol Conference in Washington D.C. , representation shall be the President, the National Legislative Chair and the State Legislative Chair, unless one or more of those individuals are unable to participate. In the event one or more of the designated individuals is not able to participate, the Board shall by its vote, designate another member of the Board, or a member in good standing, to serve as a DAHU delegate.

To represent DAHU at the NAHU Annual Convention, representation shall be open to all members of the board in this order, and limited by the total number of delegates authorized by NAHU based on total membership.

- o Members of the Executive Committee
- o Standing Committee Chairs by seniority who have never attended a national convention
- o Standing Committee Chairs by seniority who have attended one or more national conventions

In the event DAHU has additional delegate positions available, the designation shall be open to any member in good standing who volunteers and commits to serving and fulfilling the role of delegate.

Dallas Association of Health Underwriters  
Policy & Procedures

Policy Title: Special Committees

Classification: Administrative

Drafted by: Carolyn L. Goodwin

Date Submitted: February 16, 2005

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

Purpose: To name and describe the duties of Special Committees as appointed by the President.

Policy: There shall, from time to time, in accordance with the Association's Bylaws be certain Special Committees formed. The Chair of each Special Committee shall serve as a voting member of the Associations Board of Directors.

The responsibilities of the Special Committees are as follows:

- A. Texas Legislation/GRIP - to obtain individual and business contributions to the national and state legislative efforts.
- B. Media Relations - to promote the contributions that the Association and it's individual members through Local, State and National awards.
- C. Public Service - to develop special activities to raise revenue, promote cohesiveness and public awareness of the Association and to affiliate the Association with public service programs that serve the greater Dallas community.
- D. Membership Retention - to renew current membership and maintain involvement and participation of members in public service activities and continuing education
- E. Newsletter - to establish and maintain open lines of communication among the members of the Association. To communicate Association functions and to provide information regarding legislation, education and items of concern or interest to the membership.
- F. Sponsorship - to work within the community to garner financial support of various of the Associations activities

G. Technology – to establish, maintain and promote the Association’s communication with its members and others using information technology.

Dallas Association of Health Underwriters  
Policy & Procedures

Policy Title: Budget & Finance

Classification: Financial

Drafted by: Carolyn L. Goodwin

Date Submitted: February 16, 2005

APPROVED  REVISED  NOT APPROVED

Purpose: To establish a process for the approval of the Association's annual budget and authorize appropriate signatures and depositories

Policy: The Board of Directors shall, on an annual basis, approve the subsequent fiscal year's budget

- A. The Board of Directors shall adopt the budget not later than at the last meeting of the board preceding the start of the fiscal year.
- B. The Executive Committee shall designate the depositories of all funds of the Associations.
- C. The Executive Committee shall have the power to authorize such officers as in its judgment may seem advisable to execute the voucher checks aforementioned and to do and perform such other acts as will carry out the purposes and objectives of this Article.
- D. As soon as possible following the close of the fiscal year, the Treasurer shall deliver to the Board of Directors, the balance sheet and a statement of receipts and the expenditures of the Association for the previous year.

Dallas Association of Health Underwriters  
Policy & Procedures

Policy Title: Official Publications & Website

Classification: Administrative

Drafted by: C. Louanne Trebing

Date Submitted: February 16, 2005

APPROVED  REVISED  NOT APPROVED

Purpose: To establish a process for flow of communication and approval of material for official publications, such as newsletter and faxes, and the website.

The Executive Committee shall have full authority, regarding questions of policy and editorial content, of the official publications (such as newsletter and faxes) and the website.

The Editor of the newsletter shall have complete charge of, and responsibility for, the issuance of the official publication, subject to the direction and control of the Executive Committee. The Editor may appoint assistants as is deemed necessary to execute these duties.

The Technology Chair shall have complete charge of, and responsibility for, the content of the official website, subject to the direction and control of the Executive Committee. The Technology Chair may appoint assistants as is deemed necessary to execute these duties.

The Secretary shall have complete charge of, and responsibility for, the content of the official fax publication, subject to the direction and control of the Executive Committee. The Secretary may appoint assistants as is deemed necessary to execute these duties.