

**NATIONAL ASSOCIATION OF BENEFITS AND INSURANCE PROFESSIONALS OF
COLORADO**

POLICY & PROCEDURES
ASSOCIATION NAME UPDATED 01-24

POLICY TITLE: **Composition, Duties and Responsibilities of the NABIP-
CO Nominations Committee**

POLICY NUMBER: **07-13**

DATE SUBMITTED: **March 10, 2016**

DATE APPROVED: **March 10, 2016**

APPROVED BY: **NABIP-CO**

BOD

PURPOSE: **To define the composition, duties, and responsibilities of the NABIP-
CO Nominations Committee.**

POLICY: **The duties of the Nominations Committee shall be to solicit and receive
nominations and to prepare a slate of candidates for officers and standing committee
chairs. The Nominations Committee shall have general charge of the election process
including the preparation, distribution, collection and counting of ballots, and reporting
the results.**

PROCEDURE(S):

1. Composition: The Nominations Committee shall be comprised of the following:

- a. Chairperson – NABIP-CO President-Elect.**
- b. Members – Local Chapter Presidents.**
- c. At-Large Members – Committee Chairperson can select two other NABIP-
CO members to serve on the Nominations Committee.**

2. Duties:

- a. At least three (3) months prior to the date of the annual meeting, the
President shall appoint a Nominations Committee.**
- b. The duties of this committee shall be to solicit and receive nominations and to
prepare a slate of candidates for officers and standing committee chairs.**
- c. The Nominations Committee shall have general charge of the election process
including the preparation, distribution, collection and counting of ballots, and
reporting the results.**

d. The Nominations Committee shall prepare a ballot containing the names of all qualified nominees and any other matters requiring the vote of the membership and brought to the Nominations Committee's attention by the Board of Directors.

e. The Nominations Committee shall distribute ballot materials to all active members at least one (1) month prior to the date of the annual meeting.

f. Nominations from the floor at the annual meeting will be accepted up until the call for vote. Nominees from the floor must be present and verbally verify that they are willing and able to serve if elected. The ballots shall be cast in person at the annual meeting. Proxy votes will be allowed.

g. Following a call for vote, all ballots will be gathered by the Nominations Committee. The Nominations Committee will validate each ballot and tally the results. Final results will be announced by the Nominations Committee Chairperson at the annual meeting. A final formal report will be prepared and filed at the subsequent NABIP-CO Board of Directors meeting.

3. Responsibilities:

a. The Nominations Committee is responsible for assuring that a quorum is present at the annual meeting.

b. The Nominations Committee will prepare and file a final formal report at the subsequent NABIP-CO Board of Directors meeting.

c. The Nominations Committee shall notify NABIP of the results of the election within one month of NABIP-CO's Annual meeting.

d. The Nominations Committee shall coordinate with the Symposium Committee to assure that adequate time has been allotted during the annual meeting to conduct their appointed duties.

Political Action Committees – Colorado Campaign Finance

- Candidates and candidate committees may not accept contributions from lobbyists, principals of lobbyists, or political action committees (PAC) who retain a lobbyist, when the General Assembly is in session (applies to member of or candidates for the General Assembly or Executive Office).
- Political committees may not accept more than \$575 per contributor per House of Representatives election cycle (every two years).
- There is no requirement that a political committee segregate contributions received from corporations and labor organizations from those received from natural persons.
- Contribution reports must contain the name and address of the contributor for all contributions of \$20 or more, and the contributor's employer and occupation for those totaling \$100 or more if the contributor is a natural person. Contributions under \$20 may be combined and reported as one lump sum in a reporting period as "non-itemized" contributions.
- All contributions from limited liability companies must be itemized. The LLC must provide the committee with a written affirmation statement that the contribution is permitted by law.
- PACs may not make contributions to an issue committee, except to the extent that a contribution is for the purchase of items such as event tickets, merchandise, or services.

Distributions to State-Level Candidates

Generally, state-level candidate disbursements should be directed to candidates for Governor, elected insurance commissioner and key state legislative positions; however, the NABIP-CO PAC has the discretion to approve distributions to other offices as needed and as state laws allow. Requests for distributions to state-level candidates must meet all NABIP-CO PAC general campaign distribution request guidelines. Non-incumbent candidates must complete the NABIP-CO PAC candidate questionnaire and staff must review all state-level disbursement requests and inform the NABIP-CO PAC board about any state-level election law disbursement restrictions. Disbursements to state-level candidates may only occur following a review and vote of the NABIP-CO PAC that both approves the candidate and reallocates budget funds to that individual. Contribution limits are as follows:

Donor	Contributing to	Limits	
		Primary*	General*
Political action committee	Attorney General	\$575	\$575
	County candidates (under state law)	No limit	
	CU Regent	Primary* \$200	General* \$200
	District Attorney	Primary* \$200	General* \$200
	Governor and Lt. Governor	Primary* \$575	General* \$575
	Independent expenditure committee	No limit	
	Issue committee	Prohibited	
	Political committee (per State House of Representatives election cycle)	\$575	

Political party (per calendar year)	\$3,650**	
Regional Transportation District (RTD)	No limit	
Secretary of State	Primary*	General*
	\$575	\$575
Small donor committee (per calendar year)	Prohibited	
State Board of Education	Primary*	General*
	\$200	\$200
State House of Representatives	Primary*	General*
	\$200	\$200
State Senate	Primary*	General*
	\$200	\$200
State Treasurer	Primary*	General*
	\$575	\$575

* All candidates may accept contributions for the primary and general election. Colorado law recognizes the Governor and Lt. Governor as one committee and the contribution and spending limits for governor apply to the joint committee.

Contribution limits double for a candidate who has accepted voluntary spending limits if his or her opponent has not accepted the voluntary spending limits and has raised more than 10 percent of the spending limit.

Contributions to a candidate committee by the candidate count as political party contributions when a candidate accepts voluntary spending limits. Any unexpended campaign contributions that carry forward to a subsequent election cycle also count as a political party contribution.

** State, county, district, & local levels combined, of which no more than \$3,050 may be given to the state party.

NABIP-CO PAC Candidate Selection

NABIP-CO Political Action Committee (PAC) is NABIP-CO Legislative Committee. NABIP-CO PAC, with advice from lobby team, will evaluate incumbent and non-incumbent candidates for political office. Vote records are assessed for incumbent candidates. The NABIP-CO PAC, through the NABIP-CO Legislative Committee, will solicit the opinions of their lobbying team regarding candidates and use those opinions to make recommendations to NABIP-CO Board of Directors. The NABIP-CO BOD will then vote on the recommendations of the NABIP-CO Legislative Committee for distribution.

Primary Campaign Distributions

Generally, NABIP-CO PAC avoids giving to candidates running in contested primaries. However, NABIP-CO PAC funds may be distributed to candidates running in contested primaries under certain circumstances. Requests for

distributions during a primary election must meet NABIP-CO PAC general campaign distribution request guidelines and the following other requirements:

1. Funds may be distributed for a candidate running for state political office in a primary election if the candidate is a current member of NABIP-CO. This situation has presented itself in the past and NABIP-CO PAC has made it clear that we will support our members' efforts to serve as elected officials. Primary distributions to NABIP-CO members are subject to the section of this policy concerning NABIP-CO members who elect to run for office.
2. Funds may be distributed to any non-incumbent candidate who is running unopposed in a primary election following the review and a vote of the NABIP-CO PAC that both approves the candidate and reallocates budget funds to that individual.
3. For candidates running in a contested primary election, NABIP-CO PAC will review candidates and may, upon the review and a vote of the NABIP-CO PAC and approves the candidate and reallocates budget funds to that individual. Especially when the Primary Election decides the General Election.

NABIP-CO Members Running for Political Office

NABIP-CO PAC supports all NABIP-CO members who strive to serve as elected officials. If a candidate running for state political office is a current member of NABIP-CO, then he or she is automatically approved for a contribution of up to \$200-\$575 for both the primary and general elections dependent upon the maximum amount state law will allow for that political office.

NABIP-CO PAC Distribution Requests

Any NABIP-CO member can make a request for a NABIP-CO PAC distribution to a candidate running for political office. The request will need to include:

1. Candidate's name
2. Contribution amount requested
3. Details about the political race, including information about opponents, if any
4. If the request is for a specific fundraising event, where and when is it held.
5. A summary of why the request is being made.
6. An explanation as to how the candidate has or will be supportive on broker and general business issues.
7. Email requests permitted

Communications Regarding NABIP-CO PAC Distributions

NABIP-CO Political Action Committee (legislative committee) meetings and distribution decisions will be communicated to the NABIP-CO BOD on a regular basis through existing communication channels and the monthly board calls. An internal tracking system shall be created and maintained by NABIP-CO staff/lobbyist to ensure contribution and expenditure limits have been obeyed.

**NATIONAL ASSOCIATION OF BENEFITS AND INSURANCE PROFESSIONALS OF
COLORADO**

POLICY & PROCEDURES

POLICY TITLE: **Composition, Duties and Responsibilities of the NABIP-CO
Awards Committee**

POLICY NUMBER: **07-08**

DATE SUBMITTED: **March 10, 2016**

DATE APPROVED: **March 10, 2016**

APPROVED BY: **NABIP-CO**

BOD SUNSET: **June 30, 2015**

PURPOSE: **To define the composition, duties and responsibilities of the NABIP-CO Awards Committee.**

POLICY: **The purpose of NABIP-CO's Awards Committee is to encourage chapters and members to strive for outstanding achievement and to recognize exceptional chapters and individual members for excelling in education, advocacy and professionalism.**

PROCEDURE(S):

- 1. Composition: The Awards Committee shall be comprised of the following:**
 - a. Chairperson - recommended by the Nominating Committee and voted on by the NABIP-CO membership.**
 - b. Members – Awards Committee chairs of local associations.**
 - c. At-Large Members – Awards Committee Chairperson can appoint up to three at-large positions to assist in committee business. Appointees can be from any local association and do not require NABIP-CO Board confirmation.**
 - d. All of the listed committee members shall have voting rights in relation to Awards Committee business.**
 - e. Quorum will be established if a majority of the Awards Committee is present either in person or by phone. No proxy voting.**

2. Duties:

- a. The Awards Committee shall be familiar with all individual, state and local awards available through NABIP and their respective criteria and submission dates.**
- b. The Awards Committee shall promote NABIP awards and provide feedback on awards issues.**
- c. The Awards Committee shall encourage chapters and deserving members to apply for awards**
- d. The Awards Committee shall meet as necessary. The Awards Committee Chair shall provide to the committee members the scheduled meeting dates, times and locations.**

3. Responsibilities:

- a. The Awards Committee is responsible for coordinating collection and documentation of all chapter activities.**
- b. The Awards Committee shall prepare a budget of the costs associated with participation in the NABIP Awards program and submit to the NABIP-CO BOD by June 1st for the following fiscal year.**

**NATIONAL ASSOCIATION OF BENEFITS AND INSURANCE PROFESSIONALS OF
COLORADO**

POLICY & PROCEDURES

POLICY TITLE: Duties and Responsibilities of the NABIP-CO Chapter

Liaison POLICY NUMBER: 07-11

DATE SUBMITTED: May 17, 2016

DATE APPROVED: March 10, 2016

APPROVED BY: NABIP-CO

BOD

PURPOSE: To define the duties and responsibilities of the NABIP-CO Chapter Liaison.

**POLICY: The Chapter Liaison shall work to coordinate harmonious
communication between NABIP-CO and the local Colorado
associations/chapters.**

PROCEDURE(S):

- 1. Composition: The NABIP-CO Chapter Liaison is recommended by the
Nominations Committee (generally the NABIP-CO Immediate Past President
serves in this position) and voted on by the NABIP-CO membership.**
- 2. Duties:**
 - a. The NABIP-CO Chapter Liaison shall ensure that there remains open
and civil communication between NABIP-CO and the local chapters in
Colorado.**
 - b. The NABIP-CO Chapter Liaison receives direction from the
NABIP-CO President.**
- 3. Responsibilities:**

The NABIP-CO Chapter Liaison shall remain objective at all times.

**NATIONAL ASSOCIATION OF BENEFITS AND INSURANCE PROFESSIONALS OF
COLORADO**

POLICY & PROCEDURES

POLICY TITLE: Electronic Mail Voting Procedure

POLICY NUMBER: 07-14

DATE SUBMITTED: May 17, 2016

DATE APPROVED: March 10, 2016

APPROVED BY: NABIP-CO BOD

PURPOSE: To establish procedures for the NABIP-CO Board of Directors to follow when discussing or voting by electronic means.

POLICY: The NABIP-CO Board of Directors shall adopt specific policies to regulate the transaction of business by electronic means.

PROCEDURE(S):

1. Presentation of a Topic for Informal Consideration:

The President may present a topic or issue for discussion without presenting a motion on which a vote must be taken. He/she may do this electronically by distributing the topic to the entire NABIP-CO Board of Directors, using the agreed upon distribution list maintained by the Association Executive. The president shall set a time limit of no less than 24 hours for the discussion. At the end of this period, he/she may seek to extend the discussion period, refer the issue to a committee or working group, invite a motion from a member of the Board, close discussion or take other appropriate action. All Board members are encouraged to participate in the discussion, observing the same rules of order and courtesy as apply to formal Board meetings. All contributions to the discussion should be posted to all Board members, again using the recognized distribution list. At the end of the time period for informal consideration, or at any time before, a member of the Board may make a formal motion for action, based on the direction of the discussion up to that point. This may be voted upon electronically, in accordance with the procedures of this P&P or may be carried forward to the next Board meeting, if placed on the agenda by the President.

2. Presentation of a Motion for Consideration:

All motions to be voted upon electronically shall be submitted in the same form as a motion made during a formally convened Board meeting; a member of the BOD makes a motion in writing, a second shall be secured, and discussion shall be allowed for no less than 24-hours before a vote is taken. All further discussion shall again include all members of the NABIP-CO Board of Directors. At the end of the

specified discussion period, votes may be cast by all eligible Board members. Because an electronic vote prevents the assurance of a quorum, two-thirds of all Board members must vote affirmatively for an electronic motion to pass. Board members shall cast their vote using the approved distribution list, to be received by all Board members, and recorded by the Secretary. At the conclusion of the voting period, the Secretary shall tabulate the votes to ensure that the voting threshold has been met. Failure to meet the threshold, regardless of the outcome of the votes cast, shall defeat the motion. The Secretary shall formally announce the results of the vote to the entire NABIP-CO Board of Directors no later than seven (7) days after the vote is tabulated, and shall record the vote in the minutes of the subsequent formal Board meeting.

NOTE: Inclusion of all Board members is dependent on their access to electronic messages from other Board members. Each Board member shall ensure that his/her correct contact information is on file with the Association Executive. The Association Executive shall establish and maintain an official distribution list with electronic addresses for all NABIP-CO Board members.

**NATIONAL ASSOCIATION OF BENEFITS AND INSURANCE PROFESSIONALS OF
COLORADO**

POLICY & PROCEDURES

POLICY TITLE: **Composition, Duties and Responsibilities of the NABIP-
CO Professional Development Committee**

POLICY NUMBER: **07-05**

DATE SUBMITTED: **March 10, 2016**

DATE APPROVED: **March 10, 2016**

APPROVED BY: **NABIP-CO BOD**

SUNSET: **June 30, 2015**

PURPOSE: **To define the composition, duties and responsibilities of the NABIP-
CO Professional Development Committee.**

POLICY: **The Professional Development Committee shall work to provide continuing
education programs that serve to ensure that NABIP-CO members are apprised of
current trends and developments in the health insurance marketplace and promote
professional designations for NABIP-CO membership.**

PROCEDURE(S):

- 1. Composition: The Professional Development Committee shall be comprised of the
following:**
 - a. Chairperson – recommended by the Nominating Committee and voted on
by the NABIP-CO membership.**
 - b. Members – Professional Development committee chairs of local
associations.**
 - c. At-Large Members – Professional Development Committee Chairperson
may appoint up to three at-large positions to assist in committee business.
Appointees can be from any local chapter and do not require NABIP-CO
Board confirmation.**
 - d. All of the listed committee members shall have voting rights in relation to
Professional Development Committee business.**

- e. **Quorum will be established if a majority of the Professional Development Committee is present either in person or by phone. Proxy voting is acceptable.**

2. Duties:

- a. **The Professional Development Committee shall promote continuing education programs through the local chapters in Colorado.**
- b. **The Professional Development Committee chairperson shall prepare reports and recommendations for review to the NABIP-CO Board.**
- c. **The Professional Development Committee shall meet as necessary and by whatever means deemed appropriate by the committee chairperson. The Professional Development Committee chairperson shall provide to the committee members the scheduled meeting dates, times and locations.**
- d. **The Professional Development Committee shall promote professional designation through all local chapters.**
- e. **The Professional Development Committee shall develop the Symposium Committee to assist in the planning and execution of the NABIP-CO Symposium and annual meeting.**

3. Responsibilities:

- a. **The NABIP-CO Professional Development Committee is responsible for developing a list of CE program speakers (Speaker's Bureau) from all of the local chapters for distribution. Each local chapter Professional Development Committee chairperson is responsible for providing the necessary information to the NABIP-CO Professional Development Committee chairperson to assist in development of the Speaker's Bureau.**
- b. **The Professional Development Committee shall discuss progress of committee and education programs with the NABIP-CO Board of Directors.**
- c. **The Professional Development Committee shall work with the Association Executive with site logistics and program content.**

**NATIONAL ASSOCIATION OF BENEFITS AND INSURANCE PROFESSIONALS OF
COLORADO**

POLICY & PROCEDURES

POLICY TITLE: **Composition, Duties and Responsibilities of the NABIP-
CO Legislative Committee**

POLICY NUMBER: **03-02**

DATE SUBMITTED: **March 10, 2016**

DATE APPROVED: **March 10, 2016**

APPROVED BY: **NABIP-CO
BOD**

PURPOSE: To define the composition, duties and responsibilities of the NABIP-
CO Legislative Committee.

- 1) **Composition:** The Legislative Committee shall consist of the following members:
- a) A Chair, to be nominated by the NABIP-CO Nominating Committee and approved by a vote of the NABIP-CO board and membership. The Chair's term of office shall be two years. A Chair may serve no more than two consecutive terms.
 - b) A Vice-Chair, to be nominated by the Legislative Committee Chair from among voting Legislative Committee members and approved by a vote of such members. The Vice-Chair shall run meetings in the absence of the Chair. The Vice-Chair shall only be entitled to cast a vote in his capacity as a chapter representative or as the President's designee.
 - c) The NABIP-CO President or the President's designee, which designee shall be a member of the NABIP-CO board. If both the President and the designee are in attendance at a Legislative Committee meeting, only the President shall be entitled to vote.
 - d) Ten voting chapter representatives, two from each of the following chapters: MDAHU, NCAHU, SCAHU, FRAHU, WRAHU.
 - e) The Chair may appoint additional non-voting members to the Legislative Committee to assist in its deliberations and work. However, in no event shall any chapter have more than 3 representatives, voting or non-voting, on the committee. In no event shall the Chair be counted as a local chapter representative.
 - f) A quorum shall mean that a majority of voting committee members are present either in person, by valid proxy, or by phone.

- g) No proxies shall be permitted unless the Chair shall have received written/email notice of the proxy before the meeting.
- h) Any member absent for 3 successive meetings or for more than 5 meetings in total shall be replaced. If the member is the Chair, the NABIP-CO President shall nominate a replacement, who shall be approved by the NABIP-CO board. If the member is the Vice-Chair, the replacement is to be nominated by the Legislative Committee Chair from among Legislative Committee members and approved by a vote of Legislative Committee members. If the member is a chapter representative, that chapter's president shall appoint a replacement. The person charged with keeping minutes shall keep attendance records.
- i) A Legislative Council shall exist as a sub-set of the Legislative Committee to facilitate rapid responses to fluid legislative developments. The Legislative Council shall consist of three voting members: The Chair, The Vice-Chair and one other member to be appointed by the Chair from among voting Legislative Committee members. In no event, however, shall any chapter have more than two representatives on the Legislative Council. In no circumstance, shall the Legislative Council take a position in opposition to the expressed will of the Legislative Committee or the NABIP-CO board and shall operate with the advice and consent of the NABIP-CO president.
- j) Parliamentary rules of order shall be observed.

2) Duties: The duties of the Legislative Committee shall consist of the following:

- a) Monitor all Colorado legislation that impacts the disability and health insurance industry and, through a majority vote, report to the NABIP-CO board the committee's recommended position on such legislation.
- b) As directed by the NABIP-CO board, coordinate efforts of the NABIP-CO lobbyist.
- c) The Legislative Committee chair shall review and monitor the costs of the NABIP-CO lobbyist and ensure that costs do not exceed budget. If additional funds are required to promote or oppose legislation, the chair shall provide a report of expected expenditures to the NABIP-CO board for review and approval before committing to such expenditures.
- d) Prepare reports for distribution to the NABIP-CO board and NABIP-CO members.
- e) As directed by the NABIP-CO board, promote legislation that will have a beneficial impact on the disability and health insurance industry and oppose legislation that shall have a deleterious impact.
- f) Unless the committee shall determine otherwise, meet weekly when the Colorado legislature is in session and as needed during other times of the year.

- 3) **Sub-committees:** The Legislative Committee may create such sub-committees as it deems appropriate and useful in its work. The existence and activities of all sub-committees shall be made known to the NABIP-CO board. These sub-committees may include, but are not limited to, the following:
- a) Grass Roots: To promote involvement by NABIP-CO members in the political process.
 - b) Division of Insurance: To monitor, influence and report on DOI activities.
 - c) NABIP Capitol Conference: To promote and organize effective NABIP-CO involvement at NABIP's annual Capitol Conference.
 - d) Day at the Capitol: To organize and promote a function designed to create awareness among Colorado legislators of NABIP-CO, its mission and members.
 - e) Coalitions: To create effective working relations with other organizations interested in issues effecting the disability and health insurance industry.
 - f) PR/Media: To enhance NABIP-CO's image and political effectiveness through the media.