

5. Local Organization

This chapter describes the organization of the NAIW (International) at the local level, including the responsibilities of each of the officers. It also describes the various committees and their responsibilities. The Model Local Bylaws are included at the end of the chapter.

Note: Not all of the officers discussed in this chapter are mandatory; however, a minimum of a president and a secretary are required. Local associations need to determine what officers are necessary to accomplish the goals of their association.

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President

The local President is the ranking officer of the local association. The responsibilities of the President include the following:

- preside at all meetings of the association
- serve as an ex officio member of all committees except the Nominating Committee
- appoint the chairmen to all standing and special committees unless otherwise specified in the Local Bylaws (see the “Model Local Association Bylaws” topic, beginning on page 5-35, for additional information)
- sign all checks with either the treasurer or the next ranking officer so all checks have two signatures
- distribute information to the members that is received from the Council Director, the Regional Vice President, any International Officer or Committee Chairman, or NAIW (International)

Note: Communications are very important to the vitality of the association, so this responsibility is extremely important. Remember to share everything with your entire membership.

- work closely with the President Elect (if applicable) to ensure a smooth transition at the end of the term

Because of the demands of the office, anyone who wants to be President will need the support and cooperation of their employer, co-workers, and family.

Some of the skills needed for the position are the ability to

- assign priorities
- delegate effectively
- communicate concisely (written & verbal communication skills)

Note: Because of the variance in offices among local associations, no functions for a President Elect or Vice President are included in this chapter. However, some of the President’s duties can logically be transferred to either a President Elect or a Vice President. *Robert’s Rules of Order: Newly Revised* is a good reference for an outline of officers’ duties.

Miscellaneous responsibilities

This section describes the miscellaneous responsibilities of the President.

Working with other officers

The President has the following responsibilities for working with other officers:

- working with the outgoing President and Treasurer and the Incoming Treasurer to prepare an annual budget.

Note: This duty can be assigned to the President Elect if the association has such a position. See the “Budget” section of the Appendix for budget guidelines and a sample budget.

- monitoring the activities of other local officers to ensure that they are fulfilling their responsibilities and taking appropriate action such as offering assistance if necessary
- working with the Secretary to satisfy filing requirements if the association is chartered as a corporation
- coordinating attendance at other affiliated association functions with other officers
- giving the National NAIW’s dues statement [received from NAIW (International)] to the Treasurer for payment

Reporting

The following are the responsibilities of the President for various reporting activities:

- requesting a monthly report from each committee chairman
- (when requested) furnishing information such as a roster of officers and committee chairmen and an annual report to the
 - Council Director
 - Council Director-Elect
 - Regional Vice President
- sending an updated officer listing (**by June 1st**) for the new fiscal year to NAIW (International)
- providing copies of the appropriate correspondence to the appropriate persons (i.e., bylaws information to Bylaws/Standing Rules Committee chairman, membership information to the Membership and Organization Committee chairman, thank you notes and other letters to the Secretary to read and file)
- preparing a year-end report for the permanent file of the association

Other miscellaneous responsibilities

The following are other miscellaneous responsibilities of the President:

- working with the program chairman to plan programs for the year
- preparing a President's message and calendar of events for the monthly bulletin or newsletter
- working with the membership, officers, and committee chairmen to prepare a bid for the regional conference or council meeting (if desired)
- approving bills and signing checks
- attending council meetings, regional conference, and national convention
- submitting association recommendations for
 - Regional Vice President
 - Council Officers
 - International Officers
 - Rookie, Claims Professional, and Insurance Professional of the Year
- providing NAIW orientation session for new members
Note: See the "Orientation guide" section of the Appendix for an outline of topics or download from web site at www.naiw.org
- providing opportunities at meetings to update Membership Information Forms, which are used for
 - additions (new members)
 - transfers
 - changes of address
 - deletions
- transferring all files and a current copy from the NAIW (International) web site of the *Comprehensive Manual* to successor

Meetings

This section describes the responsibilities of the President related to various types of meetings.

Board meetings

The purpose of the local board is to conduct the administrative business of the local association between membership meetings. Its decisions are ultimately subject to the authority of the membership. The president has the following responsibilities for the board meetings:

- do the following at least two days before the meeting:
 - send incoming and outgoing correspondence to the Secretary
 - send bills to be considered for approval to the Treasurer
- keep a record of excused absences (to be announced at the meeting, if customary)
- give a copy of the excused absences to the Secretary if these records are maintained or required by the standing rules

- prepare an agenda and provide copies to the Secretary, Parliamentarian, and the officer who will ascend to the Presidency
- remind committee chairmen of the opportunity to present a report

The following is a suggested format for a Board meeting:

- 1 Call the meeting to order (record the exact time in the minutes).
- 2 The Secretary calls roll (can be a silent roll call).
 - announce excused absences (if customary)
 - state how many are present and determine if a quorum is present (this information becomes part of the minutes)
- 3 Review the minutes of the previous Board meeting. After everyone has time to review the minutes, ask for questions or corrections.
- 4 Review the list of incoming and outgoing correspondence and ask for questions.
- 5 Review the Treasurer's report:
 - ask for questions
 - announce that the report will be placed on file for audit
- 6 Present committee reports.
- 7 Present unfinished business.
- 8 Present new business.
- 9 Make announcements, including events such as council, region, or national meetings, and invitations from other industry associations

Membership meeting

The President has the following responsibilities for the membership meetings:

- call the Program Chairmen the day before the meeting to review the program and seating at the head table
- review the actions of the Board with the Secretary, who reports them to the membership
- prepare an agenda, which includes announcements of special events such as luncheons or installations, and provide copies to the
 - Secretary
 - President Elect
 - Vice President
 - Parliamentarian
- remind committee chairmen of the opportunity to present a report
- bring the gavel, current copy of Local Bylaws and Standing Rules, Council and Regional Bylaws, National Bylaws and Standing Rules, and the latest edition of *Robert's Rules of Order: Newly Revised*

Secretary

The Secretary needs the ability to take clear and concise notes. The Secretary has the following responsibilities:

- record and maintain the original minutes, which become part of the permanent records of the proceedings of all meetings of the association and Board, and include attendance records
- file the annual Statement of Domestic Corporation with the Secretary of State or appropriate government official (*if the local association is incorporated*)
- act as agent of service or process for the association
- generate, sign, and maintain chronological files of all correspondence directed by the President and/or Board

Note: Committee Chairmen are responsible for their own correspondence.

Note: Stationery should be ordered locally and should have the local association's name, local mailing address and include the current NAIW logo

- report on incoming and outgoing correspondence at the monthly board meetings

Note: Provide each board member with a list of the correspondence or copies of the letters.

- maintain a supply of stationery and envelopes for all Committee Chairmen

Note: Notify the President when the supply is low to obtain authorization to reorder.

- transfer the permanent file as well as all other files to successor at the end of the term

Minutes

The meeting agenda can serve as a framework from which to compose the minutes. The Secretary can record the meeting to play back and transcribe for the minutes. All tapes should be erased following transcription.

The minutes, which can be brief or detailed according to the preference of the association, should include the following information:

- name of the organization
- type of meeting (regular, board, annual, or special)
- date, time, and place of meeting
- presence of the President and the Secretary or, in their absence, the names of the substitutes
- presence of a quorum to conduct business

- reading and approval of minutes of the previous meeting, or the reasons for suspension of the reading
Note: A Minutes Approval Committee can approve or amend the minutes before the meeting.
- Treasurer's report with a copy attached
- reports from the Committee Chairmen, with copies attached when appropriate
- the following information about motions should be included:
 - all main motions (except those that are withdrawn)
 - all points of order and appeals, whether defeated or sustained
 - all other types of motions that were not defeated
 - name of the maker of the motion, but not the name of the person who seconds the motion unless required by the standing rules or by a motion
- time of adjournment
- signature of the Secretary

The Secretary records what was **done** rather than what was **said**, being careful not to include the personal opinions of the members.

Treasurer

The Treasurer is the custodian of the funds of the association and is the liaison with its financial institution. The Treasurer should have an aptitude for figures and some experience in bookkeeping. Automated financial tools (for example, software that automates budgeting, setting up accounts, and reconciling bank statements) can make the job of the treasurer easier.

Note: For information about budgeting guidelines and a sample budget, see the "Budget" section of the Appendix.

Miscellaneous responsibilities

The miscellaneous responsibilities of the Treasurer include the following:

- collect and maintain records of all association funds
- file authorized signatures with the bank
- reconcile monthly bank statements
- send statements to members when dues are payable and reminders for delinquent dues [unless the association has opted to have the dues billed directly by NAIW (International)]
- prepare a list of paid members for the Membership and Organization Committee Chairman
- pay by check all properly approved bills
- submit a monthly income and expense report to the association

- remit national dues to NAIW (International) based on the association membership as of **July 1st** and thereafter as members renew their membership (*unless the association is using the direct dues billing option*)
Note: Include the complete membership listing supplied by the Membership Committee with the remittance (*not applicable if the association is using the direct dues billing option*).
- make an addendum payment if all renewals are not received in time for the annual remittance (*not applicable if the association is using the direct dues billing option*)
Note: Do not delay the annual remittance of NAIW (International) dues for members who are late remitting dues.
- Provide all financial records of the association to the Audit Committee
- assist in preparing all tax forms that the IRS requires
- order and maintain tight control over all bank supplies such as checks and deposit slips
- transfer all files to successor at the end of the term

Parliamentarian

The Parliamentarian's responsibilities include the following:

- attend all Board and General Membership Meetings
- advise on all questions of parliamentary procedure
- transfer files to successor at the end of the term

A course on parliamentary procedure is recommended for the parliamentarian to ensure capable performance of the required duties. The parliamentarian should refer to the following resources and bring a copy of each to every meeting:

- current copy of Local Association Bylaws and Standing Rules
- Council and Regional Bylaws
- National Bylaws and Standing Rules
- the latest edition of *Robert's Rules of Order: Newly Revised*

Committees

The local committees are very important to the proper functioning of NAIW (International). New ideas, recommendations, and suggestions begin at the local level. Therefore, the local committees are vital for the association to be responsive to the needs of the members.

The committees discussed in the following sections are suggested but are not mandatory. Not all committees are appropriate for all associations. Each association should study its goals and strategies, and determine the number and types of committees it needs.

Audit Committee

The members of this committee are

- a chairman (appointed by the local president)
- three to five members

Note: The number of members depends on the size of the association and the local bylaws and standing rules. IMPORTANT – the Treasurer should not be a member of this committee since it is their work that is being reviewed by the committee.

This committee is responsible for

- examining the books, accounts, and financial records that the treasurer maintains

Note: The audit can be done annually, semi-annually, or quarterly based on the bylaws or standing rules of the association.

- verifying all of the bank statements of the association with funds received for dues and General Membership Meeting fees.
- submitting a quarterly report to the Local Board
- submitting a cumulative report at the end of the fiscal year for the Board to present to the membership

Miscellaneous responsibilities

The Audit Committee has the following miscellaneous responsibilities:

- verify cash disbursements by
 - matching check requests to checks issued. All checks must have requests approved by the Local Board.
 - verifying that each check request has been properly completed. A receipt should be attached to the request unless the request is for an expense advance. The receipts would be attached immediately following the meeting or purchase of supplies the advance was granted.
 - checking the time by when a receipt is to be received if the request is for an advance and if more than 30-days are expected to elapse between the request and receiving the receipt.

- check the bank statements against the checkbook

Note: The treasurer should have already reconciled the bank statements on a monthly basis and prior to the Audit Committee examines the books.

- list all requested advances in the quarterly report so the report can serve as a follow-up system to ensure that all advances are accounted for
- submit written reports to the Local President as required
- transfer all files to the succeeding chairman at the end of the term

Bulletin/Newsletter Committee

The members of this committee are

- a chairman (appointed by the Local President)
- enough members to produce a quality publication on a timely basis

The following skills are helpful for the members of this committee:

- computer & graphic ability
- creative writing skills
- journalism knowledge

This committee publishes and provides (via U.S. mail or electronic mail) a monthly bulletin or newsletter to the members of the local association. If the budget permits or the standing rules require, the committee also mail copies to the council director, regional vice-president, international president, and NAIW (International). A current mailing list (labels) needs to be maintained for this committee to use.

Miscellaneous responsibilities

The Bulletin/Newsletter Committee has the following miscellaneous responsibilities:

- set a monthly deadline for sending to members. With the assistance of the printer, calculate the lead time needed to assemble, print, and mail the bulletin or send electronically. Then, advise all contributors (committee chairmen, officers, and others) of the deadline for submitting material.
- collect all articles
- use a single or similar typeface for consistency
- proofread
- submit to printer
- mail (through U.S. postal service or electronically)
- establish an account in the association's name for billing purposes if one printer is used consistently (*if any*)
- prepare a monthly expense report (in duplicate) of the printing and postage cost to submit to the local Board (*if any*)
- submit written reports to the local president as required. Submit at least the following two reports:
 - a calendar year-end report (7/1–12/31) that is submitted in mid-January
 - a fiscal year-end report that recaps 7/1–12/31 period and details the 1/1–6/30 period, and is submitted by the end of June
- retain one copy of each bulletin or newsletter for the permanent file
- transfer all files to the succeeding chairman at the end of the term

Bylaws/Standing Rules Committee

The members of this committee are

- a chairman (appointed by the local president)
- an unspecified number of members

The members should have sufficient organizational experience and knowledge of parliamentary procedure to effectively address the bylaws and the standing rules.

This committee does the following:

- considers all proposed bylaw amendments and submits them to the local board
- presents the proposed amendments to the membership after the local board has approved them
- reviews all proposed amendments for NAIW (International) bylaws and standing rules and council and regional bylaws, and presents them to the membership with any committee recommendations

It is recommended that the bylaws provide for the Bylaws/Standing Rules Committee.

Miscellaneous responsibilities

The Bylaws/Standing Rules Committee has the following miscellaneous responsibilities:

- review and evaluate the existing bylaws and standing rules for continued applicability
- type any proposed amendments for submission to the local board if changes are required
- arrange for distribution of any proposed amendments after the board approves them

Note: If possible, use an insertion or enclosure in the bulletin.

- notify the bulletin editor that the proposed amendment will be voted on at a specific meeting
- send a copy to NAIW (International) for review if the membership approves the proposed amendment

Note: Amendments are not considered official until the national secretary has received a copy of your revised bylaws.

- submit written reports to the local president as required. Submit at least the following two reports:
 - a calendar year-end report (7/1–12/31) that is submitted in mid-January
 - a fiscal year-end report that recaps 7/1–12/31 period and details the 1/1–6/30 period, and is submitted by the end of June
- transfer all files to the succeeding chairman at the end of the term

Education Committee

The members of this committee are

- a chairman (appointed by the local president)
- as many members as are necessary to accomplish the goals of the association

The following skills are helpful for members of this committee:

- good oral and written communication skills
- the ability to deal effectively with others
- a willingness to devote the time and effort necessary to accomplish the goals of the association

The Education Committee is responsible for

- promoting NAIW (International) education programs within the local association
- reinforcing the importance of education by identifying, developing, and communicating learning opportunities that are available within NAIW (International), the insurance industry, and the academic community
- informing members of and promoting interest in the courses identified as qualifying for the CPIW/CPIM designation
- promoting local educational activities and programs
- working with other local and industrial organizations to coordinate education information and opportunities
- acting as a liaison to the local association for council, regional, and national education news and programs

The chairman of this committee should refer to

- Chapter 8 for additional information about planning meetings, seminars, and workshops
- the “Education” section of the Appendix for information about offering counseling in the area of professional education

Note: See the “Education” section of the Appendix for information about offering classes at an educational institution.

Miscellaneous responsibilities

This section describes the miscellaneous responsibilities of the Education Committee.

Educational opportunities

This committee has the following responsibilities relating to educational opportunities:

- locate sources of educational opportunities in the community and make the information available to members. Sources might include
 - community insurance courses. Contact local colleges, the education director of a large insurance company, or an individual involved in CPCU, CLU, LOMA, LUTC, IIABA, and The National Alliance.
 - a council of industry organizations in the local or neighboring communities. The council approach can offer more classes, higher attendance, and a greater pooling of knowledge (see the “Education” section of the Appendix for additional information about forming a council).
- become familiar with programs available from NAIW (International). Visit the NAIW web site at www.naiw.org for a complete list.
- ensure that members are aware of the awards available from NAIW (International). See Chapter 6 for additional information about awards.
- be familiar with and advise members of the qualifications for the CPIW/CPIM and DAE designations. See Chapter 1, 9, 10 & 12 of the Comprehensive Manual for additional information about these designations.

Other miscellaneous responsibilities

The following are other miscellaneous responsibilities of the Education Committee:

- develop a mailing list of firms, individuals, or other organizations upon which the local association can depend for support in exchanging publicity for education programs
- encourage members to submit articles for publication in insurance industry publications
- create a suggested reading list to be included in monthly bulletins
- advise members of the status of state continuing education credits offered for annual convention workshops and seminars
- promote alternative educational activities such as
 - raising money to provide a scholarship within the IRS guidelines
 - make a donation to the American Education Insurance Foundation (*formerly known as NAIW Education Foundation*)
 - creating a library of insurance references necessary to study for national exams

- submit written reports to the local president as required. Submit at least the following two reports:
 - a calendar year-end report (7/1–12/31) that is submitted in mid-January
 - a fiscal year-end report that recaps 7/1–12/31 period and details the 1/1–6/30 period, and is submitted by the end of June
- transfer all files to the succeeding chairman at the end of the term

Legislative Committee

The members of this committee are

- a chairman (appointed by the local president)
- as many members as are necessary to accomplish the goals of the association

The chairman and the members of this committee need to have a basic interest in government and its impact on insurance industry.

This committee is responsible for informing the local membership of changes in legislation that are significant to insurance matters or the insurance industry.

Always remember that NAIW has an official policy against taking a legislative position (see Chapter 9, Policy II.A.1). This policy is not intended to discourage in any way **individual** political or legislative involvement.

IMPORTANT – NO Association funds may be donated to a political cause or campaign.

Miscellaneous responsibilities

The Legislative Committee has the following miscellaneous responsibilities:

- publish articles in the monthly bulletin that address current legislative matters related to the insurance industry
- inform members of the names and mailing addresses of their legislators and encourage members to write their legislators on matters of industry importance
- conduct a “Grassroots” legislative seminar, based on the program available from NAIW (International)
- submit written reports to the local president as required. Submit at least the following two reports:
 - a calendar year-end report (7/1–12/31) that is submitted in mid-January
 - a fiscal year-end report that recaps 7/1–12/31 period and details the 1/1–6/30 period, and is submitted by the end of June
- transfer all files to the succeeding chairman at the end of the term

Long-Range/Strategic (Horizon) Planning Committee

The function of this committee is extremely important to the local association. Because of the annual turnover in leadership, which is inherent in the association structure, planning is especially important to ensure continuity from one year to the next. The following are some of the benefits of planning:

- aids in formulating steps to perpetuate the association and increase the potential to meet association goals
- provides a rational, systematic method for decision-making and problem-solving that combines experience, knowledge, and skill with goals and objectives
- develops a better basis from which to estimate time, resources, and costs involved in achieving objectives
- examines the inter-reliance and degree of cooperation within the organization
- uncovers obstacles and barriers to accomplishing objectives
- facilitates the delegation process because specific tasks can be assigned to members to accomplish goals
- helps develop performance standards by which the association can evaluate itself

The dangers involved in planning result from over-dependence on the plan. The plan should provide guidance, not limit initiative because of:

- fear of the unknown
- lack of spontaneity
- obsession with method

Planning is an activity that should be practiced in the manner and to the degree appropriate for each association. No single “right” way to plan applies to all associations. Some associations are comfortable planning longer-term (Horizon Plans) —three to five years into the future. Other associations are more comfortable developing a shorter-term business (Horizon) plan —focused on only two to three years into the future. The “right” way meets the need of the association doing the planning.

In addition to the information included in this section, a local association can refer to the following resources for additional direction on long-range planning:

- the “Strategic (Horizon) planning” section of the Appendix as well as the “Planning” topic in Chapter 10

Just as the planning function should be tailored to fit the needs of the association, so should the committee doing the planning. Consider having the committee members serve on a rotating basis to support continuity in the planning function. The following is a suggested organization for the committee:

- a chairman (appointed by the local president)

Note: The chairman should be an active member of the committee for a year before becoming chairman. The local president may wish to consider appointing the immediate past president as chairman.

- officers
- as many members as are necessary for the committee to accomplish the goals of the association

Note: It is recommended that the committee include at least one established and active member and one new member.

All committee members should have the following:

- a knowledge of the association and its existing members
- an ability to think toward the future
- an openness to new ideas

The purpose of the Long-Range/Strategic (Horizon) Planning Committee is to handle the strategic planning function for the local association. Strategic planning can be defined as the process of

- setting objectives
- developing action plans (Horizons) that anticipate and consider internal and external factors that might affect the achievement of those objectives

The committee is not responsible for implementing or mandating action, or for immediate plans except how they might affect the future of the association. Its sole function is planning, which provides the framework for operating and ensures continuity of effort from one year to the next.

Some committees function very formally, others less so. In the more formal committees, the chairman:

- directs and monitors the planning activities of the committee
- remains aware of internal and external conditions relative to the activities of the committee
- conducts periodic meetings
- maintains thorough and concise records of committee proceedings

If subcommittees are created, the chairman appoints the subcommittee chairmen and makes member assignments.

Note: The chairman may wish to review the material in Chapter 8 on conducting informal meetings. Generation of ideas is very important to the success of the committee.

Miscellaneous responsibilities

The following are possible miscellaneous responsibilities of the Long-Range/Strategic (Horizon) Planning Committee:

- develop and revise the strategic plan for the association (see the “Strategic (Horizon) Planning” section of the Appendix)
- make recommendations to the Local Board or the local association based on its research, evaluation, and documentation

Note: See the “Planning” topic in Chapter 10 for other possible outlets for recommendations.

- submit written reports to the local president as required
- transfer all files to successors at the end of the term

Membership and Organization Committee

The members of this committee are

- a chairman (appointed by the local president)
- as many members as are necessary to accomplish the goals of the association

Note: Because organizing a new affiliate requires some knowledge of the structure, bylaws, and procedures of NAIW (International), an informed past president may be asked to serve as a member of *or* serve as a liaison to the committee.

The following skills are helpful for members of this committee:

- outgoing personality (very personable)
- attentive to the potential needs of new members
- aware of opportunities to organize new local associations
- ability to enter new member data into a computer for easier maintenance

Note: See the “New Member Orientation Guide” section of the Appendix for information about the orientation program for new members.

This committee is responsible for

- promoting membership in the association
- assisting in developing expansion affiliates if necessary
- preparing and maintaining a complete membership roster
- distributing the roster to members
- sending the roster to NAIW (International) with renewal dues payments in a timely manner

Miscellaneous responsibilities

This section describes the miscellaneous responsibilities of the Membership and Organization Committee.

New members

For the new members, the committee has the following responsibilities:

- provide applications and local membership information to all prospective members.
- Remind all prospective members that in accordance with National Policy they should forward their membership application and dues directly to **National NAIW at 6528 E. 101st Street, PMB #750 – Tulsa, OK 74133.**
- mail a welcome letter to each new local members after receiving the official notice from NAIW (International) that their application & dues have been received.
- update the local membership roster with new member information
- order a name badge (the cost may or may not be included with the local membership dues)
- assign a mentor to encourage the new member to get involved (if this procedure is a policy in your association)

Current members

For current members, the committee has the following responsibilities:

- mail renewal forms to NAIW (International) and keep a copy of each form in the permanent files. It is strongly recommended that all renewal forms be mailed within at least ten (10) days of receiving the form from the member.
- purge obsolete or inaccurate records
- complete change of information form for transfers or death of a member and move those records from the active to inactive file
- transfer from the active to the inactive file the records of any members who do not renew their membership

Other miscellaneous responsibilities

The following are other miscellaneous responsibilities of the Membership and Organization Committee:

- explore possibilities for organizing additional local associations in the area
 - Note:** To develop mailing lists, consult sources such as the state insurance department directory and/or other industry associations within your city or state.
- check membership records against those that the treasurer uses for paying annual dues, and update active files and address files
- prepare a monthly list of address changes and provide a copy to the Membership and Newsletter Committee chairmen
- submit written reports to the local president as required. Submit at least the following two reports:
 - a calendar year-end report (7/1–12/31) that is submitted in mid-January
 - a fiscal year-end report that recaps 7/1–12/31 period and details the 1/1–6/30 period, and is submitted by the end of June
- transfer all files to the succeeding chairman at the end of the term

Forms

All members including renewing members must complete application forms. Employer information must be included for the application to be processed. New members should receive new member information within two weeks of sending the information directly to NAIW (International).

A change of information form is used to report the following:

Type of change	Description
Transfers	A member can transfer from one association to another if dues have been paid for the current year. However, you must adhere to Policy I.A.4. (see Chapter 9)
Change of address	List both old and new addresses.
Change of name	List both old and new names.
Deletions	Include complete address information to delete a member.

Some associations assign all responsibilities dealing with processing change of information forms to the Membership Committee Chairman or the Treasurer. Who is responsible for these forms does not matter as long as the expectations and guidelines of the association are clearly defined and do not conflict with the National Bylaws, Standing Rules and/or Policy Statements.

Organizing new associations

Do the following steps to develop new associations:

Step	Action
1	Develop a mailing list of potential members.
2	Mail a solicitation letter and a "Presenting NAIW" folder [available for a fee from NAIW (International)].
3	Acknowledge all responses promptly.
4	Mail a follow-up letter about two weeks later and respond promptly to all replies.
5	Send a third letter announcing an introductory meeting.
6	Send press releases to all media before the meeting.

NAIW (International) sends the following to those who wish to charter a new association: (these items may be found on the NAIW (International) website at www.naiw.org)

- an application form for the new association
- the pages from this manual that cover organizing new associations and uniform model local bylaws
- twenty-five membership application forms
- the name, address, and telephone number of the regional vice president and the council director
- the national bylaws

Note: A copy of the model local bylaws are found in this chapter of the comprehensive manual or may be obtained at www.naiw.org.

At the initial meeting, do the following steps:

Step	Action
1	Have all attendees introduce themselves and give company/agency affiliation.
2	Provide a brief history of NAIW (International) [<i>see chapter 1</i>].
3	Discuss the projects and goals of the association (Education and Professional Development, Industry Focus – Prevention of Cyber Crime ; Community Focus – <i>Partners in Literacy</i>). Note: Do <u>not</u> overwhelm the attendees with too many details.
4	If the response is enthusiastic, ask for a resolution as follows: Resolved: A Chapter of the National Association of Insurance Women (International) Be Organized in (City, State). The resolution must be seconded and voted on. Note: If the resolution is approved, then bylaws must be adopted.
5	Appoint a Bylaws Committee and have the committee meet immediately if possible. Suggest that the committee adopt the Official Local Model Bylaws provided by NAIW (International) with any changes necessary for the particular group.

Step	Action
6	Elect officers at this meeting if possible. If not, someone should act as chairman until officers can be elected.
7	Appoint a committee to investigate locations for the regular meetings. Note: When the time and place for the next meeting has been determined, notify everyone on the mailing list and the media.

In addition, you must do the following to organize a new local association:

- advise the council director of the need for a new association and that a desire to organize has been expressed by at least five members (National NAIW Bylaws, Article IV., Section 4.)
- work with the council director and president of the new association to gather the information necessary to apply for membership
- ensure that the new local association does the following:
 - establishes a purpose that does not conflict with the purpose of NAIW (International) [*It is recommended they use NAIW's Purpose*]
 - pays dues to NAIW (International) for each member (at the time of application)
 - obtains a tax identification number from the IRS
 - have an association name
 - submits the following to the council director who forwards them to NAIW (International) for processing: two copies of the local association's bylaws (following the official local model); IRS Form SS-4 (tax identification number); membership roster; completed application form for each person on the membership roster; and national dues for each member

NAIW (International) sends the following to each newly chartered local association:

- to the president:
 - a welcome letter
 - the charter
 - a *Comprehensive Manual*
 - a membership card for each member
 - Local President Training Kit
- to each member: a new member kit

Note: For information about the orientation program for new members, see the “New Member Orientation Guide” section of the Appendix or also available at www.naiw.org.

Incorporation

A local association may consider incorporation to establish itself as a legal entity recognized by the State & Federal Government. Incorporation ensures that any liabilities of the corporation are imputed to the legal entity itself and are not the responsibility of the association members, which protects the assets of the members. Each state has different requirements for incorporation for non-profit associations, as well as varying filing, recording, and certification fees.

If a local association is considering incorporation, they should contact their Secretary of State's Office or Department of Revenue for information on obtaining the following information:

- the amount of the filing, recording, and certification fees
- the suggested form for the Articles of Incorporation
- the annual or biennial fees and the reporting requirements

After obtaining the above information, the association can proceed with the incorporation process, either with or without an attorney who has the appropriate expertise necessary for complying with filing regulations.

Consider the following when deciding whether to incorporate:

- the cost of the fees
- the time required to complete and file the Articles of Incorporation
- continuation of fees until dissolution of the corporation
- transfer of liability from members to the corporation

Monthly Program and Reservations Committee

The members of this committee are

- a chairman (appointed by the local president)
- as many members as are necessary to accomplish the goals of the association

If the local association is quite large, a separate subcommittee may be necessary to handle meeting reservations.

The primary responsibility of this committee is to develop a program for each regular monthly meeting, including locating a speaker for the program. The quality of the programs must remain high to offer members the kind of information that they need professionally. The primary topics of guest speakers should be insurance or insurance-related topics as they apply to

- legislation
- *Prevention of Cyber Crime*
- *Partners in Literacy*
- education
- professional career development
- insurance knowledge development
- technology

This committee is also responsible for the following:

- reserving a suitable location for the meeting
- ensuring that the necessary audiovisual equipment and lighting are available
- taking reservations for the meeting
- enforcing any cutoff times stipulated in the standing rules
- coordinating with other local committee chairmen to ensure the continued high quality and applicability of the programs

Miscellaneous responsibilities

This section describes the miscellaneous responsibilities of the Monthly Program and Reservations Committee.

Speakers

The following are the responsibilities of this committee relating to speakers for the meetings:

- advise the speaker of the demographics of the association in terms of job position, employer, etc. so that the speaker can tailor remarks to the level and mix of the audience
- obtain biographical information about the speaker to use for a proper introduction
- confirm with the speaker a week before and again the day before the meeting

Facilities

The following are the responsibilities of this committee relating to facilities for the meetings:

- reconfirm the following information with the site manager the day before the meeting:
 - the expected number of attendees
 - the audiovisual equipment that the facility is providing
- prepare and maintain a list of all appropriate meeting facilities

Other miscellaneous responsibilities

The following are other miscellaneous responsibilities of the Monthly Program and Reservations Committee:

- prepare a notice for each meeting for the newsletter chairman, that includes the following information:
 - date, time, and location
 - speaker and speaker biography, if applicable
 - cost (if any)
 - names and telephone numbers of committee members to contact for reservations

- confirm with the president the seating arrangement for the head table and any special guests
- prepare a reservations list to
 - use to confirm payment of meal costs
 - reconcile the payment of the bill for the facility
 - bill any charges for standing reservations that were not canceled
- prepare and maintain a list of standing reservations
- submit written reports to the local president as required. Submit at least the following two reports:
 - a calendar year-end report (7/1–12/31) that is submitted in mid-January
 - a fiscal year-end report that recaps 7/1–12/31 period and details the 1/1–6/30 period, and is submitted by the end of June
- transfer all files to the succeeding chairman at the end of the term

Public Relations Committee

The members of this committee are

- a chairman (appointed by the local president)
- as many members as are necessary to accomplish the goals of the association

The chairman of this committee needs to have strong writing & oral communication and visual concept skills.

The primary responsibility of this committee is to promote good public relations for the internal and external activities of the association. For the association purposes, public relations are defined as the judicious communication of internal and external performance so as to gain public acceptance, recognition, and esteem.

Some local associations require this committee to handle the NAIW Week celebration and conduct the Communicate with Confidence course. If so, consider establishing a separate subcommittee or task force for each duty.

The Public Relations Committee must closely interact with other association committees to ensure the accuracy and impact of the relayed message. This committee should publicize all of the following to inform the community and the industry of the concern, dedication, and professionalism of NAIW (International) members:

- sponsored education courses
- membership drives
- safety projects initiated
- community focus on *Partners in Literacy*
- industry focus on *Prevention of Cyber Crime*

Miscellaneous responsibilities

The Public Relations Committee has the following miscellaneous responsibilities:

- maintain a list of media contacts and send news releases to them when appropriate
- supervise and appoint persons to handle the functions associated with the NAIW Week celebration
- supervise and appoint persons to handle the arrangements for NAIW's *Communicate with Confidence* classes
- conduct the program portion of the membership meeting at which the *Communicate with Confidence* Speak-off is held
- contact and exchange press releases with other local industry associations for inclusion in their monthly bulletins
- prepare messages for publication in the monthly bulletin or newsletter
- submit written reports to the local president as required. Submit at least the following two reports:
 - a calendar year-end report (7/1–12/31) that is submitted in mid-January
 - a fiscal year-end report that recaps 7/1–12/31 period and details the 1/1–6/30 period, and is submitted by the end of June
- transfer all files to the succeeding chairman at the end of the term

Communicate with Confidence

Review the information in Chapter 6 to obtain more information on this program. The official rules and scoring information can also be found in Chapter 6 of this manual.

The chairman should get a copy of NAIW's *Communicate with Confidence* manual and become familiar with the details. The committee should organize at least one *Communicate with Confidence* course during the year and select a contestant to compete at the council speak-off.

NAIW Week

NAIW Week begins the third Sunday in May. Promotional and publicity opportunities for this celebration are numerous. Some examples of the possibilities are:

- hosting an Executives' Luncheon or Dinner or a Recognition Night
- hold an event(s) to promote *Partners in Literacy* or *Prevention of Cyber Crime*
- naming a Local Insurance Professional/Executive of the Year and/or a Rookie of the Year
- holding joint meetings with other industry organizations
- inviting legislators to breakfast or lunch
- having proclamations signed by the governor or local city officials (samples are available at www.naiw.org)
- having resolutions presented on behalf of local industry associations (samples are available at www.naiw.org)
- placing announcements on radio and television
- setting up a public display about NAIW (International) activities
- obtaining advertising from companies and agencies for local papers and *Today's Insurance Professionals*

Learn Not to Burn

This educational program teaches children the basics about fire:

- why it happens
- why it is dangerous
- how to “stop, drop, and roll”

The program is administered by the

Learn Not to Burn Foundation
P. O. Box 9107
Quincy, MA 02269-9107

Publicity

The effective use of publicity by local associations can result in benefits such as

- improved employer/industry support
- promotion of civic and educational institution liaisons
- favorable legislation and greater public acceptance of the conditions that affect the insurance industry
- increase in membership &/or sponsorships

To effectively use publicity, you must first identify the public you want to reach with the promotional literature. Rather than envisioning the public as an unidentifiable mass, think of it in terms of small, easily identifiable segments such as

- neighborhoods
- special interest groups
- agency/company personnel
- instructors
- Life and Health; Property and Casualty; Claims Adjusters; Risk Managers

Working with the press

The press (or media) consists of all methods of communication with the public: newspaper, magazine, television, and radio. To use it effectively, you must adapt to its needs, procedures, and constraints.

To get started working with the press, do the following to create a file on the press in your area:

- read local newspapers and magazines
- listen to local radio and television
- accumulate a file listing the local media and pertinent information about them
 - for each: the address, telephone number, and area covered, and a contact person
 - for newspapers and magazines: the frequency of issue; the city, business, and state editors; and the use of photos
 - for radio and television: program and news directors
- make an appointment with the appropriate contact in the selected media
- determine the following for each type of media and include this information in the file:
 - what type of material do they use
 - what format do they want for submitted material
 - what are their deadlines

Press releases

The most frequently used form of publicity is the press (or news) release. However, because it is used so frequently, a press release must be properly prepared to receive attention. To prepare a well-presented press release, use the following guidelines:

- Type the release, double-spaced, and single-sided on 8½" x 11" paper.
- Leave a 3" margin at the top and bottom and a 1½" margin on each side.

Note: These margins allow space for the editor to make changes in the copy and to mark typesetting instructions.

- Number pages if you have multiple pages and in the upper left corner indicate the continuation.
- Clearly identify the association and include the sender's name, address, and telephone number at the top of the first page.

Note: The editor needs this information to verify facts.

- Indicate the time for the release as "immediate."
- Use the journalism term for "the end": a "-30-" centered a few lines below the end of the copy.
- Make additional copies.

Include the following basic information in the first paragraph of the press release:

- who is involved
- what did or will happen
- when it will or did happen
- where it did or will take place
- why it did or will happen
- how it did or will happen

The remainder of the release develops this information in further detail, but is of lesser importance. Because an editor may shorten a story by eliminating the final paragraphs, always put the least important information in those final paragraphs. Sending a release after an event is an effective follow-up.

Use the following guidelines for writing the release:

- Use clear and concise language.
- Use present tense and action verbs as much as possible.
- Avoid using superlatives because they undermine the objectivity of the release.
- Keep sentences short and to the point.
- Divide the overall content into suitable paragraphs.
- Use indentation to list items where possible.

The more quickly and easily an editor can read a release the better chance it has of being used.

After you send the release, do not contact the editor unless you need to add or change information. Do not ask the editor if the release will be printed.

Photography

If the event is important enough for the publication to send a photographer, assist this person in every way possible. Make arrangements so the photographer

- is present only at the time the photos need to be taken
- is aware of the nature of the event

- (for a group photo) knows if one individual is the key figure
- has a list of correctly spelled names, titles, and designations
- knows the effect that you want (leave all technical decisions to the photographer)

Consider carefully before sending a photograph. A poor photograph can detract from the release and possibly impact the chances of the release being used. If you are going to send a photo with a release, use the following guidelines:

- Use glossy prints with the usual white borders so editors can make engraving marks.
- Place the photo on a sheet of paper with the identification below it.
- Do not write on the back of the photo or use staples or paper clips.
- Digital camera photos must be shot at least a 300 DPI.

Note: Another option for sending a photo is to send a digital photo either by e-mail or on a diskette.

- Write a caption.

Note: Do not expect the editor to write a caption based on the information in the release.

- (for a photo-release—that is, the entire release is a caption for the photo) Indicate at the top of the release that it is a photo caption.

Radio and television

Local radio and television stations may have time allotted for announcing community activities. These types of announcements are appropriate and desirable vehicles for promoting association activities (*Partners in Literacy* Events and/or *Prevention of Cyber Crime* Events).

You can send press releases to the radio and television stations; however, they are not likely to be used because of the competition for airtime. Send an advance release of an upcoming event at least one week before the event.

If the event is particularly noteworthy (a prominent speaker or a discussion on a controversial issue), include a “request for coverage,” which is a brief note to the editor describing the event in outline form: who, what, where, when, and (if appropriate) why. If interested, the editor will file the request until the morning of the event and then include it with the news assignments for the day.

Association activities are more likely to be reported as a public service announcement than as a news item. Public service programming falls into two broad categories.

Category	Description
Programs	<ul style="list-style-type: none"> • Specials (can be either a series or a one-time show) <ul style="list-style-type: none"> • interviews • panel discussion shows • demonstrations • Segments, which are similar to specials, but are shorter presentations that are inserted as features of other programs
Other on-air exposure	<ul style="list-style-type: none"> • Spots: brief announcements made at various times during the broadcast day • Personality spots: announcements made by on-the-air personalities • News items: short stories included in regular local newscasts • Editorials: statements of opinion on community programs and projects

Remember the following considerations when using radio or television for publicity:

- Time and facilities vary from station to station. Make an appointment with the program director to verify the specific format of the station as well as the types of available programming.
- News releases can be used as a public service program, but be sure to stress the public service appeal of the project you are publicizing.

If the program director is interested in the proposed project, follow up by providing facts and working ideas. Accept suggestions for the best way to present the message, using all the possibilities and flexibility that tape and film offer. If you are asked to provide copy, use the following guidelines:

- Remember that copy for the voice should be more formal than copy written for the eye.
- Supply a biography of any person who will be interviewed as well as a list of the points to be covered during the interview.
- Make sure the copy fits the allotted time.
 - Ten-second announcements are approximately 25 words for radio and 12 words for television.
 - Twenty-second announcements are approximately 50 words for radio and 35 words for television.
 - Sixty-second announcements are approximately 150 words for radio and 120 words for television.

- Check with the station about using slides, film, or photographs. Use a visual aid for every 10 seconds on television. Slides are preferable to photos but if you use photos, use a matte or dull finish.
- Type the copy, triple-spaced, and single-sided on 8½" x 11" paper. Leave ample margins.

Safety Committee

The members of this committee are

- a chairman (appointed by the local president)
- as many members as are necessary to accomplish the goals of the association

The function of this committee is to promote safety as it relates to the risk and insurance industry. The committee informs members about

- relevant safety matters as they pertain to NAIW (International) safety projects
- safety regulations and legislation that relate to or affect the insurance community

Miscellaneous responsibilities

This committee has the following miscellaneous responsibilities:

- prepare a safety article for the local association newsletter or bulletin
- gather as much information or material as possible on projects needed in the community and present the information at committee meetings to discuss and select the project for the year
- prepare (or work with the Public Relations Committee to prepare) and send news releases on local safety projects to the media:
 - See the “Public Relations Committee” topic on page 5-24 for information about how to prepare a news release.
 - Focus on the public appeal aspects of the projects: results achieved; facts discovered; and hints to be shared.
 - Emphasize the local aspects of the story by quoting local statistics or citing specific local examples.
- submit written reports to the local president as required. Submit at least the following two reports:
 - a calendar year-end report (7/1–12/31) that is submitted in mid-January
 - a fiscal year-end report that recaps 7/1–12/31 period and details the 1/1–6/30 period, and is submitted by the end of June
- transfer all files to the succeeding chairman at the end of the term

Safety programs, projects, and opportunities

Only one or two major safety projects each year are recommended to ensure that you can devote adequate effort to each. If you begin too many projects, you may not be able to devote the attention to them that they deserve.

Calendar of national safety programs

The national safety weeks and months change very little from year to year. The projects listed beginning on the following pages is only suggestions. Each local association can develop its own projects or select from these a few that apply to the needs of its community. As a standard option for each month, consider sending safety tips to the local media.

January	National Blood Donor Month National Hearing and Testing Month National Education on Smoking Week Projects: Theme—Winter Safety <ul style="list-style-type: none"> • Public campaign on poor weather driving problems and walking conditions • Training on frostbite • Blizzard do's and don'ts • Snowball hazards 	February	American Heart Month Projects: Theme—First Aid and Spring Recreation <ul style="list-style-type: none"> • Program on first aid and CPR with American Red Cross • Education on spring sports and recreation safety • Letters to senator or representative regarding pending safety legislation
March	National Red Cross Month Poison Prevention Week Projects: Theme—Poisons, Drugs, and Alcohol <ul style="list-style-type: none"> • Program about dangers of poisons and importance of properly storing all poisons and medicines; emergency techniques for accidental poisoning or adverse drug reactions • Drug literature to schools • Alcohol countermeasures program 	April	Anti-Noise Month Defensive Driving Course Week Bicycle Safety Week Projects: Theme—Motor Vehicle Safety and Burglary Prevention <ul style="list-style-type: none"> • Defensive Driving Course • Bicycle and motorcycle safety programs • Attendance at “Women on Wheels” school • “Operation Identification” or “Stop Thief” campaign • “Lock Your Car” campaign
May	NAIW Week Senior Citizens Month National Mental Health Month Projects: Theme—Water <ul style="list-style-type: none"> • Booth at shopping area during NAIW Week to distribute safety literature • Promotion of theme, “Learn to Swim Before Going Boating,” in cooperation with local YMCA or YWCA 	June	National Recreation Month Projects: Theme—Vacation <ul style="list-style-type: none"> • “Operation Identification” or “Stop Thief” program • Defensive Driving Course • Program on camping safety • Program on summer playground safety • Cooperation with Coast Guard during Boating Safety Week
July/August	National Farm Safety Week Back to School Safety Projects for July/August: Theme—Home and Vacation <ul style="list-style-type: none"> • Program on dangers in using lawnmowers and power tools • Highway rest stop for motorists 	September	American Youth Month Projects: Theme—Back to School <ul style="list-style-type: none"> • Program on back-to-school safety—pedestrian, bicycle, vehicle, and school bus • “Stranger Danger” program • Presentation of an award to local policeman for an outstanding act (in cooperation with police department)

<p>October</p>	<p>Fire Prevention Week Child Health Day White Cane Safety Day SOS Week Projects: Theme—Fire and Hunting</p> <ul style="list-style-type: none"> • “Project Rescue” • Presentation of an award to a local fireman for an outstanding act (in cooperation with fire department) • “Attack on Arson” • “Learn Not to Burn” program 	<p>November</p>	<p>Projects: Theme—Product and Holidays</p> <ul style="list-style-type: none"> • Program on product safety • Rest stop for holiday travelers • Program on winter sports safety • “Choking Death” program
<p>December</p>	<p>Projects: Theme—Holiday and Winter</p> <ul style="list-style-type: none"> • Christmas tree safety program • Program on safe toy selection • NAIW Drinking and Driving awareness program • Rest stop for holiday travelers • Junior fire marshal program 		

Model Local Association Bylaws
(Effective date, July 1, 2004)

ARTICLE I
Name

The name of this non-profit organization shall be the _____, an association affiliated with the National Association of Insurance Women (International), hereinafter referred to as the Association.

ARTICLE II
Purpose

The object and purpose of this association, organized as a non-profit corporation, shall be to serve its members by providing professional education, an environment in which to build business alliances, and the opportunity to make connections with people of differing career paths and levels of experience in the insurance and risk management industry.

ARTICLE III
Members

Section 1. Classification.

A. Active. Active membership is open to persons primarily employed or who have been previously employed at least two years in the Risk Management or Insurance Industry as defined in the membership eligibility policy. Active members are entitled to make recommendations and to hold both elective office and appointive office at all levels of the association.

1. Active members who have been a member for at least 5 years, who are no longer employed in the Risk Management or Insurance Industry, and who are at least 65 years of age shall be known as "Retired Members."

B. Student. Student membership is open to persons who are full time students enrolled in a minimum of twelve (12) credit hours per term in a college or university. Student members who belong to a local association are entitled to make recommendations and to hold both elective and appointive office at all levels of the association.

Section 2. Membership.

A. Application, Renewal, Resignation, Revocation. Application for and renewal of membership shall be made on the official form obtained from NAIW Headquarters accompanied by the required amount of dues. Membership is effective upon receipt at NAIW Headquarters of these items. Members belonging to a local association may resign from NAIW by notifying their local association and NAIW Headquarters in writing. Renewal and revocation provisions are outlined in National NAIW Bylaws Article III, Section 2, sub-points C & D.

Section 3. Dues.

A. Dues Payment Dates. Dues shall be payable on or before June 1 in an amount set forth in the standing rules plus the prescribed amount payable to National NAIW, and in accordance with Article III. National dues shall be due and payable to NAIW Headquarters by July 1. Membership shall be delinquent if dues are not paid by August 1 and forfeited if dues are not paid by the end of the last business day of August. All associations shall use the same dues payment, delinquency, and forfeiture dates as pertain to national dues and membership for association dues and membership.

B. Partial Dues Payment. Members (other than retired members) who join NAIW between January 1 and June 30 shall pay one-half the annual dues for that year.

C. Membership Year. The membership year shall be July 1 through June 30.

**ARTICLE IV
Officers**

Section 1. Local Officers. The officers of this association shall be President, President-Elect, Vice-President, Secretary and Treasurer.

OPTIONAL: Local associations can tailor officer positions by combining or eliminating certain positions.

Section 2. Term of Office. These officers, with the exception of the President and immediate past president, shall be elected annually and shall assume office and duties on July 1. They shall serve one (1) year or until their successors are elected and assume office.

Section 3. Duties of Officers.

The officers shall perform the duties prescribed by these bylaws, the standing rules, and the parliamentary authority adopted by the association.

A. The president shall:

1. Preside at all meetings of the association and the Board of Directors.
2. Appoint all standing committee chairmen and other committees as authorized by the association or Board of Directors.
3. Be an *ex officio* member of all committees except the Nominating Committee.

4. Perform other duties as pertain to the office of president.
- B. The president-elect shall:**
 1. Be an active aid to the president.
 2. Become acquainted with the affairs of the association and prepare for the coming term as president.
 3. In the event of the absence or inability of the president to perform the duties, shall perform the duties of president.
 4. Automatically accede to the office of president at the end of the term.
 5. Perform other duties as pertain to this office.
- C. The vice-president shall:**
 1. Perform the duties of the president and president-elect in the event of their absence or disability.
 2. Perform other duties as pertain to this office.
- D. The secretary shall:**
 1. Take minutes of the meetings of the association and the Board of Directors.
 2. Maintain an accurate list of the membership.
 3. Conduct the general correspondence of the association at the direction of the president.
 4. OPTIONAL: Keep attendance records of the membership.
- E. The treasurer shall:**
 1. Be custodian of all association funds.
 2. Receive all monies and disburse funds only upon the sanction of the Board of Directors or the membership.
 3. Pay dues to National NAIW as required.
 4. Submit written reports at each regular meeting.
 5. Submit books and records for audit when required.
 6. File any and all tax forms required.
 7. Perform other such duties as pertain to the office.

Section 4. Vacancy in Office.

- A.** A vacancy in the office of president shall be filled by the president-elect who shall succeed to the office of president for the remainder of the term and then serve the full term for which elected.
- B.** If a vacancy should occur in any other office, the vacancy shall be filled by the Board of Directors.
- C.** Should an officer fail to perform the duties of the office or be unable to fulfill those duties, the Board of Directors upon a two-thirds (2/3) vote may remove the officer from office.

ARTICLE V
Nominations and Elections

Section 1. Nominating Committee.

A. Nominations.

1. **Membership.** A nominating committee of three (3) members for associations under 50 members and a committee of five (5) members for associations over 50 members shall be selected in the following manner:
 - a. (Option 1) At a regular meeting in the month of _____, a nominating committee shall be elected by the membership. **-OR-**
 - b. (Option 2) Shall be elected by the Board of Directors at their _____ (month) meeting.
2. **Duties.** The nominating committee shall submit at least one name for each position to be filled. The nominating committee shall report to the membership at their regular meeting in _____. Each candidate shall have consented to serve.
3. **Nominations from the Floor.** Nominations from the floor shall be permitted prior to the election. The candidate shall have consented to serve.
4. The report of the Nominating Committee at the local association, following any description of the committee or the committee's work, shall be in a form similar to the following:

Nominating Committee Chairman – “Madame President, as set forth in Article V, A. of the model local association bylaws, the Nominating Committee recommends the following slate of candidates for office for the 200_-200_ term. Candidates' qualifications were previously provided and will not be read at this time.

For the office of President Elect: _____

For the office of Vice President _____

For the office of Secretary _____

Madame President, this concludes the report of the Nominating Committee.

B. Elections.

1. Officers and directors shall be elected by ballot at the regular meeting in _____.
2. In the event there is only one (1) candidate for any office, the officer may be elected by a voice vote.

ARTICLE VI Meetings

- A. Regular Meetings.** The regular meetings of this association shall be held _____, unless otherwise ordered by the association or Board of Directors. (Associations are allowed to meet other than monthly if that fits their association best).
- B. Annual Meeting.** The regular meeting in _____ shall be known as the annual meeting and shall be for the purpose of installing officers, receiving reports of officers and committees, and for any other business that may arise.
- C. Special Meetings.** Special meetings may be called by the president or by the Board of Directors and shall be called upon written request of _____ (number) of members. The purpose of the meeting shall be stated in the call. Except in cases of emergency, at least three (3) days' notice shall be given.
- D. Quorum.** _____ (percent) of the members shall constitute a quorum at any regular or special meeting.
- E. Representation at Meetings.** This association shall be entitled to representation at the annual convention, regional conference, and council meetings of NAIW as outlined in Article IV, Section 2.A. and Section 3.A. and Article VII., Section 3. of the National NAIW bylaws. The delegate and alternate:
1. (Option 1) shall be elected by the membership.
 2. (Option 2) shall be elected by the Board of Directors.
- F. Proposed Amendments.** Members and/or local associations are entitled to propose amendments to the National NAIW bylaws as outlined in Article XV. Section 1., A.1. of the National NAIW bylaws. Proposed Amendments for the Council & Regional Bylaws may be made by associations as outlined in the regional and council bylaws.

ARTICLE VII Board of Directors

Section 1. Composition. The members of the Board of Directors shall consist of the officers and _____ director(s).

Section 2. Duties.

A. Duties. The Board of Directors shall:

1. Supervise the affairs and conduct the business of the association between business meetings.
2. Make recommendations to the membership.
3. Be subject to the orders of the membership.
4. Not act in conflict with actions taken by the association.
5. Meet at a time and place determined by the Board of Directors.
6. Perform the duties prescribed in these bylaws, the standing rules, and the parliamentary authority adopted by the association.

Section 3. Financial Authority. The Board of Directors shall have authority to:

- A.** Expend funds allocated in the approved budget.

B. Authorize non-budgeted expenditures not to exceed \$ _____ (dollar amount) without prior approval of the membership.

Section 4. Quorum. A majority of the Board members, including at least two members of the Executive Committee, shall constitute a quorum.

OPTIONAL: Section 5. Fidelity Bond. It is recommended the Board of Directors secure a Fidelity Bond to meet the needs of the association.

Section 5. Vacancy. *(Revised 8/2006)*

Section 5.A. Vacancy of a board member other than an officer. If a vacancy should occur on the board, the vacancy shall be filled by a vote of the remaining board of directors.

Section 5.B. Should a board member fail to perform the duties of the position or be unable to fulfill those duties, the board of directors upon a two-thirds (2/3s) vote, may remove the board member from the board of directors.

ARTICLE VIII Committees

Section 1. Standing Committees. There may be the following standing committees: Bylaws, Education, Legislative, Long-Range (Horizon Plan) Planning, Membership, Public Relations, Technology, Partners in Literacy and Safety. These committees are no longer mandatory. Associations should have options to combine committee duties as they need; i.e., Legislative can be combined with Education, Safety can become part of Public Relations, and Bylaws and Long-Range (Horizon Plan) Planning can be appointed committees.

Section 2. Duties of Standing Committees.

A. Bylaws Committee. The Bylaws Committee shall consider all written proposed changes of the national, regional and council bylaws and shall present them to the association with recommendations. It shall also review any local association bylaws changes and submit them for approval.

B. Education Committee. The Education Committee shall recommend and supervise educational programs and courses of study in insurance and related subjects. The Education Committee should promote NAIW's programs.

C. Legislative Committee. The Legislative Committee shall keep the membership advised of local, council and national legislation affecting the insurance industry, and shall promote a legislative program.

D. Long-Range (Horizon Plan) Planning Committee. The Long-Range (Horizon Plan) Planning Committee shall recommend goals to the Board of Directors to further the purpose of the association and NAIW as outlined in Article II of the National NAIW bylaws.

E. Membership Committee. The Membership Committee shall promote membership in the association. The committee may provide assistance in organizing new associations.

F. Public Relations Committee. The Public Relations Committee shall foster public relations and shall submit news items and photos of association activities to local press and insurance industry media.

- G. Technology Committee.** The Technology Committee shall be responsible for developing and monitoring the local association's web site.
- H. Partners in Literacy Committee.** The Partners in Literacy Committee shall be responsible for promoting NAIW's Community Focus through the collection of books, tutoring or raising financial support for a local, council, national or international literacy organization.
- I. Safety Committee.** The Safety Committee shall foster safety programs.

ARTICLE IX Parliamentary Authority

The rules contained in the current edition of *Robert's Rules of Order Newly Revised* shall govern the proceedings of NAIW in all cases to which they are applicable and in which they are not inconsistent with these bylaws, any special rules of order that NAIW may adopt, and any statutes applicable to this organization that do not authorize the provisions of these bylaws to take precedence.

ARTICLE X Amendment of Bylaws

- A. Amendments.** These bylaws may be amended at any regular meeting by a two-thirds (2/3) vote provided that the amendment has been submitted in writing at the previous regular meeting or has been mailed to the entire membership at least ten (10) days prior to the meeting at which it will be considered.
- B. Approved Amendments.** Approved amendments shall become effective immediately unless otherwise specified in the amendment. If any amendment to these bylaws causes them to conflict with NAIW bylaws & standing rules, regional or council bylaws, this document shall automatically conform to the National NAIW bylaws. A copy of the revised bylaws must be sent to NAIW Headquarters immediately following adoption.

Standing rules

Your standing rules should include administrative items such as:

- Budgeted expenses for delegate and alternates to council, regional and national meetings.
- Reservation procedures for dinner meetings.
- Anything specific to your local association.