

## **NABIP FLORIDA POLICY & PROCEDURES**

POLICY TITLE	Board Meeting Reimbursements
POLICY NUMBER:	001
MOTION:	Dave Sherrill
SECONDED:	Manny Manso
DATE SUBMITTED (INITIAL):	July 27, 2007
DATE APPROVED:	July 27, 2007
DATE AMENDED:	June 4, 2010 Kimberly Auclair/Don Marx February 4, 2011 Julian Lago/Wayne Sakamoto April 5, 2014 Brian Knauer/Jim Burkett December 2, 2016 Paul Deininger/Debbie Hediger June 9, 2017 Michele Malooley/Artie Hoffman October 2, 2020 Carol Taylor/Michele Malooley June 7, 2024 Morgan Campbell/Ashley Kapostins
APPROVED BY:	NABIP Florida Board
SUNSET DATE:	8/31/2027

**PURPOSE:** To set forth guidelines for travel expense reimbursement for Officers, Board Members and Committee Chairs.

**POLICY:** Reimbursement will work as follows:

1. Actual expenses up to \$175 (\$225 beginning 9/1/24) will be reimbursed for attendance at NABIP Florida State Board meetings for airfare, mileage, lodging and other expenses, provided that the local chapter does not reimburse for their members attendance.
2. This allotment will be available to Voting Board Members as well as Committee Chairs. If a local chapter president is unable to attend and sends someone as pre-approved proxy for their chapter, the reimbursement will be available to that person.

**PROCEDURE(S):** A completed expense report as well as receipts or other documentation of expenses must be submitted to the Executive Director within 45 days of the meeting.

**FINANCIAL IMPACT:** Could cost as much as \$5,625 per board meeting, depending on how many people request this reimbursement. Judging by past experience, will only be \$1,100-\$1,500 per board meeting and the necessary amount will be allotted in the annual budget.

## **NABIP FLORIDA POLICY & PROCEDURES**

POLICY TITLE	NABIP Meeting Reimbursements
POLICY NUMBER:	002
MOTION:	Dave Sherrill
SECONDED:	Tonya Draughon
DATE SUBMITTED (INITIAL):	July 27, 2007
DATE AMENDED:	June 4, 2010 Kimberly Auclair/Paul Deininger April 5, 2014 Nicole Rish/Dave Sherrill December 2, 2016 Steve Israel/Artie Hoffman
REAPPROVED:	October 11, 2019 Carol Taylor/Alexis DeLuca April 21, 2023 Chris Kinley/Artie Hoffman
DATE APPROVED:	July 27, 2007
APPROVED BY:	FAHU Board
SUNSET DATE:	4/21/2026

**PURPOSE:** To set forth guidelines for travel expense reimbursement for designated Officers, Board Members and Committee Chairs attending NABIP events on behalf of NABIP Florida.

**POLICY:** Reimbursement will work as follows:

1. Actual expenses up to an amount specified in the annual budget will be reimbursed for attendance to Capitol Conference, NABIP Convention and Region V Leadership meetings for airfare, mileage, lodging and other expenses, provided that the local chapter does not reimburse for their members attendance. Alcoholic beverages are not considered to be a reimbursable expense.
2. Reimbursement for NABIP Convention requires that the representative of NABIP Florida be pre-registered as a delegate and that they attend the regional meetings, the House of Delegates and any other general business meetings of the association. They must also vote in any contested elections.
3. Reimbursement for Capitol Conference requires that the representative of NABIP Florida attend general sessions and participate in visits with legislators, regulators or their aides at the Capitol.
4. Reimbursement for Region V Leadership Meeting requires that the individual is in attendance for at least 75% of the allotted time for this meeting.

**PROCEDURE(S):** A completed expense report as well as receipts or other documentation of expenses must be submitted to the Executive Director within 45 days of the meeting. The individuals to attend these events will be determined by the board during the annual budgeting process.

**FINANCIAL IMPACT:** Will be determined annually at the Board's Budget Meeting.

## **NABIP FLORIDA POLICY & PROCEDURES**

POLICY TITLE	Consistency with State Board policies “Speak with One Voice”
POLICY NUMBER:	003
MOTION:	Kimberly Auclair
SECONDED:	Paul Deininger
DATE SUBMITTED (INITIAL):	3/18/2009
DATE APPROVED:	3/18/2009
REAPPROVED:	4/20/2012 7/25/2015 Steve Israel/Jim Moore 10/11/2019 Carol Taylor/Alexis DeLuca 4/21/2023 Ashley Kapostins/Chris Kinley
APPROVED BY:	NABIP Florida Board
SUNSET DATE:	4/21/2026

**PURPOSE:** NABIP Florida, as a member driven organization, needs to establish consistent positions on state and federal legislative issues and ensure that its members do not stake positions on issues which are inconsistent with state or federal positions on these issues. Nationally there have been problems with some members suggesting or sponsoring legislation in the name of either NABIP or the State Association which has not been approved by either organization. The need to leverage our membership and our expertise on these issues requires that there be one voice and one message on issues of importance to members of NABIP Florida in Florida.

### **POLICY:**

1. Members and non-members are prohibited from asserting NABIP Florida or NABIP support on any issue which impacts NABIP Florida members – specifically on legislative or regulatory matters impacting health insurance and ancillary benefits – unless that position has been approved by the State Board or the NABIP Board of Trustees. Such prohibited assertions shall include endorsements of concepts or ideas, related to those issues impacted by our association, whereas the member’s endorsement of a concept or idea is “perceived” to be an endorsement by the association merely by the position that the member holds on the state or local level (i.e. Board Member or Committee Chair).
2. In the event that a position has been asserted without the approval of NABIP Florida, that individual shall take all necessary steps to communicate to policymakers and other public entities (e.g. press) to clarify that the position taken by that individual is not supported by NABIP Florida and that the individual inappropriately asserted that support when communicating their own personal opinion on this issue(s).

**PROCEDURE(S):**

1. Any support, or corresponding non-support, of a particular issue, whether legislative or regulatory in nature, in writing or oral, that has not previously been endorsed by NABIP Florida or NABIP, shall first be submitted for review to the President and the appropriate Legislative Chair (state or federal). If either of these individuals believes the position reflects policies not approved by the Board of Directors, they shall either 1) Submit the issue to the Board of Directors, or its designees, for their review and recommendation; or 2) Eliminate the portion of the “position” they believe not to be consistent with approved NABIP Florida or NABIP policy.
2. When a member is found to have stated the support of NABIP Florida or NABIP, on an issue affecting NABIP Florida or NABIP and its members, the State Board shall:
  - a. Review the facts and statements of the member to determine whether or not the position asserted was consistent with State or National policy on that issue.
  - b. In the event that position asserted was inconsistent with state or national policy or has taken a position which has not been approved by the State Board, the President shall:
    - i. Write the member, provide the member an opportunity to explain their actions and request that the member retract or clarify their statements in written form for review by the State Board.
    - ii. The State Board shall review the statement and shall, if approved by majority vote of the members present, distribute the statement to individuals who received communication about the erroneously stated support of NABIP Florida or NABIP.
    - iii. In the event that the statement is contained on a website or has been printed or shown in a printed or video media, including advertisements, the member shall cause to be distributed, at their own expense, a retraction with language consistent with the statement, in the same prominence and manner as the original statement.
  - c. In the event that the position asserted was consistent, no additional action shall be required of the Board.
2. When an individual who is not a current member of NABIP Florida is found to have stated the support of NABIP Florida or NABIP for an issue affecting NABIP Florida or NABIP and its members and that position is inconsistent with state or national policy on the issue, the State Board shall take all necessary steps to demand a retraction, and shall actively pursue any and all available remedies, including but not limited to, damages for breach of relevant trademark law.

**FINANCIAL IMPACT:** None

## **NABIP FLORIDA POLICY & PROCEDURES**

POLICY TITLE: Event Registration and Room Comps  
POLICY NUMBER: 006  
MOTION: Steve Israel  
SECONDED: Matt Dinkel  
DATE SUBMITTED (INITIAL): October 5, 2012  
DATE APPROVED: October 5, 2012  
DATE AMENDED: August 8, 2014 Paul Deininger/Artie Hoffman  
December 11, 2019 Tonda Lawson/Steve Blackford  
April 21, 2023 Ashley Kapostins/Chris Kinley  
August 29, 2024 Julie Parks/Chris Kinley  
APPROVED BY: NABIP Florida Board  
SUNSET DATE: August 29, 2027

**PURPOSE:** To set forth guidelines on who is to receive free or discounted registrations to our state events as well as who's room costs will be covered by NABIP Florida.

**POLICY:** People in the following positions will receive full complimentary registrations to the main program only: President, President-Elect, Event Chairperson, Executive Director, Speakers, Meeting Planner & staff, Master of Ceremonies, Event Photographer, NABIP Regional Vice President. At the discretion of the Event Chairperson, up to 2 key committee members, may also receive full complimentary registrations to the main program.

People holding the following positions will receive a 50% discount on the full registration fee: Active Event Committee Members, Past NABIP Florida Presidents, current NABIP BoT Members.

The following rules will apply for hotel room costs going on the NABIP Florida Master bill:

- NABIP Florida President for the majority of the planning year will get VIP Suite as allowed for in hotel contract for up to 4 nights.
- Event Chairperson for up to 4 nights.
- Executive Director for up to 4 nights.
- Meeting Planner for up to 4 nights if not comped by contract.
- Speakers will get room cost covered as negotiated in their agreements. If speaking on 1 day, they will have no more than 1 night covered unless an exception is made by the Event Chairperson or Executive Director.
- At the discretion of the Event Chairperson, up to 2 key committee members, may also get up to 2 nights each covered by the master bill.

**PROCEDURE(S):** Everyone to receive a complimentary or discounted registration, must register themselves with a code providing them with the appropriate discount. Hotel rooms to be covered on the master bill, will be booked through the NABIP Florida meeting planner or Executive Director.

**FINANCIAL IMPACT:** Registration fees will likely range from \$69-\$225 and room cost will likely range from \$145-\$190 per night including taxes. All costs will be charged to the Event's Expenses budget line.

## **NABIP FLORIDA POLICY & PROCEDURES**

POLICY TITLE	NABIP Florida School: CE for Active NABIP FL Members
POLICY NUMBER:	008
MOTION:	Michael Teller
SECONDED:	Carol Taylor
DATE SUBMITTED (INITIAL):	8/4/2017
DATE APPROVED:	8/4/2017
DATE AMENDED:	10/2/2020 Carol Taylor/Susan Ritter
APPROVED BY:	FAHU Board
SUNSET DATE:	10/2/2023

**PURPOSE:** To set forth guidelines for tracking of member activity for receiving 2 hours of CE each year as allowed by F.S. 626.015 and F.S. 624.307 passed in 2017.

**POLICY:** An active participating member is defined as a member who attends four (4) or more hours of NABIP Florida state or local chapter meetings in a calendar year. Filed CE classes, board meetings or events that are primarily social or networking do not qualify as meetings. Membership must be active for the month of December in order for credit to be awarded.

**PROCEDURE(S):** Chapters must use a NABIP Florida approved sign-in sheet at each of their meetings for members holding a FL license to sign. Non-members and non-licensed attendees should NOT sign this sheet. The sign-in sheet must be submitted to the NABIP Florida office within 3 business days of the chapter meeting. The NABIP Florida office will keep track of members who qualify as having attended 4 hours of meetings and will submit to the NABIP Florida school official.

Meetings must take place between January 2 and December 15 of each year and all sign-in sheets must be received at the NABIP Florida office by December 18 to be considered.

**FINANCIAL IMPACT:** A course must be filed each year to track this credit. That fee is currently \$102. The only other cost is administrative time spent by the NABIP Florida office and NABIP Florida school official.

## **NABIP FLORIDA POLICY & PROCEDURES**

POLICY TITLE:	Loyalty Program Use and Accumulation
POLICY NUMBER:	009
MOTION:	Carol Taylor
SECONDED:	Angela Mlynarski
DATE SUBMITTED (INITIAL):	9/14/2018
DATE APPROVED:	9/14/2018
DATE AMENDED:	
REAPPROVED:	4/21/2023 Ashley Kapostins/Don Griesheimer
APPROVED BY:	NABIP Florida Board
SUNSET DATE:	4/21/2026

**PURPOSE:** To set forth guidelines for point accumulation, point disbursement and travel expense reimbursement from loyalty programs.

### **POLICY:**

1. The National Association of Benefits and Insurance Professionals Florida Chapter (NABIP Florida) will, whenever possible, create loyalty accounts to accumulate reward points.
2. Any hotel, airfare or other loyalty program points which are earned by NABIP Florida shall remain as an asset of NABIP Florida.
3. Allocation of earned points shall be granted to the Executive Director to offset travel expenses and at the discretion of the NABIP Florida Officers to offset travel costs for others, otherwise budgeted and approved by the NABIP Florida Board.
4. Use and accumulation in these programs shall be tracked and reported not less than quarterly to the NABIP Florida Board. Reporting must include accumulation, expiration and utilization of points.
5. Accumulation towards personal frequent flyer mileage or reward program points for expenses paid by an individual and then reimbursed by NABIP Florida for NABIP Florida Board approved travel, shall remain an asset of the individual.
6. Use of personal frequent flyer mileage or reward program points to pay for travel related to NABIP Florida business which is otherwise reimbursable, will not be reimbursed.

**PROCEDURE(S):** This Policy shall be used when entering into any service agreement with hotels, service providers or other entities which are offering points as an incentive for the use of a location or facility for a NABIP Florida sponsored event. This Policy Shall be used for the accumulation, disbursement and reporting of these incentives.

**FINANCIAL IMPACT:** Should be budget positive.

## **NABIP FLORIDA POLICY & PROCEDURES**

POLICY TITLE:	UNLICENSED ENTITIES
POLICY NUMBER:	010
MOTION:	Melody Crowgey
SECONDED:	Michele Malooley
DATE SUBMITTED (INITIAL):	March 23, 2018
DATE APPROVED:	March 23, 2018
REAPPROVED:	4/21/23 Ashley Kapostins/Don Greisheimer
APPROVED BY:	NABIP Florida Board
SUNSET DATE:	April 21, 2026

**PURPOSE:** To set forth procedures and guidelines for notifying the Florida Department of Financial Services when an unlicensed entity is brought to the attention of the NABIP Florida Board of Directors.

**POLICY:** It is in the best interests of the NABIP Florida membership that an unlicensed entity be reported to the proper governmental agency in Florida, which is the Florida Department of Financial Services. This is to maintain the professionalism of the industry, as well as protect the consumers in the state, and the members of NABIP Florida.

**PROCEDURE(S):** In order to maintain consistency and proper reporting to both the FL Department of Financial Services and to the NABIP Florida Board of any outcomes (such as a cease and desist order being produced, any fines assessed, etc), the Agent Representative must be notified in order to turn the information received over to the proper State Agency. In the event the Agent Representative is not a filled position, or in the event they are unable to perform the duties laid out below, the Legislative Chair, should be notified, in order to notify the State. In the event neither are able to perform the duties listed below, another person should be appointed by the Board.

The Agent Representative (or assigned person) should first check the approved entities list contained on the [www.fldfs.com](http://www.fldfs.com) website.

As much information as can be assembled (emailed information, organizational information, any data on any insurance or reinsurance contracts, benefits, or coverage offered by the entity, names, addresses and phone numbers of any officers or agents of the entity, any name, address and phone number of anyone marketing the entity, names, addresses and phone numbers of any employers, employees, or individuals who may be enrolled by, or who will be receiving services from the entity), should be reported by phone to 850.413.4000, or mailed to the address listed below:

Attn: Unlicensed Entity Coordinator  
Florida Department of Financial Services  
Division of Investigative and Forensic Services  
2020 Capital Circle SE  
Alexander Building  
Tallahassee, FL 32301

**FINANCIAL IMPACT:** There should be no financial impact to the NABIP Florida budget.