

**DALLAS ASSOCIATION OF HEALTH UNDERWRITERS
SUMMARY OF POLICIES & PROCEDURES**

	TITLE	CLASSIFICATION	SUBMITTED	APPROVED	PURPOSE
1	Duties Of Board Of Directors	Board of Directors	November 13, 2002	February 14, 2003 Revised: August 17, 2005	To define duties and responsibilities of DAHU Board of Directors with regard to meeting attendance, participation in association functions, committee work and reporting
2	Execution of Board of Directors Decisions	Board of Directors	November 13, 2002	February 14, 2003	To clarify the relationship between the Board of Directors and Executive Committee concerning votes and decisions executed at Board of Directors meetings
3	Officer Nomination Criteria	Officers	November 13, 2002	February 14, 2003	To establish appropriate criteria by which nominations of individuals to serve as officers of the association may be tendered and qualified
4	DAHU Annual Budget	Finance	November 13, 2002	February 14, 2003	To provide the Association with an annual budget of revenue and expense, as required by the Bylaws, and the date(s) effective
5	Expense Reimbursement	Finance	November 13, 2002	February 14, 2003	To control expenses and liabilities
6	Payment of Expenses	Finance	November 13, 2002	February 14, 2003	To establish a standard procedure whereby expenditures, to be paid or reimbursed, are approved for payment
7	DAHU Credit Card Acceptance	Finance	November 13, 2002	February 14, 2003	To establish a process or accepting credit cards

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

16	Official Publications & Website	Administrative	February 16, 2005	February 16, 2005	To establish a process for flow of communication materials on behalf of DAHU
17	Awards	Administrative	April 13, 2005	April 13, 2005	To establish a process and document the criteria for certain award presented by DAHU.
18	Member and Non-member Fees	Finance	August 17, 2005	August 17, 2005	To establish a policy for the application of member discounts on fees charged for DAHU functions.
19	Social Media	Communications			To set down guidelines for use of various social media outlets to promote DAHU/TAHU/NAHU positions, activities and members.
20	Investment Policy	Finance	February 3, 2017	February 3, 2017	To establish a policy that outlines DAHU's policy with regard to investment of DAHU funds.

Dallas Association of Health Underwriters
Policy and Procedures #1

POLICY TITLE: Duties of DAHU Board Members

CLASSIFICATION: Board of Directors

DRAFTED BY: Carolyn L. Goodwin

DATE SUBMITTED: November 13, 2002

APPROVED REVISED November 2012 Rejected

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

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

- Attend all DAHU Board Meetings.
- Attend all DAHU monthly Membership Meetings.
- Attend DAHU Annual Sales Symposium, and other functions sponsored by the Association.
- Recognize that DAHU is a volunteer organization and all expenses incurred by board members will not be reimbursed by DAHU.
- Chairpersons are encouraged to work out all projects in committee PRIOR to presentation to DAHU Board. Incomplete committee work on a project introduced to the Board will likely result in a tabling of the topic until such time as all the details have been resolved in committee.
- Each Board member is required to submit a board report to the entire board at least 48 hours prior to each board meeting. The board report should be submitted to the entire board electronically; otherwise you are required to bring copies for every board member the day of the board meeting. Board reports will then become part of the Association's permanent record as received in the minutes of the meeting.

Dallas Association of Health Underwriters
Policy & Procedures #2

POLICY TITLE: Execution of Board of Director Decisions

CLASSIFICATION: Board of Directors

DRAFTED BY: Carolyn L. Goodwin

DATE SUBMITTED: November 13, 2002

APPROVED x

REVISED

REJECTED

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

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

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

Any variation of this policy will be considered a serious violation of the respect paid to Board decisions and is subject to the full disciplinary action of the Board of Directors.

Dallas Association of Health Underwriters
Policy & Procedures #3

POLICY TITLE: Officer Nomination Criteria

CLASSIFICATION: Officers

DRAFTED BY: Carolyn L. Goodwin

DATE SUBMITTED: November 13, 2002

APPROVED REVISED November 2012 REJECTED

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

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

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

Dallas Association of Health Underwriters
Policy and Procedures #4

POLICY TITLE: DAHU ANNUAL BUDGET

CLASSIFICATION: FINANCE

DRAFTED BY: Carolyn L. Goodwin

DATE SUBMITTED: November 13, 2002

APPROVED X

REVISED X November 2012

REJECTED

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

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

PROCEDURE(s):

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

Dallas Association of Health Underwriters
Policy & Procedures#5

POLICY TITLE: EXPENSE REIMBURSEMENT

CLASSIFICATION: FINANCE

DRAFTED BY: Carolyn L. Goodwin

DATE SUBMITTED: November 13, 2002

APPROVED X

REVISED

REJECTED

PURPOSE: To control expenses and liabilities.

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

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

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

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

Dallas Association of Health Underwriters
Policy and Procedures#6

POLICY TITLE: PAYMENT OF EXPENSES

CLASSIFICATION: FINANCE

DRAFTED BY: Carolyn L. Goodwin

DATE SUBMITTED: November 13, 2012

APPROVED X REVISED X November 2012 REJECTED

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

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

PROCEDURE(S): All Members of the Board must submit a voucher for any expense to be paid or reimbursed. Receipts must be attached to the voucher, and all expenses explained. Any expense not given prior approval during the annual budget review and adoption process must be approved by the Board of Directors.

Expense Voucher

Date: _____

Requested by (print your name): _____

Payable to: _____

Purpose: (**attach all receipts**) _____

Total Amount: _____

Mail check to: _____

Address: _____

All expenses require the approval by the Association President and Treasurer prior to reimbursement.

Approval Signature

Date

Approval Signature

Date

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

Phone and/or Email Approval Date: _____

Forward to: Dallas Association of Health Underwriters
P O Box 801345
Dallas TX 75380

FOR DAHU USE ONLY

Check Date: _____

Amount Paid: _____

DAHU Check #: _____

Request for reimbursement all documentation may be emailed to the Treasurer or mailed to DAHU's PO Box.

Dallas Association of Health Underwriters
Policy & Procedures #7

POLICY TITLE: DAHU Credit Card Acceptance

CLASSIFICATION: Finance

DRAFTED BY: Carolyn L. Goodwin

DATE SUBMITTED: November 13, 2002

APPROVED X

REVISED X November 2012

REJECTED

PURPOSE: To establish a process for accepting credit cards.

POLICY: DAHU will accept credit cards for payment of various fees, including but not limited to, registration for monthly luncheon, professional development seminars, annual sales symposium, golf tournament, purchases, etc.

PROCEDURES: Credit card information is automatically processed via the DAHU website, physical card swipes or paper process. DAHU will make every endeavor to secure credit card information.

Dallas Association of Health Underwriters
Policy & Procedures #8

POLICY TITLE: Delegate Expense Reimbursement – NAHU Registered Delegates

CLASSIFICATION Stipends

DATE SUBMITTED November 13, 2002

DRAFTED BY Carolyn L. Goodwin

APPROVED X

REVISED November 2012

REJECTED

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

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

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

Requirements for reimbursement include:

1. Attendance at all mandated meetings as set by the President
2. Attendance at all regional meetings
3. Attendance at the House of Delegates meeting
4. Transportation (Parking, Taxi, Baggage, etc.)
5. Meals (excluding Alcohol)
6. Must be a DAHU member in good standing

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

Dallas Association of Health Underwriters
Policy & Procedures #9

POLICY TITLE: Delegate Expense Reimbursement - Capitol Conference

CLASSIFICATION Stipends

DATE SUBMITTED November 13, 2002

DRAFTED BY: Carolyn L. Goodwin

APPROVED X

REVISED X November 2012

REJECTED

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

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

Procedure: The Association will reimburse Delegates to Capitol Conference toward the costs of registration, air fare, lodging, transportation (parking, taxi, baggage, etc.), Meals (excluding Alcohol).

Requirements for reimbursement include:

1. Attendance at all meetings during Capitol Conference; exceptions may be made by the President if the meeting(s) is missed due to Congressional Appointments.
2. Documented participation in citizen lobbying appointments.
3. Board approval is required for any exceptions to the above.

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

Dallas Association of Health Underwriters

Expense Voucher

Date: _____

Requested by (print your name): _____

Payable to: _____

Purpose: (**attach all receipts**) _____

Total Amount: _____

Mail check to: _____

Address: _____

All expenses require the approval by the Association President and Treasurer prior to reimbursement.

Approval Signature

Date

Approval Signature

Date

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

Phone and/or Email Approval Date: _____

Forward to: Dallas Association of Health Underwriters
P O Box 801345
Dallas TX 75380

FOR DAHU USE ONLY

Check Date: _____

Amount Paid: _____

DAHU Check #: _____

Request for reimbursement all documentation may be emailed to the Treasurer or mailed to DAHU's PO Box.

Dallas Association of Health Underwriters
Policy & Procedures#10

Policy Title: E-Mail Meetings and Votes

Classification: Administrative

Drafted by: Carolyn L. Goodwin

Date Submitted: November 13, 2002

APPROVED X

REVISED X November 2012

REJECTED

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

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

- i. A prior vote of the Board at a regularly scheduled meeting established that a vote would occur via e-mail on a specific topic by a set date, or
- ii. A majority of the Executive Committee has voted to open the Board to a specific motion for a "virtual meeting" and discussion followed, if needed, by a vote by e-mail; all within a specific time period.

II. Each voting member of the Board must respond to the motion and the motion must pass unanimously in order for the vote to be valid.

Dallas Association of Health Underwriters
Policy & Procedures #11

Policy Title: Execution of Contracts

Classification: Administrative

Drafted by: Carolyn L. Goodwin

Date Submitted: March 14, 2003

APPROVED REVISED November 2012 NOT APPROVED

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

Procedure: Contracts binding on the association, whether financially or administratively, shall be submitted by a Committee Chair to the Board of Directors for review and approval. Contracts may only be executed by the President.

Dallas Association of Health Underwriters
Policy & Procedures #12

Policy Title: Acceptance of Credit Cards

Classification: Administrative

Drafted by: Carolyn L. Goodwin

Date Submitted: April 11, 2003

APPROVED X REVISED X November 2012 REJECTED

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

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

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

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

Dallas Association of Health Underwriters
Policy & Procedures #13

Policy Title: Designation of Delegates

Classification: Administrative

Drafted by: Carolyn L. Goodwin

Date Submitted: April 11, 2003

APPROVED X REVISED X November 2010 REJECTED

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

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

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

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

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

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

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

Dallas Association of Health Underwriters
Policy & Procedures #14

Policy Title: Special Committees

Classification: Administrative

Drafted by: Carolyn L. Goodwin

Date Submitted: February 16, 2005

APPROVED X

REVISED

X November 2012

REJECTED

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

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

The responsibilities of the Special Committees are as follows:

- A. Texas Legislation/GRIP - to obtain individual and business contributions to the national and state legislative efforts. To report state legislative and regulatory activity to the membership.
- B. Media Relations - to establish relationships with the media to promote the Associations efforts and purpose.
- C. Public Service - to develop special activities to raise revenue, promote cohesiveness and public awareness of the Association and to affiliate the Association with public service programs that serve the greater Dallas community.
- D. Membership Retention – to retain current membership and encourage involvement and participation of members in Association activities.
- E. Communications/Technology (website, newsletter, invitations, etc.) – to establish and maintain open lines of communication among the members of the Association via all forms of technology available to them. To communicate Association functions and to provide information regarding legislation, education and items of concern or interest to the membership.
- F. Sponsorship – to work within the community to garner financial support of various Associations activities.

Dallas Association of Health Underwriters
Policy & Procedures #15

Policy Title: Budget & Finance

Classification: Financial

Drafted by: Carolyn L. Goodwin

Date Submitted: February 16, 2005

APPROVED X REVISED X November 2012 REJECTED

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

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

- A. The Board of Directors shall adopt the budget no later than the last meeting of the board preceding the start of the fiscal year.
- B. The Executive Committee shall designate the depositories of all funds of the Association.
- C. The Executive Committee shall have the power to authorize such officers as in its judgment may seem advisable to execute the voucher checks aforementioned and to do and perform such other acts as will carry out the purposes and objectives of this Article.
- D. As soon as possible following the close of the fiscal year, the Treasurer shall deliver to the Board of Directors, the balance sheet and a statement of receipts and the expenditures of the Association for the previous year.
- E. Publish the Budget on the chapter's website and will provide a copy upon request by any member.

Dallas Association of Health Underwriters
Policy & Procedures#16

Policy Title: Official Publications & Website

Classification: Administrative

Drafted by: C. Louanne Trebing

Date Submitted: February 16, 2005

APPROVED X REVISED X November 2012 REJECTED

Purpose: To establish a process for flow of communication and approval of material for the Associations official publications, such as newsletters, email, event flyers and invitations, and the website.

Procedure: The Executive Committee shall have full authority, regarding questions of policy and editorial content, of the official publications and the website.

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

Dallas Association of Health Underwriters
Policy & Procedures #17

Policy Title: Awards
Classification: Administrative
Drafted by: Carolyn L. Goodwin
Date Submitted: April 13, 2005

APPROVED X REVISED X November 2012 REJECTED

Purpose: To establish a process and document the criteria for certain awards presented by DAHU.

Procedures: Local chapter awards may be awarded on an annual basis, subject to selection by the Awards Selection Committee or general membership, as indicated.

The Awards Selection Committee shall consist of 3 members:

Awards Chairperson (shall Chair Awards Committee)
Immediate Past President or a Past President
Active Trustee

Awards presented, and the criteria for each shall be:

Henry Dawson Award

The Henry Dawson Award shall be presented each year to the member considered to have made the most valuable contribution of time and support to DAHU over the past years. Recipients of the Henry Dawson Award shall not be eligible for nomination again for a period of at least five years.

Member nominations for the Henry Dawson Award shall be solicited, and nomination forms shall be signed by the nominating members and submitted to the Awards Chairperson. The Awards Committee shall tally the nominations and present the top 3 nominees to the membership for vote.

Hendershot Award

The Hendershot Award shall recognize the one company whose support for DAHU's members and mission exceeds all others. Primary considerations will include carriers/company's financial and philosophical support for our chapter. Contributions evaluated may include, but are not limited to:

- Sponsorship of Legislative Day
- Sponsorship of Sales Symposium
- Sponsorship of Luncheons
- Sponsorship of other events
- Supportive of DAHU membership among its sales force
- Advertiser in monthly newsletter
- Financial Support
- Time

The Hendershot award may or may not be awarded annually, and the award recipient shall be named by the Awards Committee.

Other Awards

Certain other awards shall be presented annually to persons from the general membership and from the Board of Directors, as selected by the Award Committee.

The Nova Award shall be presented to an **individual member** who has demonstrated significant new energy and accomplishment on behalf of the association during the last year.

The Stellar Award shall be presented to an **individual member** who has demonstrated steady and consistent participation in and support of all DAHU activities.

The MVP Award shall be presented to a member of the **Board of Directors** who has demonstrated the single most significant achievement on behalf of DAHU during the year.

The Leadership Award shall be presented to a member of the **Board of Directors** whose contribution includes consistent attendance and participation in meetings, luncheons and other association events, and who has successfully achieved the goals set forth during the strategic planning meeting for the year.

The Awards Chair shall be responsible for:

- Coordinating the meetings of the Awards Selection Committee.
- Preparation and distribution of Henry Dawson Award nomination forms in the month of April and ballots distributed by May 1 (due May 15th).
- Obtaining biographical information to be used during the awards presentation.
- Selection and procurement of appropriate recognition items, subject to budget approval.

Presentation of all awards will take place during the month of June each year.

Dallas Association of Health Underwriters
Policy & Procedures #18

Policy Title: Member & Non-member Fees

Classification: Finance

Drafted by: Carolyn L. Goodwin

Date Submitted: August 17, 2005

APPROVED REVISED November 2012 NOT APPROVED

Purpose: To establish a policy for application of member discounts on fees charged for DAHU Functions.

Procedure: The Board of Directors shall establish fees charged to members and non-members of the association for attendance at all functions, including luncheons, continuing education sessions, special events and other activities. Such fees shall be published to the membership in the Newsletter and on all notices of events.

Any member in good standing of any other local chapter of the National Association of Health Underwriters shall be entitled to attend DAHU functions at the current member rate.

Dallas Association of Health Underwriters Policy & Procedures #19

Policy Title: Social Media

Classification: Communications

Drafted by: Jay Huminsky

Date Submitted:

APPROVED X February 3, 2017

REVISED

REJECTED

Purpose: This policy provides guidance for DAHU Association member use of Social Media, which should be broadly understood for purposes of this policy to include blogs, wikis, microblogs, message boards, chat rooms, electronic newsletters, online forums, social networking sites (such as Facebook, LinkedIn, Twitter, etc.) and other sites and services that permit users to share information with others in a contemporaneous manner.

DAHU SOCIAL MEDIA SITES

LinkedIn – Professional networking site allows connection with other industry leaders. Discuss ideas and find job opportunities. <https://www.linkedin.com/pub/dallas-broker/100/b77/b76>

Facebook – Informal site that allows you to connect in multiple ways including fan pages, sharing of pictures and videos, events, invitations, connection with friends.

<https://www.facebook.com/groups/147714231916487/>

Twitter – Post your thoughts in 140 characters or less, repost tweets, post links. @DAHUBroker

Hashtags to use: #DAHU #WorkHard #PlayHard

COMMON PROCEDURES

The following principles apply to professional use of Social Media on behalf of the Dallas Association of Health Underwriters as well as personal use of Social Media when referencing DAHU.

- Members need to know and adhere to the Social Media Policy – DAHU 2015-2016 when using Social Media in reference to DAHU.
- Members should be aware of the effect their actions may have on their images, as well as DAHU's image. The information that members post or publish may be public information for a long time.
- Members should be aware that DAHU may observe content and information made available by members through Social Media. Members should use their best judgment in posting material that is neither inappropriate nor harmful to DAHU, its Board members, or membership.
- Although not an exclusive list, some specific examples of prohibited Social Media conduct include posting commentary, content, or images that are: defamatory, pornographic, proprietary, harassing, libelous, taunting, bullying, off-color, profane, discriminatory in any way, or that can create a hostile environment. Character assassinations are prohibited, as is disparaging third parties by name. If negative or inappropriate postings appear on DAHU Social Media accounts (determined by administrator discretion) the offending post will be removed by an account administrator.
- Members are not to publish, post or release any information that is considered confidential to the public. If there are questions about what is considered confidential, members should consult with someone on the DAHU Board before posting.
- When posting a personal story, view or opinion, members cannot take a position on behalf of DAHU.
- Social Media networks, blogs and other types of online content sometimes generate press and media attention or legal questions. Members should refer ALL inquiries to the DAHU Media Chair.

- If members encounter a situation while using DAHU Social Media that threatens to become antagonistic, members should disengage from the dialogue in a polite manner, rather than engage.
- Where appropriate, members should get permission before posting images of non-members. Photos of anyone under age 18 must have parental permission. Additionally, members should get appropriate permission to use a third party's copyrights, copyrighted material, trademarks, service marks or other intellectual property.
- It is highly recommended that employees keep DAHU related Social Media accounts separate from personal accounts, if practical.

Social Media Policy SPECIFIC TO DAHU:

- **Purpose of DAHU Facebook group** – to share social information about DAHU activities, members, and events with a focus on the social aspect of members. Approved friends will be those within the health insurance industry – at administrator's discretion - and not for general public.
- **Purpose of DAHU LinkedIn Page:** to share and be a resource for industry knowledge, connect with non-members to promote membership, provide links to industry publications, promote DAHU events, promote industry discussion, with a focus on business ideas. Connections to the group will be open to the general public.
- **Purpose of DAHU Twitter:** to share industry knowledge, live tweets during events, follow and share other industry account posts with a focus on brevity and business. Followers - open to the public
- All DAHU Social Media sites will have two or more administrators.
- Information posted to the DAHU Facebook, LinkedIn and Twitter accounts will be two-way, with members being allowed to post to Facebook and the LinkedIn Group, and the public being able to reference @DAHUBroker and #DAHU
- The monitoring of said Social Media Sites will be done by the DAHU Media Relations Committee
- Commercial solicitations and job postings on DAHU Social Media sites are at the discretion of the administrators.

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

**Dallas Association of Health Underwriters
Policy & Procedures #20**

Policy Title: Investment Policy Statement

Classification: Finance

Drafted by: Jay Huminsky

Date Submitted: February 3, 2017

APPROVED X February 3, 2017 REVISED REJECTED

Purpose: To establish a policy that outlines DAHU's policy with regard to investment of DAHU funds.

Investment Objectives

Preservation of capital is our highest priority, with achieving returns beyond CDs as the second objective. Our annual operating budget is over \$80,000 and maintaining that level of cash reserves is critical. Our plan is to invest \$50,000 of assets initially.

Liquidity/Planned Withdrawals

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

Time Horizon

We expect long term growth assuming conservative to moderate risk. Using the income only for purposes of annual budget short falls would be a goal 3-5 years from the initial investment.

Risk Tolerance

Risk Tolerance – Moderate
Acceptable temporary decline – 10%
Realistic Growth Expectation - 8-10%

Asset Classes and Allocation

We are using an aggressive and experienced day trader who is a member of our board. Equity positions include, but are not limited to: money market instruments, mutual funds and individual securities. Allocation parameters are currently 100% in equities.

Performance Reviews

We will have a monthly written report to present at monthly board meetings. Meeting of the Finance Committee will convene as needed to review any changes in market objectives or outcome. We will plan a telephone conference call with our financial professional to go over the report with the Finance Committee prior to each board meeting and will ask for the financial advisor to be physically present at a DAHU Board meeting on an "as needed" basis, in the event of a critical issue.