



**RIO GRANDE
ASSOCIATION OF
HEALTH UNDERWRITERS
BYLAWS**

BYLAWS

of the

Rio Grande Association of Health Underwriters

ARTICLE I - Name & Territorial Limits

1. This professional organization shall be known as the Rio Grande Association of Health Underwriters. Hereinafter referred to as the Association or RGAHU, a non-profit organization chartered by the National Association of Health Underwriters, hereinafter referred to as NAHU.
2. The territorial limits of this Association shall be central New Mexico and those parts of New Mexico not currently being served by the State Association or another local chapter chartered by NAHU.

ARTICLE II - Purpose

1. To promote the adoption and application of high standards of ethical conduct in the health insurance industry and to promote the code of Ethics of NAHU which is hereby made a part of these by laws, Appendix A.
2. To advance public knowledge for the needs and benefits of disability income coverage, health insurance and other related products.
3. To provide and promote a program of continuing education and self-improvement of its members.
4. To promote education, legislation, regulation and practices which are in the best interest of the health care industry and insuring public.
5. To be active as an association in community service, community affairs, and to encourage its members to support and contribute to the same.
6. To support programs and activities which would further the purpose of this Association.

ARTICLE III - Organization

1. Membership shall be open to any individual licensed by a state licensing authority for the sale of disability income coverage, health insurance, and all related products. Members may also include non-licensed individuals engaged in the

distribution of these products. Other classes of membership are enumerated below. Such classes are eligible for enlargement upon approval of the Board of Directors.

2. This Association shall manage, supervise, direct and control the business, funds, assets and property of the Association.
3. The officers of this Association shall be President, Immediate Past President, President Elect, Secretary, and Treasurer. They shall be elected by the membership at the annual meeting and hold office for one year or until their position is filled.
4. Additional Board Members shall include the following Chaired positions:
 - Operations
 - Public Relations
 - Education
 - Awards
 - Membership
 - Legislation

Each chairperson is elected by the membership at the annual meeting and shall hold office for one year or until their position is filled.

5. The Board of Directors of this Association shall include the above mentioned officers and chaired position holders.

Each officer and chairperson shall be an active member in good standing with the Association and shall serve without compensation.

No board member or chairperson shall be eligible to serve for more than two consecutive terms in the same office or position. For purposes of determining eligibility to continue in office under this position an officer who has served more than half a term is considered to have served a full term in that office.

At no time shall more than two representatives of the same company simultaneously sit on the Board of Directors or hold a Chaired position. This is not meant to include independent agents who happen to be contracted with the same companies. This will also not apply to board members who experience a job change. This board member will be allowed to complete their term in office.

6. The executive committee shall consist of the elected officers of the Association. This committee may act in the place of the Board of Directors between board meetings on all matters except those specifically reserved to the Board of Directors/ The President may call meetings of the Executive Committee as the business of the Association may require, or a meeting may be called by the President Elect upon written request of three members of the Executive Committee. A quorum for conducting business shall be a majority of the membership of said committee.

7. Regular and special meetings of the membership shall be held at a time and place specified by the Board of Directors. The last regular meeting of each fiscal year shall be the annual meeting at which the election of officers for the next year is held. Installation of officers may be done immediately or at the next regular membership meeting.

The fiscal year begins July 1st and ends June 30th.

8. A quorum of the general membership at its meetings shall be a majority of those in attendance at a properly called meeting. Voting by proxy will not be permitted at meetings of the Board of Directors, the Executive Committee, committee meetings, or general membership meetings.
9. The Board of Directors shall elect and designate members of the Association as Delegates to represent the Association at the meetings of the House of Delegates of the National Association of Health Underwriters. In accordance with NAHU's standards, an alternative for each delegate may also be elected. Notice of the election of these Association Delegates shall be sent by the Secretary to the offices of NAHU within the prescribed time limits established by NAHU.

ARTICLE IV - Duties of the Officers

1. The President shall be the Chief Elected Officer of the Association and shall preside over all meetings of the Association, the Board of Directors, and the Executive Committee. The President shall appoint all committees whose membership is not otherwise established by these Bylaws and shall be an ex-officio member of all committees formed under this Association except the Nominating Committee.

The President shall also perform such other duties that usually pertain to this office including the assignment of specific duties to other officers, board members, and committee members unless specifically limited by these Bylaws.

2. The Immediate Past President shall serve as an advisor to the Board of Directors and as Chairperson of the Nominating Committee. Past President shall represent RGAHU at all State Association of Health Underwriter meetings. If unwilling or unable to fulfill duties, the Board of Directors is empowered to elect a replacement. This position is automatically filled by the outgoing President. In the event there is not an outgoing President or such person is unable or unwilling to serve, this office shall remain vacant or the President may appoint a member in good standing to fulfill the duties of this office. Past President shall also serve as Parliamentarian of all board meetings.

The Nominating Committee shall prepare nominations for positions on the Board of Directors and have general charge of the election, including the preparation,

distribution, collection and counting of the ballots. The Nominating Committee shall present its report to the Secretary not less than 60 days prior to the annual meeting, the report of the Nominations will be published to the membership. A member's name may be presented to the Nominating Committee for consideration as a nominee by any member of the Nominating Committee, or by written notice from the Association member accompanied by a statement signed by the nominee that there is willingness to serve if nominated and elected. Nominations from members must be received by the Secretary at least 60 days prior to the annual election.

Additional nominations may be made from the floor of the annual meeting while nominations are open for a particular office, except for the position of Immediate Past President and President.

3. The President Elect shall assume the duties of the President in the event the President is unable or unwilling to serve and would have the same authority of that office. Duties also include Chairing the Association's Annual Symposium Committee.
4. The Treasurer shall be the Chief Financial Officer and shall see that finances and transactional records are maintained, budgets prepared, financial planning completed and investments managed.
5. The Secretary shall be the chief recorder and shall see that records of meeting and committees are maintained. The Secretary will also be responsible for providing the membership copies of minutes as needed.

The Executive Board Members shall perform such other duties that pertain to their office including those assigned by the President and the Board of Directors.

If an office of an Executive Board member shall become vacant, the President shall appoint a member in good standing to fulfill the duties of the office, such appointment being subject to a two-thirds (2/3) vote of approval by the Board of Directors.

The power to appoint or nominate replacements for any vacancy shall be restricted to unexpired terms that cannot be filled within 31 days by the Association as its annual meetings.

ARTICLE V - Duties of the Chairpersons

1. The Membership Chairperson shall actively encourage membership among all licensed agents, general agents, managers, brokers, and office persons who earn their living from the sale and service of disability income coverage, health insurance, and related products.

2. The Education Chairperson shall aid in the promotion, development and extension of education and training facilities and programs for the use and benefit of the members and the public. Duties will include securing speakers for membership meetings, continuing education symposiums and special events of the Association. The Education Chairperson will be required to obtain certification of the Continuing Education Credits from the Department of Insurance.
3. The Legislation Chairperson shall examine laws and regulations (existing or proposed), affecting disability income coverage, health insurance, and related products and submit its recommendations to the Board of Directors. The Legislation Chairperson shall form a committee to assist in the implementation of legislative programs supported by NAHU.
4. The Awards Chairperson shall have the responsibility of promoting participation in awards including, but not limited to, RHU, REBC, LPRT, and all awards sponsored by NAHU and any other award designed by the Association.
5. The Public Relations Chairperson will promote a positive public image of our industry, handle internal and external communications and public affairs. The PR Chairperson will be responsible for the publication of the Association's newsletter.
6. The Operations Chairperson will assist the President Elect in planning the Association's Annual Symposium and will be responsible for logistical planning or all functions sponsored by the Association.

ARTICLE VI - Individual Members

1. Active members of this Association shall be individuals who are engaged in the sale and servicing of disability income policies, health insurance, risk management, and related products. Also any person connected with publications or organizations that service this industry and who have paid the required dues.
2. Life membership shall be granted when an active member has been in good standing for a minimum of ten (10) consecutive years and has attained age 65 or has retired or become disabled. Any member in good standing who becomes totally and permanently disabled can have all further dues waived upon written application to the Board of Directors and acceptance by NAHU.
3. Associate membership shall be available to those companies and individuals who wish to do business with NAHU or its individual Associations and want to assist NAHU financially or otherwise. Dues for this category shall be determined by the Board of Directors. Each Associate company shall designate one person as the company's primary representative to NAHU. They will not be members for census or voting purposes unless qualified as an active member in good standing.

4. Other classes of membership may be approved by the Board of Directors subject to the limitations specified in the Bylaws of NAHU.
5. If annual dues are not paid within 60 days beyond the due date, a member shall be no longer considered “in good standing” and will lose voting rights and privileges of membership.

ARTICLE VII - Dues

1. Each member of this Association shall remit annual dues in advance in the amount determined by the Board of Directors. Such dues shall be billed by NAHU and shall include the amount due the National Association of Health Underwriters, the State Association of Health Underwriters and the Rio Grande Association of Health Underwriters.

ARTICLE VIII - Parliamentary Procedure

1. The rules contained in the current edition of “Robert’s Rules of Order, Newly Revised” shall govern this Association in all cases to which they are applicable and in which they are not inconsistent with these Bylaws, the Bylaws of NAHU and any special rules of order the Association may adopt. Immediate Past President will serve as the Association’s Parliamentarian.

ARTICLE IX - Dissolution

1. The Association shall use funds only to accomplish the objectives and purposes specified in these Bylaws and no part of said funds shall inure or be distributed to the members of this Association. In the event that Association is disbanded or charter is revoked by the National Association of Health Underwriters, the last Treasurer of record or other person in possession of the funds or assets shall submit them to Treasurer of NAHU. After a period of one year, if the Association has not been reactivated or a new Association organized and chartered, funds being held in escrow shall become part of the general funds of NAHU.

ARTICLE X - Amendments

1. Any amendments of these Bylaws, if in conformity with the policies of NAHU, may be adopted by a two-thirds (2/3) vote of the active members present at any meeting of this Association, provided that written notice of the meeting shall have been given to the members one month prior to the meeting and copies of the proposed changes made available to the voting membership at least one month prior to voting.

Proposed amendments to these Bylaws may be initiated by the Board of Directors or any member in good standing. Proposed amendments must be submitted in writing to the Secretary at least 60 days prior to a vote on approval or disapproval, and are subject to the provisions of Article X of these Bylaws.

ARTICLE XI - Previous Bylaws Superseded

These bylaws, as revised, supersede all provisions or any previous bylaws of the Rio Grande Association of Health Underwriters.

APPROVED AND ADOPTED BY:

The Rio Grande Association of Health Underwriters on the (day) of (month), (year), to become effective, (date).

President

President Elect

Appendix A : NAHU's Code of Ethics

- Hold the selling of Health Insurance as a profession and a public trust and do all in my power to maintain its prestige.
- Keep the needs of my prospects and their families paramount.
- Respect my client's trust in me, and never do anything which could betray that trust or confidence.
- Give all service possible when service is needed.
- Present policies factually and accurately – providing all information to my clients which may be essential to their best interests.
- Use no advertising which may be false or misleading.
- Exercise diligence in securing and submitting all information necessary for the issuance of sound insurance coverage to the public I serve.
- Consider the sale of Health insurance as a career, know and abide by the insurance laws of my state, and seek constantly through study to increase my knowledge and improve my ability to serve the insuring public.
- Be fair and just to my competitors, and engage in no practices which might reflect unfavorably on myself or my industry.
- Treat prospects, clients, and companies fairly by submitting applications which give all information pertinent to the underwriting of a policy.
- Be loyal to my associates, my fellow agents, and the company or companies I represent.