

NABIP Tulsa

Virtual/4200 E Skelly Dr. 3rd Flr, Tulsa, OK 74135

Board Meeting Minutes

January 8, 2025 - virtual

x	Jennifer Helms – President		Jennifer Brittain – Director	x	Kristan Carlton – Awards
	Greg Holley – Past President	x	Mike Stephens - Trustee		Lisa Irby – Scholarship
x	Tim Brooks – Pres Elect	x	James Ashford - Legislative		Andrea Blevins – Leg Co-Chair
x	Kristan Carlton – Vice President	x	Cindy Ramirez – Membership/Retention		– Public Service
	Jennifer Brittain- Secretary	x	Eve Adams – Media/Communications	x	Allie Lile – Social Media
x	Tim Brooks- Treasurer	x	Tim Brooks – HUPAC		
	Brooke Riley – Director	x	Mike Stephens – Professional Development		
	David Harder - Director	x	Ryeann Miller – Hospitality		

(Bold denotes Voting Board for 2024-2025)

Call to order 10:03; Jennifer H read anti-trust (also attached)

Jennifer B could not be present and she gave her proxy to Ryeann.

Old Minutes – October minutes, James motioned to approve, Tim 2nd, minutes passed

Treasurer Report – report attached, Tim reported we have trivia night money coming and there is an account in books set up so we can take it out and it is not sitting in our balance. Right now we have about \$5k revenue, but we will have cap con coming up. Partner invoices should be coming in. Will revisit the CD next board meeting because it will be right before the CD matures. We will be looking for a new treasurer because Tim will be president.

Membership/Retention – report attached, we have 140 members, Cindy is still working with national on reporting as there are still issues with membership reporting correctly. Two lost this report, but we have been holding pretty steady.

Legislative – James reported telehealth/HSA did not get extended. It was lumped all together and it did not pass. They know it is an issue, but may not be addressed until later this summer, May/June maybe. They are working on talking points for Cap Con and brainstorming for Day at the Capitol. There is also a Legislative Reception in OKC on Feb 11th.

Professional Development – Mike reported Jan is ready and we are working on Feb. If anyone has ideas, please send them to Mike and Jennifer H.

Awards – Kristan reported that we are working on awards. Just able to get some feedback, so we are going to go through that and see where to improve.

Communications/Media/Website – Eve will add all the luncheon meetings and board meetings to calendar, so they are out there.

HUPAC – Tim reached out to Seth to see who we need to have checks for because those will have to be given to them before session starts. They are working on the name change for the state. **Jennifer H will check to see if the OK Bylaws state anything about the PAC.**

Public Service – nothing to report

Hospitality – Ryeann will check with the country club on March meeting because we will need to switch that. Jennifer H is waiting to hear back from Tulsa Tech. **Jennifer H will follow up with them.** Venue is free of charge and they have an approved catering list so we will look to see if that is more cost effective.

Scholarship – nothing to report

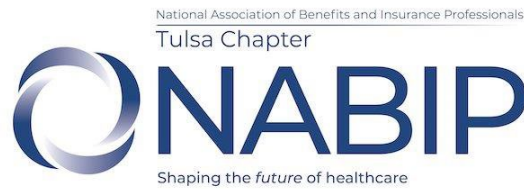
Old Business:

- TCC pricing - raised to \$33 in March (\$24.95+taxes & service charges), we are losing every meeting; they will come down to \$22.95; are we going to raise to \$30 until we secure new location? – visited Tulsa Tech Dec, waiting to hear back from school (they were closed 12/20-Jan 3). **Jennifer H will follow up with Tech.**
- P&P for meeting refunds – decided to give credit for same type of meeting and member needs to bring the email to the meeting as their payment. **Jennifer H will update and send out to board.**
- Cap Con - Katie, Cindy, Tim and Mike; also attending James, Jennifer and Andrea

New Business:

- Social Media Chair – will schedule meeting with Allie
- Annual Convention – June 28-July 1, Miami – need to know who wants to attend. Let Jennifer H know.
- Board meeting locations – can do it at INSURICA office? Will send invite for calendars once confirmed location. If not at Tech we will hold at INSURICA office. **Jennifer H will send out meeting invites for board meetings**
- Need to probably reschedule March meeting – addressed previously

Meeting Adjourned – at 11:06, Kristan motioned, James 2nd.



NABIP Tulsa Board Meeting Agenda
Thursday, January 8, 2025
Virtual

Board Meeting:

Antitrust Statement

Minutes (October 2024)

Jennifer Brittain/Jennifer Helms

Treasurer's Report

Tim Brooks

Chairperson Reports:

Membership – reporting update?

Cindy Ramirez

Legislative

James Ashford

Professional Development

Mike Stephens

Awards

Kristan Carlton

Communications/Media/Website

Eve Adams

PAC

Tim Brooks

Public Service

Hospitality

Ryeann Miller

Social Media

Allie Lile

Scholarship

Lisa Irby

Old Business:

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- P&P for meeting refunds – attached need to finalize
- Cap Con - Katie, Cindy, Tim and Mike; also attending James, Jennifer and Andrea

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Next Board Meeting – February 6, 2025, March 6, 2025

Next Monthly Luncheon – January 16, 2025
February 20, 2025



NABIP's Code of Ethics & Antitrust Overview

Federal antitrust laws have an important bearing on membership policies and disciplinary proceedings of professional associations. The services and activities of an association like ours provide economic benefits to its members – in our situation, benefits professionals. Expulsion from an association or denying the right to be a member in some other way is held to place the individual at an economic disadvantage relative to other association members. Such a denial of the right to membership can be construed as a restraint of trade and a violation of the antitrust laws. For that reason, NABIP holds its Code of Ethics to be aspirational – a code that is aspired to but not one that is actively enforced.

In addition to potential antitrust liability were we to attempt to enforce our Code of Ethics, NABIP would have potential exposure to defamation and other claims. Statements that might be made in terms of the reasons for our actions, whether true or false, could constitute intentional infliction of economic harm. The penalties for violating these laws are severe, with the possibility of both civil and criminal charges. An individual may be fined up to \$1 million and a corporation up to \$100 million if found to have violated the antitrust laws. If violations are considered egregious, jail sentences up to ten years can be imposed. Additionally, there are civil penalties available to government antitrust enforcement agencies such as a cease and desist order and dissolution of our association. In addition to government enforcement of the antitrust laws, an individual or company that suffers injury as a result of an antitrust violation may file a private suit against the violator and recover treble damages.

Another type of question frequently asked concerns actions taken by insurers relative to contracts or commission levels. NABIP is not a union, and we are prohibited from negotiating with insurers on behalf of our members. In addition, the antitrust laws prohibit NABIP or a state or local chapter from discussing agent/broker compensation or contracts (and other similar actions) with carriers. The antitrust laws require agents and brokers to make certain decisions by themselves, and not in conjunction with each other. Discussions relative to commission levels or what a fair commission level is are prohibited, as is any mention of refusing to deal with or boycotting an insurer. NABIP's Board of Trustees acknowledges the following antitrust statement at every meeting it holds. It is highly recommended the chapters follow the same practice.

"Associations are subject to strict scrutiny under antitrust laws because an association is, by its nature, a group of competitors joined together for a common business purpose. The antitrust laws require companies to make certain decisions by themselves, not in conjunction with competitors. Therefore, associations and their members must proceed with extreme caution in certain areas of activity to insure against violation of the antitrust laws. Discussions of current or future prices or commissions and refusing to deal with or boycotting any insurance carrier are among a number of areas specifically prohibited by the anti-trust laws and will not be permitted in today's meeting."

What can be done if it is believed someone is not behaving in an ethical manner? Whether the party committed the wrongful act is an insurer or a competitor, if it is believed the actions taken constitute illegal behavior, go to the relevant regulatory authority with a complaint. If the area is gray and there is a feeling that the party in question is being allowed to do things other competitors would not be permitted to do, the regulatory authority has the final authority as to whether a particular action is or is not permissible under the law.

Violation of the antitrust laws would prevent us from providing you with the services you need to succeed in your business. **Our strongest desire is to help you be more successful. Please visit our website or ask us how we can help you achieve your goals in the coming year.**

NABIP Tulsa

Profit and Loss by Tag Group

July 1, 2024 - January 7, 2025

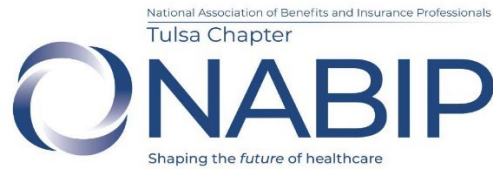
	TOTAL
Revenue	
Bank Interest Income	1,231.46
Fall Forum	
Fall Forum Registration	3,723.88
Fall Forum Sponsorships	6,077.26
Total Fall Forum	9,801.14
Fundraisers	
Half the Pot	
Half the Pot Income	173.00
Total Half the Pot	173.00
Total Fundraisers	173.00
Monthly Membership Meeting Income	3,367.93
NAHU Membership Dues	1,487.85
Trivia Night	
Trivia Night Expense	-2,000.00
Trivia Night Income	2,500.00
Total Trivia Night	500.00
Total Revenue	\$16,561.38
GROSS PROFIT	\$16,561.38
Expenditures	
Awards	
Scholarship	1,000.00
Total Awards	1,000.00
Fall Forum Expense	
Fall Forum Meal	4,626.47
Fall Forum Raffle	413.73
Speaker Gifts	175.00
Total Fall Forum Expense	5,215.20
Monthly Membership Meeting Expense	
Meals	3,870.61
Total Monthly Membership Meeting Expense	3,870.61
Other Business Expenses	
Accountant	1,200.00
Bank Charges & Fees	0.00
Quickbooks	205.00
Total Other Business Expenses	1,405.00
Website & Communications	
StarChapter	
Monthly Service Charge	139.65
Total StarChapter	139.65
Total Website & Communications	139.65
Total Expenditures	\$11,630.46

NABIP Tulsa

Profit and Loss by Tag Group

July 1, 2024 - January 7, 2025

	TOTAL
NET OPERATING REVENUE	\$4,930.92
NET REVENUE	\$4,930.92



Committee Report

Cindy Ramirez – Membership Chair

Date of Board Meeting: 1.8.2025

Committee: Membership / Retention Report

We have 140 members as of 1.7.2025

New Members:

ID	First_Name	Last_Name	Company	Join_Date	Paid_Thru	Email
521110	Brittany	Buck	HUB International Mid-America	12/5/2024	12/31/2024	Brittany.buck@hubinternational.com
520791	Darius	Day	Primary Health Partners	10/31/2024	10/31/2025	darius.day@phpdpc.com
503604	Chad	Palm	Dillingham Benefits	10/28/2024	2/28/2025	cpalm@dillinghambenefits.com

Lapsing Members:

None

Termed Members:

ID	Member Status	First Name	Last Name	Company	Phone	E-mail	Join Date	Paid Through
402345	Cancelled Membership	Carrie	Campbell	Colonial Life	918-630-7815	Carrie.campbell68@yahoo.com	10/8/2013	10/31/2024
341921	Cancelled Membership	Carolyn	Schultz		(918)524-6342	ckschultz@financialguide.com	12/16/2003	10/31/2024

Card Expirations: None