

RISK AND INSURANCE MANAGEMENT SOCIETY, INC.

Legislative Handbook

Kathy Doddridge and Nathan Bacchus

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Contact us: governmentaffairs@rims.org

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Purpose of Legislative Handbook

This handbook is intended to guide the development of legislative and regulatory advocacy efforts at the chapter level and to facilitate coordination between the RIMS chapters and RIMS government affairs staff. Our objective is for chapters to utilize the handbook, in conjunction with assistance from RIMS staff, so as to enable chapters to more effectively identify and address advocacy issues at both the state and federal level. This document should be regarded as a general guide and does not cover all possible iterations of a lobbying strategy or effort. The RIMS Government Affairs Department believes strategy advice should be given on a case-by-case basis and is always available to provide ongoing specific guidance or assistance on advocacy efforts as they evolve.

RIMS Goal for a National Government Affairs Program

It is RIMS goal that the Society will have a nationwide legislative program network that will allow for effective and efficient handling of any legislative or regulatory issue of interest to the Society. In order to achieve this goal, RIMS has established a State and Local Government Affairs program to assist in the development of government affairs programs at the state and local level. Regular communication between the State and Regulatory Affairs Associate and RIMS chapters will be key to this success. RIMS encourages each chapter to strongly consider establishing a government affairs program, communication with intrastate chapters on policy issues, and a direct line of communication with the Government Affairs Department of RIMS. Additionally, with a strong state and local government affairs network, RIMS will be able to activate grass roots efforts on state and federal issues in a quick and strategic manner. Together we can build a nationwide government affairs program with a strong reputation and impact on legislative and regulatory issues at all levels of government.

RIMS Goals for State and Local Chapters

The Society recognizes that our effectiveness can be greatly enhanced with strong government affairs programs at the state and local chapter levels. The use of this Handbook is but a starting point and reference guide. First, the handbook contains guidance related to creating legislative representative positions in individual chapters. Once established, not only can the legislative representative become the liaison to the State and Local Regulatory Affairs Associate at RIMS. The legislative representative can also be the contact or pointperson for outreach to other local chapters, state office holders and RIMS Society on federal issues. RIMS also encourages creation of statewide committees in states with several chapters. In this way, advocacy can be better coordinated for action at both the state and federal levels. This handbook also serves as a reference tool for creating legislative events or state RIMS on the Hill events within each state. These events can be modeled after the national RIMS on the Hill event and will facilitate better relationships with state representatives. RIMS government affairs also reaffirms its readiness to serve as a resource for issue identification, strategic advice as well as overall conduit for events and information related to what is happening at the federal legislative and regulatory levels.

External Affairs Committee

Committee Composition

The mission of RIMS' External Affairs Committee is to advance the practice of risk management by serving as RIMS' voice on public policy issues and to promote and maintain relationships with related industry groups, government agencies, and federal and state legislators. The committee is made up of no more than twelve members of the RIMS Society. Each member serves a three year term. The Committee is headed by a Chair whose function is to select Committee members and give direction to their various operations and projects, as well as to work closely with RIMS' Government Affairs staff.

In 2007, the State and Local Subcommittee was formed to better handle state and regulatory issues. The State and Local Subcommittee consists of members from its parent External Affairs Committee.

Roles and Responsibilities

The committee is responsible for the analysis of legislative, regulatory, or legal issues which affect RIMS, as well as the formulation of positions which are then disseminated to the Society membership and general public. Members of the committee make a serious time commitment in order to further the positions of the Society. Members are required to attend two face to face meetings, participate in monthly conference calls, and to attend the annual RIMS on the Hill event. On top of these commitments, they must be available for press inquiries, to answer emails and telephone inquiries from RIMS members and Government Affairs Staff, and to represent RIMS at various industry meetings.

Getting Started

I. *Determine goals and purpose of your local government affairs program.*

As an important first step in the development of a local government affairs program, a chapter must determine its purpose in establishing such a program. Not all chapters have the same amount of resources available. A smaller chapter with fewer resources may choose to have a basic government affairs program that focuses on a few major issues throughout a given year. Meanwhile a large chapter with a wealth of resources and participation may choose to become actively involved in a wider range of legislative and regulatory issues throughout the year. **However, no matter the size or activity of the chapter, it is important to prioritize which issues to become involved in. By taking on too many issues or activities the Legislative Liaison may become quickly overwhelmed and discouraged.**

II. *Find a dedicated individual or group of individuals to take over the government affairs responsibilities.*

Finding the right individual or group of individuals to take over the government affairs duties in your chapter is crucial to the eventual success of your program. This position requires a strong interest in political issues affecting the risk management profession as well as a strong time commitment. RIMS Society has provided a sample position description on the next page that can be used to find the right individual for your chapter.

III. *Establish Initial Correspondence with the RIMS State and Regulatory Affairs Associate*

Once your chapter has established its expectations for a local government affairs program, and has found the right individual to lead the program, it is important to begin building a strong relationship between that person and the RIMS State and Regulatory Affairs Associate. Building this relationship will allow The Society to develop a strong national presence in the legislative and regulatory arenas. The State and Regulatory Affairs Associate can assist in the development of an upstart government affairs program,

while at the same time providing information regarding what issues are currently being tracked within a chapter's state. As the relationship grows, the chapter's legislative representative will be the main source of information flowing from the chapter level to The Society regarding legislative and regulatory issues.

Sample Chapter Legislative Liaison Position Description

1. Monitors current relevant legislative issues.
2. Reports on information concerning current actions and proposed legislative actions.
3. Enlists Chapter support for legislative reform, as required.
4. Serves as liaison with the RIMS State and Regulatory Affairs Associate to share information on current legislative issues.
5. Coordinates activities through the RIMS Legislative Action Center as they pertain to RIMS positions on legislative issues.
6. Fosters communication among RIMS members and federal, state and local government officials.
7. Identify chapter members who may have government contacts in order to foster RIMS grassroots efforts at both the federal and state levels.
8. Responds to inquiries regarding a member's area of concern or request.
9. Keeps current and informed of policy positions that RIMS has taken.
10. Ensure communication of urgent legislative events to the membership and RIMS State and Regulatory Affairs Associate.

Possible benefit of the position may be a paid trip to the annual RIMS on the Hill conference held in Washington D.C.

Responsibilities of Chapter Legislative Liaison

Update Chapter on State and Federal Issues

This may be the most important role a Chapter Legislative Liaison plays. In order for a chapter to achieve its government affairs goals, it must be kept apprised of the current legislative and regulatory climate. This includes a back and forth interaction between the Legislative Liaison and RIMS. First, the Legislative Liaison provides information on what federal issues the RIMS Society is currently involved with as well as any state issues which are developing. Additionally, there may be an emerging issue identified at the state level with federal implications. The Legislative Liaison should be given the opportunity to provide a legislative/regulatory update at each chapter meeting. However, in between meetings, the Liaison should develop a means to communicate government affairs issues to his/her chapter. This can be done through a chapter newsletter, a mass email to all members, or any other forms of communication the chapter has developed. The RIMS State and Regulatory Affairs Associate will provide any assistance necessary in delivering information to chapter members.

Push for Chapter Advocacy of Issues of Interest

The Chapter Legislative Liaison is also the lead person in developing chapter advocacy on issues which affect its members on the state or federal level. This requires the Legislative Liaison to sufficiently explain relevant issues to the chapter and recommend specific action which should be taken either for or against an issue. The Legislative Liaison will lead any discussions relating to developing a formal chapter position on legislative or regulatory issue. Once a consensus has been reached on a particular issue the Legislative Liaison will take the lead as to what form of advocacy the chapter will utilize. Additionally, there are numerous strategic decisions that should be considered. Should legislation be pursued? Would a regulatory solution be more effective? Or is a lawsuit the preferable and most effective solution? What other organizations, if any, can join RIMS' efforts to strengthen the chapter's voice? A comprehensive strategy can be developed with input from the RIMS Government Affairs staff and the RIMS External Affairs Committee.

Coordinate Chapter Positions with RIMS

RIMS has developed a policy on chapters taking a formal position on legislative and/or regulatory issues. It is of the utmost importance that local chapters and RIMS take consistent positions on issues relevant to the organization. The Legislative Liaison will serve as the main point of contact between the local chapter and the RIMS External Affairs Committee in developing consistent policy positions.

The formal guidelines and procedures for Public Positions of RIMS Chapters is included on page 41 of this handbook.

Chapter Legislative Day

One important activity that all chapters can organize is a chapter “legislative day.” This event can be modeled after the federal RIMS on the Hill Conference which is held annually in Washington D.C. Hosting such an event will allow members to develop a relationship between their state representatives and themselves. By developing this relationship the profile of the RIMS Society as well as the local chapter will be raised tremendously.

The State and Regulatory Affairs Associate is available to provide any assistance needed in preparing for and hosting such an event. The basic steps for planning such an event are as follows:

Organize a Planning Committee/Task Force

The first step in preparing for a legislative day is to find individuals who are willing to devote significant time in planning and organizing this state event. If there is more than one chapter within your state, it may be best to involve members from each chapter on the planning committee. If you are the lone state chapter then finding 3-5 interested individuals from your chapter may be sufficient.

Individuals interested in serving on the committee should work with the RIMS State and Regulatory Affairs Associate in setting up an introductory conference call. The first call should focus on preliminary dates for your state’s event, electing a chairman and secretary for the meeting, and any other organizational items. You will want to take this step approximately six months before your planned event.

Establishing a Budget

Once all committee organization has been taken care of, it is important to determine in coordination with the participating chapter(s), what budgetary funds will be available for the planning of this event. It is up to the committee members how to best split costs between participating chapters. Development of this budget can be performed with assistance from RIMS staff.

Establish Length and Attendance Goals for Event

Once your committee or task force is in place it is time to begin planning for the logistics. The first step is to determine the date(s) you would like to hold your event. An event can be held in one day or over a span of two days. A two day conference allows for one day of member education and preparation and one day for the meetings with legislative/regulatory representatives. However, small groups may determine that they can sufficiently prepare prior to the event and that one day will be adequate.

Once the date(s) is determined it will be useful to set a reasonable goal as to the number of attendees the committee expects at the event. It is important to remember that in the first year, your attendance will likely be low. However, as RIMS reputation grows within your state, so will participation in your event.

Determine Accommodations

The next step in the process is to begin booking accommodations for the event. If your event spans more than one day you will need a block of hotel rooms, as well as meeting space, food, etc. If your event is one day, you may want to book meeting space to quickly go over issues prior to your meetings or to host a wrap up session following the meetings.

Determine Issues of Focus

Once the logistical components of the event are taken care of it is time to begin planning for the meetings with your state representatives. The first few years of your event will be focused heavily on developing a relationship with your representatives and education them on the role of RIMS and the importance of the risk management profession in general. Once a relationship is developed between your chapter, its members, and your state representatives, you can begin to focus less on RIMS role and more on issues affecting the profession.

Preparing for Meetings

A few weeks before your event is held it is important to reach out to the various state representatives you are interested in meeting with. Representatives prefer to meet with members from their home districts if possible. Also, try to schedule meetings with high ranking representatives (Speaker of the House, Senate President, Governor, etc.). Often you will not be able to meet with the actual representative, but with members of his/her staff. Do not be discouraged by this, as staff are knowledgeable on the issues.

Prior to your meetings with state representatives, it is crucial that all chapter members be educated on the issues that will be discussed and the best ways to advocate for those issues. If your event spans two days, the first day should feature guest speakers/panelists who can speak to your chapter's issues of interest. These speakers can be government staff with a strong knowledge of the issues, industry lobbyists, or state representatives themselves. These speakers will be able to provide different sides to the political environment surrounding a particular issue.

It is important for one or two day events that a session be conducted on "how to lobby." This session can be given by an industry lobbyist or RIMS staff. This session will prepare participants for what to expect in their meetings, as well as how to best advocate for RIMS positions.

Conduct Meetings

The last and most important part of the process is meeting with your representatives. Remember that this is an opportunity for the representatives to gain an understanding as to who RIMS represents and the issues which are important to its members. These meetings will lay the foundation that will allow RIMS to gain influence within your state as well as nationwide.

Effective Lobbying

While lobbying is sometimes seen in a negative light, it is actually an essential part of the political process. Lobbying allows groups the opportunity to speak out about issues that closely affect them. Virtually all interests are represented in Washington, D.C. or the statehouse. This activity is protected by the Constitution and is considered the expression of the first amendment freedom of speech. If RIMS does not voice its opinion on issues that affect the risk management profession, lawmakers or regulators may remain unaware of how proposed legislation/regulation will affect the profession and the economy as a whole.

Lobbying Basics

Preparing for the Meeting

1. Gather information relating to your chapter's membership numbers. You will want to know how many members you have as well as how many companies your chapter represents. RIMS staff is available to assist you in gathering this information. You will also want to have data on your individual company (no. of employees, gross income, location of offices, etc.).
2. Be well prepared to present your chapter's stance on the policy issues that will be discussed. Become well-versed on what the legislation will do, its impact on your job, your community, as well as the rest of the legislator/regulator's constituency. If there are groups that have taken an opposing view on the issue, become well-versed on their position so that you can effectively address their position and present counterarguments in the meeting.
3. Know about the legislator/regulator with which you will be meeting. It is important to know the individual's voting record, background, and any stance they have taken on the issues which will be discussed. It is also important to know the demographics of his/her district or state so that you are able to tailor your presentation to the "greater good" of the district/state.
4. If you will be lobbying as a group of individuals, it is important to determine which individual will lead the discussion. It is better to have a single individual present the substance of your message. You may want another individual to provide illustrations or examples that will exemplify your position. Also, have an assigned person who will conclude your presentation and discuss what you would like the legislator/regulator to do.

5. Prepare any handouts you would like to leave behind with the legislator/regulator. This may include background information relating to RIMS and your local chapter as well as brief summaries detailing why you are for/against certain policies. Also, make sure to bring a business card to leave behind.

During the Meeting

1. Identify yourself, your company, and RIMS. This is when you will present the information relating to your chapter's membership numbers and the companies represented. Evoking a positive memory or personal connection to the individual's district is a useful strategy in this situation.
2. Describe what a risk manager is/what you do in your job. Some legislators/regulators may be unfamiliar with the field of risk management. Present information on your individual companies (no. of employees, income, etc.). Be sure to emphasize that RIMS is distinct from the insurance industry, but rather represents the commercial consumers of insurance.
3. Exchange business cards so that you will be able to use each other as a point of contact in the future.
4. Hand legislator/regulator any handouts which you have prepared. Briefly explain the issues which you will be discussing.
5. Thank the legislator/regulator for previous votes or stances they may have taken on policies supported by RIMS.
6. Relate to the legislator/regulator how the policy issues personally impact your company and job (will the policy affect your companies' revenue stream? Will the policy hinder the efficiency of your job? Etc.).
7. **Make a specific request.** This is the most important thing you will do in your meetings, and is the main reason you are there in the first place. You may want to ask a legislator that they sign on as a co-sponsor of a certain piece of legislation. If the legislator is on the appropriate committee you may ask that they conduct a hearing on the issue or offer an amendment to an existing piece of legislation. The requests will vary depending on the situation with each individual legislator; however, it is crucial that you let them know what you are asking for. RIMS staff can provide guidance on what requests are appropriate depending upon the situation.

8. Listen carefully to the legislator/regulator's responses and questions regarding the issue. Someone in the group should take notes so that an accurate record can be maintained.
9. Lastly, thank the legislator/regulator for their time and support. It is important to end the meeting on a positive note, even if the individual was not supportive of your position.
10. Please remember that RIMS will have multiple issues to work on over the long term. If a legislator/regulator disagrees with RIMS position, don't start a fight. Always be courteous. There is bound to be another issue where they can be helpful.
11. Always be truthful. Never mislead a legislator/regulator. Your credibility and that of your organization is on the line.

Meeting Follow-Up

1. Within forty-eight hours, send a thank you note to the legislator/regulator as well as any staff which may have assisted in setting up the meeting or who may have sat in on the meeting.
2. In your thank you note or letter, be sure to reinforce the issue that was discussed.
3. If different members were meeting with different legislators/regulators, establish a time when all individuals can compare notes and results from their meetings. This is useful in establishing your chapter's plan going forward on the issues which were discussed.
4. Keep channels of communication open by periodically writing the legislator/regulators office with new information on pertinent issues the legislator/regulator will be dealing with. Sometimes a simple note that says, "You're doing a great job!" can go a long way in furthering your relationship with the individual.

Lobbying Don'ts

1. Don't offer anything of value, including, but not limited to, contributions or other political support. It is illegal for any federal official, including members and staff of Congress, to take or promise any official action in return for political support or anything else of value. While lobbying laws differ from state to state, it is better to refrain from any such activity. In addition to this, you must not link past political support or other benefits to any requested

legislative action. It is best to avoid any mention of political support during your meetings with legislators/regulators.

2. Don't discuss specifics related to the legislator's election campaign. They may give the impression that you are referencing political support and should be avoided.
3. Do not pressure the legislator/regulator for immediate comment regarding a policy proposal. Legislators and regulators hear from many different groups and organizations on a wide array of issues and they often wait to hear all views before expressing an opinion. If the legislator/regulator has made up their mind on a given issue, it is their choice as to whether they wish to share that stance with you. Pressuring them for their view may lead to tension which should be avoided.
4. Don't use background information, presumptions, common friends, the views of other legislators/regulators, etc. Never presume that you know how a particular legislator/regulator will stand on a particular issue. You should also not bring up common friends or personal background while lobbying. The legislator/regulator may get the impression that you are using common friendships or background to gain a favor. Discussing the views of other legislators/regulators should also be avoided. This may hurt your cause more than help it, because you do not know what kind of relationship two legislators or regulators may have with each other.

Contacting Your Government Representatives

This section is intended to provide you with the background necessary to begin establishing communication with your legislative and regulatory government representatives. Establishing strong relationships with these officials is a crucial element to the ultimate success of your chapter's government affairs program. As your chapter's profile grows in the minds of elected and appointed officials so will the influence of the RIMS Society on both the state and federal levels.

Arranging a Visit with Your Elected/Appointed Representative

The best way to establish a meeting at the federal level is through communication with the most senior staff person available in your local district to the representative/senator's scheduler. This is best accomplished with a written request and transmitted by either fax or email. The second step is following up with the scheduler by phone call first.

Scheduling meetings with state officials may be somewhat different. The amount of staff and resources available to state officials varies widely depending on their role in government and the size of their state. It is not uncommon for officials in small states to provide their personal contact information for constituent contact, as they may have no staff to serve as an intermediary. This will allow you to directly communicate with the official in setting up meetings. In larger states, officials may have a large staff similar to what is seen at the federal level. This may lead to much less direct contact with the state official and more communication with their staff.

Whether you are setting up a meeting at the state or federal level there are a few important guidelines to follow:

- Always conform to the schedule of the official or their staff;
- Try to arrange times during slower periods of legislative/regulatory activity – This will increase your chances of getting more time and attention from the official and their staff;
- It is advisable to create printed materials to be used or distributed in the meeting. Oftentimes it is preferable to provide officials and their staff advance notice of the subject/purpose for the meeting. This will allow officials and/or their staff to better prepare for a more meaningful discussion of the issues.

Writing an Advocacy Letter to Your Legislator

Sending a letter to your elected representative is a highly effective way to show your support or opposition to a particular policy. Letters can be emailed directly to your representative's office through the Legislative Action Center of the RIMS website. RIMS Government Affairs staff can assist you in writing and sending your letter. There are several things to keep in mind when drafting such a letter:

- Identify yourself early in the letter. Be sure to state that you are a constituent and that you are writing on behalf of other individuals (your chapter or state delegation), if applicable.
- Give the reason for your letter, and refer to the specific legislation in the first or second paragraph
- Explain how you are directly impacted by the legislation or regulation
- Use as many relevant facts as possible and back them up with sources
- Be specific about the action you want your legislator to take, whether it's voting one way or another on legislation, expressing views on an issue, or sending you more information
- Try to keep the letter as short as possible while still making all of your key points.
- Don't address too many different issues at once. Try to keep the letter as specific as possible

Sample letters can be found on pages 45 and 46 of this handbook.

RIMS on the Hill

Every year RIMS conducts a national legislative conference held in Washington D.C. This is a chance for members throughout the United States to come together as a group to express RIMS positions on a wide variety of federal policy issues. It is important that all chapter legislative representatives attend the conference, as it will only strengthen their government affairs skills which will lead to a much stronger chapter program.

The conference is a two day event meant to prepare members for the task of lobbying while also increasing RIMS' reputation at the national level. The first day of the conference is focused on briefing the members on the issues of importance to RIMS in that particular congressional session. This allows members to feel fully prepared for their congressional meetings the next day. The second day of the conference is focused exclusively on meeting with your congressional representatives. RIMS staff handles the responsibility of matching members up with their particular representatives so that more of an impact can be felt.

RIMS has seen its influence grow with each successful RIMS on the Hill event. Members of Congress are now fully aware of who RIMS represents and the importance of the risk management profession, which gives RIMS a strong voice on issues which directly affect the profession. RIMS played a significant role in the effort to renew the Terrorism Risk and Insurance Act in 2007, and continues to play a strong role in many of the larger issues facing the risk management profession.

Benefits of Attending ROTH

1. **Networking** - RIMS on the Hill provides a great opportunity for RIMS members to meet others who share similar interests in politics and government affairs. This allows chapter representatives to share their experiences in handling government affairs for their local chapter. Members from multiple chapters within one state get the opportunity to spend time with one another during the lobbying portion of the conference, which can allow for a more focused state effort once they return to their chapters.
2. **Understanding Issues** – The first day of the conference focuses on the issues which are currently facing the risk management profession. Members are briefed on the pros and cons

of major policy issues, which prepares them for meetings with their congressional representatives.

3. **Panelists and Speakers** – Congressional staff, industry lobbyists, and industry experts provide members with the political side of the issues which may be facing them. This allows members to see issues from many different angles and not simply from the point of view of RIMS. RIMS on the Hill also features a keynote speaker who often gives a general overview of the national political landscape.
4. **Lobbying Meetings** - The most important component to RIMS on the Hill are the meetings with congressional representatives. These meetings can be very influential in the development of your chapter legislative representative as this individual will have first-hand experience in face-to-face lobbying with a legislator. Members will also have taken the first step in developing a strong relationship between themselves, their representative, their chapter, and RIMS as a whole. These face-to-face meetings are the key to expanding RIMS influence throughout both national and state government institutions.

Appendix

Glossary

Act, Local – Legislation enacted into law with limited application to the locality in which it was enacted.

Act, Public – Legislation enacted into law.

Action – How the legislature handles or responds to a measure placed before it

Adjournment – Termination of a session or meeting for that day with hour and day of the next meeting scheduled prior to adjournment.

Administrative Measure – Bill sponsored by the Governor.

Adoption – Passage by a committee, chamber, or legislature of measures, bills, memorials, amendments, resolves, or resolutions.

Advance Sheets – Bound copies of laws and resolutions enacted during a legislative session prior to incorporation into the codified laws of the state.

Advise and Consent – Confirmation by the Senate of certain appointees of the Governor or President.

Agenda – Schedule of business proposed for each legislative day or committee meeting.

Aide – Legislative staff member, hired or appointed to perform clerical, technical, or official duties.

Amend – To change a bill, motion, report, or another amendment by adding, deleting, or changing language.

Amendment – Formal wording, either spoken or written, changing or proposing to change the language of a bill or measure.

Appeal – A parliamentary procedure for testing and possibly changing the decision of a presiding officer

Apportionment – Establishment of legislative districts from which members are selected

Appropriation – Fund collected for various departments of government set aside by formal action for specific use.

Approved by the Governor – Signature of the Governor on an enrolled bill.

Archives, Legislature – Public records of legislative activities

Assembly – The chamber of the legislature made up of a certain number of members, elected from districts apportioned on the basis of population

Attache – A legislative staff member hired or appointed to perform clerical, technical, or official duties.

Bicameral – A legislative body composed of two chambers. All U.S. state legislatures are bicameral (except for Nebraska which is Unicameral).

Biennium – A two year term of legislative activity

Bill – A proposal to create, change, or repeal a law.

Bill analysis – Brief summary of the purpose, contents, and effect of a proposed measure

Bill Back, Cover, or Envelope – The protective cover for a bill, resolution, or other measure displaying the bill number and title.

Bill Draft Request or Legislative Request – A lawmaker’s request which initiates the drafting of a bill by Legislative Counsel or other bill drafting services.

Bill Folder – The file or similar folder containing the original bill, proposed amendments, committee reports, memoranda, records of votes, and other historical information surrounding the life of a particular bill during a legislative session.

Bill Index – List of legislative bills by subject matter or number

Budget – Suggested allocation of federal or state money presented by the President or Governor for consideration by the legislative branch

By Request – A bill introduced by a legislator at the request of a constituent or other party. Often indicates that the legislator has little interest in the fate of the bill.

Calendar – Printed list of proposals, arranged according to the order of business, which is scheduled for consideration on a legislative day.

Call to Order – The presiding officer’s proclamation that the chamber or committee is officially beginning its session

Carry or Carrying a Bill – To sponsor or work for enactment of a bill

Carry Over Legislation – To continue legislative consideration of a bill that is introduced during the first year of a two-year session to the second year if it does not complete the legislative process by the end of the first year. The bill retains its bill number and is automatically reintroduced at the beginning of the second year.

Caucus – An informal meeting of a group of members. Usually closed to the public.

Chair – Presiding officer or chairperson

Chamber – Official hall for the meeting of a legislative body

Clerk – A non-legislator normally elected by the members to serve as the chief administrator of the House

Co-Author, Co-Sponsor, Co-Patron – A legislator whose name appears after the main sponsor's on a bill. An *original* co-sponsor adds his or her name to the bill before it is introduced into the chamber.

Code – Bound volume of state statutory law organized by subject matter

Committee – A distinct subgroup of legislators charged with considering all bills related to a certain area of subject matter

Committee of referral – A committee which has jurisdiction over a bill in whole or in part and through which a bill must pass in order to proceed to the next step.

Committee of the Whole – The entire chamber meeting as a committee to consider bills, most often prior to second reading.

Companion Bill – Identical legislation introduced in both chambers of the legislature

Concur or Concurrence – The chamber of origin approves or adopts a bill amended by the other chamber.

Conferees – Officially appointed members of a conference committee

Conference Committee – A committee composed of appointed conferees of both house in order to resolve differences on a proposal.

Constituent – A person who lives or works in a legislator's electoral district

Convene – Members of the legislature gathering together to engage in official legislative business

Courtesy – An amendment introduced by a legislator at the request of a constituent or other party.

Daily File – A list of chamber activities for a given day

Debate – Formal discussion of a matter according to parliamentary rules

Desk – The location of the Clerk, Secretary, or clerical staffs on the chamber floor.

Digest, Legislative Counsel's Digest, Measure Summary, or Summary – Written by a legislative services agency, this is a brief impartial summary of the changes, additions, or deletions that a bill proposes to make to existing law.

District – The geographical area encompassing the citizens represented by a legislator

Docket – A list of bills pending before a committee

Effective Date – Date in which an act becomes binding law.

Emergency Clause – The provision in an emergency bill that moves the effective date forward, often to the day the enactment is signed by the President or Governor.

Enabling Legislation – Requires or authorizes an executive agency to take certain actions to implement a public law.

Enacting Clause – The clause of an act which formally expresses the legislature's intent that a bill become law.

Enactment – Final passage of a bill by both chambers and enrollment, followed by the President or Governor allowing the bill to become law.

Engross – The incorporation of adopted amendments into the text of a bill.

Enroll or Ratify – The leaders of both chambers, by their signatures, certify that the bill has been passed by the two chambers and is an enactment

Executive – The President or Governor

Executive Agency – An administrative department reporting to the Executive that assists him or her in carrying out the Executive's duties.

Executive Order – A document signed by the President or Governor that establishes policy for the executive agencies, but which has no statutory or administrative legal standing.

Executive Session – A session excluding from the chamber all persons other than members and essential staff personnel.

Ex Officio – The holding of an office by virtue of holding another. The chamber leader is an *ex officio* member of all committees.

Fiscal Statement or Note – A statement of estimated future costs and benefits to the state should a bill become law.

Floor – Portion of the large meeting room in which the entire chamber routinely meets and is reserved for legislators to conduct business.

Germane – Relevant to the subject matter of a bill, topic, or discussion

Gerrymandering – Legislative district boundary lines drawn to obtain partisan or factional advantages

Grandfather – To exempt current activities from the requirements of a new law

Hearing, Public – A meeting of a committee or subcommittee to consider a specific bill in which public comment, formal testimony, or both, is received

House – One of two bodies of a bicameral legislature, the other being the Senate. The House has the greater number of members that are elected from smaller districts.

Impeachment – Procedure to remove from office a public official accused of misconduct.

Initiative – A proposed law placed on the ballot by petition of a constitutionally established percentage of voters

Interim – Interval between legislative sessions

Interim Committee – Committee delegated to study or investigate certain matters; primarily after the legislature creating the committee has adjourned and report to the next regular session.

Journal or Journals of the Chamber – The minutes or official chronological record of the proceedings of a chamber.

Jurisdiction – The subject matter over which a legislative body has authority.

Lay on the Table – Postponement of a matter which may later be brought up for consideration

Leave of Absence – Permission granted by a chamber to a member who wishes to be absent for a specific period

Legalizing Acts – Legislation which legalizes actions already taken by public bodies—school boards, cities, etc.

Legislative Advocate – A person engaged to present the views of a group organization to legislators. Commonly referred to as lobbyist.

Legislative Analyst – Legislative services staff person charged with providing non-partisan analyses of proposed legislation.

Legislative Council – A formal or informal committee of the leadership of both chambers, often minority and majority parties, which meets to coordinate and manage the activities of the separate chambers.

Legislative Counsel – An appointed or elected non-partisan officer charged with ensuring that bills are correct with regard to law and form.

Legislative Intent – The legislature’s identification of what it wants a bill to accomplish

Legislative Liaison – The contact person from an executive agency or Governor’s office to the legislature

Legislator – A representative elected by the people in an electoral district to participate in the lawmaking branch of government.

Lieutenant Governor – Second to the Governor in the executive branch. In a number of states, the Lt. Governor is also the President of the Senate.

Majority Leader – Person designated to be leader of the majority party

Majority Party – The political party that has more members in a chamber than the other

Majority Whip – A member of the majority party who is designated to perform certain functions of a partisan nature

Measure or Instrument – A bill, resolve, memorial, resolution, joint resolution, concurrent resolution, or constitutional amendment set before a legislature

Minority Party – The political party that has fewer members than the other in the chamber

Minority Report – A report which reflects the thinking of the members not favoring the majority position on action on an issue

Minutes – A written summary of the proceedings of a chamber or committee

Motion – A formal request for action made by a legislator during a committee hearing or floor session.

Nominations – Appointments by the Governor submitted to the legislative body for approval or rejection

Officers – Persons elected by the chamber or appointed by those elected by the chamber to perform the functions necessary to operate the chamber.

Order of Business – The sequence of business according to the daily agenda for a chamber

Orders – Listings of bills to be acted upon and non-legal legislative works, such as memorials, resolves, and resolution.

Override or Veto Override – By a super majority vote of members in each chamber the legislature nullifies the effect of a President or Governor's veto and the enactment becomes an act.

Page – A person, usually a student, who runs errands and performs other minor tasks to assist the legislature

Parliamentary Inquiry – Question posed to chair for clarification of a point in proceedings

Passage of Bill – Favorable action on a measure before either chamber

Per Diem – Literally, per day expense money rendered legislators and personnel

Petition – A formal request submitted to the legislature by citizens

Political Capital – The intangible resources that can be applied to reach a desired legislative end.

Political Committee or Political Action Committee (PAC) – A group formed to make contributions to support issues or candidates who advance the issues that the PAC promotes.

Preamble – The recitation of facts and public policy supporting a bill that appears before the enacting clause.

Pre-session – A period prior to the regular session during which committees meet and proposed bills are considered

Profile Sheet – List of all bills, amendments, and resolutions to be introduced once the legislative session officially begins

President of the Senate – The presiding officer and the majority leader in states where a Senator is the President of the Senate.

President pro tem(pore) – The Senator who serves temporarily as the presiding officer in the absence of the President of the Senate.

Procedure – The rules of the chamber that govern its conduct.

Quorum – The required number of members present to conduct official business.

Quorum Call – A message from the presiding officer requesting members to immediately attend a committee meeting or meeting of the entire chamber in order to establish a quorum.

Ratify – To approve and make valid

Reading – Presentation of a bill before the chamber.

Recess – A temporary delay or pause in conducting official business by a committee or chamber.

Recommit – To send a measure back to committee

Referendum – A proposal sent by the legislature to the voters proposing a constitutional amendment or other measure

Refer or Referral – Sending a bill to one or more committees for consideration

Repeal – To eliminate a law by enactment of a new law

Report – The formal response of a committee to the chamber regarding that a bill has been evaluated.

Resolution or Memorial – A measure passed by one chamber (simple) or both chambers (joint or concurrent) adopting joint rules, expressing legislative opinion, congratulations, commendation, or sympathy, proposing a constitutional amendment, creating an interim committee, making requests to state agencies, urging that another governmental body do or not do something or a similar activity. Is not law and does not require approval of the President or Governor.

Rules – The procedures followed by a committee or chamber. Most rules are adopted at the start of a legislative session.

Senate – In a bicameral legislature, the smaller chamber.

Session – The gathering of a chamber for official business.

Session, Extraordinary or Special – A special session of the legislature called by the Governor to consider matters he specifies.

Sine Die Adjournment – Final adjournment.

Speaker – The presiding officer of the House of Representatives, House of Delegates, Assembly, or Lower House.

Speaker pro tem(pore) – The member who presides over the House in the absence of the Speaker

Special Interest – Non-legislators concerned with a matter before the legislature who as individuals or groups present their views and supporting information to lawmakers.

Sponsor - One who presents a matter for consideration. Co-introducers are those who subsequently sign a bill for resolution.

Stakeholders – Those persons, companies, or groups who are not part of the legislature but who have a recognized interest in the outcome of legislation.

Statutes – The compilation of laws maintained by the Secretary of State

Subcommittee – A subordinate, usually smaller subgroup of a full committee, composed of a few members of the full committee and given a specific charge or jurisdiction. A committee may have more than one subcommittee.

Sunset – The predetermined time provided by a law at which a statute or one or more of its provisions ceases to be law.

Suspend or Suspension of the Rules – Parliamentary procedure whereby the chamber can authorize itself to take actions that would otherwise be out of order.

Sustain – The legislature’s upholding of a President or Governor’s veto by failing to gain enough votes to override the veto

Testimony, Formal – The taking of invited formal spoken comments by a committee, often accompanied by written submittals, from advocates, opponents, and executive agencies during a committee hearing.

Unanimous Consent – A chamber may do anything procedural not denied to it by the constitution, its own rules notwithstanding, under unanimous consent.

Unfinished Business – Business which has been laid over from a previous day

Veto – The limited constitutional power of the President or a Governor to prevent a bill or part of a bill from becoming law.

Veto, Conditional – The Governor sends the enactment back to the legislature with a list of amendments that must be made to avoid a veto

Veto, Line Item – The Governor’s rejection of a portion or portions of legislation

Veto, Peoples – The people repeal a law by referendum or initiative

Veto, Pocket – Occurs when a legislature has adjourned sine die, thus preventing reconsideration by the legislature

Withdraw – To remove a bill, proposal, or question from consideration

Work Session – A committee meeting that works through a bill, measure, or resolve in order to issue a committee report

Yield – To surrender the floor temporarily to another member

State Insurance Department Contact Information

Alabama Department of Insurance

P O Box 303351

Montgomery, AL 36130-3351

Phone: 334-269-3550

Email: Insdept@insurance.alabama.gov

Website: <http://www.aldoi.gov/>

Consumer Info Website: <http://www.aldoi.org/Consumers/default.aspx>

Alaska Division of Insurance

9th Floor State Office Bldg.

333 Willoughby Avenue

PO Box 110805

Juneau, Alaska 99811-0805

Phone: 907- 269-7900

Website: <http://www.dced.state.ak.us/ins/>

Consumer information website: <http://www.dced.state.ak.us/ins/consumerinfo.htm>

Arizona Department of Insurance

2910 N. 44th St. Suite 210

Phoenix, AZ 85018-7269

Phone: 800-325-2548

Website: <http://www.id.state.az.us/>

Consumer information website: <http://www.id.state.az.us/consumer.html>

Arkansas Insurance Department

200 West Third Street

Little Rock, AR 72201

Phone: 501-371-2600 or 800-282-9134

Email: Insurance.LnH@arkansas.gov

Website: <http://insurance.arkansas.gov/>

California Department of Insurance

300 South Spring Street, South Tower

Los Angeles, CA 90013

Phone: 800-927-4357

Website: <http://www.insurance.ca.gov/>

Consumer website:

<http://www.insurance.ca.gov/0100-consumers/>

Colorado Division of Insurance

1560 Broadway, Suite 850

Denver, CO 80202

Phone: 303-894-7499

Website: <http://www.dora.state.co.us/Insurance/>

Consumer information website:

<http://www.dora.state.co.us/Insurance/>

Connecticut Insurance Department

153 Market Street - 7th Floor

Hartford, CT 06103

Phone: 860-297-3800

Email: ctinsdept.information@ct.gov

Website: <http://www.ct.gov/cid/site/default.asp>

Delaware Insurance Department

841 Silver Lake Blvd

Dover, DE 19904

Phone: 302-674-7300

Website: <http://www.delawareinsurance.gov/>

Florida Office of Insurance Regulation

200 East Gaines Street

Tallahassee, FL 32399

Phone: 850-413-3140

Website: <http://www.floir.com/>

Consumer information website:

<http://www.floir.com>

Georgia Insurance and Safety Fire Agency

Two Martin Luther King, Jr. Drive

West Tower, Suite 704

Atlanta, Georgia 30334

Phone: 404-656-2070 or 800-656-2298

Website: <http://www.inscomm.state.ga.us/>

**Hawaii Department of Commerce and
Consumer Affairs**

P.O. Box 3614
Honolulu, Hawaii 96811
Phone: 808-586-2804
Website: <http://www.hawaii.gov/dcca/areas/ins/>

Idaho Department of Insurance

700 West State Street
P.O. Box 83720
Boise, ID 83720-0043
Phone: 800-721-3272
Website: <http://www.doi.state.id.us/>

Illinois Department of Insurance

Springfield Office:
320 W. Washington St.
Springfield, IL 62767-0001
Phone: 217-782-4515
Chicago Office:
100 W. Randolph St.
Suite 9-301
Chicago, IL 60601-3395
Phone: 312-814-2420
Website: <http://www.idfpr.com/DOI/Default2.asp>

Indiana Department of Insurance

311 West Washington St.
Indianapolis, IN 46204-2787
Phone: 317-232-2385
Website: <http://www.state.in.us/idoi/>

Iowa Insurance Division

330 Maple Street
Des Moines, IA 50319-0065
Phone: 515-281-5705
Website: <http://www.iid.state.ia.us/>

Kansas Insurance Department

420 SW 9th Street
Topeka, Kansas 66612-1678
Phone: 785-296-3071

Website: <http://www.ksinsurance.org/>

Kentucky Office of Insurance

215 W. Main St.

Frankfort, KY 40601

Phone: 800-595-6053

Website: <http://www.doi.state.ky.us/kentucky/>

Louisiana Department of Insurance, Office of Health Insurance

P.O. Box 94214

Baton Rouge, LA 70804

Phone: 225-219-4770 or 800-259-5301

Consumer information website:

<http://www.lidi.state.la.us/Consumers/index.htm>

**Maine Department of Professional
& Financial Regulation**

Bureau of Insurance

#34 State House Station

Augusta, ME 04333-0034

Phone: 207-624-8475

Website: <http://www.maine.gov/pfr/insurance/>

**Maine Department of Professional &
Financial Regulation**

Bureau of Insurance

#34 State House Station

Augusta, ME 04333-0034

Phone: 207-624-8475

Website: <http://www.maine.gov/pfr/insurance/>

Maryland Insurance Administration

525 St. Paul Place

Baltimore, MD 21202-2272

Phone: 410-468-2000 or 800-492-6116

Website: <http://www.mdinsurance.state.md.us/>

Massachusetts Division of Insurance

One South Station, 5th Floor

Boston, MA 02110-2208

Phone: 617-521-7794
Website: <http://www.mass.gov/>

Michigan Office of Financial and Insurance Services

Mailing Address:
PO Box 30220
Lansing, MI 48909-7720
Street Address:
Ottawa Building, 3rd Floor
611 W. Ottawa
Lansing, MI 48933-1070
Phone: 517-373-0220 or 877-999-6442

Minnesota Department of Commerce

85 7th Place East, Suite 500
St. Paul, MN 55101
Phone: 651-296-4026

Mississippi Department of Insurance

1001 Woolfolk State Office Building
501 North West St
Jackson, MS 39201
Phone: 601 359 3569
Website: <http://www.doi.state.ms.us/>

Missouri Department of Insurance

Financial Institutions & Professional Registration
301 West High Street, Room 530
Jefferson City, MO 65101
Phone: 573-751-4363
Email: lh@insurance.mo.gov
Website: <http://www.insurance.mo.gov/>

Montana State Auditor's Office

840 Helena Avenue
Helena, MT 59601
Phone: 406-444-2040
Website: <http://sao.mt.gov/>

Consumer information website: <http://sao.mt.gov/consumers/index.asp>

Nebraska Department of Insurance

Terminal Building

941 O Street, Suite 400

Lincoln, NE 68508-3639

Phone: 402-471-2201 or 402-471-0888

Website: <http://www.doi.ne.gov/>

Consumer information website: <http://www.doi.ne.gov/consumer.htm>

Nevada Division of Insurance

788 Fairview Drive, Suite 300

Carson City, Nevada 89701

Phone: 888-872-3234

Website: <http://doi.state.nv.us/>

Consumer information website: <http://doi.state.nv.us/CS-WhatCanWeDo.htm>

New Hampshire Insurance Department

21 South Fruit St.

Suite 14

Concord, NH 03301

Phone: 603-271-2261

Email: Requests@ins.nh.gov

Website: <http://www.nh.gov/insurance/>

New Jersey Department of Banking and Insurance

20 West State Street

P.O. Box 325

Trenton, NJ 08625

Phone: 609-292-5360

Website: <http://www.state.nj.us/dobi/index.html>

New Mexico Public Regulation Commission Insurance Division

P.E.R.A. Bldg., 4th Floor

1120 Paseo de Peralta

Santa Fe, New Mexico 87501

Phone: 800-947-4722 or 505-827-4601

Website: <http://www.nmprc.state.nm.us/id.htm>

New York Insurance Department

One Commerce Plaza
Albany, NY 12257
Phone: 518-474-6272
Email: health@ins.state.ny.us

North Carolina Department of Insurance

Services for Consumers
Commissioner: Jim Long
1201 Mail Service Center
Raleigh, NC 27699-1201
Phone: 800-546-5664 (NC only) or 919-807-6750
Website: <http://www.ncdoi.com/>

North Dakota Insurance Department

State Capitol, Fifth Floor
600 East Boulevard Avenue
Bismarck, ND 58505-0320
Phone: 800-247-0560 or 701-328-2440
Website: <http://www.nd.gov/ndins/default.asp>
Consumer information website: <http://www.nd.gov/ndins/consumer/>

Ohio Department of Insurance

2100 Stella Court
Columbus, OH 4325
Phone: 614-644-2658
Website: <http://www.ohioinsurance.gov/>

Oklahoma Insurance Department

2401 N.W. 23rd Street, Suite 28
Oklahoma City, OK 73107
Phone: 800-522-0071 or 405-521-2828
Website: <http://www.oid.state.ok.us/>

Oregon Insurance Division

P.O. Box 14480
Salem, OR 97309-0405
Phone: 888-877-4894
Website: <http://www.cbs.state.or.us/ins/index.html>

Pennsylvania Insurance Department

1326 Strawberry Square
Harrisburg, PA 17120
Phone: 717-783-0442
Website: <http://www.ins.state.pa.us/ins/site/default.asp>

Rhode Island Department of Business Regulation

Office of Health Insurance Commissioner
233 Richmond Street
Providence, RI 02903
Phone: 401-222-5424
Email: albert_smith@dbr.state.ri.us

South Carolina Department of Insurance

Capitol Center
1201 Main St., Suite 1000
Columbia, SC 29201
Phone: 803-737-6160
Email: info@doi.sc.gov
Website: <https://www.doi.sc.gov/>

South Dakota Division of Insurance

445 East Capitol Avenue
Pierre, SD 57501
Phone: 605-773-3563
Website: <http://www.state.sd.us/drr2/reg/insurance>

Tennessee Department of Commerce and Insurance

500 James Robertson Parkway
Davy Crockett Tower
Nashville, Tennessee 37243-0565
Phone: 615-741-2241
Website: <http://www.state.tn.us/commerce/>

Texas Department of Insurance

333 Guadalupe
Austin, TX 78701
Phone: 800-578-4677 (in Texas) or 512-463-6169
Website: <http://www.tdi.state.tx.us/>

Utah Insurance Department

Suite 3110 State Office Building
PO Box 146901
Salt Lake City, UT 84114-6901
Phone: 801-538-3800
Website: <http://www.insurance.utah.gov/>

**Vermont Department of Banking, Insurance
Securities and Health Care Administration**

89 Main St.
Drawer 20
Montpelier, VT 05620-3101
Phone: 802-828-3301

Virginia Bureau of Insurance

1300 East Main Street
Richmond, Virginia 23219
804-371-9741
<http://www.scc.virginia.gov/division/boi/>

Washington Office of the Insurance Commissioner

P.O. Box 40255
Olympia, WA 98504-0255
Phone: 800-562-6900
Websites: <http://www.insurance.wa.gov/>

Washington DC Department of Insurance and Securities Regulation

810 First St, NE
Suite 701
Washington, DC 20002
Phone: 202-727-8000
Website: <http://disb.dc.gov/disr/site/default.asp>

West Virginia Insurance Commission

1124 Smith St.
PO Box 50540
Charleston, WV 25305-0540
Phone: 888-879-9842 or 304-558-3386
Website: <http://www.wvinsurance.gov/>

Wisconsin Commissioner of Insurance

125 South Webster Street
Madison, Wisconsin 53703-3474
Phone: 800-236-8517 or 608-266-3585 Website: <http://oci.wi.gov/>
Consumer information website: <http://oci.wi.gov/consinfo.htm>

Wyoming Insurance Department

106 East 6th Avenue
Cheyenne, WY 82002
Phone: 800-438-5768
Website: <http://insurance.state.wy.us/>
Consumer information website: <http://insurance.state.wy.us/consumer.html>

Guidelines and Procedures for Public Positions of RIMS Chapters

August 4, 2008

Background

During May/June 2008 the External Affairs Committee (XAC) had several conference calls to discuss how local chapters interface with RIMS with respect to public positions on issues. Since there is no guidance currently provided by RIMS to chapters on issuing public positions, it was decided that guidelines should be developed to ensure that there is congruency between RIMS and its chapters. The guidelines will help to eliminate misunderstandings, promote efficient and appropriate communication between RIMS and its chapters, and ensure that RIMS goals and objectives are maintained in communications with the public.

The following points are recognized:

- There are differences in the legislative, political, economic and social environment between local chapters and RIMS.
- Communication among local chapters, RIMS XAC and the RIMS Board of Directors is of primary importance. Designating chapter liaisons would facilitate proactive communication.
- Chapters would benefit by the creation of a Director of External Affairs position on the chapter board of directors.
- Local chapters and RIMS must be consistent on issues made public. Should a local chapter wish to take a position contradictory to RIMS, or to release a public position on an issue not addressed by RIMS, the differences must be fully vetted.
- Local chapters can benefit by following XAC best practices with respect to effective relations with legislators, policymakers, the media and the public.
- These guidelines establish responsibilities with respect to legislative, regulatory and other external affairs issues at the federal, state and local levels.

Proposed Guidelines

Local chapters may not take public positions on behalf of RIMS or use the RIMS brand for any public positions not approved by RIMS. The following guidelines apply.

A. Identification of Issues

Any RIMS chapter board of directors, deputy or associate member or representative of RIMS staff may present an issue or propose a policy position.

B. Society Consideration of Policy Positions and Action Plans

1. Issue forwarded in writing to the XAC Chair and RIMS Government Affairs staff.
2. XAC Chair delegates research or investigation and coordinates with RIMS Government Affairs staff and the board of director's liaison to XAC.
3. The research process will include contact with the local chapter for potential conflict with any existing RIMS position(s), and to obtain additional information relative to the issue.
4. The XAC will consider all available information and determine a course of action based on two categories of issues:
 - a. RIMS has already taken a position on the issue. If a Chapter proposes issuing a statement, policy, or position on a matter about which RIMS has already adopted a public position, the Chapter may proceed provided that the Chapter's position aligns with the RIMS position. A Chapter may not take a public position on an issue if that position is at variance with the RIMS position.
 - b. RIMS has not taken a position on the issue. If a Chapter proposes taking a public position on an issue that has not been addressed by RIMS, then RIMS will need to determine whether the Society will adopt a position. Should RIMS decide to adopt a position, and that position will align with the proposed Chapter position, then the Chapter may proceed. Should RIMS decide to adopt a position and that position is at variance with the position taken by the Chapter, then the Chapter may not issue their position. Finally, if RIMS decides that it will not take a position on the issue, the chapter may proceed upon the review and approval of XAC/RIMS. The Chapter must clearly state that the views represented are reflective of the local chapter only and not necessarily shared by or endorsed by RIMS.

C. Process and Approval at Chapter Level

1. Using the following process, a local chapter board of directors may approve policy statements or action plans on legislative, regulatory or other external affairs issues and authorize their release to the public or media.
 - a. Distribute the proposed documents to chapter members with a fixed date for comment and response. Concurrently, forward the proposed documents to the XAC Chair and RIMS Government Affairs staff.
 - b. Revise as required.
 - c. Prior to the release of the policy statement or action plan, receive written concurrence from XAC and RIMS.

2. The chapter Director, External Affairs or designee may release the documents to the public or media. RIMS staff may advise the chapter on appropriate procedures and guidelines for issuing public statements.

Letter Requesting Meeting

May 27, 2008

The Honorable ____

Address

Attention: Name, Scheduler

Dear Representative:

The Risk & Insurance Management Society (RIMS) will hold its Tenth Annual legislative conference, known as “RIMS on the Hill” on June 8-10th, 2008. During this time, risk managers from across the country, including Arizona, will convene in Washington, DC to discuss legislative policy with law makers. On behalf of RIMS members, I am writing to respectfully request a meeting with you on (Date of event).

RIMS is headquartered in New York city, and is the largest professional organization for the risk management community. RIMS represents more than seventy percent of the United States and Canadian companies with more than 10,000 employees from sectors such as manufacturing, retail and wholesale trades, technology, finance, healthcare and government. Additionally, we represent nearly 1,000 small businesses or companies with fewer than 500 employees. Our membership represents the commercial consumer of insurance and, as such, we share a strong interest and commitment to working with federal policy makers towards a modern financial services sector.

“RIMS on the Hill” is expected to draw about seventy of our most active members, representing prestigious companies throughout the United States. The issues of particular concern include the optional federal charter, surplus lines legislation, and risk retention amendments.

I sincerely hope your schedule will permit you to meet with our contingent. If not, please feel free to designate a member of your staff to participate. You may reach me by phone at ____ or by email at _____ to confirm this appointment.

Best Regards,

Sample Advocacy Letter

Dear Senator:

I am a risk manager for _____(name of business). I am writing to express my support and urge you, as a member of the Senate Banking Committee, to move legislation addressing the non-admitted insurance market or surplus lines, such as S. 929 now pending before the Senate Banking Committee and the subject of a hearing on July 29th.

As a risk manager, I am a purchaser of property/casualty insurance for my company. I know firsthand that the bureaucracy associated with the non-admitted market makes it more difficult and costly to purchase certain types of insurance in certain geographic areas. The legislation would fix the current regulatory structure which requires surplus lines insurers to pay premium taxes not only in states where they place insurance but also in their home states. Legislation being considered in the Senate, S. 929, would prohibit any state but the home state from collecting premium tax payments. For multi-state risks, it recommends creation of an interstate compact to formulate how premium taxed may be allocated amongst the states for multistate risks.

Another key component of the legislation would permit “qualified risk managers” working with brokers representing large policy holders to go directly to the surplus lines market rather than having to demonstrate that they first sought insurance through the admitted market without availability. However, I urge you to accept the definition of “qualified risk manager” contained in the version passed by the House of Representatives as it is more flexible than the very narrow definition currently in the Senate bill. While the Senate bill confines use of this provision to risk managers with graduate degrees only, the House version recognizes risk managers if they have a combination of high level education, independent certification and numerous years of experience in the business.

Again, I respectfully urge you to work towards passage of surplus lines legislation prior to adjournment for the year. Thank you for your consideration.

Sincerely,

Legislative Action Center Tutorial

1. Visit the RIMS Government Affairs website at www.rims.org/governmentaffairs
2. Click on Legislative Action Center under the Government Affairs tab on the left hand side of the web page
3. Log in to the Legislative Action Center by entering your email address and password on the right hand side of the LAC homepage. Your email address and password should be the same as the ones used to log in to the RIMS website.
4. Once logged in a list of your district's representatives will appear on the right hand side of the page. These will include both U.S. Senators, your U.S. Representative(s), and your state legislators.
5. At the top of the LAC you find tabs for federal issues, state issues, and grassroots resources.
 - A. Federal Issues – This tab provides a list of the current federal issues that RIMS is monitoring.
 - B. State Issues – This tab provides information on issues which are specific to your home state. This section also includes a state resources tab which provides links to relevant state websites such as the governor's office, your state legislature, your state insurance department, as well as links to other chapters within your state.
 - C. Grassroots Resources – This tab provides links to various federal government websites as well as various glossary terms related to government affairs.
6. Read More – clicking the “Read More” link beside any federal or state issue on the LAC will provide background information on that particular issue. This will also include any press releases or policy statements which RIMS has provided on the issue.
7. Take Action – This link beside each issue takes you to the section that will allow you to craft a letter to your representatives.
 - A. Message Recipients – Here you can click which representatives you would like to receive your advocacy letter. This is also the place where you can choose which

format you would like your letter sent. If you choose the email option your letter will be sent directly through the Legislative Action Center once submitted. If you choose the fax or letter options, you will be responsible for printing the completed letter and sending on your own. However, all contact information will be provided through the LAC system.

- B. Choose Form Letter or Blank Letter – In some instances RIMS staff will provide a form letter which can be used by each member to send to their individual representatives. In this case no changes are necessary, unless you see fit. If no form letter is provided, or if you so choose, the blank letter option can be selected which will allow you to craft your own letter to your representative.
- C. Selecting Topic – Some elected officials require that correspondence be sent under a certain topic. This section allows you to choose which topic your particular issue falls under. If you do not feel that any of the topics sufficiently match the particular issue then choose “other.”
- D. Click “Go!” Button – If you have selected email correspondence then this will complete your process. However, if you have chosen letter or fax then this button will take you to the page which will allow you to print your correspondence so that it can be either faxed or mailed to the official’s office.