

International Claim Association

Leadership Handbook



International Claim Association®
LEADING THE WAY IN CLAIM EXCELLENCE

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The Officers of the ICA and the entire Executive Committee would like to extend our personal gratitude to you for accepting the responsibilities of serving as Chairperson of your committee this year. The work and efforts of our committee members are among the most important factors that result in a successful year, and your role in pulling all these contributions together is invaluable.

As you know, the ICA, with over 200 member companies, and 50 individual members, is the largest association of life, health, managed care, and third party administration insurance claims professionals, as well as individuals who service our companies. Founded in 1909, the ICA has survived and grown as an association throughout years of unlimited changes—business cycles, cultural changes, regulatory swings, and perhaps the most profound challenge, the merger/acquisition/downsizing realities of the past several years.

The tremendous efforts of volunteers such as yourself are the foundation of the ICA's continued success, and allow fulfillment of the Association's purpose:

- To promote efficiency, effectiveness and high standards of performance in claim administration;
- To provide a forum for research, education and the exchange of ideas relating to various aspects of claim administration; and
- To devise and give effect to measures for the benefit of policyholders and beneficiaries in matters relating to claims.

The Administrative Management Committee has developed a Leadership Handbook to help you and your committees understand the role you have been asked to perform. In addition, the Executive Committee is available at anytime for any assistance or guidance you would like. Also, please contact us personally at anytime with any issues or ideas you would like to discuss.

Contact Information

<u>Contact Address</u>	<u>Phone</u>	<u>Fax/ Email</u>
ICA Headquarters 1155 15 th Street NW, Suite 500 Washington, DC 20005	202-452-0143	202-530-0659
Chris Murphy Executive Director	202-452-0143	cmurphy@claim.org
Cheryl Clark Director of Meetings & Events	202-452-0413	cclark@claim.org
David Abts Director of Education	202-452-0143	dabts@claim.org
Darci Chuba Membership & Event Manager	202-452-0143	dchuba@claim.org
CEU.com 140 Ferry Road Old Saybrook, CT 06475	800-295-9010	530-689-9623
Jim O'Neill Globe Trotter Travel (pre-authorized speaker travel)	301-570-0800 x 151	

For a complete list of ICA Officers and Committees, please see the Who's Who and Committees sections of the ICA Home Page.

Association Management Strategies (AMS)

AMS is an association management firm. The ICA has contracted with AMS to manage the day-to-day aspects of our organization, such as:

- Membership database management
- Receiving Annual Conference and Committee Meeting registration information
- Sending Membership Development mailings
- Billing and processing dues payments
- Maintaining financial records and assisting with budget figures
- Website hosting, maintenance and enhancement
- Publication of the ICA News
- Making arrangements for hotel space for Committee and Annual Conferences
- Storing historical records
- Exhibiting at industry meetings to promote membership in the ICA
- Design and printing of Registration Materials, Education Calendars, Stationery and Postcard reminders
- Design and placement of advertisements at the direction of the Marketing Committee

Contact Information at AMS:

International Claim Association

1155 15th Street NW, Suite 500

Washington, DC 20005

202-452-0143 (phone)

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www.claim.org

Christopher M. Murphy, Executive Director
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cmurphy@claim.org

cclark@claim.org

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Timeline

Due Date	Committee/s	Deliverable
10/01	All	Recruit/select committee members Select committee member(s) to obtain or write articles for ICA News
10/15	Operational	Submit committee budget to HQ
10/20	Core*	Articles need to be submitted to ICA HQ
11/01	All	Send welcome letter and roster to all committee members Send roster to HQ
11/01	Admin Mgt	Press releases written for new committee chairs, new exec members, new officers, and Outstanding Achievement Award Publication of ICA News – theme: Annual Conference wrap-up, new officers
11/15	Exec Comm ACT	Executive Committee and Annual Conference Team (ACT) meet (not necessarily together)
12/01	Core, Admin Mgt AMT, Finance, Education, Marketing & Strategic Planning, Oversight	Remind members of winter meeting
01/01	Admin Mgt	Send email reminders to Law Committee, Education Committee, and other authors for ICA News
01/15	Admin Mgt	Articles need to be submitted to ICA HQ
01/15	Core	Send progress report to ICA HQ for executive committee
02/01	Admin Mgt	Publication of ICA News – theme: education, list committees and their members, promotion of regional claim associations
02/02 02/04	Core Admin Mgt ACT, Finance, Education, Marketing & Strategic Planning, Oversight	Spring Meeting - Discuss potential subjects for seminar/workshop(s) at annual conference. Make final selection and distribute assignments Evaluate the need for speakers at Annual Conference Contact candidates/make final selections
02/15	Core	Send budget to ICA HQ, including expected

		speaker expenses
02/15 - 04/15	Core	Write and edit Core Committee (workshop) reports Evaluate need for speakers at Annual Conference. Contact candidates/make final selections
02/15– 04/15	Law	Write and edit state-specific law reports
02/15– 04/15	Nominating	Nominees are contacted by Nominating Committee to confirm availability and acceptance. Alternate selections are made if necessary.
04/01	Admin Mgt	Send email reminders to Law Committee, Education Committee, and other authors for ICA News
04/01	ACT, Exec. Disability, Finance, Fraud, Health, Life, Reins.	Remind committee members of spring meeting and on-line registration
04/01	Operations	Remind committee of drafts due
04/15	Core	Draft of workshop reports due to chairperson
04/15	Law	Drafts of law reports due to chairperson
04/15	All	Send progress report to ICA HQ for Executive Committee
04/15	Admin Mgt	Articles due to ICA HQ for placement in ICA News
04/15	Nominating	Provides slate of officers and new Executive Committee members to Executive Committee
05/04 – 05/06	Core Admin Mgt ACT, Finance, Education, Marketing & Strategic Planning, Oversight	Attend spring meeting to conduct final review of Core Committee (workshop) reports Assign moderators or speaker liaisons Provide seminar details to workshop coordinator by close of spring meeting. Details include title of each seminar/workshop, nature of presentation (lecture or roundtable), description of workshop for registration booklet, speakers' names (including relevant credentials and biographical information) Provide AV needs (if known) to workshop coordinator
05/15	Core	Provide progress report to workshop coordinator re Core Committee (workshop) reports, workshops, and seminars Deadline to submit to Workshop Coordinator any request for an exception to the Speaker

		Travel Policy
06/15	Core	Committee members forward final core committee (workshop) reports to chairperson
07/01	Admin Mgt	Send email reminders to Law Committee, Education Committee, and other authors for ICA News
07/15	Admin Mgt	Articles need to be submitted to ICA HQ
07/15	Law	Submit litigation update to ICA HQ for placement in ICA News
08/01	Admin Mgt	Publication of ICA News – theme: Annual Conference, how to access papers on website
08/15	Core	Provide final core committee (workshop) reports with committee list and table of contents in prescribed format to workshop coordinator
09/1	Core	ICA HQ sends attendance list for each workshop and seminar to Core Committee chairpersons and to workshop coordinator so that final seating style and AV needs can be met
09/15	Core	Workshop reports published on website
09/15	All	Send progress report to ICA HQ for Executive Committee
10/14/ – 10/18	All	Annual Conference All committees meet at annual conference Conduct workshops and seminars at Annual Conference Collect evaluation forms and forward to workshop coordinator
	*CORE = Disability, Health, Fraud & Abuse, Law, Life, Reinsurance	

Committees

Committee Chair General Job Description

General Description

Responsible for the overall direction and content of a particular committee's activity. Typically, Chairpersons serve a three-year term.

Responsibilities Include

- Recruitment/selection of committee members
- Communication to committee members of commitment required, meeting schedules, and committee assignments
- Written and/or oral committee activity reports to the Executive Committee in January, May and September
- Core Committee Chairs lead committee in the development of seminars, workshops and reports for the Annual Conference
- Coordination of and attendance at scheduled committee meetings
- Distribution of meeting agendas in advance of the committee meetings
- Keep or assign a committee member to keep meeting notes
- Selection and development of a co-chair/incoming chairperson
- Preparation of committee activity summary for Annual Report

Experience Requirements

- Sufficient years of related claim experience to provide necessary leadership and direction
- ALHC or FLHC designation preferred (required for Education Committee members, with the exception of attorneys)
- Prior ICA Annual Conference and workshop attendance

Overview of Committees and Their Objectives

The ICA has Core Committees and Operational Committees.

CORE COMMITTEES

The Core Committees carry out the Association's educational objectives by presenting workshops and seminars at the Annual Conference and publishing notes on the website encompassing the following topics:

Disability

Short Term and Long Term individual and group disability products, including waiver of premium benefits

Health

Health products (group and individual), including Managed Care, Pharmacy Benefits, Long Term Care, Medicare and Supplemental Health Products

Life

Individual and group life products, including AD&D and annuities

Reinsurance

Understanding of treaties and reinsurance coverages

Fraud & Claim Abuse

Fraud detection and prevention

Law

Legal issues related to Life, Health and Disability claims

OPERATIONAL COMMITTEES

The Operational Committees support various administrative aspects of the ICA.

Administrative Management

The Administrative Management Committee promotes the ICA by informing newspapers and trade journals about its leaders and the Annual Conference. It keeps members up to date through the publication and distribution of the ICA News and enhancements to the ICA website. The Administrative Committee works closely with the Marketing & SPG Committee to ensure that the ICA News and website conform to guidelines.

Education

The Education Committee oversees the ICA's ALHC and FLHC Programs in conjunction with CEU.com. The Committee manages the development of curriculum, texts and study guides for the ALHC and FLHC programs. Exams are developed and reviewed as well. All members must have their ALHC or FLHC professional designation.

Executive

The Executive Committee is comprised of the officers (President, President-elect, Secretary, Treasurer and Chairperson), the Past President and seven at-large members. The Executive Committee oversees the organization, gaining input from all the committees. The Committee enacts rules and administers the business of the organization between Annual Conferences. Committee members are elected during the business session of the Annual Conference.

Finance

The Finance Committee oversees handling of the ICA investment account, budget, and income and expenses. They review financial statements and coordinate audits.

Marketing & Strategic Planning

Promotion of the ICA and its education programs, membership recruitment, and looking to the ICA's future are delegated to the Marketing & Strategic Planning Committee. All advertising, posters, booklets, displays and other promotion materials are approved by the Marketing & Strategic Planning Committee to ensure consistency with the ICA brand. The Marketing & Strategic Planning Committee also encourages and promotes membership in the ICA on an ongoing basis. This includes soliciting current members on non-renewals, developing new members, and exhibiting at industry trade shows. The committee is responsible for maintaining communications with regional and local claim associations. Its members are also responsible for formulating and implementing short- and long-range plans, periodically reviewing progress, recommending appropriate actions, and devising plans to achieve goals.

Membership

The Membership Committee, comprised of the officers of the Association, reviews all applications for membership in the association at the request of the Executive Committee.

Nominating

The Nominating Committee solicits nominations and chooses candidates for the ICA offices of President, President-Elect, Secretary, Treasurer, and Chair for the Executive Committee.

Oversight

The Oversight Committee is responsible for managing the ICA's relationships with consultants or companies with whom we may have contracts and service agreements, such as AMS and CEU.com.

Core Committees

Disability, Health, Life, and Reinsurance Term, Eligibility, Duties

Term 3 years

Eligibility Both Corporate and Individual members are eligible

Duties Write Committee (Workshop) Reports

- Develop list of subjects for papers. Review Annual Conference critiques and workshop evaluations for ideas
- Finalize selections and make assignments to committee members
- Write papers
- Submit papers, Table of Contents, and Committee List to Workshop Coordinator

Workshops/Seminars

- Develop List of subjects for Workshops/Seminars
- Finalize selections and make assignments for moderators
- Determine speaker needs and contact speaker candidates
- Make speaker selections
- Determine AV needs
- Submit Workshop/Seminar outline, AV needs, and speaker expense requests to workshop coordinator for approval

Select Committee, complete progress reports and provide recommendations to Executive Committee

Fraud & Claim Abuse Term, Eligibility, Duties

Term 3 years

Eligibility Both Corporate and Individual members are eligible

Duties Fraud & Claim Abuse Reports

- Develop list of subjects for papers. Review Annual Conference critiques and workshop evaluations for ideas
- Finalize selections and make assignments to committee members
- Write papers or obtain papers
- Submit papers, Table of Contents, and Committee List to Workshop Coordinator

Workshops/Seminars

- Develop list of subjects for Workshops/Seminars
- Finalize selections and make assignments for moderators
- Determine speaker needs and contact speaker candidates
- Make speaker selections
- Determine AV needs
- Submit Workshop/Seminar outline, AV needs, and speaker expense requests to workshop coordinator for approval

Law Enforcement Inquiries

Select Committee, complete progress reports and provide recommendations to Executive Committee

Law Term, Eligibility, Duties

Term 3 years

Eligibility Both Corporate and Individual members are eligible
Members should be attorneys or paralegals

Duties Law Reports

- Determine topic for Law Reports
- Finalize selection and make assignments to committee members
- Research and write Law Reports
- Submit papers, Table of Contents, and Committee List to Workshop Coordinator
- Research and submit articles to publish in ICA News

Workshops/Seminars

- Develop list of subjects for Workshops/Seminars
- Finalize selections and make assignments for moderators
- Determine speaker needs and contact speaker candidates
- Make speaker selections
- Determine AV needs
- Submit Workshop/Seminar outline, AV needs, and speaker expense requests to workshop coordinator for approval

Select Committee, complete progress reports and provide recommendations to Executive Committee

Operational Committees

Administrative Management Term, Eligibility, Duties

Term 3 years

Eligibility Both Corporate and Individual members are eligible

Duties Publicize conference to all insurance companies (Best's list, email and flyers) in conjunction with the Marketing Committee

Press Releases:

- New Executive Committee Members
- New Chairs
- New Officers

Website: Maintenance and enhancements

Follow up on outstanding Membership Dues beginning in February

ICA News

- Set production schedule
- Contact authors
- Decide on content
- Oversee layout/proofread final copy
- List ALHCs and FLHCs

Review and clean up the Member List (database) every two years

Select Committee, prepare budget, complete progress reports and provide recommendations to Executive Committee

Education Term, Eligibility, Duties

Term 3 years

Eligibility Both Corporate and Individual members are eligible
Committee members must have their ALHC or FLHC, with the
exception of attorneys.

Note: If individual does not have their ALHC or FLHC they can still
participate on the committee but cannot take any ICA exams for one
year after their term on the committee has ended.

Duties Oversee ALHC and FLHC designation programs

- Review and modify curriculum
- Review and update texts and study guide materials
- Review and establish appropriate fees for registration, exams
and text materials
- Review and approve update of ICA education catalog in
conjunction with CEU.com and Marketing Committee
- Monitor and evaluate services being performed by CEU.com
- Conduct exam reviews under the direction of CEU.com

Prepare annual budget, complete progress reports and provide
recommendations to Executive Committee

Finance Term, Eligibility, Duties

Term 3 years

Eligibility Finance is chaired by President
Members include the officers
One member is the Chairman of the Annual Conference Team
At least one member should have CPA or CFE designation if possible
One member is the Education Committee Chair

Duties Oversee, review and coordinate financial position and dealings of the ICA.

- Review monthly financial statements, discuss quarterly
- Review audited financial statements annually
- Review budget annually and recommend approval to the Executive Committee
- Review procedures and guidelines for adequate controls and suggest new guidelines as appropriate
- Review external audit firm and their guidelines every two years
- Review insurance for the ICA annually

Prepare annual budget, complete progress reports and provide recommendations to Executive Committee

Marketing & Strategic Planning Term, Eligibility, Duties

Term 1 year

Eligibility Should have experience on more than one committee.
The President-elect co-chairs Strategic Planning with an Executive Committee member
Immediate Past-President is the Chair
Both Corporate and Individual members are eligible
Committee selection must conform to these rules:

- 1 from previous year
- 1 new Executive Committee member
- Limit to 1 retiree
- Limit to 1 past president

Duties Publicity of Education Program

- ads, calendar and booklet cover

Publicity of Annual Conference

- ads

Promotion of ICA

- ads

Membership Development

- Write letters, specific to target groups
- Obtain mailing lists of groups of potential new members
- Prepare annual budget (for the Committee)
- Conduct Membership Needs Assessment every two years and provide recommendations to Marketing Committee
- Short-term planning - Conduct research and provide recommendations to the Executive Committee which would yield positive results in areas of revenue, membership growth, expense control, increase attendance at the Annual Conference, etc.
- Long-term planning - Brainstorm answers to the question, "Where should the ICA be in 5-10 years, and what will it take to get there?"

Prepare annual budget, complete progress reports and provide recommendations to Executive Committee

Elaborate on certain ideas with implementation plan

Nominating Term, Eligibility, Duties

Term 1 year (one person may renew once)

Eligibility Must be 7 Corporate members
Only one can have been on the Nominating Committee the previous year
Nominating is chaired by Past President

Duties

- Develop list of nominees for ICA officers and Executive Committee positions
- Prepare annual budget
- Complete progress reports and provide recommendations to Executive Committee

Oversight Term, Eligibility, Duties

Term	Depends on officer Executive Committee member serves for 1 year
Eligibility	ICA officers (President, President-Elect, Treasurer, and Secretary) Chairman of the Executive Committee 1 second- or third-year Executive Committee member (at large) Oversight is chaired by the President
Duties	Manage the ICA's relationships with consultants or companies with whom we may have contracts and service agreements. <ul style="list-style-type: none">• Evaluate and provide feedback on performance of vendors/consultants• Review and evaluate investment strategy• Prepare annual budget• Complete progress reports and provide recommendations to Executive Committee

Sample Committee Welcome Letter

**** Example Only. We encourage each committee chair to write a letter to new committee members welcoming them to the committee and providing guidelines as to what is expected of them.**

DATE

Janice Doe, FLHC, ACS
The Life Ins Co of America
600 Second Avenue North
Minneapolis, MN 55415

RE: Your Commitment to the ICA Life Committee

Dear Janice:

Greetings, and welcome to the ICA Life Committee! Thank you for volunteering to serve on this committee!

In an effort to ensure that each person is informed of the nature and scope of serving on this committee, and to make the most effective use of your time, the ICA has prepared the following guidelines for you.

Term

Committee members generally serve a three-year term at the invitation of the Committee Chairperson.

Life Committee Activities

The Life Committee prepares and then presents workshops and seminars at the Annual Conference. Reports are also written by committee members on subjects the committee agrees upon concerning both administrative and technical issues relating to life products, AD&D, and annuities. Drafts of these reports are generally due mid-April, in preparation for the entire committee to review at the Spring meeting.

Meetings and Expenses

Our committee has a meeting in conjunction with the ICA's Annual Conference, and will meet at the Winter meeting (late January/ early February), in preparation for the Annual Conference. Meetings generally last an entire day.

We will also be in contact throughout the year by means of conference calls and emails. This is important as we start to discuss report and seminar topics and speakers.

Attendance at meetings is expected and necessary. Your input is valuable to the committee! To the extent possible, we encourage all committee volunteers to negotiate their absence and expense for the full term of your appointment with your manager in advance.

I would again like to thank you for volunteering your time and expertise to this committee. It is this willingness to serve and participate that enables this organization to continue to remain strong and continue to contribute to the development of claim professionals throughout our industry.

I will be in contact with you soon to start discussions on report topics. In the meantime, if you have any questions, please do not hesitate to let me know.

Best regards,

Name

Sample Committee Thank You Letter (A)

**** Example Only. We encourage each committee chair to write a letter to all committee members, especially those finishing terms to thank them for their time and service. This may be more suitable for someone finishing a term.**

DATE

James Smith
Claims Director
Quality Reinsurance
100 Main Street
New York, NY 10009

Re: Reinsurance Sub-Committee

Dear Jim:

Thanks for your sharing your expertise in presenting the Reinsurance Workshop this year at the ICA Annual Conference. Your case study highlighted the intricacies of manner of death associated with financial aspects in contestable claim investigations, making it tangible and valuable to the attendees. The feedback was very positive, due in part to your planning the various scenarios that would make the workshop meaningful.

I want to thank you, too, for completing your term on the Sub-Committee. I know company changes bring new, greater expectations with tightened expenses, so I appreciate your finding a way to do it all. Besides presenting workshops, your outlook towards the industry's future, goal setting, and getting feedback from our colleagues were important contributions to me and the committee. I'll miss your opinions and advice.

Thanks again for preparing your presentation and serving on the ICA Reinsurance Sub-Committee.

Cordially,

Name

Sample Committee Thank You Letter (B)

**** Example Only. We encourage each committee chair to write a letter to all committee members to thank them for their time and service. This may be more suitable for a continuing committee member.**

DATE

Janice Doe, FLHC, FLMI
Claims Director
Quality Reinsurance
100 Main Street
New York, NY 10009

Re: Reinsurance Sub-Committee

Dear Janice:

Thanks for your sharing your expertise in presenting the Reinsurance Workshop this year at the ICA Annual Conference. Your case study on _____ highlighted the importance of policy issuance on contestable claim investigations, and your preparation showed in the flawless presentation.

The feedback was very positive, due in part to your putting together the case studies in binders, which the attendees were able to take home.

Thanks again for preparing your presentation, coordinating the case study booklets, and serving on the ICA Reinsurance Sub-Committee.

Cordially,

Name

Meetings

Meeting Schedule

Expectation of Meeting Times

In order to promote communications and to manage expenses, ICA committees are scheduled to meet one or more times during the year. There are several benefits in setting meeting times, such as, clarifying committee member travel commitments, limiting time out of the office, and easing the guesswork in making meeting arrangements at hotels.

We have found these face-to-face meetings to be extremely helpful in achieving committee and ICA objectives. Committee members should therefore be encouraged to attend and participate. If committee members are not able to participate in person, the alternatives are sending a report to the Chairperson and following up with the Chairperson after the meeting, or attending the meeting by conference call at the member's expense. Participation by conference call will not be paid for nor reimbursed by the ICA.

November (not necessarily in conjunction with one another)

- Annual Conference Team
- Executive

Winter (See Main page of Website for all meeting dates and sites)

- Administrative Management
- Annual Conference Team
- Disability
- Education
- Education Task Force
- Executive
- Finance
- Fraud and Claim Abuse
- Health
- Law
- Life
- Marketing & Strategic Planning
- Nominating
- Oversight
- Re-Insurance

Spring

- Annual Conference Team
- Executive
- Education
- Oversight
- Finance
- Marketing & Strategic Planning

Annual

- All Committees

International Claim Association

Core Committee Agenda

Welcome

Introductions if necessary
Identify person taking minutes
Minutes must be submitted to HQ

Topics

Review of Workshop Topics
Speakers in place?
Moderators selected/assigned?
Handouts encouraged?
AV Needs listed?
Workshop Descriptions written?
All Tracks filled?

Review of Draft Committee Papers
Set Deadline for Date Due of Final Copies

Open Discussion

Are there any other Topics to discuss?
Review of assignments (who's going to do what)

Adjournment

International Claim Association

Operational Committee Agenda

Welcome

Introductions if necessary
Identify person taking minutes
Minutes must be submitted to HQ

Topics

Review of Yearly Duties (see Calendar Section for list specific to your committee)
Create Assignments and Deadlines as necessary

Open Discussion

Are there any other Topics to discuss?
Review of assignments (who's going to do what)

Adjournment

Budget and Expense Principles

Introduction to ICA Budget

There are several basic tenets established by the Executive Committee that guide the budget and expense process for the Association. The effective and consistent application of these principles is essential to meet the following fundamental goals:

- To keep membership dues and Annual Conference fees at a level that does not inhibit participation by existing members and the solicitation of new members.
- To guide the Association's investment portfolio (managed for the Association by Merrill Lynch) in a moderately conservative manner, and to preserve these monies for major Association initiatives largely related to the educational program, such as textbook preparation and publishing.
- To establish and fund relationships with outside vendors or experts (i.e. AMS, CEU.com, etc.) who can enhance the Association's effectiveness and visibility within the industry.

In order to give the budget and expense process better focus, the budget is divided into three distinct segments, each with its own source of revenue as outlined below.

Administration

The administrative duties for the Association are handled in large part by Association Management Strategies in Washington, DC. It is the Association's goal to have administrative expenses covered by revenue from member dues. Currently, mergers and acquisitions within the industry create a significant challenge for the Association in recruiting new member companies and retaining existing ones. It is essential that over time we either increase dues and membership levels, or perhaps face the unenviable task of deciding which portions of the administrative budget can be eliminated.

Education

It is our goal to have revenue generated by the Education Program (i.e. text sales, exam fees, etc.) fund the expenses of this program over the long term.

Annual Conference

The Annual Conference must have expenses no greater than registration and exhibitor revenue.

It is essential that Committee Chairs and the Executive Committee understand and support these guidelines if we are to achieve the goals described above.

What Things Should Be Budgeted?

Core Committees' main expenses stem from Annual Conference pre-approved speaker travel and Audio/Visual costs. Please keep in mind that the ICA pays no honoraria to speakers. The Fraud & Claim Abuse Committee's budget will also include the cost of Law Enforcement Inquiries and copyright fees for reprinted articles.

Operational Committees' expenses will vary depending on the duties of the committee. For example, the Education Committee will budget for printing of textbooks and exam preparation guides, and student of the year recognition. The Marketing Committee will budget for Exhibitor Fees at other conferences, exhibit booth, gift, travel, advertising, promotional materials, education calendar, poster and booklet, mailing list purchase and mailing costs.

Workshops, Seminars and Reports

Format of Reports

Margins: One inch on all sides.

Font: Arial, 12 point.

Title: At the beginning of each paper, center the title and place in underlined, bold face capitals. Two spaces below the title, center the words "By:" followed by the author's name, all in bold face with only the first letters of each word capitalized.

Text: The text of the article or any introduction should start two spaces below the author's name.

Cover Page: A page headed with your committee's name, centered and all in boldface capitals, followed by a list of your committee members' names and company affiliations.

Table of Contents: The words "TABLE OF CONTENTS" centered and all in bold face capitals, with a boldface underline from margin to margin. Beneath that heading, please list the articles and their beginning page numbers.

A sample of these formats follows.

Workshop Reports are placed on the ICA website two weeks prior to the Annual Conference. The Table of Contents and Committee list should accompany the final versions of the papers. Please see the Timeline for due dates, etc...

Workshops and Seminars (Integration with ACT)

Audio-visual needs and room setups (hollow square, theater style) will be coordinated through the Annual Conference Team Workshop Coordinator.

It is strongly encouraged that speakers are chosen who are local to the Annual Conference site or will travel at their own expense.

TOTAL/PARTIAL DISABILITY IN OWN OCCUPATION

By: Dennis Dursley, FLMI

Certainly one of the most common challenges in evaluating Disability Income claims is making the correct decision regarding whether an insured is totally or partially disabled under an own occupation contract. The goal of the claim examiner is always to assure the correct decision is made.

To begin with, it will be helpful to discuss the definitions we typically see in a Disability Income policy. Let's take a look at such definitions:

Total Disability

Until the end of the Initial Period, the Insured is totally disabled when unable to perform the principal duties of the regular occupation. After the Initial Period, the Insured is totally disabled when both unable to perform the principal duties of the regular occupation and not gainfully employed in any occupation.

If the Insured can perform one or more of the principal duties of the regular occupation, the Insured is not totally disabled; however, the Insured may qualify as partially disabled.

Partial Disability

- The Insured is unable to perform one or more but not all of the principal duties of the regular occupation; or
- To spend as much time at the regular occupation as before the disability started;
- The Insured has at least a 20% Loss of Earned Income; and
- The Insured is gainfully employed in an occupation.

During a period of partial disability following the Beginning Date, the Proportionate Benefit may be payable. Until the Proportionate Benefit has been payable for six months, the Insured need not have a 20% Loss of Earned Income to be partially disabled if:

- The Insured is unable to perform on or more of the principal duties which accounted for at least 20% of the time the Insured spent at the regular occupation before the disability started; or
- The insured has at least a 20% loss of time spent at the regular occupation.

The wording of various contracts in the Disability Income industry will obviously be somewhat different from company to company, but the language above essentially captures the definitions we normally encounter. The various contracts also address Regular Occupation, Loss of Earned Income, Proportionate Benefit, Initial Period or

DISABILITY COMMITTEE

Dennis Dursley, FLMI

Northwestern Mutual Life Ins. Co.

Robert Dempsey, CPA

Nancy Glenn, ACS, ALHC

Trustmark Insurance Company

Linda Howard, M.Ed., LMHC, ALHC

Swiss Re Life & Health

Theresa Underwood, HD

Swiss Re Life & Health

*Sample
Committee
Listing
for Reports*

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*Sample
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Contents
for Reports*

Workshop and Seminar Tracks

		Life	Disability	Health	Management Operations	Legal Compliance
Monday, October 5						
1 st Breakout Session 1.5 hours	1. 2. 3.					
2 nd Breakout Session 1.5 hours	1. 2. 3.					
3 rd Breakout Session 1.5 hours	1. 2. 3.					
Tuesday, October 6						
4 th Breakout Session 1.5 hours	1. 2. 3.					
5 th Breakout Session 1.5 hours	1. 2. 3.					
6 th Breakout Session 1.5 hours	1. 2. 3.					
7 th Breakout Session 1.5 hours	1. 2. 3.					

(Fraud could be under any topic)(Law could be under any topic)

Moderator Training Notes

In General

A Moderator makes sure that:

everyone is heard

group sticks to the agenda

ideas aren't shot down

everyone is polite (no interrupting, name-calling, more than one person talking at a time, put-downs...)

Specific to the ICA

Welcome everyone to the roundtable. Remind them to fill out a name tent if they haven't already. Read the anti-trust statement.

Explain that this is a roundtable workshop meant for participation. Everyone has something they wanted to get out of this workshop. If they didn't, they would have signed up for something else, or they'd be on the golf course or shopping or sightseeing or something. Say that the general answer, "Well, I'm just here to listen and learn." is not acceptable. There must be something that they'd like to get a wider perspective on or something they have trouble with.

Go around the table and ask each person's name, company, type of claims, and what question they came here to get answered or what topic they wanted to discuss. Don't ask how many years people have worked in the industry because short-timers may clam up. You may get the answer, "Well, I'm just here to listen and learn." Reiterate that you don't accept that for an answer and ask again. Especially if they are new, there must be some question they have.

Write down their first names (ask if you didn't hear or can't read their name tent) and their favorite topic. This becomes your agenda, and it is a very important tool for you.

Agendas tell the purpose of the meeting and the intended outcomes for the meeting. In other words, at the end of the meeting, what does the roundtable participant expect to leave with? Having all members of the roundtable state the topic they most want to discuss means that they have a vested interest in participating in the meeting. It is their meeting and they must participate. They can't just follow along.

Ask for a volunteer to start or just start arbitrarily with someone. Since you've written down their names and everyone has name tents, say, "Steve, you wanted to talk about premium receipts. What is it you wanted to know?" Alternatively, you can go around the room asking each person in turn to respond to the given question, topic etc.

This is not your show, this is their show. Moderators moderate. They do not do most of the talking.

If you don't understand what's being said, it's likely that others don't either. Ask a question of the speaker. "Are you saying that all files are reviewed by the president of your company?" "How does that affect your time service?" or "Do you mean just the files in your department or all types of files?"

Likewise, if you can't hear the speaker, say, "Kim, I'm having trouble hearing you, would you speak a little louder please?"

Moderators organize, connect, and summarize data to achieve closure and a sense of completion. They bring closure to one item before moving on to the next. "Have we said all there is to say on file retention?" "Karen, are you satisfied with what you found out about premium receipts?" Examples of connecting are asking, "Is there anyone with a different view?" or "Are there others who feel the same way or have the same position?"

Moderators protect each and every idea offered. They do not allow ideas to be attacked. "Bob, I get the impression that you disagree with Janet's procedures. Rather than saying 'that's stupid,' would you please state what your concerns are?"

Moderators encourage everyone to express themselves and validate varying points of view offered. Using your list, you can interject, "Carole, you had a different point on view on file retention, didn't you?"

Moderators keep track of who talks and who does not, encouraging balanced participation. Here's where your list is extremely valuable. Call on those who have not been participating. Look around the room and say, "We haven't heard from you, Betty. What would you like to tell the group?" or "Would you share your thoughts with us?" Or "Gene, this is the topic you wanted to discuss. Let's hear from you." Or "This topic seems similar to what Heidi was talking about earlier. Heidi, what do you want to add?" (Notice the open-ended question vs. yes or no.)

Don't forget to take a break. Say, "It's half-way through our time slot. Would we like to take a 5-, 10-, 15-minute break or continue and finish early?"

At the end, thank everyone for coming and participating. Say something you feel. "I don't know about you, but I really enjoyed this." Or "I really got something out of this workshop. I'm going to rush right back to the office and implement a new strategy for file retention."

Hold up an evaluation sheet. Ask what workshop topics they'd like to see included in next year's Annual Conference. Tell them what committee you serve on and say how valuable it is to have ideas. Ask if they've ever thought about serving on a committee. Say that the ICA is run by members for its members, so if there's something they'd like to see or if there's something they think is lacking, then telling someone or joining a committee is the way to get something done about it. Show the forms for joining committees and encourage those interested to pick one up. Collect comment cards and

thank them again for a great workshop. Bring the comment cards to the registration area after the session.

YOUR WORST FEARS

Nobody's Talking

Again, this shouldn't be a problem, because everyone has bought into the meeting agenda by agreeing that they could have been somewhere else but chose to be at your roundtable and by stating the topic they have interest in.

Remember, you are a Moderator, not the star of the roundtable. It isn't your job to do most of the talking even if no one else has much to say.

One Person Hogs the Whole Conversation

We've heard from Sara on this topic, are there similar/different opinions? Give the person a time limit. "Marvin, you've been speaking for 5 minutes, can you wind it up in 1 more minute?" Call attention to the other agenda topics and time frame of the roundtable. "Phyllis, there are several more topics, and we only have 20 more minutes. Can we table your topic for now and discuss it further if there's time at the end?" Or ask them to exchange business cards, saying what a great opportunity it is to be able to call colleagues and bounce ideas off one another when they're back at the office.

One Person Interrupts

Interrupt back. "Excuse me, Heather, Thomas was talking. Please let him finish before you continue." Or "Ian, why don't you write down your thoughts so they'll be fresh in your mind when Janet is done." Be neutral and consistent. Don't let some interrupt but not others.

Someone Goes Off on a Tangent

Ask them what their topic has to do with the agenda item (and re-read the agenda item). "Peter, what does funeral home assignment have to do with premium receipts? I thought you wanted to talk about premium receipts."

Having Side Conversations

I usually interrupt the person speaking and say, "Excuse me, James, but I'm having trouble hearing you with the other side conversations going on." Then look at the people who are talking and say, "Would you please save your comments for the group after James is done talking?"

You Feel a Lull

Make sure you're moving on with your agenda. Ask the group if what is being discussed at the moment is helpful and cut off the conversation if it isn't. Suggest that the people who are talking discuss it later (after the workshop).

I notice we have only a few active participants. Are we all getting what we expected to get out of this workshop? Are we done? Is it time to go golfing or shopping, or is there something else to discuss?

Extra Questions You Can Ask

What's working in your department?

What interaction do you have/do you need with other departments?

What are the most important things you/your department plan(s) to accomplish this year?

Is it Working?

If the group seems too large, split into smaller groups, elect a spokesperson and have that person talk to the whole group. While this is a possibility, it's not likely to occur at the ICA, but you never know.

Guidelines for Speaker Travel

As a non-profit association, the ICA is able to provide educational opportunities to its members through the hard work and volunteer efforts of our committee members. Membership dues cover the association's administrative expenses, with the expense of the Annual Conference being covered by registration fees.

We should not offer reimbursement of any type for presentations at Seminars or Workshops for speakers involved in claim work at any member company. We anticipate most non-member speakers will be willing to pay their own expenses for the exposure of presenting at our Annual Conference. Reimbursement for accommodations, travel expense and fees should be the exception and **not** the rule and should be approved in advance by the Workshop Coordinator or Executive Director.

Speaker Fees

Committees are encouraged to seek out subject matter experts to conduct Seminars or Workshops at the ICA Annual Conference. Whether these individuals are or are not members of the Association, no payment is made for a speaker's presentation.

The Committee Chair **must** contact the Workshop Coordinator or the Executive Director to seek approval of any exception to this policy.

Registration Fee

A registration fee will be charged to speakers who plan to participate in other educational seminars, workshops, or social activities scheduled during the ICA Annual Conference.

No registration fee will be charged to speakers who attend the Annual Conference for the **sole** purpose of conducting an educational seminar or workshop. However, if this is the case, the Committee Chair should complete and submit a registration form to the ICA Headquarters so a Welcome Kit can be prepared for the speaker. If a speaker is arriving on Sunday night, the Chair may extend an invitation to the opening night Reception.

The Committee Chair **must** contact the Workshop Coordinator or the Executive Director to seek approval of any exception to this policy.

Hotel Accommodations

Once a speaker has been identified, the Committee Chair must contact the Hotel Accommodations Chair or the Executive Director to make hotel arrangements for the speaker. The sooner these arrangements are made, the better. ***Unless prior approval is received, we can not guarantee that accommodations will be available for the speaker.***

Subject to the approval by the Hotel Accommodations or the Executive Director, ICA will pay for a room beginning the night before the program and ending the day the program ends. If the program runs past 5:00 p.m., ICA will allow an additional night's stay.

Travel Expenses

In a case in which an exception is made to pay travel expenses, ideally the travel expense was anticipated and included in the budget. In any event, the Committee Chair **must** contact the Workshop Coordinator or the Executive Director to seek approval for a speaker's travel expense. Any travel arrangements should be made through the ICA Travel Coordinator.

Please refer to the Speaker Expense Policy in the Budget and Expense Principles section for reimbursement procedures.

Speaker Expense Policy

Once approved, the ICA requires that speaker travel arrangements be made through *Globe Trotter Travel*; the Association's designated official travel agency. To book the flight simply call Jim O'Neill at (301) 570-0800 ext. 151 or (800) 322-7032 ext. 151, identify yourself as an ICA Committee Chair, making a reservation for a speaker(s), and the ticket(s) will be billed directly to the ICA Headquarters. Please be certain to book a non-refundable, round-trip, coach-class ticket from the city of the speaker's office to the city of the meeting site. When making travel arrangements, please book a flight that will be the most direct route possible, at the lowest available fare, and **complete your ticketing at least 21 days prior to the day of travel.**

Mileage

If the speaker elects to drive to the meeting site, the Association will reimburse for round-trip mileage at \$0.505 per mile (according to the city-to-city mileage indicated in Rand McNally's Road Atlas). The mileage cost should not exceed the cost of a standard coach-class round-trip airfare.

Meals and Other Expenses

The ICA will reimburse the following expenses associated with the program: ground transportation to and from airport/hotel and non-valet parking. Under certain circumstances, if the speaker chooses to rent a car instead of using ground transportation, the Association will reimburse a one-day car rental fee. However, advance approval must be obtained from the ICA. Meals, tips, incidentals and other expenses are reimbursable at a reasonable rate. (\$50 a day is a guideline.)

Reimbursement Procedure

A preprinted expense form is included in the paper resource section for your completion, or it may be downloaded from the ICA website. To process your speaker's expense reimbursement check, please send the ICA the original receipts with the completed expense form, and indicate to whom the check should be made payable.

The ICA will immediately reimburse authorized travel expenses upon receiving the expense form and receipts. Please submit speaker expenses within 10 days after the conclusion of travel.