

2026 House of Delegates Handbook



CONTENTS

Letter to the Delegates
Standing Rules of Order
House of Delegate Agenda
Dues Increase Information

96th Annual Convention
June 27-June 30, 2026

96th NABIP Convention

House of Delegates – Letter to the Delegates

Dear Delegates:

Welcome to NABIP's 96th Annual Convention. As a voting delegate you carry the responsibility for shaping our association's leadership, policies, and future direction.

Please review the delegate credentialing and voting procedures below. If you have any questions, contact Brooke Willson. Alternate delegates will not credential unless instructed by their chapter leadership. Alternates only get credentialed when replacing an appointed delegate, and it is the chapter's responsibility to notify them as needed. Once notified, the Regional Vice President must approve the replacement. If this happens before Annual Convention, approval can be sent via email to Brooke Willson (bwillson@nabip.org). If it happens during the convention, visit the credentialing booth with your Regional Vice President.

CREDENTIALING PROCESS FOR APPOINTED DELEGATES

1. When you are appointed to be a delegate by your chapter, your membership status is checked by NABIP. NABIP's Bylaws specify that only members in good standing may be delegates.
2. To complete your credentials, you will need to complete the following information. This information is provided in your credentialing notification email.

NAME:

MEMBERSHIP NUMBER:

EMAIL:

CHAPTER REPRESENTING:

Credentialing closes at 9:00 a.m. (ET) on Tuesday, July 1. Absolutely no credentialing will occur after that time.

3. When your credential registration is received, it is reviewed and, if everything is in order and approved, you will receive an email with additional information about the House of Delegates and the voting process.

VOTING

1. **Voting for contested Board of Trustee offices will take place Tuesday, June 30 in the House of Delegates.** The nominees for each office receiving a majority of the votes cast shall be declared elected. An additional vote shall be taken if no candidate receives the necessary majority for election.
2. **To vote for officers, you MUST BE WEARING YOUR NAME BADGE OR HAVE A VALID ID.** Once the polls are opened a Nominations and Election Committee member will confirm your credentials and give you your personal access key and password. You will then scan the provided QR code, enter your personal access key and password and complete the vote on your electronic device (phone, iPad, etc.).
3. Officers' ballots list the name of each candidate.
4. Voting for resolutions and amendments will also take place in the House of Delegates via voice or standing vote.

96th NABIP Convention

House of Delegates - Standing Rules of Order

- 1) At the beginning of the House of Delegates, the Chair will ask for approval of these Standing Rules of Order. A majority (more than half of the votes cast) is needed to approve the Standing Rules of Order.
- 2) The most current edition of *The Standard Code of Parliamentary Procedure* (formerly known as “Sturgis”) will govern the House in all cases in which they are applicable and in which they are not inconsistent with the NABIP’s bylaws, and these Standing Rules of Order.
- 3) At the first General Session the Nominations and Elections Committee will file its report after which nominations from the floor will be in order. Nominations will then be closed. Those members seeking nationally elected positions which are being challenged will have a set amount of time to present themselves and/or any member endorsements before the General Session. The length of time, which shall be no less than two minutes, will be determined and communicated to the candidates no later than six weeks prior to the Annual Convention.

The NABIP Board of Trustees has designated the first General Session of the Annual Convention as part of the Association’s Annual Meeting. Board Resolution of The National Association of Benefits and Insurance Professionals Adopted on October 6, 2025

- 4) At the opening of the House of Delegates session, the Secretary shall report the number of eligible delegates allowed to vote at the House. Members of the current Board of Trustees and Past National Presidents vote as delegates but are not counted within their local or state chapters. Their votes will be counted separately.
- 5) The Chair may appoint a parliamentarian for the House of Delegates.
- 6) The Nominations and Elections Committee’s report will be communicated to the chapters no later than seventy-five days prior to Annual Convention. Elections for any contested executive officers or contested Regional Vice President will occur in the House of Delegates.
- 7) The Nominations and Elections Committee shall consist of the chairperson, vice chairperson and nine (9) additional members. The chairperson of the Nominations and Elections Committee shall be the immediate past president or the appointee of the president fulfilling the duties of that office for its unexpired term. The vice chairperson shall be the president-elect or the appointee of the president fulfilling the duties of that office for its unexpired term. A third member shall be a past NABIP president, who is appointed by the Nominations and Elections Committee chairperson and the remaining eight (8) members shall be regional members, who shall be one each from their respective region appointed by the Regional Vice President and approved by the Board.
- 8) Candidates may appoint one official observer on their behalf who may attend the tabulation of the ballot votes but shall not participate in the actual count. The observer may not be the candidate, another candidate, or an officer. In the event the observer believes there is a discrepancy in the tabulation the Nomination and Election Committee shall recount. No further complaint shall be made by the observer following the recount and agreement of the Nomination and Election Committee as to its accuracy. The Nomination and Election Committee chairman shall sign the report attesting to its accuracy.
- 9) Bylaw amendments and resolutions shall be read by the secretary twice prior to any vote. The first reading will be prior to debate on the amendment or resolution. The final reading will be just prior to the vote on

the amendment or resolution and will contain any amendments or changes approved by the House of Delegates.

- 10) Speakers will be allowed two minutes to speak on an issue. The Chair shall recognize a maximum number of three speakers in favor of and three speakers opposed to each issue. The Chair may choose to allow more than three speakers on a particular topic, at their discretion. A timekeeper will be appointed by the Chair.
- 11) All reports, amendments to qualified bylaw amendments, or resolutions shall be presented to the secretary in written form before being presented to the House of Delegates.
- 12) At the end of the time allotted for debate on a question before the House, a voice or standing vote will be taken. Any delegate may ask the Chair for a recorded vote. If such vote is requested, the Chair shall ask each state president (or representative thereof) to record the votes for their state and report said votes to the secretary when the state's name is called in a roll call vote.
- 13) Once the House of Delegates has finished the business of the day, the president will swear in the president-elect as the new NABIP president. The newly installed president will then swear in the newly elected officers and Regional Vice Presidents and may then address the House of Delegates. At the conclusion of their speech, the new president may adjourn the House of Delegates.

**National Association of Health Underwriter
House of Delegates
June 30, 2026**

Agenda

Call to Order

Adoption of Credentials Report (Majority)

Adoption of Standing Rules of Order (Majority)

Adoption of Proposed Agenda (Majority)

Report on the Minutes of 2025 House of Delegates

Report of the Board of Trustees

Report on Financials

Voting for Dues Increase

Report of the Elections and Nominations Committee

Outgoing President's Remarks

Presentation of President's Pin

Swearing in of 2026-2027 President

Installation of 2026-2027 Board of Trustees

Remarks of 2026-2027 President

PROPOSED DUES INCREASE

The Board of Trustees recommends a dues increase of \$100 in 2027. If adopted, the amended dues increase will become effective January 1, 2027.

Please see following pages for more information about the proposed dues increase including the announcement letter and FAQ.



The NABIP Board of Trustees voted to present a proposed dues increase to the membership for consideration at the Annual Convention in Atlantic City this June. The proposal would increase national dues by \$100 beginning in 2027 as a one-time adjustment, replacing the previously scheduled \$8 increase for that year. Beginning in January 2027, dues would increase by approximately \$8.33 per month rather than the current monthly increase of \$0.67.

As the NABIP Board, we understand that any dues increase is significant, and we do not make this recommendation lightly. However, the reasons for this proposal are clear. Like many associations, NABIP has experienced membership declines driven by industry consolidation, changing participation trends, and ongoing challenges with member retention. At the same time, staffing levels have decreased significantly over the past decade, even as demands on the association have continued to grow.

Over the last several years, the Board and staff have taken meaningful steps to strengthen NABIP's financial position through expense reductions, enhanced financial controls, and streamlined operations. Those efforts have helped stabilize the organization. However, maintaining stability alone is not enough. To remain strong, relevant, and positioned for growth, NABIP must also invest in the future of the association and the members we serve.

This proposed increase is not simply intended to address rising operational costs. It is designed to strengthen NABIP's ability to better support chapters and members through enhanced advocacy efforts, improved member engagement and retention initiatives, modernized technology systems, and additional operational support.

Ultimately, this investment is about building a stronger, more connected, and more sustainable association at the local, state, and national levels. It will help ensure NABIP can continue advocating effectively for our industry while delivering the programs, services, and support our members expect and deserve.

We are asking for your support because we believe this investment is essential to preserving and strengthening the future of our association.

Additional information regarding the proposed dues increase will be shared in the weeks leading up to the Annual Convention, including during the upcoming Town Hall on Wednesday, June 10, at 4 p.m. ET. We encourage all members to participate. To register for the Town Hall, [click here](#).

Thank you for your thoughtful consideration and continued commitment to NABIP and its future.

The NABIP Board of Trustees

NABIP Proposed National Dues Increase – FAQ

1. Why is NABIP proposing a dues increase?

As a nonprofit professional association, we are committed to operating responsibly and in support of our mission. Over several years, the association’s expenses consistently exceeded revenue due to rising costs and stagnant revenues. While this allowed us to maintain services and programs in the short-term using reserves, it is not financially sustainable.

The increase is intended to strengthen advocacy efforts, support chapters more efficiently/effectively, modernize operations, enhance member services, and ensure the long-term sustainability of the association.

2. Is NABIP facing financial difficulties?

This dues increase is a proactive step to correct course, not a response to immediate crisis. Acting now helps ensure long-term sustainability and avoids more disruptive changes later. The proposed increase is intended to support future growth, advocacy, member engagement, chapter success, and infrastructure investments—not to address a financial crisis.

3. Why weren’t corrective actions taken earlier?

Expenses gradually increased over time, driven by program growth, administrative costs, and inflation. While these investments were made to benefit members and advance the profession, spending levels were not sufficiently aligned with long-term revenue.

For many years, NABIP intentionally kept dues increases to a minimum to reduce the financial impact on members. While well-intended, that approach delayed adjustments needed to keep pace with rising costs.

Like many professional associations, NABIP faces declining revenues while expectations for advocacy, education, technology, communications, and member support continue to grow. Unprecedented regulatory involvement, market disruption, and increasing complexity across the healthcare eco-system means agents, brokers, and healthcare consumers need NABIP more than ever.

4. What dues increase is being proposed?

National dues are already scheduled to increase by \$8 in 2027. This proposal would increase that amount to \$100 for 2027, resulting in an additional \$92 annual increase, or approximately \$8.33 per month.

If approved by the House of Delegates at the Annual Convention, the additional \$92 increase would take effect on January 1, 2027. Beginning January 1, 2028, national dues would revert to the previously scheduled annual increase of \$8 (approximately \$0.67 per month).

5. Does this proposal affect state or local chapter dues?

No. The proposal would increase national NABIP dues only. State and local chapter dues are established separately and are not impacted.

6. Why is NABIP proposing this increase now instead of a smaller increase or additional expense reductions?

Over the past several years, NABIP's Board and staff have taken significant steps to address the association's financial position through reducing expenses, stronger financial controls, and staffing adjustments. However, we are at a point where cutting expenses further would be detrimental to our mission and our ability to serve members.

While those efforts have improved financial stability, the Board believes additional investment is necessary to strengthen advocacy, support members and chapters, modernize operations/technology, and position the association for long-term success.

7. How will this proposal strengthen NABIP and support member growth, experience, and chapter success?

Financial stability allows the association to continue advancing the profession, supporting members, and fulfilling its nonprofit purpose in a responsible and sustainable way. The additional resources generated by this proposal will help strengthen advocacy, expand member recruitment and experience efforts, modernize operations, and enhance chapter support.

Investment priorities include:

- Federal and state advocacy
- Membership experience and engagement
- Chapter support and resources
- Operational and technology modernization
- Cybersecurity and data management
- Hardware, software, and critical systems upgrades

In alignment with our core values, mission and vision, these investments will better position NABIP to deliver value to members, support chapter leaders, and remain a strong voice for agents and brokers in an increasingly complex healthcare environment.

8. What steps are being taken to improve financial oversight?

NABIP has strengthened its budgeting, financial planning, and oversight practices to support long-term financial stability.

The Board and staff regularly review the association's financial performance to ensure resources are being used responsibly and aligned with NABIP's mission and strategic priorities. These efforts are designed to promote greater transparency, accountability, and proactive decision-making, helping NABIP remain financially strong and sustainable for the future.

9. Will chapters receive any direct benefit from the increase?

Yes. The proposal will provide chapters with enhanced resources, stronger member recruitment and experience support, improved advocacy, and additional operational assistance.

10. Who decides whether the increase is approved?

The proposed dues increase must be approved by NABIP's membership in accordance with the association's governing documents. Members will have the opportunity to review the proposal, ask questions, discuss its impact, and vote during the House of Delegates meeting at the Annual Convention in Atlantic City.

The proposal will be approved if it receives a majority vote of the House of Delegates. For more information about the House of Delegates and the voting process, visit [NABIP | HOD](#).

11. Why should I support this proposal?

The Board believes this proposal is an investment in NABIP's future. The additional resources will strengthen advocacy, enhance member and chapter support, modernize operations, and help ensure the association remains strong, relevant, and sustainable.

Approval of this proposal will position NABIP to continue delivering value to members while serving as a strong voice for agents, brokers, and the consumers they support.

12. What happens if the dues increase proposal is not approved?

If the proposal is not approved, NABIP will continue operating within its existing budget and financial resources. However, the association may be limited in its ability to invest in advocacy, member engagement initiatives, chapter support, and other strategic priorities identified in our mission and vision statements.

The Board believes this increase will help ensure NABIP has the resources needed to stay strong and continue serving members as the healthcare landscape continues to evolve.

13. Will this eliminate the need for future dues increases?

The Board believes this proposal, combined with ongoing financial discipline and operational improvements, positions NABIP for long-term sustainability and reduces the likelihood of additional significant dues increases in the near future.

14. What does success look like if this proposal is approved?

If approved, this proposal will provide NABIP with the resources needed to strengthen advocacy, enhance member and chapter support, modernize operations and technology, and invest in member recruitment and retention efforts.

Success means a stronger, more sustainable association that can continue serving as the leading voice for agents and brokers while delivering greater value to members and chapters. It also means improving NABIP's long-term financial stability by rebuilding reserves, ensuring the association is well-positioned to navigate an increasingly complex healthcare and regulatory environment, and maintaining the resources needed to serve members and advance the profession for years to come.

15. How will members know the additional funds are being used as intended?

NABIP is committed to responsible stewardship of member dues and maintaining transparency in its financial operations. The Board of Trustees and staff regularly review the association's financial performance, operating expenses, capital expenditures, and strategic priorities to ensure resources are being used effectively and in alignment with NABIP's mission.

Members can expect ongoing financial oversight through established budgeting and reporting processes, Board governance, strategic plan alignment, and independent annual audits. In addition, NABIP has publicly posted its [financial reports](#) on the association website since April, providing members with greater visibility into the organization's financial performance and use of resources.

These measures promote transparency, accountability, and sound financial management, helping ensure that investments made through this proposal support advocacy, member value, chapter success, and the long-term sustainability of the association.