

VIRGINIA STATE CLAIMS ASSOCIATION

OPERATIONS MANUAL

Mission Statement

The Virginia State Claims Association promotes insurance industry professionalism in assisting their members with education and the exchange of ideas and information on subjects of common interest while adjusting claims openly and honestly in all fairness to all regulators, policyholders, claimants and insurance companies and associate vendors.

Authority

The 'By-Laws' spell out certain lines of authority.

The individual association directors are the persons 'charged' with making and passing motions that involve the total operations of the VSCA. This is why it is important that each Association delegate one of their membership to be a State Director and to make sure they attend all VSCA Board Meetings. It is the State Directors who decide upon when and where the board meetings are held.

Board Meetings

Board meetings shall be designated when and where held by the State Directors. In some years the board meetings have been associated with each individual association meeting. This helps each association to become acquainted with the VSCA Officers and other State Directors. It also gives the VSCA Officers and other State Directors the opportunity to see how other associations conduct their affairs.

In the past the board meetings have been held in the afternoons so as not to infringe on the employers time away from work.

There shall be a minimum of four board meetings per year with one meeting to take place in each quarter. The first board meeting is usually conducted right after the new elected VSCA President takes office. Many times, in the past this has been done in November or December of the year the new VSCA President has been elected. Usually the new VSCA President will call a short gathering of the State Directors together right after his election at the Annual VSCA Conference for the purpose of deciding upon a first meeting date. The Annual VSCA Conference is usually the last of September or the first of October.

There is no monetary compensation for anyone holding office, State Directors, or committee persons.

On some rare occasions the VSCA has provided meals at board meetings if and when they occur during a regular meal time. This is extremely rare.

Committees

There are 'standing committees' per the By-Laws'.

The VSCA President may appoint other committees.

The VSCA President shall appoint all committee chairmen and the chairmen of each committee shall appoint their own members.

The chairman of each committee is expected to provided a committee report at each board meeting and if they cannot attend it is expected a written report be given the VSCA President to be read at the board meeting.

Finances

There are three distinct checking accounts. One is the general operating checking account that pays for (but not limited to) insurance, publication expenses, honorarium plaques and etc, flowers for special occasions (like funerals and etc.). The VSCA Treasurer is responsible for the general operating account. The VSCA Treasurer is responsible for collecting member dues from each local association based on the local association's membership as of December 31st of the prior year in which the VSCA dues are due. The VSCA membership dues are due on the 31st, of March of each year. IT IS RECOMMENDED THAT THE TREASURER OBTAIN A BLANK SIGNATURE CARD FOR THE NEW 'IN-COMING' TREASURER, which will expedite the transfer of right to sign checks.

The second checking account is the annual conference account. This account is for the accounting of all income and expenses for the annual conference. A designated member is responsible for this account and this person is usually not the VSCA Treasurer.

The third checking account (it has really been an investment account) is the scholarship account and this account has its own manager who is a member and is not the VSCA Treasurer. This account is for the income and disbursement of funds designated by the Scholarship Committee and the VSCA Board of Directors. It has been the 'rule of thumb' in the past that the income produced by the scholarship account is used to be distributed to those successful applicants for VSCA scholarships. In most instances the Scholarship Committee ask the VSCA Board of Directors for money to be distributed each year and then the committee is responsible for the individual allocation according to their own formula.

It is recommended that each person responsible for a specific account maintain a file for all financial reports given and that file be given to the next succeeding responsible person.

It is recommended that each person responsible for a specific account make their reports in writing.

It is recommended that each financial report indicate the present financial numbers compared to a same period of time a year earlier in order for a true understanding of the financial status of the specific account.

IT IS RECOMMENDED THAT AN AUDIT COMMITTEE BE APPOINTED EACH YEAR TO REVIEW THE ACTIVITY IN EACH OF THE THREE CHECKING ACCOUNTS.

CERTAIN IRS FILINGS NEED BE MADE EACH YEAR WITH SOME OF THE ACCOUNTS AND USUALLY ONE OF THE ASSOCIATED ACCOUNTING FIRMS WILL PROVIDE THIS SERVICE.

Membership Meetings

These meetings are conducted once a year at the annual conference.

Only VSCA members may vote at these meetings and the election of officers shall be conducted during this meeting and usually the new officers are inducted the same night at the annual conference.

Special meetings of the VSCA may be held at the discretion of the President, with a ten (10) day written notice to each board member, designating the time and place of such meeting.

Officers

There is usually a nominating committee who is responsible for the new slate of officers to be offered for election at the VSCA Annual Membership Meeting.

Officers are usually selected from active members of the individual local associations.

Usually officers are expected to 'rise' through the various individual officers starting with treasurer. In some scenarios an officer may find it necessary not to complete their term of office and another candidate can be selected at random by the nominating chairman and approval of the board of directors.

Many times the VSCA Past President has been appointed as the Nominating Committee Chairman.

Publication

The VSCA publishes quarterly a magazine call THE CLAIMSMAN.

This publication supports the VSCA membership in educational articles and news from each local association. Information for the magazine is due the fifteenth of each second month in the quarter.

Articles may be submitted by members, vendors and authorized re-printed articles from other sources.

It is the intent of the publication to be self-sufficient and to be paid for by advertising sponsors.

Scholarships

The VSCA has a self-perpetuating fund that has been supported by private donors for the continued education of VSCA members. There are rules for eligibility and the information can be usually found at the VSCA website and the thru the chairman of the committee.

The Scholarship Financial Account is usually reported upon by the person responsible for that account. The investment of the funds in the scholarship account is usually decided upon by the VSCA Board of Directors.

Usually the Scholarship Chairman will give a report to the VSCA Board regarding the committee's activity and the VSCA Board will advise the chairman of the total amount of money to be allocated between all the applicants. The allocation of the total amount of money to be allocated between all the applicants is at the discretion of the Scholarship Committee.

Time Line

October	Annual VSCA Conference Annual Membership Meeting New Officers Installed Scholarships Announced at Annual Conference Adjuster of the Year Announced Any Special Educational Awards Awarded Candlelight Service for Deceased Members
November – December	First Board Meeting 11/15 THE CLAIMSMAN Articles Due

February – March	Second Board Meeting Membership Dues Due 2/15 THE CLAIMSMAN Articles Due
May – June	Third Board Meeting VSCA Education Seminar 5/15 THE CLAIMSMAN Articles Due
July	VSCA Scholarships Due July 1st
August – September	Fourth Board Meeting Adjuster of the Year Due 8/15 THE CLAIMSMAN Articles Due

Website

The VSCA has a website that provides information about the Virginia State Claims Association and is available to the public. The website also offers the individual associations the opportunity to ‘post’ information regarding their association activities.