

NABIP Tulsa

Virtual / Tulsa Tech Tulsa, OK 74135
9:00-10:00

Board Meeting Minutes

June 5, 2025

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

(Bold denotes Voting Board for 2024-2025)

Call to order 9:03 am

Jennifer reminded everyone about the antitrust statement (attached)

Old Minutes – Tim made a motion to approve the May minutes, David 2nd the motion. No opposition, motion passed.

Treasurer Report – Tim reported that P&L attached has money for Annual Convention and Lobbyist even though those haven't been paid so we know where we are. The only other item for this month will be business meeting, but we are not losing money, so this should be very close. The estimate is we will be plus \$2,419.33 for the year. Bank Balance at \$8,258.35.

CD also matures and Tim recommended we take the \$20k and reinvest in CD and take the \$204.40 of interest and put in bank. David made a motion that we take the \$20k and reinvest in CD and take the \$204.40 of interest and put in bank. Cindy 2nd. No opposition, motion passed.

James is taking over Treasurer next year. Tim advised there is now the option to purchase a key to the PO Box so you can go in after hours and pick up mail. It is a one-time charge of \$30. Tim motioned to purchase key for one-time charge of \$30 to access the PO Box at anytime and not just during business hours. Mike 2nd. No opposition, motion passed.

Membership/Retention – Cindy reported that we have 151 members. Report attached. We are still working through some membership reporting issues. Went over report and assigned name. Whitney is agency member. **Jennifer H will reach out to Cassie Moon. Cindy will reach out the lapsing.** Some Cindy is already working on.

Legislative – James reported **HB1683**: This bill has added language to force VSP to comply with the law established by HB1979.

SB789: This bill Becomes law without Governor's signature 05/28/2025

Not much more to report, the Senate is busy over-riding 100 bills that were vetoed by the Governor so Seth is busy making sure the bills important to us are on that list and the ones that we oppose are NOT on that list. There were 100 bills that went into law without Governor signature.

We are working on a review process for lobbyist. We feel it is a good idea to sit down with lobbyist each year and review performance. We should all be on the same page and express expectations.

State Chamber has the Leadership Exchange Academy (LEA) and Kelley Harmon (OKC) and Jennifer B will be attending through the state. March is also attending but the state is not funding it. Next year James and Andrea will attend. If anyone is interested in the future, let James know.

Professional Development – Mike reported that June is Business meeting. July we have Emily Crouch from State Chamber. August is Expo and we have 3 speakers confirmed. Discussed Sept and Tim would like to do Sept, so send ideas to Mike.

Awards – Kristan was not in attendance. Jennifer talked to Kristan and she is working on chapter certification.

Communications/Media/Website – Eve was not in attendance. Nothing to report.

HUPAC – Tim is working with Diane on State PAC. Need to rewrite bylaws because they are very old and we need to change the name. They are working on that task.

Public Service – nothing to report. Marche asked about Trivia Night follow up. **Jennifer will send March a list of those who were on the committee.**

Corporate Sponsorship – Jennifer H checked on partners and we ended up with one additional that what was budgeted. Great job Mike!

Hospitality – Ryeann was not in attendance. Jennifer H reported that we had some good feedback about switching to Tulsa Tech. They like the location and parking. We do have work on food because we have some that are gluten. Eve is working on that.

Social Media – Allie reported that we now have LinkedIn. Please go follow and start tagging NABIP Tulsa when you post on LinkedIn. Allie also wanted to follow up on sponsors and partners. **Tim will send her a list of partners.**

Scholarship – Lisa was not in attendance. Jennifer H reported that Lisa advised that there were 5 scholarship applications, 2 Hanig and 3 Phillips. Also MOTY. All have been reviewed and Lisa will be reaching out to the winners to ensure they will be there.

Old Business:

- Leg- James and OKC folks Met with Senator Carri Hicks after March 11th DAC
- Newsletter quarterly? – Marche is ok with that. Although if we need more for awards, we can do that. Jennifer will check on awards criteria and let Marche and Tim know.
- Partnerships – has everyone paid? Need to make sure they are paid before we do the sign – did have I believe one extra, so over budget on this....YAY!

New Business:

- Annual Sponsorships, should we consider doing like KC and St Louis, have annual sponsors – need to discuss and if we are moving forward have a committee to work on – James recommended we get a committee together to

work on because as a vendor it is much easier for him. Jennifer H also mentioned there are a few other vendors than have expressed the same thing.

Next Board Meeting – July 10, 2026 – note date change due to holiday

Next Monthly Luncheon now at Tulsa Tech – June 18, 2026. Notice June meeting date change due to holiday.

Then July 17, 2026

Meeting Adjourned –

Cindy motion to adjourn.

Adjourned at 10:05



NABIP's Code of Ethics & Antitrust Overview

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

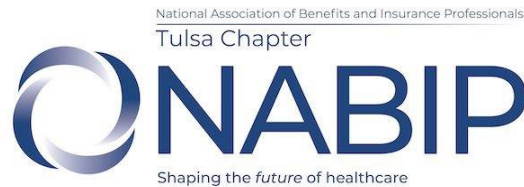
In addition to potential antitrust liability were we to attempt to enforce our Code of Ethics, NABIP would have potential exposure to defamation and other claims. Statements that might be made in terms of the reasons for our actions, whether true or false, could constitute intentional infliction of economic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

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

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

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

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



NABIP Tulsa Board Meeting Agenda
Thursday, June 5, 2025 9:00 – 10:00
Tulsa Tech 3638 S Memorial Dr, Tulsa, OK CSC Building/Virtual

Board Meeting:

Jennifer H's last board meeting at the helm 😊

Antitrust Statement	Jennifer Helms
Minutes (May 2025)	Jennifer Brittain/Jennifer Helms
Treasurer's Report	Tim Brooks

Chairperson Reports:

Membership	Cindy Ramirez
Legislative	James Ashford
Professional Development	Mike Stephens
Awards	Kristan Carlton
Communications/Media/Website	Eve Adams
PAC	Tim Brooks
Public Service	
Hospitality	Ryeon Miller
Social Media	Allie Lile
Scholarship	Lisa Irby

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NABIP Tulsa

Profit and Loss by Tag Group

July 2024 - June 2025

	TOTAL
Revenue	
Bank Interest Income	1,520.37
Fall Forum	
Fall Forum Registration	3,723.88
Fall Forum Sponsorships	6,077.26
Total Fall Forum	9,801.14
Fundraisers	
Half the Pot	
Half the Pot Income	580.11
Total Half the Pot	580.11
Total Fundraisers	580.11
Monthly Membership Meeting Income	7,187.75
NABIP Tulsa Partners	4,000.00
NAHU Membership Dues	4,752.60
Spring Symposium	
Spring Symposium Registration	7,808.62
Spring Symposium Sponsorships	5,012.45
Total Spring Symposium	12,821.07
Trivia Night	
Trivia Night Expense	-14,242.91
Trivia Night Income	15,742.91
Total Trivia Night	1,500.00
Total Revenue	\$42,163.04
GROSS PROFIT	\$42,163.04
Expenditures	
Awards	
Scholarship	1,000.00
Total Awards	1,000.00
Fall Forum Expense	
Fall Forum Meal	4,626.47
Fall Forum Raffle	413.73
Fall Forum Speaker	241.19
Speaker Gifts	175.00
Total Fall Forum Expense	5,456.39
Hospitality	
Gifts	384.08
Total Hospitality	384.08
Legislative	
HUPAC	710.00
Lobbyist	4,100.00
Total Legislative	4,810.00
Monthly Membership Meeting Expense	790.31

NABIP Tulsa

Profit and Loss by Tag Group

July 2024 - June 2025

	TOTAL
Meals	6,089.85
Total Monthly Membership Meeting Expense	6,880.16
NAHU Annual Convention	4,000.00
NAHU Capital Conference	5,331.52
Other Business Expenses	
Accountant	1,200.00
Bank Charges & Fees	0.00
Office Supplies	99.99
PO Box Rental	192.00
Quickbooks	380.00
Total Other Business Expenses	1,871.99
Spring Symposium Expense	
Printing	117.74
Speaker Gifts	160.98
Spring Symposium Meal	5,308.58
Spring Symposium Raffle	217.02
Spring Symposium Speaker	2,700.00
Total Spring Symposium Expense	8,504.32
Website & Communications	
StarChapter	1,205.95
Monthly Service Charge	299.30
Total StarChapter	1,505.25
Total Website & Communications	1,505.25
Total Expenditures	\$39,743.71
NET OPERATING REVENUE	\$2,419.33
NET REVENUE	\$2,419.33

Good afternoon.

Last login Feb 10, 2025 09:26 a.m.



(https://www.bankofoklahoma.com/Personal/Products-and-Services/Loans-and-Lines-of-Credit/Auto-Loans?utm_medium=banner&utm_source=olb&utm_campaign=auto-savings&utm_content=post-login)

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FIXED 120 - 179 DAY CD

Account number
****9689 Routing number
103900036

Account details

Product Name	FIXED 120 - 179 DAY CD
Compound value	\$20,276.30
Product Guide	View (https://www.bankofoklahoma.com/resources/deposit-product-terms-and-conditions)
Current term	120 DAYS
Face Amount	\$20,204.40
Maturity date	06/09/2025
Last interest paid	\$204.40
Prior year 1099 Int	\$802.74
Interest paid year to date (2025)	\$493.31
Account type	Growth
Interest rate	4.19%

CDs

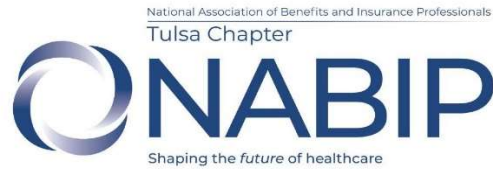
Total \$20,204.40

FIXED 120 - 179 DA...

****9689

Available balance
\$20,204.40

Locations (<http://locations.bankofoklahoma.com/>) Contact Center (<https://www.bankofoklahoma.com/location-and-contact-us/contact-us>)
Terms (<https://www.bankofoklahoma.com/landing-pages/digital-banking/termsconditions-consumer>)
Privacy (<https://www.bankofoklahoma.com/Legal-and-Privacy/Privacy-Policy>) Bank of Oklahoma (<https://www.bankofoklahoma.com>)



Committee Report

Cindy Ramirez – Membership Chair

Date of Board Meeting: 6.5.2025

Committee: Membership / Retention Report

We have 151 members as of 6.4.2025

New Members:

ID	First_Name	Last_Name	Company	Join_Date	Paid_Thru	Email	Work_Phone
522836	Whitney	Sinclair	HUB International Mid-America	5/28/2025	12/31/2025	whitney.sinclair@hubinternational.com	
522737	Cassie	Moon	Thrive Benefits Advisors	5/15/2025	5/31/2026	cassie.moon@thrivepeo.com	(918) 633-2630

Lapsing Members:

ID	First_Name	Last_Name	Company	Join_Date	Paid_Thru	Email	Status	Work_Phone
517285	Heather	Lillard	The Lillard Company	3/25/2024	3/31/2025	heather@lillardcompany.com	Active	(918) 540-4524
514026	Jill	Adams	RCI Risk Consulting Services, LLC	8/10/2023	3/31/2025	jadams@rci-insurance.com	Active	405-203-4173
381975	Andrea	Blevins	Bev Cap Management	8/19/2003	3/31/2025	ablevins@bevcapmanagement.com	Active	(918) 625-9584
343666	Melissa	Parchman	Magoon & Associates, Inc.	3/24/1997	3/31/2025	melissa@magooninsurance.com	Active	(918) 743-7744
307000	Deanna	Sink	HUB International Mid-America	1/1/1980	3/31/2025	deanna.sink@hubinternational.com	Active	(918) 317-2097
522148	Scott	Crawley	HealthMarkets Insurance Agency	3/18/2025	4/30/2025	scott.crawley@healthmarkets.com	Active	(918) 231-3549
315745	Daniel	Fairchild	Benefit Resources	4/15/1996	4/30/2025	danfairchild@britulsa.com	Active	(918) 481-6161 x403
522502	Ryan	Bunch	BenefitMall	4/23/2025	5/31/2025	ryan.bunch@benefitmall.com	Active	(918) 606-6116
511855	Ed	Green	Consolidated Admin Services	5/11/2023	5/31/2025	edgreen@consolidatedadmin.com	Active	(877) 914-5956

Termed Members:

ID	Member Type	First Name	Last Name	Company	Phone	E-mail	Join Date	Paid Through
514026	Full Member	Jill	Adams	RCI Risk Consulting Services, LLC	405-203-4173	jadams@rci-insurance.com	8/10/2023	3/31/2025
381975	Full Member	Andrea	Blevins	Bev Cap Management	(918) 625-9584	ablevins@bevcapmanagement.com	8/19/2003	3/31/2025
517285	Full Member	Heather	Lillard	The Lillard Company	(918) 540-4524	heather@lillardcompany.com	3/25/2024	3/31/2025
343666	Full Member	Melissa	Parchman	Magoon & Associates, Inc.	(918) 743-7744	melissa@magooninsurance.com	3/24/1997	3/31/2025
307000	Full Member	Deanna	Sink	HUB International Mid-America	(918) 317-2097	deanna.sink@hubinternational.com	1/1/1980	3/31/2025

Card Expirations: None