Federation of Insurance Women of Texas

Bylaws and Standing Rules

Updated October 27, 2026
2026 adopted amendments effective November 1, 2026

ARTICLE I - MEMBERSHIP

FIWT's classification of membership shall supersede any differences in a Locals Association membership classification.

Section 1. VOTING MEMBERS

A. Members of FIWT shall be Local Associations organized in the State of Texas whose members are actively employed as or retired from employment in the insurance or related industry. Any member of a local association who has retired from the insurance industry shall have the same privileges as an actively employed member. They may retain this membership status until they enter into another full-time business or full- time profession other than that of insurance.

B. Members-At-Large - Individuals who are not affiliated with a member local association or are from areas where a member local association does not exist who meet all other qualifications for membership described in Section 1.A. shall be eligible for membership in FIWT.

Section 2. NON-VOTING MEMBERS

A. Industry Members - Any firm having a bona fide interest in or rendering a service to the general insurance industry, and who supports the objectives and furthers the interests of FIWT shall be eligible for industry membership.

B. Associate Members - Any individual who supports the objectives of FIWT and who is not otherwise qualified for any other class of membership shall be eligible for associate membership.

Section 3. PRIVILEGES OF MEMBERSHIP

A. Voting Members - Members of local associations and Members-At-Large shall have the right to:

1. Be elected a delegate.
2. Be elected or appointed to any office, the board, or committee of FIWT.
3. Attend Board of Directors meetings.
4. Such other privileges as the Board of Directors may determine.

B. Non-Voting Members - Non-voting members shall have such privileges as the Board of Directors may determine, but shall not have the right to vote, hold office, serve on the Board of Directors, or serve as a FIWT committee chair.

Section 4. APPLICATION FOR MEMBERSHIP – LOCAL ASSOCIATION

Applications for all categories of membership shall be made to the President-Elect. A copy of the Bylaws of an applicant local association shall be reviewed by FIWT Bylaws committee prior to acceptance to membership. Acceptance of membership shall be by vote of the Board of Directors.

Section 5. RESIGNATION

A member desiring to resign from the Federation shall submit such resignation in writing to the President-Elect. No member's resignation shall be accepted until all prior dues and fees are paid.

Section 6. NON-PAYMENT
If a member fails to pay dues and fees within 30 days from the time they become due, membership shall automatically be suspended.

Section 7. REINSTATEMENT
A. Any member having resigned from membership may be reinstated upon application to the President-Elect, and by vote of the Board of Directors.

B. Any member who has forfeited membership for non-payment of dues and fees may be reinstated upon compliance of the following:

1. Application to the President-Elect;
2. By vote of the Board of Directors;
3. Meeting such uniform terms as may be established by the Board of Directors;
4. Payment of a $50 late assessment fee.

Section 8. SUSPENSION/TERMINATION FOR CAUSE
Membership in FIWT may be suspended or terminated by the Board of Directors for cause. Sufficient cause for such suspension or termination may be:

1. Violation of these Bylaws or any lawful rule or practice adopted by FIWT; or
2. Other conduct deemed by the Board of Directors to be prejudicial to the best interest of FIWT.

A statement of the charges shall be sent by registered mail to the last recorded address of the member, accompanied by notice of the time and place of the meeting at which the charges are to be considered. At least thirty (30) days' notice shall be given. The member subject to the suspension or termination action shall have the opportunity to appear in person or to be represented by counsel and be allowed to present any defense to such charges before final action is taken by the Board of Directors. The Board of Directors may adopt such rules as it may be necessary to ensure due process to the member. The decision for suspension or expulsion shall be by a two-thirds (2/3) vote of the Board of Directors.

ARTICLE II - DUES AND FINANCE

Section 1. FISCAL YEAR
The fiscal year shall be November 1 to October 31.

Section 2. DUES
The amount of any dues and fees for any class of membership in FIWT shall be determined at the Annual Meeting. Members admitted after the beginning of the fiscal year shall have the amount of dues prorated, as stated in FIWT Standing Rules. Local associations shall remit FIWT dues for their current members as of September 1. New members of local associations are to be reported, and dues remitted within 30 days of new membership approval. A Members-At-Large shall remit her/his dues to the FIWT office. Membership dues are payable by November 1, and become delinquent after November 1, unless other dates for payment are established by the Board of Directors.

Section 3. ACCOUNTING
The accounts of FIWT shall be reviewed annually by a Certified Public Accountant approved by the Budget/Audit Committee.

ARTICLE III – OFFICERS, LOCAL ASSOCIATION PRESIDENT, MEMBERS-AT-LARGE BOARD REPRESENTATIVE AND/OR PROXY

Section 1. OFFICERS
The officers of FIWT shall be the President, President-Elect, Vice President, Corresponding Secretary, and Recording Secretary.

Section 2. LOCAL ASSOCIATION PRESIDENT, MEMBERS-AT-LARGE BOARD REPRESENTATIVE OR PROXY
There shall be one Board Member from each Local Association and one Board Member from Members-At-Large beginning with the 2008-2009 Board of Director's term.

Section 3. QUALIFICATIONS

A. To serve on the FIWT Board of Directors as the Local Association President or Proxy or the Members-At-Large (MAL) representative must meet all the following qualifications:

1. Complete the FIWT Leadership Institute or FIWT Essentials, as verified by the FIWT Executive Committee.
2. Be an active member of a local association or Members-At-Large (MAL) for a minimum of two fiscal years.
3. Currently serves as President or Past President of the local association or served as a member of the local association board for one year. (Does not apply to MAL representative).

B. To serve as a FIWT Recording Secretary, the nominee must have served as:

1. FIWT Local Association President, FIWT Members at Large Board Representative, or FIWT Regional Director or FIWT Corresponding Secretary and FIWT standing committee chair for one year
2. Recommendation letter from the nominee's local association or Members at Large

C. To serve as FIWT Vice President, the nominee must have served as

1. An elected FIWT officer for one year, or
2. FIWT Local Association President, FIWT Members at Large Board of Representative, FIWT Regional Director, or FIWT Corresponding Secretary and FIWT standing committee chair for one year.

D. To serve as FIWT President -Elect, the nominee must have served as

1. FIWT Vice President
2. If out-going Vice President is not available to serve as President Elect, the following qualifications must apply

a. Elected FIWT officer for one year or

b. FIWT Local Association President, FIWT Members at Large Board Representative, or FIWT Regional Director and FIWT Standing committee chair for one year.

E. To serve as FIWT Corresponding Secretary, the nominee must:

1. Be an active member of a FIWT local association or Members-At-Large for a minimum of one fiscal year.
2. Selected by FIWT Incoming President.
3. Recommendation letter from local association or Members-At-Large.
4. Approved by FIWT membership

Section 4. NOMINATIONS
The President shall appoint a Nominating Committee chair. Members of the committee shall consist of one representative from each local association and one member representing Members-At-Large. It shall be

the responsibility of this committee to review and determine qualifications of candidates, and to propose at least one nominee for each officer position to be filled at the Annual Meeting. Additional nominations may be made from the floor.

Section 5. ELECTIONS
The President-Elect, Vice President, Corresponding Secretary, and Recording Secretary shall be elected by ballot at the Annual Meeting to serve for one year or until their successors are elected.

In the event there is but one candidate for an office, the election may be by voice vote.

Section 6. LIMITATIONS ON SERVICE
No members shall hold more than one office at a time.

Section 7. VACANCIES
Should the office of President become vacant, the President-Elect shall automatically become President and serve as President for the unexpired term and the term immediately following. Should any other office position become vacant the Board of Directors shall appoint a member to serve until the next Annual Meeting, when any unexpired term shall be filled by election.

Should the Local Association President or Members-At-Large Representative serving on the Board become vacant, a replacement shall be named by the Local Association as Local Association Proxy or as Members-At-Large Proxy.

Section 8. RESIGNATION
Any elected officer or Local Association President, Members-At-Large Board Representative and/or Proxy may resign by submitting their resignation in writing to the Board of Directors.

Section 9. REMOVAL FOR CAUSE
Any elected officer or Local Association President, Members-At-Large Board Representative and/or Proxy may be removed for cause. Sufficient cause for such removal may be:

1. Violation of these Bylaws or
2. Violation of any other lawful rule, practice, or procedure adopted by FIWT, or
3. Other conduct deemed by the Board of Directors to be prejudicial to the best interest of FIWT

For removal of an elected officer and/or Local Association President, Members-At-Large Board Representative and/or Proxy for cause, it shall be necessary for the Board of Directors to hold a formal hearing. A statement of the charges shall be sent by registered mail to the last recorded address of the officer and/or Local Association President, Members-At-Large Board Representative and/or Proxy, accompanied by notice of the time and place of the meeting at which the charges are to be considered. At least thirty (30) days' notice shall be given. The officer and/or Local Association President, Members-At-Large Board Representative and/or Proxy, being removed for cause shall have the opportunity to appear in person or to be represented by counsel. They shall also be allowed to present any defense to such charges to assure due process to the officer and/or Local Association President, Members At-Large Board Representative and/or Proxy. The decision for removal shall be by a two-third (2/3) vote of the Board of Directors.

Section 10. COMPENSATION
No elected officer and/or Local Association President, Members-At-Large Board Representative and/or Proxy shall receive compensation for service as an officer and/or Local Association President, Members-At-Large Board Representative and/or Proxy. However, the Board of Directors may authorize reimbursement of expenses incurred in the performance of their duties for FIWT and prescribe procedures for approval and payment of such expenses.

ARTICLE IV - DUTIES OF OFFICERS, IMMEDIATE PAST PRESIDENT, AND LOCAL ASSOCIATION PRESIDENTS, MEMBERS-AT-LARGE BOARD REPRESENTATIVE AND/OR PROXIES

Section 1. GENERAL DUTIES
Officers and Local Association Presidents, Members-At-Large Board Representative and/or Proxies shall perform the duties prescribed by these Bylaws, Standing Rules, and parliamentary authority adopted by FIWT.

Section 2. PRESIDENT
The president shall:

1. Have general supervision and direction of all officers, Local Association Presidents, Members-At-Large Board Representative and/or Proxies, and committee chairs of FIWT,
2. Preside at all meetings,
3. Be the Chair of the Board of Directors,
4. Appoint the chair of all committees except as otherwise specified in these Bylaws,
5. Countersign all checks written for more than $1,000.
6. Be an ex-officio member of all committees except the Nominating Committee.

Section 3. PRESIDENT-ELECT
The President-Elect shall:

1. Have the powers of and perform the duties of the President during any absence or disability of the President,
2. Succeed to the office of President at the end of the term as President-Elect,
3. Promote membership. Send out membership renewals and monitor and update new members as reported by the local associations and Members-At-Large,
4. Have such other powers and duties as may be determined by the Board of Directors or the President,
5. The President-Elect shall countersign checks in the absence of the President,
6. Maintain the FIWT Beacon program,
7. Monitor and reply to FIWT emails in the absence of the Immediate Past President.

Section 4. VICE PRESIDENT
The Vice President shall:

1. Promote educational activities,
2. Have such other powers and duties as may be determined by the Board of Directors or the President.

Section 5. CORRESPONDING SECRETARY
The Corresponding Secretary shall conduct general correspondence and other duties at the direction of the President.

Section 6. RECORDING SECRETARY
The Recording Secretary shall:

1. Keep a record of all proceedings of the Post Convention Board Meeting, Pre- Convention Board Meeting, the Annual Meeting, any called Board of Directors meeting and any Executive Session.
2. Send copies of minutes to the Executive Committee at fiwt@fiwt.com for record keeping.

Section 7. IMMEDIATE PAST PRESIDENT
The Immediate Past President shall:

1. Attend all meetings and planning meetings of The Board of Directors and/ or Executive Committee
2. Communicate to Past President Chair when an Officer, Local Association President/Member-At-Large Representative, Chair, or Liaison is not fulfilling assigned duties.
3. Oversee the FIWT Leadership and Community Service award selections and presentations.
4. Assist the Officers in negotiating and securing venues for conferences, meetings, or other official events as needed.
5. Monitor and reply to FIWT emails.

Section 8. LOCAL ASSOCIATION PRESIDENTS, MEMBERS-AT-LARGE BOARD REPRESENTATIVE AND/OR PROXIES
Local Association Presidents, Members-At-Large Board Representative and/or Proxies shall have such powers and duties as may be determined by the Board of Directors.

ARTICLE V - CONVENTIONS

Section 1. ANNUAL MEETING
The annual convention of FIWT shall be held during the month of October. The Annual Meeting shall be held for the purpose of hearing reports, electing officers and appointing Local Association President, Members-At-Large Board Representative and/or Proxy to the board and such other business as may properly come before this meeting. The privileges of presenting motions and debate shall be open to all members.

Section 2. DELEGATES
Four delegates representing each local association, and four delegates representing the Members-At-Large will be the voting members of the Annual Meeting. The delegates for Members-At-Large shall be elected by the Members-At-Large in caucus immediately prior to the annual meeting. In the event four delegates are not present at the Annual Meeting, delegates may carry more than one vote.

Section 3. QUORUM
Two-thirds (2/3) of the local associations represented in person by one or more delegates shall constitute a quorum.

Section 4. CONFERENCE CALL/ELECTRONIC MEETING
Delegates for the Annual meeting may participate in a meeting through conference telephone or similar communications equipment in which all persons participating can hear each other at the same time and indicate that the same communication is sent to all delegates. Such participation shall constitute presence at the meeting.

ARTICLE VI - BOARD OF DIRECTORS

Section 1. COMPOSITION
The Board of Directors shall consist of the President, President-Elect, Vice President, Corresponding Secretary, Recording Secretary, Immediate Past President, and the Local Association Presidents, Members-At-Large Board Representative and/or Proxies.

Section 2. POWERS AND DUTIES
The Board of Directors shall be the governing body of FIWT, vested with full power to conduct all business of FIWT between Annual meetings. The Board of Directors shall have control and direction of the affairs of FIWT, its committees and publications. The Board also shall actively pursue FIWT's objectives and supervise the disbursement of its funds. Proxy voting is allowed only when a Local Association Proxy has been assigned by the Local Association to serve in place of the Local Association President or when a Members-At-Large Proxy has been assigned by the Members-At-Large.

Section 3. MEETINGS
There shall be at least three (3) regular meetings of the Board of Directors each year. Special meetings may be called by the President. Special meetings may also be called at the written request of a majority of the voting members of the Board of Directors. Five (5) days' notice shall be given except for meetings which may be called during the Annual Meeting. Notice may be waived by vote of the Board of Directors. Business shall be limited to that which is stated in the call.

Section 4. QUORUM
A majority of the voting members of the Board of Directors shall constitute a quorum.

Section 5. VOTES
Each voting member of the Board of Directors shall have one vote.

Section 6. MAIL/EMAIL/FAX OR CONFERENCE CALL
A. MAIL/EMAIL/FAX BALLOT

Any question or vote may be submitted in writing for determination in lieu of a meeting of the Board of Directors. If one-third (1/3) of the members challenge the mail/email/fax ballot on the grounds that insufficient information is available for proper consideration of the question, the question will be postponed to the next meeting of the Board of Directors. A report of any action taken by mail ballot shall be verified and made a part of the minutes of the next meeting of the Board of Directors.

B. CONFERENCE CALL/ELECTRONIC

Members of the Board of Directors may participate in a meeting of the Board of Directors through conference telephone or similar communications equipment by means of which all persons participating can hear each other at the same time or be shown that the same communication is sent to all board members. Such participation shall constitute presence in person at the meeting.

ARTICLE VII - EXECUTIVE COMMITTEE

The Executive Committee shall consist of the President, elected officers and Immediate FIWT Past-President. The Immediate Past-President shall serve as chair of the Executive Committee. Any vacancy in the chairmanship of this committee shall be filled by the President from among the Past Presidents of FIWT with the approval of the Board of Directors. The Executive Committee shall review the day-to-day operations of FIWT as needed. The Executive Committee shall make recommendations to the Board of Directors for ratification where applicable.

ARTICLE VIII - COMMITTEES AND LIAISONS

Section 1. THE STANDING COMMITTEES OF FIWT SHALL BE:
A. Bylaws Committee

B. Scrapbook Committee

C. Past Presidents Committee

D. Long Range Planning and Resolutions Committee

E. Scholarship Committee

F. Budget/Audit Committee

G. Insurance Committee

H. Community Service Committee

I. Education Resource Committee

J. Membership Marketing Committee

K. Nominating Committee

L. Minutes Committee

M. Tellers Committee

N. Parliamentarian

O. FIWT Under 40 Committee

P. Social Media Committee

Q. Treasurer

R. Certified Insurance Professionals of Texas (CIPT) Designation Committee

S. Member Care Committee

T. Newsletter Committee

Section 2. ADDITIONAL COMMITTEES
Additional standing committees shall be established by vote at the Annual Meeting. Special Committees shall be established by the Board of Directors. The President shall appoint the chair of all committees.

Section 3. LIAISONS
Liaisons shall be appointed by the President as necessary.

Section 4. LEADERSHIP QUALIFICATIONS
Effective from the 2000 Annual Meeting all committee chair and liaisons must have completed the FIWT leadership program prior to appointment. Effective from the 2008 Annual Meeting, all committee chairs must have completed either the previously offered Federation Leadership program or the FIWT Essentials, program prior to appointment. The Federation Leadership program was merged with FIWT Essentials effective 2008.

ARTICLE IX - LOCAL ASSOCIATIONS

Local associations of insurance professionals may be organized within a geographical territory to carry out the objective of FIWT. FIWT is a non-union organization, and any local association becoming unionized shall automatically be dropped from FIWT.

ARTICLE X - INDEMNIFICATION

FIWT shall have the power to indemnify any person who is or was an officer, Local Association President, Members-At-Large Board Representative and/or Proxy, committee chair, employee or agent of FIWT; or who is or was serving at the request of FIWT as a delegate, director, chair, officer, employee or agent of another association, society, corporation partnership, joint venture, trust or other enterprise, to the full extent permitted by law. FIWT may purchase and maintain insurance on behalf of such persons against

any liability asserted against them and insured by them in any such capacity or arising out of their status as such, whether or not FIWT would have the power to indemnify them against any such liability.

ARTICLE XI - PARLIAMENTARY AUTHORITY

The rules contained in Robert's Rules of Order Newly Revised shall govern FIWT in all cases to which they are applicable and in which they are not inconsistent with these Bylaws and any special rules or order the Federation may adopt.

ARTICLE XII - AMENDMENT OF BYLAWS

Amendment of Bylaws may be approved at any Annual Meeting or special meetings of FIWT by a two-third (2/3) vote. At least thirty (30) days' notice of the proposed amendment is to be presented to each local association member and all Members-at-Large. As per Roberts Rules, Newly Revised, if necessary, a subsidiary amendment may be presented at the annual meeting to change the wording of the proposed motion.

Proposed amendments may be submitted by any member of a local association or a Member- at-Large and shall include a reason for the proposed change. Copies of proposed amendments shall be presented to the President and the Chair of the Bylaws Committee no later than the date specified by Bylaws Committee. Approved changes to Bylaws are effective November 1 after approval.

Any changes to the Bylaws shall also automatically change applicable procedures manual. Any spelling, capitalization or grammatical errors not affecting the intent of any part of the Bylaws may be corrected by the Executive Committee.

STANDING RULES

1. FEDERATION RECORDS

Records of FIWT are to be filed permanently at the FIWT office.

2. PROCEDURE MANUAL

Any changes in the Procedure Manual shall be approved by the Board of Directors and updated by the Executive Committee.

3. ANNUAL MEETINGS:

A. The registration fee shall be approved at the second Board of Directors meeting of each administration.

B. Any member may request permission to address the general assembly.

C. At the opening session of the Annual Meeting, the President shall make any appointments that might be needed.

D. The Executive Committee shall negotiate, plan, contract, and execute all arrangements of the Annual Meetings on behalf of FIWT. The Executive Committee may be assisted by any local association on a voluntary basis.

E. Nothing will be sold in the meeting rooms.

4. BOARD MEETINGS:

A. An agenda shall be prepared and distributed to all board members at least ten (10) days prior to the board meetings.

B. Meetings shall be open to any member of FIWT in good standing, but without vote. Member in good standing shall mean a member that is current with annual dues, and has not been removed, suspended, or terminated from membership for cause.

C. Only members of the board shall participate in the discussion at the board meetings. The presiding officer, however, shall be privileged to invite a guest to speak. Any member of the board may also make such request to the presiding officer.

D. Board of Directors Meetings shall convene:

1. The day following the close of the Annual Meeting.
2. At the Mid-Year meeting.
3. At convention, prior to the annual Meeting.

It is the duty of the Executive Committee to make the arrangements for all Board Meetings.

5. REIMBURSEMENT POLICY:

A. Reimbursements are allowed for Board Meetings and the Annual Meeting for each elected officer in attendance. These include:

1. Registration fees,
2. Transportation, and

3. Lodging expenses.

Transportation reimbursement shall not exceed actual expense or the maximum allowed by IRS regulations. Rental vehicles should only be utilized when personal vehicles are unavailable or inadequate for the occasion. If the cost of transportation using a rental vehicle exceeds IRS mileage limitations, use of such rental must be pre-approved by the Executive Committee. Transportation reimbursement will be based on IRS mileage limitations or air transportation, whichever is less.

Lodging reimbursement shall be based on double occupancy provided there are no complimentary rooms afforded. See exceptions as noted under Duties of Budget/Audit Committee, Expenses/Lodging Expenses. Each officer shall submit FIWT expense vouchers accompanied with receipts.

Exceptions:

If reimbursement eligible overnight lodging is required of an FIWT Executive Committee member, and there is not another FIWT Executive Committee member (who would also, under normal circumstances, be eligible for lodging reimbursement) available to share a room with that Committee member, the FIWT Officer should share a room with a non-officer or member, FIWT will reimburse lodging expenses at ½ of double occupancy rate to the FIWT officer. Non officers or members will pay ½ of the double occupancy rate.

Convention: FIWT will reimburse the incoming President for single occupancy rate if she chooses to share her room with her spouse or other guest who will also serve as her escort at the Installation Banquet.

Reimbursable expenses must be submitted no later than thirty (30) days after the date incurred.

B. Reimbursement for called Board Meetings is also allowed. This includes transportation and lodging expenses for each Local Association President, Members-At-Large Board Representative and/or Proxy, the Budget Chair, and the Parliamentarian in attendance at all called Board Meetings. Reimbursement will be provided as described in 6.A. Transportation and lodging expenses will not be reimbursed for those in attendance at regularly scheduled Board Meetings as described in Section 5.D.

C. The committee chair of Bylaws, Long Range Planning, Budget/Audit and the Parliamentarian will be reimbursed for transportation and lodging expenses as required to attend meetings in the course of their duties. Reimbursement will be provided as described in 6.A. Transportation and lodging expenses will not be reimbursed for those in attendance at regularly scheduled Board Meetings as described in Section 5. D.

D. Approved FIWT instructors will be reimbursed for travel and lodging expenses for FIWT class instruction. Each approved FIWT instructor shall submit receipts for reimbursable expenses no later than thirty (30) days from the date incurred. Transportation and lodging expenses will not be reimbursed for those in attendance at regularly scheduled Board Meetings as described in Section 5. D.

E. Advances: Any anticipated expense costs that have been advanced to Officers or Directors will be documented and reported in the month in which they are paid. A final account of the expenses will be documented and reported within fifteen (15) days of the end of the month in which actual expenses are incurred. The report of advance will be attached to actual incurred expense report.

6. LOCAL ASSOCIATION PRESIDENT, MEMBERS-AT-LARGE BOARD REPRESENTATIVE AND/OR PROXY

A. Local Association President from each of FIWT Locals and Members-At-Large Board Representative and/or Proxy shall serve as a link between FIWT and the local associations in promoting membership, assisting with educational programs, implementing FIWT and/or industry-related programs, and furnishing ideas and suggestions that would benefit the local associations.

B. The FIWT members are composed of the following Local Associations:

Insurance Associates of Corpus Christi

Dallas Association of Insurance Professionals

East Texas Insurance Association

Insurance Professionals of Galveston County

Houston Association of Insurance Women

DBA Houston Insurance Professionals IWM Association Inc.

DBA Metroplex Insurance Professionals

North Texas Insurance Professionals

Insurance Women of San Antonio

Tarrant County Insurance Professionals and Members-At-Large

7. STANDING COMMITTEES

There shall be the following standing committees and such others as may be necessary to promote the objective, purpose, and interest of FIWT. All committee chairs are to be appointed by the President. The Committees should have no less than two (2) members.

1) Bylaws Committee shall:

a. Annually review the Bylaws and Standing Rules and submit recommendations.

b. Notify member associations and Members-At-Large early in the year to submit proposed amendments two weeks prior to the Officers' Summer Planning Session.

c. Submit all proposed amendments in writing to each member association and Members-At-Large at least thirty (30) days prior to the Annual Meeting.

d. Review a copy of each member association's Constitution and Bylaws at the time they are accepted for membership to determine if they are compatible with FIWT's Bylaws in the areas of membership and objectives.

e. Review amendments or revisions made by member associations in their local Constitutions and Bylaws when they are submitted.

f. Review the minutes of the Annual Meeting for resolutions adopted which should be in Bylaws and Standing Rules.

g. Furnish the Executive Office with any changes as soon as possible after the close of the Annual Meeting.

2) Scrapbook Committee shall:

Compile the President's scrapbook of pictures and data concerning the activities of the President's year in office to be presented at the Annual Meeting.

3) Past Presidents Committee shall:

a. Assist as needed at Mid-Year and Annual Meeting.

b. Be available in an advisory capacity to act as Mentors to FIWT leadership and local association presidents as requested.

4) Long Range Planning and Resolutions Committee shall:

a. Evaluate the goals, objectives, and procedures of FIWT and make recommendations for changes as deemed necessary.

b. Prepare resolutions for presentation at the Annual Meeting.

c. Work with officers as they move up to assist with their FIWT goals as needed.

d. It is recommended that, for continued continuity, the chair be an active member of the committee for a year preceding the year in which they serve as chair.

e. Assist future Officers in researching and identifying potential venues for upcoming FIWT events, including gathering hotel proposals, comparing meeting-space and lodging options, and providing recommendations to support long-range event planning.

5) Scholarship Committee shall:

a. Consist of a Chair, Co-Chair, and committee members.

b. Promote the scholarship program, review applications, verify applicant eligibility, and select scholarship recipients.

c. Award one or more scholarships annually to qualified college students, subject to the Federation's financial condition and funding approved by the Executive Committee. The Executive Committee shall determine the number and amount of scholarships awarded each year. Each recipient's total award shall be paid in a single disbursement. The Federation's goal shall be to award two (2) scholarships of up to two thousand dollars ($2,000.00) each when financially feasible.

d. Select recipients from all qualifying applications received by the Scholarship Committee. Requirements shall be as follows:

i. The candidate shall complete a written application.

ii. The candidate shall be enrolled in a minimum of twelve (12) semester credit hours, including at least one insurance- or business-related course, at a college or university located in Texas.

iii. The candidate shall meet any additional eligibility requirements established by the Scholarship Committee and approved by the Executive Committee.

6) Budget/Audit Committee shall:

a. The Budget/Audit Chair shall attend all meetings of the Board of Directors. The chair shall have served as a local association treasurer for at least two (2) years or have accounting knowledge, and be a prior member of the committee, and will serve on the committee the following year after serving as chair.

b. The Budget/Audit Committee chair position will be a two (2) year term.

c. Prepare an annual budget to be presented at the first Board of Directors meeting.

d. Review the accounting records of FIWT monthly and prepare reports for the Board of Directors.

e. A final Budget/Audit Committee report shall be presented at the final Board Meeting. A copy to be filed with FIWT’s permanent records.

f. The Committee shall be limited to no more than five (5) members, including the Chair, and all members shall have accounting knowledge or served as a local association treasurer for at least two (2) years.

7) Insurance Committee shall:

Annually review the insurance coverage of FIWT and assist the Executive Office in obtaining premium quotations as needed. A $150,000 commercial crime policy shall be maintained, in addition to other necessary insurance for this corporation.

8) Community Service Committee shall:

Oversee and promote the community service activities of FIWT. Local Association/Members-At-Large who excels in community service activities in their area shall also be recognized by this committee. The chair of the Community Service Committee will aid in the selection of the FIWT Community Service Award winner under the direction of the FIWT Immediate Past President. As such, the chair of the committee is ineligible to win during her term as chair of the state committee.

9) Education Resource Committee shall:
Research, develop, and review association taught and sponsored course guidelines and materials. This committee shall also recruit, train, and qualify instructors for these courses. The Education Resource Committee chair position will be a two (2) year term. The Education Resource Committee chair shall be an approved FIWT instructor.

10) Membership Marketing Committee shall:
Promote growth in membership of FIWT as well as increase in growth in Local Associations and Members at Large. This committee will work closely with Officers, and other committee chairs in determining activities that will promote FIWT. Duties will include (but not limited to)

a. Review of marketing materials to confirm information is up to date and recommend changes as needed
b. Assist in developing most effective ways of promoting FIWT, including involvement in conferences/ meetings, direct marketing by members and other methods as determined
c. Assist Local Associations and Members-At-Large in developing methods to increase membership for their groups, including Professional /

Educational Development for members, promoting awareness for future members and other methods as determined.

d. Continue to promote and assist as needed in opportunities that arise to promote career awareness in insurance industry on a state or local level.

Due to the nature of the goals of this committee, the Long Range Planning and Resolution Committee Chair and Social Media Chair will serve as members of the Membership Marketing Committee. The President-Elect will serve as ex-officio member of this committee. The Chair of the Committee shall have been a prior member of the committee and will serve on the committee the year following service as chair. (First year of the committee, the chair shall have served as Chair of Special Committee- Membership Task Force)

11) Nominating Committee shall:
Review and determine qualifications for office (Bylaws Article III, Section 3) for each candidate and present its recommendations to the President. One member from each association and one member representing Members-At- Large shall serve on this committee.

12) Minutes Committee shall:
Review the minutes of each annual business session and present its report to the President and Recording Secretary within two (2) weeks of approval of the minutes.

13) Tellers Committee shall:
Distribute ballots and serve as tellers

14) Parliamentarian shall:
Sit with the Board, without vote, and shall direct proper parliamentary procedure during Board Meetings and Annual Meetings. A paid parliamentarian may sit at meetings upon request by the President or Parliamentarian. The fee shall be paid by FIWT.

15) FIWT Under 40 Committee shall:
Promote growth of members under 40 in FIWT.

16) Social Media Committee shall:
Promote FIWT through social media including but not limited to, FaceBook, LinkedIn, Twitter and Instagram.

17) Treasurer shall:
The Treasurer shall serve under the supervision and direction of the Board of Directors and shall be responsible for overseeing all financial activities of the Federation. The Treasurer shall support Officers, Local Association Presidents, and the Members-at-Large Board Representative in the financial conduct of Federation business. The Treasurer shall also perform necessary accounting functions and fulfill any other duties as outlined in these By-Laws and the Federation's approved procedures.

a. The Treasurer chair position will be a two (2) year term.

18) Certified Insurance Professions of Texas (CIPT) Designation Committee shall:
Oversee the development, implementation, and maintenance of the CIPT designation program to ensure quality, consistency, and alignment with organizational standards.

a. Curriculum Development: Develop and maintain all CIPT designation classes and modules, ensuring that course content remains relevant, accurate, and aligned with industry standards.

b. Program Monitoring: Regularly review and monitor the schedule and presentation of modules to ensure timely updates and accessibility for participants.

c. Instructor Coordination: Collaborate with the Education Resource Committee to identify, evaluate, and approve qualified instructors for CIPT designation modules.

d. Certified Presentation: Oversee and administer the presentation of the CIPT designation certification to individuals who have successfully met all program requirements.

19) Member Care Committee shall:
Help members through difficult times, whether due to personal hardship, family emergencies, natural disasters, or community-wide crises. This team serves as a compassionate resource, offering support, outreach, and coordination of aid when needed. The program may also be extended to support broader communities affected by hardship or disaster.

20) Newsletter Committee shall:
Support communication and engagement across all Local Associations, and Members-at-Large by producing a consistent, informative, and timely monthly newsletter. This publication highlights key events and updates from Officers, Committees, Local Associations, and Members-at-Large. Also includes advertisements obtained from Industry Members.

8. LOCAL ASSOCIATIONS/MEMBERS-AT-LARGE

All local association presidents shall have the responsibility to see that the following duties are carried out:

A. Dues and requested documentation are to be sent to the Treasurer prior to November 1 of each year.

B. Changes in membership rosters and new membership dues should be sent to the Treasurer as they occur.

C. All changes to local association Constitution and Bylaws must be submitted to FIWT Bylaws Committee Chair for review.

D. Local association presidents are to send an annual report to the President and President-Elect six (6) weeks prior to the Annual Meeting, otherwise requested.

E. Members at Large will choose a member to serve on the Board of Directors in their behalf prior to convention each year. In the event that person is unable to attend any meeting, a proxy may be appointed.

F. The Local Association President at the time of the meeting will be deemed the Board Member and will have the responsibility to provide their name and information to the Executive Committee upon taking office.

9. ANNUAL DUES

A. The annual dues shall be an assessment of sixty dollars ($60.00) for each member of a Local Association, except that the annual dues shall be forty dollars ($40.00) for each Local Association member who is retired from employment in the insurance or related industry as described in Article I, Section 1(A) of the Bylaws, based on the complete Local Association membership roster submitted to FIWT no later than November 1. The dues' structure shall be reviewed as needed.

1. FIWT dues will be payable on November 1st of each year, based on local association membership as of September 1st. Dues received after November 1st shall be assessed the following late fees:

Ten (10) days late, a fee of $25.00 Twenty (20) days late, a fee of $50.00.

2. New local association members joining FIWT between November 1 and April 30 shall pay full annual dues. When a new local association member joins FIWT between May 1 and October 31, one half (1/2) of the annual dues will be payable. These dues are payable when the new member's name is submitted to the President-Elect.
3. When a local association member changes from one local association to another, it will not be necessary to pay dues to FIWT again. However, it will be necessary to inform the President-Elect to delete this member from his or her previous local association.
4. When a local association member leaves FIWT, there will be no refund of Federation dues.
5. FIWT allows dual membership in local associations. Voting privileges of FIWT are through the association that the individual declares when joining as a new member or at annual membership renewal. Only one (1) association shall pay the Federation dues.

B. Each Member-At-Large shall pay annual dues of fifty dollars ($50.00). A new Member-At-Large joining FIWT after May 1 shall pay one half (1/2) of the annual dues. The dues' structure shall be reviewed as needed.

C. Each Industry Member shall pay annual dues of two hundred dollars ($200.00). New Industry Members joining FIWT after May 1 shall pay one half (1/2) of the annual dues, provided they have not previously been a member. The dues' structure shall be reviewed as needed.

D. Each Associate Member shall pay annual dues of fifty dollars ($50.00). New Associate Members joining FIWT after May 1 shall pay one half (1/2) of annual dues, provided they have not previously been a member. The dues' structure shall be reviewed as needed.

E. Membership dues must have been received by the FIWT Treasurer in order to receive the benefit of reduced member registration fee to any FIWT activity.

10. ELECTRONIC RECORDS AND DIGITAL RESOURCES

A. Official electronic records. Official Federation electronic records shall be maintained in a Federation-owned and approved cloud-storage system and shall not be maintained permanently only on personal computers, personal cloud-storage accounts, or other individually owned systems.

B. Oversight and continuity. The Officers shall oversee the Federation's electronic records and digital resources and shall ensure that records, website information, email accounts, cloud storage, and other digital resources remain organized, maintained, Federation-controlled, and accessible from one administration to the next. Responsibilities may be divided as necessary.

C. Official email accounts. The Federation shall maintain FIWT@FIWT.com and the designated FIWT Education email account as its official email accounts unless additional accounts are approved by the Executive Committee. Official Federation business and records should be conducted and retained through Federation-owned accounts whenever possible.

D. Passwords and account access. Credentials for Federation-owned email, website, cloud-storage, and other digital platforms shall be securely maintained and updated following the Annual Convention and installation of a new administration. Current access information shall be provided securely to the President and Recording Secretary. Whenever possible, account-recovery information and multi-factor authentication shall use Federation-controlled methods rather than personal information.

E. Website. The Federation website shall be maintained with current and accurate information and reviewed at least following the Annual Convention, before the Mid-Year Conference, before the Annual Convention, and throughout the year as necessary.

F. Historical records and retention. Electronic records of historical or continuing value - including minutes, agendas, leadership information, event materials, flyers, templates, forms, and educational materials - shall be retained in the approved cloud-storage system and organized for future access. Duplicate, outdated, or unnecessary working files may be removed as appropriate, but official records and historically significant materials shall be preserved.

G. Annual transition. Following the Annual Convention, the individual designated to oversee electronic records and digital resources shall update leadership and event information on the website, archive materials from the completed administration and Annual Convention, update credentials, and provide current access information securely to the incoming President and Recording Secretary.

11. AMENDMENT OF STANDING RULES

Standing Rules may be amended at an Annual Meeting by a two-third (2/3) vote of those in attendance. Approved changes of the Standing Rules are effective November 1 after approval.

Any changes to Bylaws shall automatically change applicable procedures manual. Any spelling, capitalization or grammatical errors not affecting the intent of any part of the Standing Rules may be corrected by the Executive Committee.

CORPORATE CHARTER

Section 1 - NAME
The name of this organization shall be the Federation of Insurance Women of Texas; a non-profit corporation in the State of Texas (hereinafter shall be referred to as the Federation).

Section 2 - OBJECTIVES
The objectives of this organization shall be:

A. To unite various groups of insurance professionals for the purpose of education.

B. To encourage and support those insurance principles, programs, and regulations that are in the best public interest.

C. To enlighten members as to the insurance laws of the State of Texas and to the rules and regulations for the writing and placement of insurance as approved by the Texas Department of Insurance.

D. To support and encourage all activities to reduce loss of life and property.

E. To encourage high standards of ethical and professional conduct by all members.

F. To promote a greater public understanding and knowledge of the insurance industry and its vital and necessary role in our society.

G. To assist and coordinate the activities of the various local organizations and Members-At-Large who become affiliated with this association.

H. To generally promote the best interest of its membership by all reasonable and honorable means and to engage in such other activities or purposes as shall be necessary, convenient, or incidental to any of the foregoing purposes.

Section 3 - REGISTERED OFFICE
The address of the registered office of the corporation is the currently appointed Treasurer's home address, and the registered agent is the current President.

Section 4 - DURATION
The period of its duration shall be perpetual.

Section 5 – DIRECTORS
The number of directors shall be determined by the Bylaws but shall consist of not less than ten (10) members.

Section 6 – DISSOLUTION
Upon the dissolution of the corporation, assets shall be distributed for one or more exempt purposes within the meaning of Section 501(C)(3) of the Internal Revenue Code and its Regulations as they may hereafter be amended, or corresponding section of any future federal tax code, or shall be distributed to the federal government or to a state or local government, for a public purpose. Any such asset not so disposed of shall be disposed by a district court of the county in which the corporation's principal office is located to one or more organizations exempt under Section 501(C)(3) or described in Section 170(C)(1) or (2) or their successor statutes, as said Court shall determine, which are organized and operated exclusively for such purposes.