

Work Group Rules of Order

Goal: Premiums and deductibles for all policyholders in Mobile and Baldwin Counties that are [comparable](#) to the rest of the state; significantly improved product; secure and long-lasting insurance mechanism able to restore families after hurricanes.

The primary concern of the Work Group will [be](#) finding ways to provide fairness to the citizens of Alabama in the area of Home Owners Insurance Premiums, and other Property & Casualty Insurance Premiums. The primary concern is in the two coastal counties. Any other discussion that does not lead to this, will be deemed inappropriate. The Group does not intend to set premiums, but policy and principles.

Simplified Robert's Rules of Order as specified here will be followed. The Rules of Order are not intended as tools for manipulating outcomes; they're intended assure full discussion of each proposed solution and solution framework, gathering all data, and preparing a Report and Recommendations to the governor.

Rules of Order

- Voluntary Prayer Meetings begin one hour before each meeting
- Meetings will begin promptly [On Time](#).
- Meetings will be on back-to-back [Days](#) approximately six-hours a day.
- Meetings will be held at various [Locations](#) in Mobile & Baldwin County.
- The [Report](#) can be delivered before the Governor's deadline.
- Each meeting will have an [Agenda](#) prepared prior to the start of each meeting, and adopted for that meeting. [Suggested minutes summarizing the meeting's accomplishments, decisions, significant findings and a proposed agenda](#) for the next and future meetings will be discussed during the last [one hour](#) of each Work Day. [Both will be emailed to all Work Group members before adjourning. Minutes will be revised as necessary and approved at the following meeting.](#) Each meeting will follow the agenda for that meeting, unless deviation from the agenda is approved by vote of the members. (See Agenda Sub-committee below.)
- A [Quorum](#) is more than 50% of membership. When determining quorum, membership includes all members of the Work Group [excluding Legislators during special legislative sessions](#).
- [Attendance will be recorded by Roll Call](#).
- No [Votes](#) can be taken if a quorum is not met.
- [Votes](#) will be settled by a majority larger than 50%. Attendance is necessary to vote. [Phone vote is permitted if a Member has attended at least two-thirds of the meetings and participates by phone in the meeting at which his or her phone vote is cast.](#)
- [Attendance](#) is not mandatory but any person who misses 3 meetings in a row, without a good reason, or excuse may be replaced by vote of the Group.
- The six-month [Timeline](#) will begin with (1) an email discussion among all members about goal, rules-of-order, facts, definitions, principles of insurance and ethics, proposed solutions and other basics as needed; 2) an organizational session; 3) discussion of each proposed solution that might meet the goals; 4) finalizing recommendations; 5) final draft of report; 6) joyful Christmas celebration together.
- Time will be allowed for [Small Group Discussions](#) as needed.
- [A Chairperson of the Work Group and a Chairperson of Research and Resources will be elected at the first meeting. The Chairperson of the Work Group will conduct meetings. The Chairperson of Research and Resources will conduct meetings in the absence of the Chairperson of the Work Group, as well as guide fact gathering needs.](#)

- Various Formats of Meetings may be utilized. *Generally: Proposed solutions will be examined for their economic potential first; secondly for their structural, political and implementation/ next-steps dimensions.*
 - Presentation/education Format will allow small-group break-out time to discuss, reflect and return to full meeting for further discussion. All education-presentations can be re-visited for further questions and discussion at any time during the life of the Work Group.
 - Debate Format will only occur when a motion is on the table; it will follow strict rules of order.
 - Open Discussion Format will deal with one specific topic at a time and follow a relaxed order.
 - Brainstorming Format will be open to any subject; all ideas will be collected; no motions will be on the table; will follow a relaxed order.
 - Change of format will be allowed by vote of the members.
- To Speak on a subject each member must first be recognized by the Chair.
- Each person may speak for up to 90 seconds and then must give up the floor. He or she may not speak again until everyone has had a chance to speak on the subject, or asked a specific question on the subject material. **This rule can be waived when a Member has a presentation that the Work Group has approved.**
- Any Disturbance by a member, that person will be asked to leave.
- Guests or visitors will not speak, unless requested to do so by the Chair.
- Any Guest or visitor whom causes a disturbance of the meeting will be asked to leave.
- Any guest or visitor that is asked to speak will present his or her point in the time allotted for that presentation.
- Informal Minutes of meetings will be prepared during the last **one hour** of each Work Day. During this time members of the Group will determine significant meeting accomplishments, decisions, next steps, and the general agenda for next meeting. Any one member can make additions to the minutes. Large tablet and dry-erase board records will be photographed. All will be emailed to each member of the Work Group before adjourning. Minutes will be revised as needed and adopted at the next meeting of the Group.
- The Report will be **drafted as the Group progresses**. (Initial drafts of facts and definitions documents; list of proposed solutions; report of each solution as it is addressed, etc.) It will not be considered final until the final vote. Dissenting opinions will be included if needed.
- Committees will be formed by a majority vote as needed.
- The Agenda Committee will be composed of whomever **on the Work Group** desires to serve. It will prepare a written agenda based on agreements made during the last 45 minutes of the previous meeting of the Group. It will add to the agenda that which facilitates the agreed on agenda. This might include lining up experts, arranging conference calls, deciding meeting formats. Agenda Committee members will work in good faith with all members to insure issues, presenters and other materials are well planned. Politicking an agenda is considered bad faith.
- Parties are encouraged.