

Membership Program

Member Level	Industry Driver	Industry Associate	Industry Ally
Dues	\$20,000*	\$10,000	\$5,000 -
Board Seat/Vote	Yes	No	No
Board Mtg. Attendance	Yes	Yes	Yes
Private Annual Report	Yes	Yes	No
Special Assessment	Yes	No	No

**Driver dues discounts may apply*

General Rules

- Companies must join at the minimum level of membership appropriate for their business
- At discretion of the board, by vote, companies may apply to move from minimum-qualifying level to obtain extra benefits, such as voting rights and access to industry annual data report
- Membership Application - Proposed member must complete an application to assist in onboarding, and to validate their business model within the industry (carrier, distributor, vendor, etc.)
- Applicants and their assigned Designated Representatives may only be admitted to Membership by board vote



Industry DRIVER Membership

1. Qualifications – member's business is one or more of the following:

- Insurance carrier underwriting PHI policies and/or direct writing PHI policies
- Insurance carrier that files and underwrite PHI policies (or with intentions to)
- Insurance carrier that owns a PHI agency or brand (or with intentions to)
- Pet Insurance Brand – white label or full-service brand & administrator

2. Benefits

- Appoints a designated representative for a board seat
- Attends all board meetings and has a vote in all matters before the board
- Receives annual or other periodic industry data reports produced by the association
- May register and bring a (1) guest to each board meeting with no additional cost (except for pro-rata share of dinners)
- May put forth new business and motions for board consideration
- Discount after minimum registrations for NAPHIA non-board events (e.g. Forum)
- Featured on NAPHIA website/use of NAPHIA logo on website/materials

3. Responsibilities

- Must execute a Membership Agreement
- In addition to a Designated Representative for their board seat, must appoint a standing-proxy
- Must report their PHI data annually, and provide data/respond when requested by the association to support industry matters (regulatory model work, for example)

- Must participate equally in all applicable special assessments approved by the board
- Agrees to participate in association committee work

4. *New Member Discounts

Provided applicants meet the established criteria, prospective members may apply for, and NAPHIA'S Membership Committee may grant the following discounts:

Enterprise Discount

If a new applicant is part of the same enterprise (common ownership/parent/corporate family), as an existing Driver Member, and where both companies meet qualifications for Driver Level, the applicant may receive an ongoing discount of 25% on their annual dues. New member would retain all other Driver membership rights and responsibilities.

Start-up Discount

Subject to the following, a new applicant may receive a one-time discount of 50% in their first-year annual dues:

- Brand/Company/Agency must be a bonafide independent start-up company and not a subsidiary or other part of an ongoing enterprise (whether or not that enterprise is in pet health insurance)
- Proposed new entrant member must not be a carrier
- Proposed new entrant member must be in market with its PHI brand less than three (3) years
- Proposed new entrant must agree to sign a three (3) year membership minimum term to enjoy the first year of discounted dues

New member would retain all other Driver membership rights and responsibilities.

Industry ASSOCIATE Membership

1. Qualifications – member's business is one or more of the following:

- Non-carrier distribution Partner of a PHI carrier or of a PHI brand/agency
- Non-PHI Carrier that does not own, but sells, promotes or distributes a PHI product
- Insurance agency* (licensed producer/agency/business entity) that does not own or operate a PHI brand, but which sells, solicits, binds, or receives commissions for the PHI products it offers

(* If the entity provides consumers with quotes for at least one PHI brand, they meet this qualification.)

2. Benefits

- Appoints a designated representative for consistency of contact
- May attend all board meetings
- Receives annual or other periodic industry data reports produced by the association

- May register and bring a guest to one (1) board meeting per year with no additional cost*
*(*except for pro-rata share of dinners)*
- May put forth motions for board consideration [If Co-Sponsored by a Driver]
- Discount after x minimum registrations for NAPHIA non-board events (e.g. Forum)
- May take advantage of NAPHIA initiative and event sponsorship opportunities

3. Responsibilities

- Must execute a Membership Agreement
- Must report industry level data on initiatives ratified by the board and provide data/respond when requested by the association to support industry matters
- Agrees to participate in relevant association committee work

Industry ALLY Membership

1. Qualifications – member's business is complementary to PHI industry by one or more of the following:

- Agency or administrative software or technology such as CRM, claims, policy management, etc.
- Licensing or registration services
- Professional i.e. consulting, research, actuarial or data services
- Pharmaceutical, medical instruments services or products
- Veterinary groups, consolidators, associations
- Non-profits - animal health, welfare or other such business or association

2. Benefits

- May attend all board meetings [except annual budget call in January]
- May register and bring a guest to one (1) board meeting per year with a flat/nominal meeting charge *(TBD annually)* plus pay their pro-rata share of any dinners attended
- Discount *(TBD annually)* after minimum registrations for NAPHIA non-board events (e.g. Forum)
- May voluntarily participate in association committee work
- May take advantage of NAPHIA initiative and event sponsorship opportunities

3. Responsibilities

- Must execute a Membership Agreement