

Constitution and By-Laws

Of the

Mid-Valley Claims Association

May 2026 Revision

Article I

NAME

Section I:

The name of this association shall be the “Mid-Valley Claims Association.”

Article II

PURPOSE

Section I:

To promote education, professionalism, and ethics.

Article III

MEMBERSHIP

Section I:

Active Membership shall be composed of all persons directly employed by an insurance company; an independent adjustment company or a self-insurer, who are actively engaged in the supervision, management, clerical processing, appraisal, adjustment, investigation, and settlement of all types of insurance claims.

Claims investigators, their supervisors, management personnel not employed by an insurance company, independent adjustment company or self-insurer, must be involved in 80 percent insurance work. Each applicant is to be considered on their own merits.

Section II:

Associate Membership shall be comprised of such professions and vocations (business partners) directly connected with the insurance industry. They may attend meetings, conventions, and social functions sponsored by this Association, and may hold offices.

Attorneys shall be eligible for associate membership, if approximately 80 percent of their practice consists of defense work.

Public adjusters shall not be eligible for membership in this association.

Each applicant is to be considered on their own merits.

Section III:

Retiree Membership shall be comprised of individuals who have worked in the insurance industry as classified by Section I, Active Membership for at least 10 years and have been an active member of the Mid-Valley Claims Association for at least 10 years. These individuals must meet the requirements of Section I-Active Membership including the right to vote and hold office in this Association.

Section IV:

Life Membership may be awarded to any active member having at least 20 continuous years of paid membership. Lifetime members shall be accorded full privileges of active membership. Dues will not be required.

Written petitions for nominations for lifetime membership shall be submitted to the membership committee for appropriate consideration and recommendations to the Board of Directors. The Board of Directors, with their approval, shall pass the petition on to the membership who shall be called upon to vote on the nomination.

Section V:

Honorary Membership shall consist of any person who is outstanding in their profession or in civic work in the community where they reside. They may attend meetings and social functions sponsored by this Association but are not allowed to hold office or vote.

Section VI:

Any member may be expelled from membership for just and due cause by a 2/3 majority of the active members present and voting at a regular meeting following the preceding regular meeting where it has been announced by the presiding officer that it was the intention to take such a vote, provided that such member shall be given written notice of the charges to be presented against them mailed to their home address two weeks prior to the meeting at which action is to be taken.

Section VII:

Any member being three months in arrears with their dues shall automatically be dropped from membership. Such members may be reinstated upon paying their arrears within three months from the time they are dropped from membership.

**Article IV
OFFICERS****Section I:**

There shall be four officers of the Association: President, Vice President, Secretary and Treasurer. The offices of Secretary and Treasurer can be combined if needed.

Section II:

The election of officers shall be the preferred order of business at the December meeting of the Association. They shall be elected by the majority of votes cast by those present at the December meeting of the Association.

Section III:

Each officer shall take office at the next meeting following the December meeting and shall continue in office until their successor is elected.

Section IV:

The Board of Directors shall appoint by majority vote an active member to fill an unexpired term.

**Article V
DUTIES OF OFFICERS****Section I:**

The President shall preside at all meetings of the Association. The President may call special meetings of the Association whenever such meetings are necessary or advisable. He/She shall notify all concerned of the time and place of any special meeting called by the President.

Section II:

The duties of the Vice President shall be to assume the responsibilities of the President when the President is absent. The Vice President is responsible for the functioning of the standing committees.

Section III:

The Secretary shall notify the membership of the time and place of all meetings; take minutes of all business meetings; handle correspondence on behalf of the Association; keep an active register of membership, showing their names and addresses and perform all the duties ordinarily incidental to the office of Secretary. The original By-Laws are to remain in custody of the Secretary.

Section VI:

The Treasurer shall handle all financial affairs of the Association, collect the dues and any assessments voted by the membership and spend the same in accordance with the direction of the vote of the membership, and keep an accurate record of all receipts and expenditures. The Treasurer shall keep an accurate register of all members showing payment of dues and assessments.

Article VI BOARD OF DIRECTORS

Section I:

The duly elected officers, past President and one member representative shall comprise the Board of Directors. The member representative shall be chosen by the Association. The President shall be the Chairperson of the Board.

Section II:

The Directors shall assume office at the same time as the officers and serve for a period of one year.

Section III:

The Board of Directors shall have general control of all matters relevant to the Association, with full power to act thereon. Each director will have one vote to exercise.

Article VII MEETINGS

Section I:

Regular meetings of the Association shall be held on the second Thursday of every other month, unless changed by the President of majority vote.

Section II:

Special meetings of the Association shall be held subject to the call of the President.

Section III:

The members of the Association shall constitute a quorum at any meeting, except a meeting at which the expulsion of a member is to be considered, at which time a majority of the membership shall constitute a quorum.

**Article VIII
COMMITTEES****Section I:**

It shall be the duty of the President upon accession of office to appoint the standing Committees. The President shall also appoint such special Committees as are authorized by the Association during her/her term of office.

1. Publications: To submit regular updates to our website: www.mid-valleyclaims.com including Mid-Valley current events, news items, insurance topics, and all other topics of interest pertinent to our profession.
2. Membership: To increase the membership, to investigate the qualifications of applicants for membership, and report recommendations thereon to the Board of Directors.
3. By-Laws: To review the By-Laws annually and make such revisions as necessary so that they are always current. Any revisions are to be immediately attached to the master copy.
4. Scholarship: To maintain a scholarship fund to aid in the education of the children of Mid-Valley members at the college and graduate school level.
5. Adjuster of the Year: Conduct a selection process to select a Mid-Valley Claims Association Adjuster of the Year. Responsible for requesting the Mid-Valley Adjuster of the Year submit a completed application to the Virginia State Claims Association for consideration of the State Adjuster of the Year Award.

Article IX

DUES

Section I:

Each member of this Association shall pay as dues \$35.00 for membership in the Mid-Valley Claims Association and Virginia State Claims Association.

For dual membership, those who are members of other associations in the Commonwealth of Virginia, \$15.00 dues shall be paid to Mid-Valley Claims Association as the \$20.00 Virginia State Claims Association Membership shall be paid at their primary association.

Article X

PROCEDURE AT MEETINGS

Section I:

Order of Business

- A. Roll Call (optional)
- B. Reading by Secretary of minutes of previous meetings
- C. Treasurer's Report
- D. Reports of Committees
- E. Reading of membership applications and action thereon.
- F. Old Business
- G. New Business
- H. General discussion
- I. Program
- J. Adjournment

At the discretion of the President, the order of business, as stated above, may be varied provided it is not inconsistent with the normal order of business to be conducted at the meetings.

Section II:

The conduct of the meetings of the Association shall be governed by Roberts Rules of Order, Revised, when not in conflict with the By-Laws.

Article XI

AMENDMENTS

Section I:

Proposed amendments to the Constitution and By-Laws must be submitted in writing to the By-Laws Committee Chairperson, if one is appointed. He/She will forward to the President or Secretary his/her comments. If no By-Laws Committee Chairperson is appointed, proposed amendments must be submitted in writing to the President or Secretary. Any proposed amendment shall be given due consideration at the next meeting of the Association and if deemed advisable that the amendment be adopted, it shall be read by the Secretary at the next regular meeting of the Association when it shall be voted upon and if the majority of votes are cast in its favor, it shall be immediately adopted.