Bill Track 50

* Goal in this
  + Keeping the underwriting, claims, regulatory, compliance, and Info Security team current with law changes.
  + Doing bulletins for our agents and direct operations and where necessary modifying our internal operations and procedures. Recall that one of the burdens that falls to the underwriting team is to be corporate lawyers for the WFG family of companies in your state and to pass thoughts, concerns, and issues not just to your state manager, but where it potentially affects more than the local area or general operations to Joe McCabe, Don O’Neill, Steve and Alan.
  + Having enough warning to do something before the legislature or regulators screw it up.
    - We’re not big enough to actively monitor and influence everywhere. So we have to expand our tracking selectively – more on that after we’ve discussed how it is set up.
* Logging In
  + go to: <https://www.billtrack50.com/>
  + Click “Login” in upper right.
  + First time you use it Click “Register” in bottom center of pop-up.
  + Use your company email – and the password of your choice.
  + It should send a confirming email to you and lead you through the registration process.
* System Limitations & set up of Bill Sheets
  + The system identifies bills that may be of interest based on Key-word searches. So we want it to be overly inclusive in the first round. A search phrase like “lien” will turn up a great many “Hits” that are irrelevant to us. So we have to sort them out.
  + One of the limitations of this system is (a) that the searches have to be no more than 256 characters; and can return no more than 5000 bills.
  + As a result we had to break the searches into subsets of states and of search phrases. So we wind up with multiple bill sheets we have to look at.
  + I’ve set these starting bill sheets up using the key word lists
  + And for the time being told it to report only bills that have been passed by both houses and/or signed into law.
  + Our immediate mission is to narrow these down to the ones we need to do bulletins on. And then we’ll decide which states merit more active tracking of bills as they are filed and turn on that feature.
    - Review Bills – remove from tracking list with X
    - Some can be removed based on Title & Key words – you can expand by dragging
    - Some you have to read the summary to decide if impact us – click on the red bill number
    - Some you’ll have to actually read the bill text – Tab with bill text

Once you have narrowed the list, then the real work begins – deciding what to do with each.

Does it need a bulletin – either an underwriting bulletin or an informational bulletin, does it change some of our practices