



WASHINGTON HEALTHCARE
INSURANCE COMPANY
A Risk Retention Group



OPTIMA
HEALTHCARE INSURANCE SERVICES

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UNDERWRITING COMMITTEE - CHARTER

DRAFT as of 08/19/2020

PURPOSE

To provide underwriting feedback on new applications received for the Washington Healthcare Insurance Company, RRG (WHI) dentist program. Washington Healthcare Insurance Company, A Risk Retention Group, is a DBA: of California Healthcare Insurance Company, Inc., A Risk Retention Group.

MEMBERSHIP & TERM

This Committee is not a Board of Directors Committee as described in the company bylaws.

The Underwriting (UW) Committee shall consist of at least three members. Member is defined as a dentist participating (insured) in the WHI dentist program that is in good standing (current as to premium payments) and has purchased stock in the company.

The initial members of the Committee shall consist of the four founding member dentists and Cary Ecker, consultant to the WHI dentist program. Staff service will be provided by the Optima President/CEO or other designated management representative.

Committee members shall be appointed periodically by a simple majority vote of the members participating in the WHI dentist program. Cary Ecker, consultant to the WHI dentist program will remain on the Committee and staff service will be provided by the Optima President/CEO or other designated management representative.

PROCEDURES

The Committee shall establish a regular meeting schedule and shall meet with such frequency and at such intervals as it shall determine necessary to carry out its duties and responsibilities. Any member of the UW Committee may call a special meeting of the Committee. The Committee may meet by conference call or other means of communication deemed appropriate. All actions of the Committee will require the vote of a simple majority of the members present at a meeting, assuming a quorum of the members is present.

DUTIES & RESPONSIBILITIES

While there is no “blueprint” to be followed by the Committee in carrying out its duties and responsibilities, the Committee shall have the following goals and responsibilities with respect to providing underwriting feedback:

- Review all applications received in a timely manner.
- Provide feedback and expertise related to application answers and other relevant information to Optima representative(s).

- During the review process, any member of the Committee may call a special meeting of all Committee members for further discussion. Applicant approval requires a simple majority of the members of the Committee.
- When deemed necessary by the members of the Committee, a Committee representative, as designated by the other Committee members, will communicate via telephone or other means of communication with an applicant.
- Periodically the Committee will review and provide feedback on the application questions and format to Optima representative(s).

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