

State associations can and should use the COVID-19 pandemic as an opportunity to review and improve association operations. Now is the time to act to further define and protect your association and members. The NATA State Association Advisory Committee (SAAC) has listed some items for you to consider within your association leadership.

Reviewing Association Operations: As we begin our “new” normal, now is the time to review and update any barriers found during the COVID-19 pandemic. Crisis mode causes the implementation of new actions for short-term gains. The question is, should some of those actions be kept? Complete a review of the standard operating procedures, bylaws and constitution to improve them and remove any restrictions to normal association business. In times of crisis, having information that is easy to access and easy to locate is essential. Was that the case for your state association?

- Review crisis response measures
 - End items that were implemented to respond to immediate demands specific to the crisis.
 - Analyze the services your association offers.
 - What services were able to be rendered, or not performed, by the association during this time for members, the community and others?
 - Were these services provided in the same manner as in previous years? If not, were they modified, newly developed or even canceled?
 - Restart the items that had to be stopped during the crisis that needed to be picked up in some form.
 - Keep going with new things that show promise for long-term potential.
 - Let go of the items the association was able to stop doing and do not lend themselves to the mission/purpose of the association.
- Have a strategic planning session or SWOT analysis
 - Analyze overall how the association reacted.
 - Were the strengths of the association properly utilized?
 - What limited the association?
 - Were there any opportunities that were taken advantage of?
 - What were the external barriers?
- Update association documents
 - If there were disruptions in the normal association timeline of business, update documents to allow the association to quickly and effectively react to change.
 - Were elections held or postponed?
 - Were business meetings – both BOD and full membership – carried out effectively?
 - Were live continuing education events put on hold or canceled?
- Advocate
 - Even during the pandemic, advocacy for athletic training is important.
 - Was the association able to maintain legislative connections?
 - Was your lobbyist continuing to work for you during this time?
- Budgeting and taxes
 - During the crisis, all checks and balance procedures for financial transactions should have been maintained.
 - Are necessary documents digitally maintained with proper security?
 - Were normal audit procedures carried out?

- Communication
 - In times of crisis, transparent and frequent communication with members is essential.
 - Was the association's communication transparent and informative?
 - Was the association's website updated and maintained with current information?

Protecting Your Association: Do you have appropriate association insurance policies in place? Typically, state associations operate on a budget with slim margins. Even a single large or unexpected expense could result in financial jeopardy.

- General liability insurance
 - This policy provides coverage for damages you are ordered to pay to someone who is injured on your property or at one of your events.
- Special event insurance
 - This policy provides coverage for a specific event, such as a conference or banquet, and helps pay for medical expenses if a guest is injured or there is damage to the property. It can be included in general liability policies, but not always.
- Directors and officers insurance
 - This policy protects your association officers if they are personally named in any type of lawsuit alleging mismanagement, misconduct or fraud. These typically do not cover criminal activities.
- Professional liability insurance
 - This insurance is also called "errors and omissions" or "malpractice" insurance. It protects the association, including association volunteers and staff, against liabilities resulting from mismanagement of the organization as well as workplace-related claims, such as discrimination or sexual harassment.
- Crime or employee dishonesty insurance
 - This type of a policy covers theft by employees or volunteers.
- Volunteer liability insurance
 - This type of insurance provides protection for a personal injury or property damage claim that comes from a volunteer's duties acting on behalf of the association.
- Homeowners or renters insurance
 - Not typically thought of, but if you are running your state association out of someone's home, you may need to alter their policy to ensure coverage of business-related claims. Many homeowner and renter policies exclude or have significant limitations on what business-related items can be covered.
- Property insurance
 - While most associations may consider this unnecessary, property insurance covers your association in the event you lose items such as inventory, supplies, computers, fixtures, etc. due to a fire, earthquake, vandalism, storm or similar event. Think about all those items you have in storage – what policy is covering these?
- Auto (nonowned/hired) insurance
 - If your association requires staff, such as an association manager or executive director, or even volunteers to use any vehicles, including their own, for association activities, auto liability insurance is a must. This policy will pay for injuries a driver causes to other people or property while carrying out your association business.

- Product liability insurance
 - Does your association sell items to members? If so, you likely should be carrying product liability insurance to cover the association in the event one of these products is unsafe or defective and causes damage to a member of the public.
- Cyber liability insurance
 - Do you store or maintain sensitive data in the cloud or on an association device? Have you ever thought about what would happen if there was a data breach? Cyber liability insurance covers the cost for an association to recover from a data breach, virus or other cyberattack. It also covers legal claims resulting from the breach.

Some additional items to consider when evaluating insurance policies

- Not all policies may be required. Evaluate your state association's operations and discuss, as a board, which policies are appropriate and which may not be needed. Seek help from other state leaders through Gather or contact your SAAC representatives when questions arise.
- What is covered and what is excluded from the policy? Just having a policy in place does not equate to having full coverage and not all policies are the same. Be sure to read the fine print and know what you are getting with your insurance.
- Do you have enough insurance? Meaning, do you have appropriate coverage limits. Most guidelines recommend at least \$1 million per incident and \$2 million aggregate for general liability insurance. Your association may need more if you have significant assets. Many director and officer insurance plans offer a liability limit of \$1 million, but higher limits are available depending on needs.
- How much do these policies cost? Most of the policies listed here are reasonable, but costs vary by region, size of association, etc. Most general liability policies begin around \$500 to \$800, directors and officers insurance can be approximately \$800 each year, and non-owned/hired auto insurance can be as little as \$150 per year. Can your association afford not to have these protections in place?

Innovation and Making Data-Driven Decisions: The COVID-19 pandemic has demonstrated great necessity among state association leaders to be creative in how they engage their membership, whether through holding a virtual association meeting or engaging in lobbying efforts from home. If necessity is the mother of invention, this pandemic has given state association leaders the gift of necessity and creativity. Some innovations may warrant continued implementation while others may not. How should you as a state leader make decisions on what to do?

- What ideas are worthy of continuing? Which should be discontinued?
 - Did you come up with a virtual educational meeting, create an online library of resources or partner with a third party to provide a meeting alternative? Should you continue a failing initiative that is popular within certain circles of the association, but lacks wide support? While leaders are finding administrative solutions to address real problems, the member experience or perception may not match the perception of the board.
- Try surveying your membership. It's likely member survey data from before COVID-19 is no longer valid as perceptions and values are changing as a result of the pandemic. A good understanding of your members' experiences with your programming is important to determine if they should be continued or not.

- Collecting meaningful data points.
 - Consider using one of the free options available online to construct mass surveys (SurveyMonkey, Google Forms, Typeform, Qualtrics, etc.) to gather data.
 - Construct objective and valid questions.
 - Avoid common mistakes made when constructing your questions. Some resources to help include: [Survicate](#), [SurveyMonkey](#), [dataSpring](#).
 - Consult with someone in your association who is experienced in constructing surveys for maximum benefit.
 - Analyzing your data.
 - Collecting data is great, but interpreting and using it is critical. Improper analysis could lead to a critical mistake.
 - Make sure your data is clean. You don't want some of the common mistakes above to render the data unusable – or worse, misleading.
 - Consulting with someone who does social science surveys would help to maximize the benefits of the member survey.
 - Consider if your questions/data points are valid for the “new normal” that is appearing. Look for trends among the data and triangulate against what other associations and industry leaders are advocating. Don't be afraid to share ideas within your SAAC divisions!
 - The use of focus groups can also be an important tool for quality improvement.
 - Small group interactions can help provide opinion, feelings, attitudes and perceptions about targeted ideas.
 - Ensure you have the right people and the right number involved. You should have a diverse group of individuals across your association participate. The more you limit to one demographic, the more bias you are likely to introduce into your results. Additionally, too many individuals in a group can stifle discussion, while too few potentially limits experiences and perspectives.
 - Ensure you are following best practices for focus groups. Failure to conduct these properly can lead to poor data and decisions. Some resources to help include: [Demand Metric](#), [Univ of British Columbia](#), [Univ of Kansas](#).
 - Be wary of individual stories or n=1 discussions.
 - Individual comments can often be valuable for context, but care should be given when making decisions based on one individual.
 - There is high potential for bias when using an n=1 comment because you likely agree with the comment made or it feeds your own confirmation bias.
- Anticipating emotion(s) when evaluating data or making decisions.
 - There are consequences – both direct and indirect/unforeseen – with any decision made. Association leaders must understand there will be emotions in play that could impact the decision-making process and anticipate appropriately.
 - Be self-aware and intentional with any decisions. They should support your mission as well as the association's priorities and values.
 - Consider using former association leaders as a sounding board for any potential decision prior to making an official action. Past leaders understand the decision-making process, can often add perspective and typically avoid an emotional response.