

TASK FORCE -- SCWS INSURANCE SOLUTIONS FOR GROUPS -- KBDM QUESTIONS AND ANSWERS

KBDM QUESTIONS	GENERAL ANSWER	SOLUTION 1 ANSWER	SOLUTION 2 ANSWER
1. What do we know about our members' needs, wants and preferences that relate to this issue?	We know that many of our members have expressed their concern about needing insurance coverage in order to continue to use their current meeting facility. and want SCWS to consider providing insurance for all registered group meetings.		
How important is it?			Very Important
How will it affect newcomers?		If a meeting cannot get insurance then they may need to close or move, which means meeting directories will not be accurate and newcomers may show up at the old meeting place and have no meeting to attend or not be able to find the new meeting place.	
Is it what our current members want?		Current members are not aware of this solution at this point in the process.	According to the Thought Force surveys and general discussions, yes this is what our members would like.
What purpose would this serve?		This would only serve the purpose as a starting point for groups to find and obtain their own insurance coverage.	Safety for members, save cost for individual groups, allow more 7th tradition funds to go towards outreach or to service arms, more flexibility for outside events, and it would increase the location options if meetings needed to move for other reasons and/or want to start new meetings.
2. What do we know about the resources and our vision for Al-Anon and our meetings that are relevant to this issue?	We know that SCWS has plenty of resources and that monies are not the main concern. The main concern is whichever solution is decided on, that it falls with-in the principles of the program and meets the needs of the members. This decision should help support Al-Anon's primary purpose, Tradition 5 and <i>continue to promote unity upon which we all depend for help in Al-Alanon</i> (12 & 12 pg. 85) and leads to the growth of membership.		
What are our resources?		Group 7th tradition contributions.	Same as solution 1 with the possibility of charging for certificates of insurance as well.
Can we afford it?		Yes. No cost for this solution.	Yes
Do we have enough volunteers to make it happen?		Yes, as long as someone is willing to be of service out of the thousands of members in Southern California.	
Do we have any background information in our archives that can help us answer this question?		There is some information about temporary coordinator positions possibly becoming permanent.	Not sure if there is info in a formal archive file but we have reviewed the surveys submitted to the Thought Force and discussions within our own home groups about how helpful it would be to have one entity taking care of this business matter for our members so they can focus on the Al-Anon program of support, recovery and outreach.
3. What do we know about our "culture and environment" that is relevant to this discussion -- Will our decision be consistent with our principles, policies and legacies? What are the implications of our choices? What are the pros and cons?	We have reviewed and discussed the Steps, Traditions and Concepts and the SCWS By-Laws, that apply to this discussion. <i>The Traditions hold Al-Anon together, working for a common purpose and avoiding whatever might interfere with providing help for every member. We turn to the Traditions whenever a problem arises, so we can find the solution that is best for all</i> (12 & 12, pg. 84). (The Pros and Cons are addressed later in this report)		
How would this affect our meeting?		Meetings would need to have a member willing to call their local office, district or SCWS to obtain information about insuring their meeting, sign the policy if it is an individual group policy, be the Insurance contact person for the group and handle the payment of the premiums, the renewal and the claims if any.	When applying Tradition 4, Groups would remain autonomous, <i>free to choose its own meeting program, topics of discussion, when and where it meets, open or closed meeting, who will speak and how funds are distributed. This freedom however also carries a responsibility for preserving the unity of Al anon throughout the world. Every group and every member is trusted to protect and preserve the character of our fellowship</i> (12 & 12 pg. 101). SCWS's expectation of its members to practice safe behavior during meetings, would be the same as WSO's expectation that groups only use CAL in their meetings. <i>Any autonomous action of the group, however, is measured by its effect on another group, or Al-Anon, or AA as a whole</i> (12 & 12 pg. 102). The Task Force suggests that a set of "Safe Liability Practices in Meetings" Suggested Guidelines be created, printed and distributed to registered groups and districts

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How would this affect our fellowship? Newcomers? Al-Anon as a whole?		This may have a negative affect on the fellowship, Newcomers and Al-Anon as a whole. See the Pros & Cons later in the report.	Offering insurance coverage would have a positive affect on fellowship, Newcomers and Al-Anon as a whole. <i>We are also all responsible, as groups and members, for presenting a favorable picture of Al-Anon to the world at large. By following our Traditions, we ensure that Al-Anon will be all the more appealing too those who need our help (12 & 12 pg 101).</i> See Pros & Cons later in the report.
Does our Service Manual provide any guidance about this issue?		Very little.	
Pros/Cons: the advantages of this change might be? The Disadvantages might be?		See Pros and Cons later in the report.	
4. What are the ethical implications of our choices? Would we be practicing our "principles in all our affairs?"	Observing the 12 Traditions and 12 Concepts/General Warranties when making decisions, especially Traditions 1, 2, 4 & 9 and Concepts 1, 2, 4, 6 & 10 and GW 3 & 5, creates respect for the leadership at all levels of our organization. This builds trust that all information provided has been thoroughly reviewed and discussed before presenting the information to those that have a voice and a vote.		
Is our decision legal?		Yes	Yes according to a Past Trustee for WSO, there is nothing legally preventing SCWS from buying insurance that would cover all group meetings.
Will our decision help us fulfill our primary purpose?		It would fulfill some of your primary purpose.	Yes. This would offer the opportunity to members to start "new" meetings that could fill the gap in days and/or times needed, without being hindered by the lack of possible meeting facilities that require insurance. New meetings don't usually have the member stability, from the get go, to afford the cost of insurance.
If we decide to take an action, will it be the "right thing to do"?		Yes, as long as all the pertinent information has been provided, discussed, questions answered and a vote has been taken and recognized.	
5. What do we wish we knew, but don't?	When are we going to go back to in-person meetings? How are the insurance companies are going to handle the COVID in their policies? How much is a policy going to cost? How many groups actually need proof of insurance?		
Might our decision have unintended consequences?		Yes of course it is possible. We don't know what we don't know. But nothing is written in stone and mistakes can be corrected.	