

Area 78 Committee Meetings are “CLOSED” Meetings



AREA 78 PRE-CONFERENCE ASSEMBLY
April 11, 12 & 13, 2025 Red Deer, Alberta

MEETING LOCATION: Red Deer Resort and Casino
3310 – 50th Avenue, Red Deer, Alberta
T4N 3X9

ACCOMMODATIONS: Red Deer Resort and Casino
3310 – 50th Avenue, Red Deer, Alberta
T4N 3X9
Ph: 1-403-346-2091

Reservations can be booked under the code: Area 78 - \$129 Night + Taxes

ALTERNATE ACCOMODATIONS: Ramada By Wyndham
6835 66 St., Red Deer, Alberta
T4P 3TS
Ph: 1-403-342-4445

Rooms available: Standard Rates

STREAMING THE PRE-CONFERENCE ASSEMBLY
Zoom ID 708 555 5414, Passcode: area78

One-sided, live streaming of the Assembly will be available, members will be able to view/listen.
For assistance contact Chany G. (403) 970-5747 or
Stewart B. Eservices@area78.org

Questions or Concerns: Please contact the Area 78 Chair Jeff B.
Email: Chair@Area78.Org
Phone: 587-873-1982



Registration (Closed A.A. Members Only):

- Registration begins Friday at 4:30 pm, and Saturday at 7:30 am.
- **Cost \$25 per person (Cash Only).** Registration fee is for all GSR's, DCM's (or their alternates, if they are filling in.) and Committee Officers.
- Every A.A. Member is invited and welcome, visitors have free registration but are welcome to make a 7th Tradition contribution if they wish.

Preparation:

- Bring your Service Manual, read the minutes of September 2024 Assembly and January ACM. Review Area 78 2024 year end financials and 2025 budget. Bring a copy of this agenda. Please forward this information to your Alternate or successor, if you are unable to attend this Assembly. Encourage all members of our fellowship to attend this Area 78 Assembly.

Banquet:

- Saturday evening banquet – \$55.00 per person 100 tickets will be available.
- Join us for fellowship.

Open Speaker Meeting:

- Meeting start 8:00 pm.
- Speaker is Gail P. Western Canadian Regional Trustee
- 7th Tradition will be honored.

Bid To Host 2025 Area Committee Meetings (ACM's):

- Bid to host January 2026 ACM (January 16th & 17th).
- Bid to host May 2026 ACM (May 22nd & 23rd).
- Criteria for hosting an ACM is attached – See Page 11

Bid To Host 2028 Regional Forum

- Bid to host Regional Forum 2028
- Criteria for hosting an ACM is attached – See Page 12

Notice of Motions:

- Written Motions are to be handed to the Area Chair and Area Secretary.
- Motion forms are available on the Area 78 website, under Forms on the Download tab.
- Notices of motions will be read but voting will take place at September 2025 Assembly.

Sharing Session Questions:

- Please share with your members then bring the responses to the sharing session to the Assembly. Email response to alternatedelegate@area78.org.

Travel Assistance:

- Area 78 has a Travel Assistance Program. The guidelines and application form are available on the <https://area78aa.org> website. The application form is available by clicking on the information tab, then downloads tab, and then the forms tab. Area 78 guidelines are available by clicking on the resources tab and then the Area 78 guidelines tab.



| Upcoming Events | | |
|--------------------------|------------------------------------|---------------|
| Date | Event | Location |
| April, 27 – May 03, 2025 | General Service Conference | Brooklyn, NY |
| May, 23 - 24, 2025 | May ACM District 55 & 57 | Edmonton, AB |
| July, 3 - 6 , 2025 | 2025 A.A. International Convention | Vancouver, BC |
| Sept, 12 - 14, 2025 | September Assembly | Edmonton, AB |

Committee Sessions for the 74th Conference Agenda Items:

- Each Area 78 Committee will review, discuss or consider, specific assigned agenda items for the 75th General Service Conference. Committees will record “*What the Delegate needs to know*”.
- Summaries of the agenda items, as assigned to each committee, can be found on the Area 78 Website, under information – private downloads – conference summaries - 2025. An email will be sent to all of the DCM’s with the password to open files. Password may be shared with other members.
- (Contact Stewart at eservices@area78.org for website assistance).

Committee Assignment and Selection:

- At registration, committee numbers and sharing session letters will be assigned.
- Committee assignment is a two-year rotation.
- For members or district committee chairs that need to join a certain committee, please inform the Group Records and Registration Team.
- Participate in your Committee’s agenda items.
- Visitors will also be assigned a committee to participate in discussion.

| Area 78 List of Committees and Room Assignment | | | | |
|--|--|------------|--|---------------|
| No. | Area 78 Committee | Chair | Email | Breakout Room |
| 1 | Archives | Jesica L. | archives@area78.org | Tuscany |
| 2 | Co-operation with the Professional Community (CPC) | Colette H. | cpc@area78.org | Tuscany |
| 3 | Corrections | Hugh M. | corrections@area78.org | Valencia |
| 4 | E-Services | Stewart B. | eservices@area78.org | Sorrento |
| 5 | Grapevine | Jamie M. | grapevine@area78.org | Tuscany |
| 6 | Group Records | Raymond C. | grouprecords@area78.org | Tuscany |
| 7 | Literature | Brad E. | literature@area78.org | Tuscany |
| 8 | Public Information (PI) | Darcy R. | pi@area78.org | Venetian |
| 9 | Remote Communities | Kathryn P. | remote@area78.org | San Remo |
| 10 | Treatment and Accessibilities | Erica N. | treatment@area78.org | Genoa |



AGENDA

Friday April 11, 2025

- 4:30 pm** Registration - Group Records & Registration Chair, Raymond C. Plaza 1-3 Room (New DCM's and GSR's - Provide the Registrar with Updated Contact Information.)
- 6:00 – 7:15 pm** GSR Orientation (GSR and Alternate GSR) and Visitors. Facilitated by Past Delegate, Panel 40 Garry M. (Tuscany).
- 6:00 – 7:15 pm** DCM (District Committee Member) Meeting (DCM's/Alternate DCM's)
- Chair - District 26 DCM, Pat P.
 - Selection of secretary.
 - The purpose of this meeting is to foster leadership and build unity with each other. Please follow format provided. (Venetian).
- 6:00 – 7:15 pm** Area Committee Officer Meeting (Table Officers and Committee Chairs).
- Chair, Jeff B. (Valencia).
- 7:15 – 7:30 pm** Break - Coffee
- 7:30 – 9:15 pm** March Pre-Conference Assembly: Call to Order – Chair, Jeff B.
- Declaration of Unity (Inside first page of AA Service Manual).
 - Reading of the Twelve Concepts of World Service – Area Chair, Jeff B.
 - Welcome – Alternate Delegate, Dave S.
 - Housekeeping matters – Chair, Jeff B.
 - Introductions, New ACO's.
- DCM Oral Reports (Suggested 2-4 minutes maximum).
- 9:15 – 9:30 pm** Delegate shares on General Service Conference agenda item process.
- 9:30 – 10:45 pm** Committee Session #1 – General Service Conference Agenda Items
- Ten (10) Committees: Review, discuss or consider conference agenda items.
 - Attend assigned committee; see page 3 of this agenda package for details including committee room allocation.
- 9:30 – 10:45 pm** Table Officer Finance Committee Meeting - Chair, Jeff B. (Deerfoot).
- DCMs and ACO's please email your full-length report to our Area 78 Secretary, Riane P. at secretary@area78.org. If emailing is not possible, please provide Riane P. with a typed copy before leaving this weekend.



AGENDA

Saturday April 12, 2025

- 7:30 - 3:00 pm** Registration - Group Records & Registration Chair, Raymond C.
- 8:00 – 10:00 am** March Pre-Conference Assembly: Call to order – Chair, Jeff B.
- Declaration of Unity (Inside first page of AA Service Manual).
 - Housekeeping matters/Intros – Chair, Jeff B.
 - Meeting and greet new GSR's
- DCM Oral Reports (Suggested 2-4 minutes Maximum).
Continued from Friday evening.
- 10:00 – 10:30 am** Table Officer Reports
- Chair, Jeff B.
 - Secretary, Riane P.
 - Alternate Delegate, Dave S.
 - Past Delegate, Tami L.
 - Delegate, Karen O.
- 10:30 – 10:45 am** Break – Coffee
- 10:45 – 11:45 am** Treasurer's Report – Treasurer, Lynn C.
- Review of 2024 year end financials.
 - Review of current financials.
 - Review of 2025 proposed budget.
- 11:45 – 12:30 pm** Lunch
- 12:30 - 12:45 pm** Meeting called to order: Reading of the A.A. Preamble (Main Room).
- Announcement regarding committee room allocation.
- 12:45 - 2:15 pm** Committee Session #2 – GSC Agenda Items.
- Ten (10) Committees: Review, discuss or consider Conference Agenda Items.
 - Attend assigned committee; see page 3 of this agenda package for details including committee room allocation. (Same as Friday night).
- 12:45 – 2:15 pm** Table Officer Finance Committee Meeting – Chair, Jeff B.
(Boardroom 1).
- 2:15 – 2:30 pm** Break – Coffee
- 2:30 – 3:00 pm** Site Selection for 2026 January and May Area Committee Meetings
- Bid to host January 2026 ACM (January 16th & 17th).
 - Bid to host May 2026 ACM (May 22nd & 23rd).



AGENDA

Saturday April 12, 2025 (Continued)

- 3:15 – 3:30 pm** Site Selection for 2028 regional forum
- 3:30 – 4:30 pm** Reading of the notices of motions.
- Voting on Emergency motions 1,2 & 3 – Area 78 Liability Insurance Coverage.
- 3:30 – 6:00 pm** Area Committee Chair reports and recommendations.
- Report back from committee chairs on GSC agenda items.
 - Close the meeting with the responsibility pledge.
- 6:30 – 8:00 pm** Banquet (Tickets \$55.00)
- 8:00 pm** Open Speaker Meeting Gail P. Western Regional Canadian Trustee
7th Tradition Honoured.
- DCMs and ACO's please email your full-length report to our Area 78 Secretary, Riane P. at secretary@area78.org. If emailing is not possible, please provide Riane P. with a typed copy before leaving this weekend.



AGENDA

Sunday April 13, 2025

- 8:00 – 8:15 am** March Pre-Conference Assembly: Call to Order – Chair, Jeff B.
- Declaration of Unity (Inside first page of AA Service Manual).
- 8:15 – 8:45 am** Remaining Area Committee Chair reports and recommendations.
- 8:45 – 9:45 am** Sharing session questions.
- Split up into 10 Groups (Main Room).
 - Select Secretary, email sharing session results to Alt. Delegate. alternatedelegate@area78.org
- 9:45 – 10:00 am** Break
- 10:00 – 11:00 am** Gail P. – Presentation on the role of Western Canadian Trustee and the Service Structure
- 10:15 – 11:00 am** Final reports.
- Report DCM's Meeting - District 26 DCM, Pat P.
 - Report Table Officers Meeting – Chair, Jeff B.
 - Bridging the Gap Presentation – Treatment and Accessibilities Chair, Erica N.
 - National Conference Travel Report Back – Archives Chair, Jesica L.
 - Attendance and Records Report – Group Records and Registration Chair, Raymond C.
- 11:00 – 11:30 am** What's on Your Mind.
- New members to the assembly share their experience.
 - Ask It Basket Questions.
- 11:30 – 12:00 pm** Closing remarks – Delegate, Karen O.
Close with the Responsibility Pledge.

DCMs and ACO's please email your full-length report to our Area 78 Secretary, Riane P. at secretary@area78.org. If emailing is not possible, please provide Riane P. with a typed copy before leaving this weekend.



75th General Service Conference and its 2025 theme
“Reflecting on the past, strengthening the present, and reaching
the future.”

Sharing Session Questions (for all groups to discuss and bring to the March
Pre-Conference Assembly or email to the Alternate Delegate –
Alternatedelegate@Area78.Org

Considering how AA as a whole evolves towards what is best for us all, please bring
these two questions to your home groups and invite full discussion.

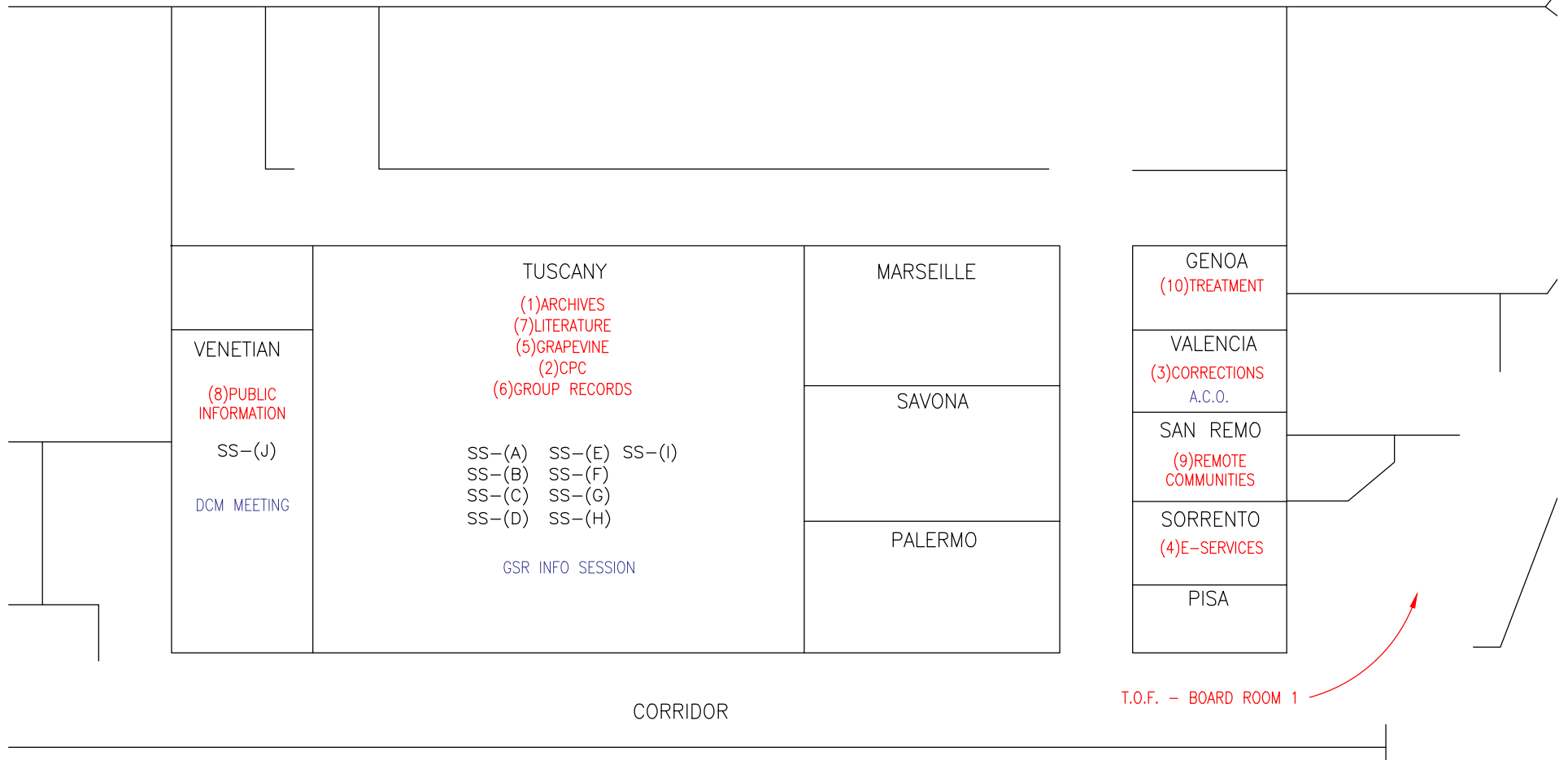
- 1) How does a Group Conscious vote help with the theme "Working Together,
Increasing Trust."

- 2) How do you, your Group, your District and your Area participate most
effectively in evolving AA as a whole?

- 3) How do we increase the understanding in our groups of the financial
responsibility in carrying our solution to those who suffer as well as to those
who help us?



AREA 78 SPRING ASSEMBLY 2025-04-(11-13)



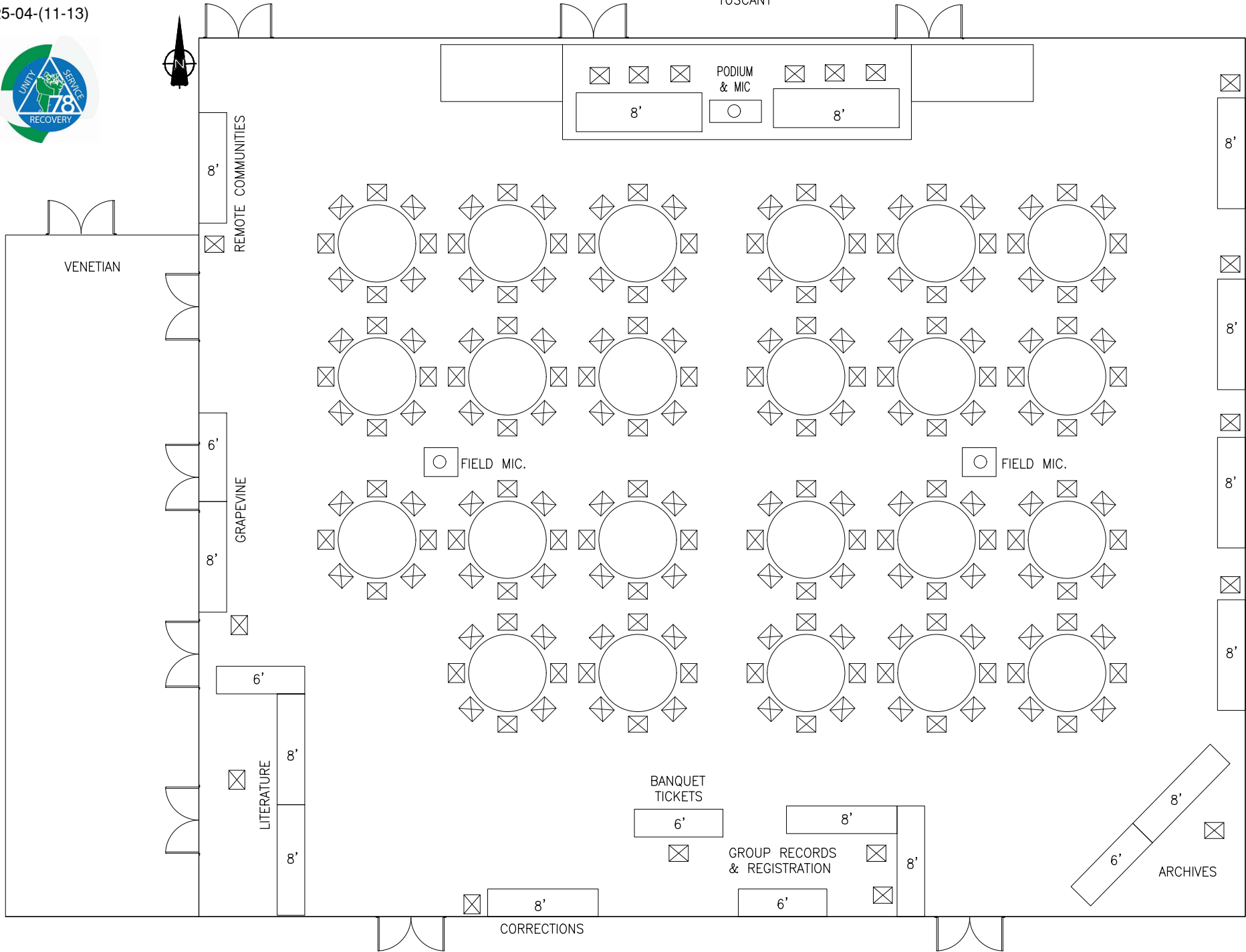
LEGEND

RED TEXT - COMMITTEES (1-10)

GREEN TEXT - SS - SHARING SESSIONS (A-J)



TUSCANY



Criteria for Hosting Area Committee Meetings

NOTE: This document can be read, copied or printed from our Area 78 website. Go to our website area78.org, select Information, select Area Guidelines then click on Criteria for Hosting ACM. To print a copy, scroll to bottom and click on Public Download, click on Help/Guidelines, click on Criteria for Hosting ACM Guidelines.pdf then click the Printer Icon. From here you can print a copy or save to your computer in PDF format.

Presentations to host the January or May Area Committee Meeting (ACM) will be **voted upon at the March Pre-Conference Assembly**. Please come prepared. You might wish to make a verbal presentation, or perform a skit, song, or anything else you think will persuade us to vote for your district to host it. Please keep the presentation to a **10 minute maximum** and include the below criteria in it. **The criteria to host the January or May Area Committee Meeting are as follows:**

- The rotation of the Area Committee meetings is considered a way to promote Area 78 unity, participation and understanding of Area 78 business practice. **We ask the successful bid committee to communicate to their members that they are welcome to attend the ACM session, without registration cost.** The voting members of the Area Committee are all Area 78 District Committee Members (DCM), Area Committee Chairs & Area Table Officers. The host district will be required to chair the DCM's Friday night Meeting
- Facility requirement is **a main meeting place with capacity for 60-100 members with tables & chairs – and wheelchair accessibility** - to accommodate the same numbers. If possible community centres and church halls are preferred because the rates tend to be more reasonable but hotel/motel facilities can be used (please note wheelchair accessibility). The ACM will probably start the third Friday in January and May (excluding long weekends) around 5:00 PM and end the following day (Saturday) at about 5:30 PM. **Please contact Area 78 Chairperson for all scheduling at chair@area78.org** . We expect there to be questions from the hosting District ☺
- The main meeting space requires a head table to seat 5 Table Officers. The District is **also responsible to supply a podium and 2 microphones** - one for the podium and a floor microphone. Area committees require 9 tables and chairs to display their committee information, and one registration table with two chairs, just inside the meeting room entrance. These tables, room permitting, should be in the main meeting space but can be located in the hallway or front entrance of the main hall. For Friday night and Saturday an additional meeting room is required to seat 20 people, boardroom-style if possible
- Area 78 budgets **approximately \$950 for each Area Committee Meeting (January & May)**, to cover appropriate expenses for hall rental, equipment, coffee etc. There is no expectation for a district to incur expenses for hosting an ACM; we ask the bid committee **not to exceed the budgeted amount**
- Host District should **supply coffee/tea etc. for both days but are not required to supply lunch or dinner.**
 - It's Host District's choice to supply lunch or supper for an Area Committee Meeting
 - If the hosting District chooses to supply lunch, supper or both, the District may decide to collect a 7th Tradition, to offset costs incurred for the food, etc.
 - Any monies collected from a 7th Tradition could be used for the District to offset meal costs, or could be donated to Area 78; this is a decision to be made by the hosting District
 - If no food is supplied during or after the Area Committee Meeting, please provide a **list of food outlets that will be available near the meeting hall**
 - If there is a speaker planned after the Area Committee Meeting (keeping in mind this is a service event), it is suggested that **the host District ask an Area Table Officer, Area Committee Chair or a Past Area Delegate to be the speaker**
 - **Volunteers** are needed for set up and take down of tables and chairs plus final cleanup after event. Registration table & refreshment area also need 2 volunteers each
 - **The District would need to verify that at least 50 hotel/motel rooms would be available** for Area Committee Officers and District Committee Members. This involves phoning a hotel in the vicinity of the meeting hall, to ask if 50 rooms "would be available for future booking" during the ACM dates. **NOTE: The hosting District should not book rooms for the Area Committee Officers. This is the responsibility of the Area Chair**
- Please have the financial information and amenities (i.e. continental breakfast) of the participating hotel/motel available with your presentation

It is important that a representative from both successful Jan and May hosting Districts meet with the Area 78 Chair following the Bid Activity of the March Assembly, to exchange contact information, etc.

It's further recommended that the hosting Districts work with the current Chair before making any firm commitments with a meeting facility or hotel or caterer.

AREA POINT OF CONTACT RESPONSIBILITIES

The primary responsibility of the Area Point of Contact is to act as the initial liaison between GSO and the possible venues at which the Forum will be held. **Please note that the final decision for the date and location will be made by the General Service Office.**

In selecting three (whenever possible) potential venues, please refer to the Request for Information (RFI) sheet attached. In addition, please keep in mind that the usual requirements are:

1. A Conference room, seating to accommodate 400 (or more) people theater style. (This may vary depending on expected attendance.)¹
2. Four to Six breakout rooms, seating for 75 -100, each theater style with a head table for workshops. Break outs not inclusive of main ballroom space whenever possible.
3. Meeting rooms should be at a minimal charge or a negotiated rate. (Under \$5,000 for meeting room rental per day)
4. Sleeping rooms should be at a minimal charge or a negotiated rate. (when possible, under \$149 per night)
5. Typical meeting room times:
For general sessions:
Fridays 6:00 p.m. - 10:00 p.m.²
Saturday 9:00 a.m. - 10:00 p.m.
Sunday 9:00 a.m. - 1:00 p.m.
Four to five breakout rooms for workshops (times vary):
Saturday ONLY 9:00 a.m. - 9:00 p.m.
6. While the Regional Forum includes breaks for meals, meals are not provided.
7. If the hotel dining room capacity is not enough to accommodate most Forum-attendees, it is important that there be other restaurants and coffee shops located nearby.
8. The Volunteer Committee is responsible for planning with the hotel to sell or provide refreshments including coffee. Please note that AAWS does not cover any expenses for refreshments at forums
9. Please consider the proximity for travel between the airport and hotel.
10. The hotel should be compliant with the Americans with Disabilities Act.
11. It is strongly suggested that when choosing a venue there be additional options in the surrounding area. If we exceed our room block, Forum goers must have additional options nearby.
12. Please avoid using third party vendors when searching for venues, as the GSO will not be affiliated with any commissions.
13. A.A. meetings are not scheduled as part of the Forum. The Volunteer Committee may make their own arrangements for A.A. meetings, keeping in mind the forum sessions.

After the venue is selected, the GSO's METS department will communicate with the venue contact and make necessary arrangements for the Group Contract with the venue, and will pick up the charges for:

- a. Sleeping rooms for members of the Board and GSO/AA Grapevine staff in attendance.
- b. Rental charges for audio visual equipment i.e., microphones, screens, etc.
- c. Interpretation as required.
- d. Meeting space rental fees.

¹ Sample Floor Plan Below

² The displays are set up starting as early as 10 a.m. for a 6:00 p.m. start time. The meeting times are usually Friday from 6:00 p.m.-9:30 p.m., Saturday from 9:00 a.m.-9:30 p.m. and Sunday 9:00 a.m.-12:00 p.m.

SPECIFICATIONS

of Attendees: 400-500

Meeting type: Sleeping rooms and meeting space

Arrival date: Friday

Departure date: Sunday

Target Dates:

Room block: Thursday night: **10** rooms
 Friday night: **125-175** rooms
 Saturday night: **125-175** rooms

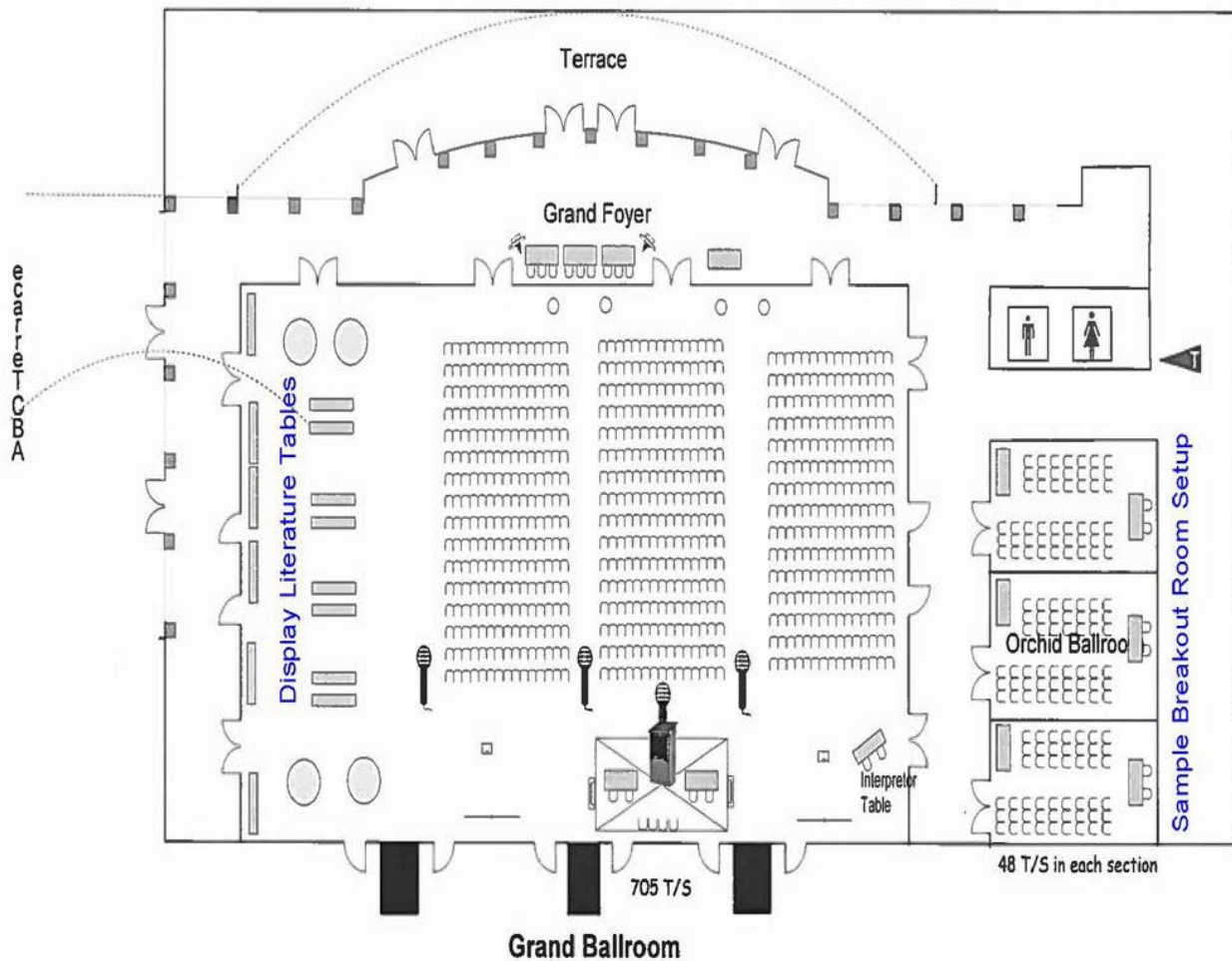
SAMPLE AGENDA¹

| Date | Time | Session | # of Attendees | Setup |
|------------------------------|--|-----------------|---------------------------|--|
| Friday Saturday Sunday | 3p.m.-8p.m. 8:30a.m.-8p.m. 8:30-9:30a.m. | Registration | Varies throughout the day | Outside of main sessions room. 3-4 tables with seating for 9 ppl. |
| Friday | 10 a.m.-10 p.m. | General Session | 400-500 | Theater style. Must have room for head table w/seating for 10 and podium, as well as a table for minimum of 2 interpreters and 10 literature display tables. |
| Saturday | 8 a.m.-10 p.m. | General Session | 400-500 | Same as Friday's General Session. |
| | 9 a.m.-9 p.m. | Breakout #1 | 100 | Theater style with room for head table w/seating for 2. |
| | | Breakout #2 | 100 | Theater style with room for head table w/seating for 2 |
| | | Breakout #3 | 100 | Theater style with room for head table w/seating for 2 |
| | | Breakout #4 | 100 | Theater style with room for head table w/seating for 2 |
| Sunday | 8 am-1 p.m. | General Session | 400-500 | Theater style. Must have room for head table w/seating for 10 and podium, as well as a table for 2 interpreters and 10 literature display tables. |

SUMMARY OF SCHEDULED TIMELINE

| DATE | TIME | SESSION |
|----------|------------------------|---------------------------------|
| Friday | 3 p.m.-8 p.m. | Registration |
| Saturday | 8:30a.m.-8p.m. | |
| Sunday | 8:30a.m.-9:30a.m. | |
| Friday | 6:30 p.m. – 9:30 p.m. | General Session |
| Saturday | 9-12 am/2-5pm/7-9:30pm | General Session |
| | 9 a.m. – 9 p.m. | Four-Five Workshop Breakouts |
| Sunday | 9 a.m. – 12:00 p.m. | General Session |
| | 1 p.m. – 2:30 p.m. | Wrap up |

Regional Forums General Sessions: SAMPLE FLOOR PLAN¹



Questions & Answers on General Liability Insurance

| # | Question | Response from Agent |
|----|---|---|
| 1 | Are these quotes the annual cost? | YES, subject to increase like all insurance policies |
| 2 | Are there any additional fees or costs? | No |
| 3 | Which groups get coverage? | a. Option 1 - only groups that sign up for it b. Option 2 - all groups, including new groups |
| 4 | Can a facility be listed on the proof of insurance? | Yes |
| 5 | Can groups get a copy of the certificate of insurance (COI)? | YES, on request. Annual Certificates of Insurance can be requested with specifics of coverage for each group's facility |
| 6 | What is the process to provide a proof of insurance or if there is a claim? | Proof of insurance is supplied by the insurance company. Notification is given by the group to the insurance company if making a claim |
| 7 | Are there any exceptions to the coverage? | Yes, exceptions apply when there is an increased risk - more than attending an AA meeting. One example: dances A group/district can request a separate event policy |
| 8 | What is the deductible for all of the listed coverages? | \$1,000 for liability and property damage, no deductible for bodily injury |
| 9 | How does a full Area blanket coverage cover all the groups? | a. Policy covers any number of incidents. Covers all groups at the same rate. b. Deductible is paid by the group making claim/incident |
| 10 | What happens to groups who already have insurance? | Would be double covered for the term; if possible, refund or cancelation might be possible for the other policy. |
| 11 | Does the insurance apply to the group or the location? | Insurance coverage is portable with the group |
| 12 | Can a Not-For-Profit organization that is without an office require D&O (Director & Officer) insurance? | The D&O underwriter advised that since Area 78 is not a registered NFP (Not For Profit) organization, Director and Officer insurance is not obtainable |
| 13 | If proceeding, what are the Area responsibilities? | a. Area provides a main address and contact person b. Need a person to work with the insurance company - In Option 1 Area committee maintains yearly contact lists and ensure groups pay their fees to the company - In Option 2 less work is required, lists are maintained by the insurance agent, likely with the Registrar c. Contributions to cover the insurance costs are needed: Option 1: 7 th from the group; Option 2: 7 th from the Area |
| 14 | What are the next steps? | a. Information is provided to the membership through DCMs, on the Area website & in the Assembly agenda b. Groups can review and discuss the notice of motions c. These Motions will be presented and voted on at the Spring Assembly April 11 - 13, 2025 in Red Deer d. If carried, arrangements and start date is set e. DCMs and groups are informed |

NOTICE OF MOTION
AREA78
ALCOHOLICS ANONYMOUS

The following explains information gathered about **Liability Insurance coverage**.
The topic is broken down into 3 motions so the membership can discuss and vote on each part of the insurance requirements.

Motion 1: Yes or No to Insurance coverage through Area 78

Motion 2: If yes, choosing one of the 3 insurance options

Motion 3: Depending on the option chosen, decision on the level of coverage

DATE: September 15, 2024

SUBMITTED BY: Sara K.

2nd BY: Michele M.

POSITION: DCM D05

POSITION: GSR, Vermillion Sunshine Group D 20

MOTION 1 of 3: Insurance We move that Area 78 provide general liability insurance that covers all the groups within Area 78.

(NOTE: This motion is divided into 3 separate motions to give the membership the opportunity to make choices on each option available for this purpose.)

HISTORY OR CURRENT PRACTICE:

Membership request: some rural groups asked the Area Committee Officers to investigate and provide information on group insurance as a possible solution to their exceptionally high costs of insurance required by their meeting places, with few alternative locations for meetings.

Situation: Several facilities where Alcoholics Anonymous meetings are held in Area 78 are requesting groups to have their own General Liability Insurance coverage, and the need is increasing, including for Area meetings. The facility's insurance no longer covers external renters and insurance riders are no longer a practice. We have 440 registered, active groups. Approximately 190 currently pay for insurance. Non-registered groups may also require insurance. The fees for General Liability Insurance are paid through 7th Tradition contributions - either at the group level or within a blanket coverage through a central office such as in Edmonton.

The high cost of insurance for several rural groups is causing financial strain because coverage is per group. To serve Alcoholics Anonymous as a whole in our Area, we looked at a solution for all the groups. What became evident is the amount of 7th contributions going to pay for insurance.

Insurance coverage:

- a. Insurance includes coverage for bodily injury or property damage liability, Medical expenses, Tenants' Legal liability.
- b. Deductible for each incident claim: \$1,000.00 for property damage, payable by the group putting in a claim. No deductible for bodily injury

- c. It was recommended to consider a \$5MM (\$5,000,000) liability to ensure all limits are covered by all types of events and meets any facility's liability requirements. Other liability coverage costs are included in this information.

Area 78 Group distribution

537 groups in Area 78 (approximately + groups without contact or rep)

440 Registered Groups

190 groups currently purchasing insurance (+ some added and some we don't know yet)

| Location | Breakdown | Totals |
|--------------|--|------------|
| Rural | AB (285) + NT/NV (20) + BC (42) + SK (2) | 349 |
| Major Cities | Edmonton (126) + Calgary (62) | 188 |
| | | 537 |

Currently, insurance in our area is handled in different ways.

- a. **Calgary Central Service Committee:** each group needing insurance pays their portion of their own coverage, based on the amount of coverage they need. Minimum of 25 groups are required. This policy is managed through a managing committee and would require the Area to do the same, or similar.
- b. **Edmonton General Service Committee:** every group is insured through a full blanket insurance policy which covers all groups in Edmonton and the surrounding communities. Paid by the group contributions coming into the EGSC.
- c. **Rural Groups:** each group must purchase their own insurance, reports range from a cost of \$500 - \$1,000 per group, per year. The latest quote reported was \$1500.

CURRENT Costs and coverage of Insurance for groups:

| Location/Provider | Current Coverage | Year | COST | Comments |
|---|--------------------|------|-----------------|---|
| Calgary (Cooperators) | \$1MM, 2MM, or 5MM | 2023 | \$4,750 | Group chooses own coverage; needs committee to manage it |
| Edmonton (Ravenhill) | \$2MM | 2024 | \$2,946 | All have one coverage, only. Managed through EGSC |
| Rural (various companies) | \$2MM, \$5MM | 2024 | \$3,150 | No blanket coverage=high cost For the 5 groups that came to us. (Note: 4 more came forward - would add \$1,900 to total) DCMs and GSRs - let us know. |
| Current Reported Costs to Area Membership: | | | \$10,796 | |

COMMENTS/DISCUSSION: _____

AMENDMENT: _____

CARRIED ___ DEFEATED ___ TABLED ___ WITHDRAWN ___ REFERRED___
(FOR ___ AGAINST ___)

NOTICE OF MOTION

AREA 78

ALCOHOLICS ANONYMOUS

DATE: September 15, 2024

SUBMITTED BY: Sara K.

2nd BY: Michele M.

POSITION: DCM D05

POSITION: GSR, Vermillion Sunshine Group D 20

MOTION 2 of 3: Policy Type We move that Area 78 obtain a full blanket general liability insurance policy (Option 2) to cover all the groups within Area 78 which will be paid by the Area through group contributions received.

(NOTE: This motion is divided into 3 separate motions to give the membership the opportunity to make choices on each option available for this purpose.)

HISTORY OR CURRENT PRACTICE: 3 Options with two different insurance companies

Option 1: - Collective insurance policy per group and potential costs (Cooperators)

| Current # to Cover: | Cost per year/group: | \$2MM | \$3MM | \$5MM | Comments |
|---------------------|----------------------|----------|----------|----------|--|
| 190 | \$100 | \$19,000 | | | Each group insures itself with different coverages. Rural groups can afford insurance. If uninsured and a problem occurs, group is not covered. Higher #s = higher costs. Would require an appointed position due to time workload required. |
| 190 | \$175 | | \$33,250 | | |
| 190 | \$250 | | | \$47,500 | |

Option 2: Blanket Insurance policy for ALL Area 78 groups and Area meetings (Ravenhill)

| # of groups: | \$2MM | \$3MM | \$5MM | Comments |
|------------------------------|---------|---------|---------|---|
| ALL Groups in all of Area 78 | \$5,147 | \$5,549 | \$6,303 | All groups are covered, including new ones. One fee covers all, cost stays the same. Only allows one coverage amount so need a high enough coverage for all. Requires groups and our membership to ensure contributions are enough to cover these costs. Some time & management needed. |

Option 3: Separate policies for Calgary, Edmonton and Rural (Cooperators & Ravenhill):

| Provider | Groups covered: | \$2MM | \$3MM | \$5MM | Comments |
|---------------|-----------------------------------|-----------------|-----------------|------------------|---|
| Cooperators | Calgary: 41 groups - each chooses | \$ 4,715 | \$ 7,667 | \$10,660 | Stays similar and affordable for rural group. Higher overall cost to groups as a whole - takes \$ from groups. Needs someone to manage. |
| Ravenhill | ALL Edm groups | \$ 2,946 | \$ N/A | \$ N/A | |
| Ravenhill | ALL Rural groups | \$ 1,847 | \$ 2,031 | \$ 2,378 | |
| TOTAL: | | \$11,709 | \$ 9,698 | \$ 13,038 | |

COMMENTS/DISCUSSION: _____

AMENDMENT: _____

CARRIED ___ **DEFEATED** ___ **TABLED** ___ **WITHDRAWN** ___ **REFERRED** ___
(FOR ___ AGAINST ___)

NOTICE OF MOTION

AREA78

ALCOHOLICS ANONYMOUS

MOTION NUMBER: _____

DATE: September 15, 2024

SUBMITTED BY: Sara K.

2nd BY: Michele M.

POSITION: DCM D05

POSITION: GSR, Vermillion Sunshine Group D 20

MOTION 3 of 3: Policy Coverage/Cost We move that Area 78 choose a \$5MM (\$5,000,000) general liability insurance policy so that all groups, and the Area are covered, as soon as possible, keeping in mind some current policies expire in June and July.

HISTORY OR CURRENT PRACTICE:

This motion applies if a blanket policy is selected of either Option 2 or 3. One coverage must be selected, and all groups are covered for the same amount. Please see the details in Motion #2 for the costs of each coverage.

Insurance requirements are increasing, as is the level of coverage being required. It could also cover the needs of the Area, including larger events such as Assemblies, WRAASA and Forums.

COMMENTS/DISCUSSION: _____

AMENDMENT: _____

CARRIED ___ DEFEATED ___ TABLED ___ WITHDRAWN ___ REFERRED___
(FOR ___ AGAINST ___)