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Form

990-EZ

Department of the Treasury

Internal Revenue Service

Short Form

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

Do not enter social security numbers on this form as it may be made public.

Information about Form 990-EZ and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

OMB No 1545-1150

2015

Open to Public Inspection

A For the 2015 calendar year, or tax year beginning 07-01-2015, and ending 06-30-2016

B Check if applicable

☐ Address change

☐ Name change

☐ Initial return

☐ Final return/terminated

☐ Amended return

☐ Application pending

C Name of organization

Maryland Association of Health Underwriters

Number and street (or P O box, if mail is not delivered to street address)

Room/suite

PO Box 4593

City or town, state or province, country, and ZIP or foreign postal code

Lutherville Timonium, MD 210944593

D Employer identification number

52-1383966

E Telephone number

(410) 771-5670

F Group Exemption Number

G Accounting Method ☒ Cash ☐ Accrual Other (specify) \_\_\_\_\_

H Check ☒ if the organization is **not** required to attach Schedule B (Form 990, 990-EZ, or 990-PF)

I Website: ☒ N/A

J Tax-exempt status (check only one) ☐ 501(c)(3) ☒ 501(c)( 6) ☐ (insert no ) ☐ 4947(a)(1) or ☐ 527

K Form of organization ☒ Corporation ☐ Trust ☐ Association ☐ Other \_\_\_\_\_

L Add lines 5b, 6c, and 7b to line 9 to determine gross receipts. If gross receipts are \$200,000 or more, or if total assets (Part II, column (B)) below are \$500,000 or more, file Form 990 instead of Form 990-EZ ☒ \$ 70,212

| Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances (see the instructions for Part I)                  |  |  |  |  |    |    |        |        |        |
|---|--|--|--|--|----|----|--------|--------|--------|
| Check if the organization used Schedule O to respond to any question in this Part I <input checked="" type="checkbox"/> |  |  |  |  |    |    |        |        |        |
| Revenue   | 1  | Contributions, gifts, grants, and similar amounts received . . . . .   |  |  |    |    |        | 1      | 0      |
|   | 2  | Program service revenue including government fees and contracts . . . . .  |  |  |    |    |        | 2      | 0      |
|   | 3  | Membership dues and assessments . . . . .  |  |  |    |    |        | 3      | 27,085 |
|   | 4  | Investment income . . . . .  |  |  |    |    |        | 4      | 2      |
|   | 5a   | Gross amount from sale of assets other than inventory . . . . .  |  |  |    | 5a |        |        |        |
|   | b  | Less cost or other basis and sales expenses . . . . .  |  |  |    | 5b | 0      |        |        |
|   | c  | Gain or (loss) from sale of assets other than inventory (Subtract line 5b from line 5a) . . . . .  |  |  |    |    |        | 5c     | 0      |
|   | 6  | Gaming and fundraising events  |  |  |    |    |        |        |        |
|   | a  | Gross income from gaming (attach Schedule G if greater than \$15,000) .  |  |  |    | 6a | 0      |        |        |
|   | b  | Gross income from fundraising events (not including \$ _____ of contributions from fundraising events reported on line 1) (attach Schedule G if the sum of such gross income and contributions exceeds \$15,000) |  |  |    | 6b | 43,125 |        |        |
|   | c  | Less direct expenses from gaming and fundraising events . . . . .  |  |  |    | 6c | 13,953 |        |        |
|   | d  | Net income or (loss) from gaming and fundraising events (add lines 6a and 6b and subtract line 6c)   |  |  |    |    |        | 6d     | 29,172 |
|   | 7a   | Gross sales of inventory, less returns and allowances . . . . .  |  |  |    | 7a |        |        |        |
| b   | Less cost of goods sold . . . . .  |  |  |  | 7b | 0  |        |        |        |
| c   | Gross profit or (loss) from sales of inventory (Subtract line 7b from line 7a) . . . . . |  |  |  |    |    | 7c     | 0      |        |
| 8   | Other revenue (describe in Schedule O) . . . . .   |  |  |  |    |    | 8      |        |        |
| 9   | Total revenue. Add lines 1, 2, 3, 4, 5c, 6d, 7c, and 8                                   |  |  |  |    |    | 9      | 56,259 |        |
| Expenses  | 10   | Grants and similar amounts paid (list in Schedule O) . . . . .   |  |  |    |    |        | 10     |        |
|   | 11   | Benefits paid to or for members . . . . .  |  |  |    |    |        | 11     |        |
|   | 12   | Salaries, other compensation, and employee benefits . . . . .  |  |  |    |    |        | 12     |        |
|   | 13   | Professional fees and other payments to independent contractors . . . . .  |  |  |    |    |        | 13     | 1,450  |
|   | 14   | Occupancy, rent, utilities, and maintenance . . . . .  |  |  |    |    |        | 14     |        |
|   | 15   | Printing, publications, postage, and shipping . . . . .  |  |  |    |    |        | 15     | 160    |
|   | 16   | Other expenses (describe in Schedule O) . . . . .  |  |  |    |    |        | 16     | 54,677 |
|   | 17   | Total expenses. Add lines 10 through 16  |  |  |    |    |        | 17     | 56,287 |
| Net Assets  | 18   | Excess or (deficit) for the year (Subtract line 17 from line 9) . . . . .  |  |  |    |    |        | 18     | -28    |
|   | 19   | Net assets or fund balances at beginning of year (from line 27, column (A)) (must agree with end-of-year figure reported on prior year's return) . . . . .   |  |  |    |    |        | 19     | 49,513 |
|   | 20   | Other changes in net assets or fund balances (explain in Schedule O) . . . . .   |  |  |    |    |        | 20     |        |
|   | 21   | Net assets or fund balances at end of year. Combine lines 18 through 20  |  |  |    |    |        | 21     | 49,485 |

Part II

Balance Sheets (see the instructions for Part II)

Check if the organization used Schedule O to respond to any question in this Part II

|  | (A) Beginning of year |    | (B) End of year |
|--|-----------------------|----|-----------------|
| 22 Cash, savings, and investments  | 49,513                | 22 | 49,485          |
| 23 Land and buildings  |                       | 23 |                 |
| 24 Other assets (describe in Schedule O)                                       |                       | 24 |                 |
| 25 Total assets  | 49,513                | 25 | 49,485          |
| 26 Total liabilities (describe in Schedule O)                                  |                       | 26 |                 |
| 27 Net assets or fund balances (line 27 of column (B) must agree with line 21) | 49,513                | 27 | 49,485          |

Part III

Statement of Program Service Accomplishments (see the instructions for Part III)

Check if the organization used Schedule O to respond to any question in this Part III

What is the organization's primary exempt purpose?  
Business League for Maryland Health Insurance Underwriters

Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. In a clear and concise manner, describe the services provided, the number of persons benefited, and other relevant information for each program title

28

See Additional Data Table

(Grants \$ ) If this amount includes foreign grants, check here

28a

29

(Grants \$ ) If this amount includes foreign grants, check here

29a

30

(Grants \$ ) If this amount includes foreign grants, check here

30a

31

Other program services (describe in Schedule O)  
(Grants \$ ) If this amount includes foreign grants, check here

31a

32

Total program service expenses (add lines 28a through 31a)

32

56,287

Part IV

List of Officers, Directors, Trustees, and Key Employees (list each one even if not compensated — see the instructions for Part IV)

Check if the organization used Schedule O to respond to any question in this Part IV

| (a) Name and title          | (b) Average hours per week devoted to position | (c)Reportable compensation (Forms W-2/1099-MISC) (if not paid, enter -0-) | (d) Health benefits, contributions to employee benefit plans, and deferred compensation | (e) Estimated amount of other compensation |
|-----------------------------|--|---|---|--|
| ALAN SHUMAN<br>President    | 5 00   | 0   |   |  |
| MATT AUCOIN<br>Treasurer    | 5 00   | 0   |   |  |
| MONIQUE SNIDER<br>Secretary | 5 00   | 0   |   |  |
|                             |  |   |   |  |
|                             |  |   |   |  |
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|                             |  |   |   |  |

Part V

Other Information (Note the Schedule A and personal benefit contract statement requirements in the instructions for Part V ) Check if the organization used Schedule O to respond to any question in this Part V . . . . . ☐

|     |  | Yes | No |
|-----|--|-----|----|
| 33  | Did the organization engage in any significant activity not previously reported to the IRS? If "Yes," provide a detailed description of each activity in Schedule O . . . . .  |     | No |
| 34  | Were any significant changes made to the organizing or governing documents? If "Yes," attach a conformed copy of the amended documents if they reflect a change to the organization's name. Otherwise, explain the change on Schedule O (see instructions) . . . . .   |     | No |
| 35a | Did the organization have unrelated business gross income of \$1,000 or more during the year from business activities (such as those reported on lines 2, 6a, and 7a, among others)? . . . . .   |     | No |
| b   | If "Yes," to line 35a, has the organization filed a <b>Form 990-T</b> for the year? If "No," provide an explanation in Schedule O . . . . .  |     |    |
| c   | Was the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization subject to section 6033(e) notice, reporting, and proxy tax requirements during the year? If "Yes," complete Schedule C, Part III <input checked="" type="checkbox"/> . . . . .   |     | No |
| 36  | Did the organization undergo a liquidation, dissolution, termination, or significant disposition of net assets during the year? If "Yes," complete applicable parts of Schedule N . . . . .  |     | No |
| 37a | Enter amount of political expenditures, direct or indirect, as described in the instructions <input type="checkbox"/> <b>37a</b> 49,316  |     |    |
| b   | Did the organization file <b>Form 1120-POL</b> for this year? . . . . .  |     | No |
| 38a | Did the organization borrow from, or make any loans to, any officer, director, trustee, or key employee <b>or</b> were any such loans made in a prior year and still outstanding at the end of the tax year covered by this return? . . . . .  |     | No |
| b   | If "Yes," complete Schedule L, Part II and enter the total amount involved <b>38b</b>  |     |    |
| 39  | Section 501(c)(7) organizations Enter <b>39a</b>   |     |    |
| a   | Initiation fees and capital contributions included on line 9 . . . . .   |     |    |
| b   | Gross receipts, included on line 9, for public use of club facilities . . . . . <b>39b</b>   |     |    |
| 40a | Section 501(c)(3) organizations Enter amount of tax imposed on the organization during the year under section 4911 <input type="checkbox"/> _____, section 4912 <input type="checkbox"/> _____, section 4955 <input type="checkbox"/> _____  |     |    |
| b   | Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations Did the organization engage in any section 4958 excess benefit transaction during the year, or did it engage in an excess benefit transaction in a prior year that has not been reported on any of its prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I <b>40b</b>  |     |    |
| c   | Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations Enter amount of tax imposed on organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 <input type="checkbox"/> _____   |     |    |
| d   | Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations Enter amount of tax on line 40c reimbursed by the organization . . . . . <input type="checkbox"/> _____   |     |    |
| e   | All organizations At any time during the tax year, was the organization a party to a prohibited tax shelter transaction? If "Yes," complete Form 8886-T . . . . . <b>40e</b>   |     | No |
| 41  | List the states with which a copy of this return is filed <input type="checkbox"/> _____   |     |    |
| 42a | The organization's books are in care of <input type="checkbox"/> MONICA MOREE Telephone no <input type="checkbox"/> (410) 771-5670<br>Located at <input type="checkbox"/> PO Box 4593 Lutherville Timonium, MD ZIP + 4 <input type="checkbox"/> 210944593  |     |    |
| b   | At any time during the calendar year, did the organization have an interest in or a signature or other authority over a financial account in a foreign country (such as a bank account, securities account, or other financial account)?<br>If "Yes," enter the name of the foreign country <input type="checkbox"/> _____<br><br>See the instructions for exceptions and filing requirements for <b>FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR)</b> | Yes | No |
| c   | At any time during the calendar year, did the organization maintain an office outside the U S ?<br>If "Yes," enter the name of the foreign country <input type="checkbox"/> _____  |     | No |
| 43  | Section 4947(a)(1) nonexempt charitable trusts filing Form 990-EZ in lieu of <b>Form 1041</b> - Check here <input type="checkbox"/> <input checked="" type="checkbox"/><br>and enter the amount of tax-exempt interest received or accrued during the tax year <input type="checkbox"/> <b>43</b>  |     |    |
| 44a | Did the organization maintain any donor advised funds during the year? If "Yes," Form 990 must be completed instead of Form 990-EZ . . . . . <b>44a</b>  |     | No |
| b   | Did the organization operate one or more hospital facilities during the year? <i>If "Yes," Form 990 must be completed instead of Form 990-EZ</i> . . . . . <b>44b</b>  |     | No |
| c   | Did the organization receive any payments for indoor tanning services during the year? . . . . . <b>44c</b>  |     | No |
| d   | If "Yes," to line 44c, has the organization filed a Form 720 to report these payments? <i>If "No," provide an explanation in Schedule O</i> . . . . . <b>44d</b>   |     |    |
| 45a | Did the organization have a controlled entity within the meaning of section 512(b)(13)? . . . . . <b>45a</b>   |     | No |
| 45b | Did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," Form 990 and Schedule R may need to be completed instead of Form 990-EZ (see instructions) . . . . . <b>45b</b>  |     | No |

|    |  |     |    |
|----|--|-----|----|
|    |  | Yes | No |
| 46 | Did the organization engage, directly or indirectly, in political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I . . . . . |     |    |
|    |  | 46  |    |

Part VI

Section 501(c)(3) organizations only

All section 501(c)(3) organizations must answer questions 47-49b and 52, and complete the tables for lines 50 and 51

Check if the organization used Schedule O to respond to any question in this Part VI . . . . .

|     |  |     |    |
|-----|--|-----|----|
|     |  | Yes | No |
| 47  | Did the organization engage in lobbying activities or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II . . . . . | 47  |    |
| 48  | Is the organization a school as described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E . . . . .   | 48  |    |
| 49a | Did the organization make any transfers to an exempt non-charitable related organization? . . . . .  | 49a |    |
| b   | If "Yes," was the related organization a section 527 organization? . . . . .   | 49b |    |

50 Complete this table for the organization's five highest compensated employees (other than officers, directors, trustees and key employees) who each received more than \$100,000 of compensation from the organization If there is none, enter "None "

| (a) Name and title of each employee | (b) Average hours per week devoted to position | (c) Reportable compensation (Forms W-2/1099-MISC) | (d) Health benefits, contributions to employee benefit plans, and deferred compensation | (e) Estimated amount of other compensation |
|-------------------------------------|--|---|---|--|
|                                     |  |   |   |  |
|                                     |  |   |   |  |
|                                     |  |   |   |  |
|                                     |  |   |   |  |
|                                     |  |   |   |  |
|                                     |  |   |   |  |

f Total number of other employees paid over \$100,000 . . . . .

51 Complete this table for the organization's five highest compensated independent contractors who each received more than \$100,000 of compensation from the organization If there is none, enter "None "

| (a) Name and business address of each independent contractor | (b) Type of service | (c) Compensation |
|--|---------------------|------------------|
|  |                     |                  |
|  |                     |                  |
|  |                     |                  |
|  |                     |                  |
|  |                     |                  |
|  |                     |                  |

d Total number of other independent contractors each receiving over \$100,000. . . . .

52 Did the organization complete Schedule A? **NOTE.** All Section 501(c)(3) organizations must attach a completed Schedule A . . . . . ☐ Yes ☐ No

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

|   |   |  |                                       |  |                    |   |      |
|---|---|--|---------------------------------------|--|--------------------|---|------|
| Sign Here   | <div>*****</div> <div>Signature of officer</div>                            |  | <div>2016-10-10</div> <div>Date</div> |  |                    |   |      |
|   | <div>ALAN SHUMAN PRESIDENT</div> <div>Type or print name and title</div>    |  |                                       |  |                    |   |      |
| Paid Preparer Use Only  | Prnt/Type preparer's name<br>JAMES MAY CPA                                  |  | Preparer's signature                  |  | Date<br>2016-10-21 | Check <input type="checkbox"/> if self-employed | PTIN |
|   | Firm's name <div>▶ Naiman May &amp; Associates PA</div>                     |  |                                       |  |                    | Firm's EIN <div>▶</div>                         |      |
|   | Firm's address <div>▶ 6 Reservoir Cir Ste 100<br/>Baltimore, MD 21208</div> |  |                                       |  |                    | Phone no (410) 580-5301                         |      |
| May the IRS discuss this return with the preparer shown above? See instructions . . . . . <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No |   |  |                                       |  |                    |   |      |

Additional Data

Software ID:

Software Version:

EIN: 52-1383966

Name: Maryland Association of Health Underwriters

Form 990EZ, Part III - Statement of Program Service Accomplishments

| Describe what was achieved in carrying out the organization's exempt purposes. In a clear and concise manner, describe the services provided, the number of persons benefited, and other relevant information for each program title. |  | Expenses<br>(Required for 501(c)(3) and 501(c)(4) organizations and 4947(a)(1) trusts; optional for others.) |        |
|---|--|--|--------|
| PROVIDE CONFERENCES AND SEMINARS FOR CONTINUING EDUCATION CREDITS FOR<br>28 MARYLAND HEALTH UNDERWRITERS<br>(Grants \$ ) If this amount includes foreign grants, check here . . . <input type="checkbox"/>                            |  | 28a  | 6,971  |
| PROVIDE LEGISLATIVE SUPPORT FOR MONITORING ISSUES AFFECTING MARYLAND HEALTH<br>29 UNDERWRITERS<br>(Grants \$ ) If this amount includes foreign grants, check here . . . <input type="checkbox"/>                                      |  | 29a  | 49,316 |

SCHEDULE C

(Form 990 or 990-EZ)

Department of the Treasury

Internal Revenue Service

Political Campaign and Lobbying Activities

For Organizations Exempt From Income Tax Under section 501(c) and section 527

▶Complete if the organization is described below. ▶Attach to Form 990 or Form 990-EZ.

▶Information about Schedule C (Form 990 or 990-EZ) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

OMB No 1545-0047

2015

Open to Public Inspection

If the organization answered "Yes" on Form 990, Part IV, Line 3, or Form 990-EZ, Part V, line 46 (Political Campaign Activities), then

- Section 501(c)(3) organizations Complete Parts I-A and B Do not complete Part I-C
- Section 501(c) (other than section 501(c)(3)) organizations Complete Parts I-A and C below Do not complete Part I-B
- Section 527 organizations Complete Part I-A only

If the organization answered "Yes" on Form 990, Part IV, Line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Activities), then

- Section 501(c)(3) organizations that have filed Form 5768 (election under section 501(h)) Complete Part II-A Do not complete Part II-B
- Section 501(c)(3) organizations that have NOT filed Form 5768 (election under section 501(h)) Complete Part II-B Do not complete Part II-A

If the organization answered "Yes" on Form 990, Part IV, Line 5 (Proxy Tax) (see separate instructions) or Form 990-EZ, Part V, line 35c (Proxy Tax) (see separate instructions), then

- Section 501(c)(4), (5), or (6) organizations Complete Part III

|   |  |
|---|--|
| Name of the organization<br>Maryland Association of Health Underwriters | Employer identification number<br>52-1383966 |
|---|--|

Part I-A Complete if the organization is exempt under section 501(c) or is a section 527 organization.

|   |  |             |
|---|--|-------------|
| 1 | Provide a description of the organization's direct and indirect political campaign activities in Part IV |             |
| 2 | Political expenditures   | ▶ \$ 49,316 |
| 3 | Volunteer hours  | 0           |

Part I-B Complete if the organization is exempt under section 501(c)(3).

|    |   |  |
|----|---|--|
| 1  | Enter the amount of any excise tax incurred by the organization under section 4955      | ▶ \$   |
| 2  | Enter the amount of any excise tax incurred by organization managers under section 4955 | ▶ \$   |
| 3  | If the organization incurred a section 4955 tax, did it file Form 4720 for this year?   | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4a | Was a correction made?  | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b  | If "Yes," describe in Part IV   |  |

Part I-C Complete if the organization is exempt under section 501(c), except section 501(c)(3).

|   |   |   |
|---|---|---|
| 1 | Enter the amount directly expended by the filing organization for section 527 exempt function activities  | ▶ \$ 49,316   |
| 2 | Enter the amount of the filing organization's funds contributed to other organizations for section 527 exempt function activities   | ▶ \$  |
| 3 | Total exempt function expenditures Add lines 1 and 2 Enter here and on Form 1120-POL, line 17b  | ▶ \$ 49,316   |
| 4 | Did the filing organization file Form 1120-POL for this year?   | <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No |
| 5 | Enter the names, addresses and employer identification number (EIN) of all section 527 political organizations to which the filing organization made payments For each organization listed, enter the amount paid from the filing organization's funds Also enter the amount of political contributions received that were promptly and directly delivered to a separate political organization, such as a separate segregated fund or a political action committee (PAC) If additional space is needed, provide information in Part IV |   |

| (a) Name | (b) Address | (c) EIN | (d) Amount paid from filing organization's funds If none, enter -0- | (e) Amount of political contributions received and promptly and directly delivered to a separate political organization If none, enter -0- |
|----------|-------------|---------|---|--|
|          |             |         |   |  |
| 2        |             |         |   |  |
| 3        |             |         |   |  |
| 4        |             |         |   |  |
| 5        |             |         |   |  |
| 6        |             |         |   |  |

Part II-A

Complete if the organization is exempt under section 501(c)(3) and filed Form 5768 (election under section 501(h)).

- A
- Check ☐ if the filing organization belongs to an affiliated group (and list in Part IV each affiliated group member's name, address, EIN, expenses, and share of excess lobbying expenditures)
- B
- Check ☐ if the filing organization checked box A and "limited control" provisions apply

| Limits on Lobbying Expenditures<br>(The term "expenditures" means amounts paid or incurred.)   |   | (a) Filing organization's totals                | (b) Affiliated group totals        |                    |                              |   |   |   |   |  |  |                   |             |  |  |
|--|---|---|------------------------------------|--------------------|------------------------------|---|---|---|---|--|--|-------------------|-------------|--|--|
| 1a   | Total lobbying expenditures to influence public opinion (grass roots lobbying)  |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| b  | Total lobbying expenditures to influence a legislative body (direct lobbying)   |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| c  | Total lobbying expenditures (add lines 1a and 1b)   |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| d  | Other exempt purpose expenditures   |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| e  | Total exempt purpose expenditures (add lines 1c and 1d)   |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| f  | Lobbying nontaxable amount Enter the amount from the following table in both columns  |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| <table><thead><tr><th>If the amount on line 1e, column (a) or (b) is:</th><th>The lobbying nontaxable amount is:</th></tr></thead><tbody><tr><td>Not over \$500,000</td><td>20% of the amount on line 1e</td></tr><tr><td>Over \$500,000 but not over \$1,000,000</td><td>\$100,000 plus 15% of the excess over \$500,000</td></tr><tr><td>Over \$1,000,000 but not over \$1,500,000</td><td>\$175,000 plus 10% of the excess over \$1,000,000</td></tr><tr><td>Over \$1,500,000 but not over \$17,000,000</td><td>\$225,000 plus 5% of the excess over \$1,500,000</td></tr><tr><td>Over \$17,000,000</td><td>\$1,000,000</td></tr></tbody></table> |   | If the amount on line 1e, column (a) or (b) is: | The lobbying nontaxable amount is: | Not over \$500,000 | 20% of the amount on line 1e | Over \$500,000 but not over \$1,000,000 | \$100,000 plus 15% of the excess over \$500,000 | Over \$1,000,000 but not over \$1,500,000 | \$175,000 plus 10% of the excess over \$1,000,000 | Over \$1,500,000 but not over \$17,000,000 | \$225,000 plus 5% of the excess over \$1,500,000 | Over \$17,000,000 | \$1,000,000 |  |  |
| If the amount on line 1e, column (a) or (b) is:  | The lobbying nontaxable amount is:  |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| Not over \$500,000   | 20% of the amount on line 1e  |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| Over \$500,000 but not over \$1,000,000  | \$100,000 plus 15% of the excess over \$500,000   |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| Over \$1,000,000 but not over \$1,500,000  | \$175,000 plus 10% of the excess over \$1,000,000   |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| Over \$1,500,000 but not over \$17,000,000   | \$225,000 plus 5% of the excess over \$1,500,000  |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| Over \$17,000,000  | \$1,000,000   |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| g  | Grassroots nontaxable amount (enter 25% of line 1f)   |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| h  | Subtract line 1g from line 1a If zero or less, enter -0-  |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| i  | Subtract line 1f from line 1c If zero or less, enter -0-  |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
| j  | If there is an amount other than zero on either line 1h or line 1i, did the organization file Form 4720 reporting section 4911 tax for this year? |   |                                    |                    |                              |   |   |   |   |  |  |                   |             |  |  |
|  |   | <input type="checkbox"/> Yes                    | <input type="checkbox"/> No        |                    |                              |   |   |   |   |  |  |                   |             |  |  |

4-Year Averaging Period Under section 501(h)

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below. See the separate instructions for lines 2a through 2f.)

| Lobbying Expenditures During 4-Year Averaging Period      |         |         |         |         |           |
|---|---------|---------|---------|---------|-----------|
| Calendar year (or fiscal year beginning in)               | (a)2012 | (b)2013 | (c)2014 | (d)2015 | (e) Total |
| 2a Lobbying nontaxable amount                             |         |         |         |         |           |
| b Lobbying ceiling amount (150% of line 2a, column(e))    |         |         |         |         |           |
| c Total lobbying expenditures                             |         |         |         |         |           |
| d Grassroots nontaxable amount                            |         |         |         |         |           |
| e Grassroots ceiling amount (150% of line 2d, column (e)) |         |         |         |         |           |
| f Grassroots lobbying expenditures                        |         |         |         |         |           |



Part II-B

Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).

| For each "Yes" response on lines 1a through 1i below, provide in Part IV a detailed description of the lobbying activity. |  | (a) |    | (b)    |
|---|--|-----|----|--------|
|   |  | Yes | No | Amount |
| 1   | During the year, did the filing organization attempt to influence foreign, national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of |     |    |        |
| a   | Volunteers?  |     |    |        |
| b   | Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?   |     |    |        |
| c   | Media advertisements?  |     |    |        |
| d   | Mailings to members, legislators, or the public?   |     |    |        |
| e   | Publications, or published or broadcast statements?  |     |    |        |
| f   | Grants to other organizations for lobbying purposes?   |     |    |        |
| g   | Direct contact with legislators, their staffs, government officials, or a legislative body?  |     |    |        |
| h   | Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?  |     |    |        |
| i   | Other activities?  |     |    |        |
| j   | Total. Add lines 1c through 1i.  |     |    |        |
| 2a  | Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?  |     |    |        |
| b   | If "Yes," enter the amount of any tax incurred under section 4912.   |     |    |        |
| c   | If "Yes," enter the amount of any tax incurred by organization managers under section 4912.  |     |    |        |
| d   | If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?   |     |    |        |

Part III-A

Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6).

|   |   | Yes | No  |
|---|---|-----|-----|
| 1 | Were substantially all (90% or more) dues received nondeductible by members?                      | 1   | Yes |
| 2 | Did the organization make only in-house lobbying expenditures of \$2,000 or less?                 | 2   | No  |
| 3 | Did the organization agree to carry over lobbying and political expenditures from the prior year? | 3   | No  |

Part III-B

Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) and if either (a) BOTH Part III-A, lines 1 and 2, are answered "No" OR (b) Part III-A, line 3, is answered "Yes."

|   |  |    |  |
|---|--|----|--|
| 1 | Dues, assessments and similar amounts from members   | 1  |  |
| 2 | Section 162(e) nondeductible lobbying and political expenditures (do not include amounts of political expenses for which the section 527(f) tax was paid).   |    |  |
| a | Current year   | 2a |  |
| b | Carryover from last year   | 2b |  |
| c | Total  | 2c |  |
| 3 | Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues  | 3  |  |
| 4 | If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the excess does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and political expenditure next year? | 4  |  |
| 5 | Taxable amount of lobbying and political expenditures (see instructions)   | 5  |  |

Part IV

Supplemental Information

Provide the descriptions required for Part I-A, line 1, Part I-B, line 4, Part I-C, line 5, Part II-A (affiliated group list), Part II-A, lines 1 and 2 (see instructions), and Part II-B, line 1. Also, complete this part for any additional information.

| Return Reference | Explanation |
|------------------|-------------|
|------------------|-------------|

SCHEDULE G  
(Form 990 or 990-EZ)

Department of the Treasury  
Internal Revenue Service

Supplemental Information Regarding  
Fundraising or Gaming Activities

Complete if the organization answered "Yes" on Form 990, Part IV, lines 17, 18, or 19, or if the organization entered more than \$15,000 on Form 990-EZ, line 6a.  
▶ Attach to Form 990 or Form 990-EZ.  
▶ Information about Schedule G (Form 990 or 990-EZ) and its instructions is at [www.irs.gov/form990](http://www.irs.gov/form990).

OMB No 1545-0047

2015

Open to Public Inspection

Name of the organization  
Maryland Association of Health Underwriters

Employer identification number  
52-1383966

Part I Fundraising Activities.Complete if the organization answered "Yes" on Form 990, Part IV, line 17.  
Form 990-EZ filers are not required to complete this part.

1

Indicate whether the organization raised funds through any of the following activities. Check all that apply.

a

☐ Mail solicitations

b

☐ Internet and email solicitations

c

☐ Phone solicitations

d

☐ In-person solicitations

e

☐ Solicitation of non-government grants

f

☐ Solicitation of government grants

g

☐ Special fundraising events

2a

Did the organization have a written or oral agreement with any individual (including officers, directors, trustees or key employees listed in Form 990, Part VII) or entity in connection with professional fundraising services?

☐ Yes☐ No

b

If "Yes," list the ten highest paid individuals or entities (fundraisers) pursuant to agreements under which the fundraiser is to be compensated at least \$5,000 by the organization.

| (i) Name and address of individual or entity (fundraiser) | (ii) Activity | (iii) Did fundraiser have custody or control of contributions? |    | (iv) Gross receipts from activity | (v) Amount paid to (or retained by) fundraiser listed in col (i) | (vi) Amount paid to (or retained by) organization |
|---|---------------|--|----|-----------------------------------|--|---|
|   |               | Yes  | No |                                   |  |   |
| 1   |               |  |    |                                   |  |   |
| 2   |               |  |    |                                   |  |   |
| 3   |               |  |    |                                   |  |   |
| 4   |               |  |    |                                   |  |   |
| 5   |               |  |    |                                   |  |   |
| 6   |               |  |    |                                   |  |   |
| 7   |               |  |    |                                   |  |   |
| 8   |               |  |    |                                   |  |   |
| 9   |               |  |    |                                   |  |   |
| 10  |               |  |    |                                   |  |   |
| Total ▶   |               |  |    |                                   |  |   |

3

List all states in which the organization is registered or licensed to solicit contributions or has been notified it is exempt from registration or licensing.

Part II Fundraising Events.

Complete if the organization answered "Yes" on Form 990, Part IV, line 18, or reported more than \$15,000 of fundraising event contributions and gross income on Form 990-EZ, lines 1 and 6b. List events with gross receipts greater than \$5,000.

| Revenue         |    | (a)Event #1<br><br>Symposium<br>(event type)                            | (b)Event #2<br><br>(event type) | (c)Other events<br><br>(total number) | (d)<br>Total events<br>(add col (a) through<br>col (c)) |
|-----------------|----|---|---------------------------------|---------------------------------------|---|
|                 | 1  | Gross receipts . . . . .  | 43,125                          |                                       | 43,125  |
|                 | 2  | Less Contributions . . . . .  |                                 |                                       |   |
|                 | 3  | Gross income (line 1 minus<br>line 2) . . . . .                         | 43,125                          |                                       | 43,125  |
|                 |    |   |                                 |                                       |   |
| Direct Expenses | 4  | Cash prizes . . . . .   |                                 |                                       |   |
|                 | 5  | Noncash prizes . . . . .  |                                 |                                       |   |
|                 | 6  | Rent/facility costs . . . . .   | 1,000                           |                                       | 1,000   |
|                 | 7  | Food and beverages . . . . .  | 12,953                          |                                       | 12,953  |
|                 | 8  | Entertainment . . . . .   |                                 |                                       |   |
|                 | 9  | Other direct expenses . . . . .   |                                 |                                       |   |
|                 | 10 | Direct expense summary Add lines 4 through 9 in column (d) . . . . . ▶  |                                 |                                       | 13,953  |
|                 | 11 | Net income summary Subtract line 10 from line 3, column (d) . . . . . ▶ |                                 |                                       | 29,172  |

Part III Gaming.

Complete if the organization answered "Yes" on Form 990, Part IV, line 19, or reported more than \$15,000 on Form 990-EZ, line 6a.

| Revenue         |   | (a)Bingo   | (b)Pull tabs/Instant<br>bingo/progressive bingo                                 | (c)Other gaming   | (d)<br>Total gaming (add col<br>(a) through col (c)) |
|-----------------|---|--|---|---|--|
|                 | 1 | Gross revenue . . . . .  |   |   |  |
| Direct Expenses | 2 | Cash prizes . . . . .  |   |   |  |
|                 | 3 | Noncash prizes . . . . .   |   |   |  |
|                 | 4 | Rent/facility costs . . . . .  |   |   |  |
|                 | 5 | Other direct expenses . . . . .  |   |   |  |
|                 | 6 | Volunteer labor . . . . .<br><div><input type="checkbox"/> Yes _____ %<br/><input type="checkbox"/> No</div> | <div><input type="checkbox"/> Yes _____ %<br/><input type="checkbox"/> No</div> | <div><input type="checkbox"/> Yes _____ %<br/><input type="checkbox"/> No</div> |  |
|                 | 7 | Direct expense summary Add lines 2 through 5 in column (d) . . . . . ▶                                       |   |   |  |
|                 | 8 | Net gaming income summary Subtract line 7 from line 1, column (d) . . . . . ▶                                |   |   |  |

9 Enter the state(s) in which the organization conducts gaming activities \_\_\_\_\_

a Is the organization licensed to conduct gaming activities in each of these states? ☐ Yes ☐ No

b If "No," explain \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

10a Were any of the organization's gaming licenses revoked, suspended or terminated during the tax year? ☐ Yes ☐ No

b If "Yes," explain \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Schedule G (Form 990 or 990-EZ) 2015

11

Does the organization conduct gaming activities with nonmembers?

☐ Yes ☐ No

12

Is the organization a grantor, beneficiary or trustee of a trust or a member of a partnership or other entity formed to administer charitable gaming?

☐ Yes ☐ No

13

Indicate the percentage of gaming activity conducted in

|   |                             |     |   |
|---|-----------------------------|-----|---|
| a | The organization's facility | 13a | % |
| b | An outside facility         | 13b | % |

14

Enter the name and address of the person who prepares the organization's gaming/special events books and records

Name ▶

Address ▶

15a

Does the organization have a contract with a third party from whom the organization receives gaming revenue?

☐ Yes ☐ No

b

If "Yes," enter the amount of gaming revenue received by the organization ▶ \$ \_\_\_\_\_ and the amount of gaming revenue retained by the third party ▶ \$ \_\_\_\_\_

c

If "Yes," enter name and address of the third party

Name ▶

Address ▶

16

Gaming manager information

Name ▶

Gaming manager compensation ▶ \$ \_\_\_\_\_

Description of services provided ▶

☐ Director/officer ☐ Employee ☐ Independent contractor

17

Mandatory distributions

a

Is the organization required under state law to make charitable distributions from the gaming proceeds to retain the state gaming license?

☐ Yes ☐ No

b

Enter the amount of distributions required under state law distributed to other exempt organizations or spent in the organization's own exempt activities during the tax year ▶ \$ \_\_\_\_\_

Part IV

Supplemental Information. Provide the explanations required by Part I, line 2b, columns (iii) and (v); and Part III, lines 9, 9b, 10b, 15b, 15c, 16, and 17b, as applicable. Also complete this part to provide any additional information (see instructions).

| Return Reference | Explanation |
|------------------|-------------|
|------------------|-------------|

**2015**

**Open to Public  
Inspection**

**SCHEDULE O  
(Form 990 or 990-EZ)**

Department of the Treasury  
Internal Revenue Service

**Supplemental Information to Form 990 or 990-EZ**

**Complete to provide information for responses to specific questions on  
Form 990 or 990-EZ or to provide any additional information.**

**▶ Attach to Form 990 or 990-EZ.**

**▶ Information about Schedule O (Form 990 or 990-EZ) and its instructions is at  
[www.irs.gov/form990](http://www.irs.gov/form990).**

Name of the organization  
Maryland Association of Health Underwriters

**Employer identification number**

52-1383966

**990 Schedule O, Supplemental Information**

| Return Reference             | Explanation                             |
|------------------------------|---|
| Form 990EZ, Part I, Line 16  | Continuing Education Filings 136        |
| Form 990EZ, Part I, Line 16  | Credit Card Processing Fees 775         |
| Form 990EZ, Part I, Line 16  | Insurance 1112                          |
| Form 990EZ, Part I, Line 16  | Office Supplies 3                       |
| Form 990EZ, Part I, Line 16  | Web Hosting 1200                        |
| Form 990EZ, Part I, Line 16  | Lobbying 49316                          |
| Form 990EZ, Part I, Line 16  | Audio/Visual Equipment and Services 350 |
| Form 990EZ, Part I, Line 16  | Awards and Certificates 176             |
| Form 990EZ, Part I, Line 16  | Contractual Labor 905                   |
| Form 990EZ, Part I, Line 16  | Gifts/Flowers 108                       |
| Form 990EZ, Part I, Line 16  | Meeting Expenses 85                     |
| Form 990EZ, Part I, Line 16  | Miscellaneous 67                        |
| Form 990EZ, Part I, Line 16  | Meals 94                                |
| Form 990EZ, Part I, Line 16  | Vendor Expenses 350                     |
| Form 990EZ, Part II, Line 24 | Accounts Receivable                     |
| Form 990EZ, Part II, Line 26 | Accounts Payable                        |