



**Southeastern Home Office  
Underwriters Association**

**47th Annual Meeting**

**June 19-21st, 2019**

**Four Seasons Resort  
West Palm Beach, Florida**

# **Membership Directory**

## **Southeastern Home Office Underwriters Association**

**The Directory is published courtesy of**

**AIG**

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## 2018-2019 SEHOVA Officers

**President***Hannover Re*

Susan Mayer

**Vice President***Alfa Life Insurance Corporation*

Jenny Mason

**Treasurer***Erie Family Life*

Lauri Chessario

**Secretary***AIG*

Kim Leonard

Gina Klucas

**Past President 2017-2018***Ameritas***Past President 2016-2017***Southern Farm Bureau*

Jeremy Wesson

## 2018-2019 SEHOUA Committee

### **Program**

*Brighthouse Financial*  
*Protective Life*

Tara Eckstein - Chair  
Kathy Green

### **Membership**

*Exam One*

Carla Wiseman

### **AV Coordinator and Webmaster**

*Hannover Re*

Paul Jones

### **Sponsorship**

*APPS*

Craig Vaughan

### **Golf**

*ExamOne*

Bob Morris

## Policy Statement of Anti-Trust Compliance

The Southeastern Home Office Underwriters Association (SEHOUA) is an association of individual members that participate on a voluntary basis. Our annual meetings and committee meetings provide the opportunity for employees of competing insurance companies to come together for the purpose of education and advancing the knowledge of sound underwriting of life and health risks.

It is the policy of the SEHOUA that its membership complies with the letter and spirit of anti-trust laws. Our meetings are not intended to permit or appear to permit any policy or agreement that is intended to restrict or compromise fair competition in the marketplace. Price fixing in any form will not be suggested in any SEHOUA meeting forum. Participants in our programs must completely refrain from any appearance of price fixing by recommending others follow their ratings for specific impairments or other specific insurance related procedures.

We at the SEHOUA embrace the principles of fairness to our current and prospective insureds and are fully dedicated to the sole purpose of promoting knowledge and learning so that we may better serve the customer.

## Past Presidents and Meeting Sites

1973 – 1974	Walt Leuhlfinq	Atlanta, GA
1974 – 1975	Jack Rice	Jacksonville, FL
1975 – 1976	E. John Bell	Birmingham, AL
1976 – 1977	Charles Shepherd	Atlanta, GA
1977 – 1978	Luke Carroll	Jacksonville, FL
1978 – 1979	Patty Seago	Memphis, TN
1979 – 1980	Don Baker	Lexington, KY
1980 – 1981	Robert Rust	Biloxi, MS
1981 – 1982	Martha Rains	Nashville, TN
1982 – 1983	Eddie Grimes	New Orleans, LA
1983 – 1984	Billy Parker	Hilton Head, SC
1984 – 1985	Les Chesser	Atlanta, GA
1985 – 1986	Marilyn Clark	Orlando, FL
1986 – 1987	Dan Krankel	Savannah, GA
1987 – 1988	Larry Parker	Destin, FL
1988 – 1989	Barbara Waldron	Hilton Head, SC
1989 – 1990	Bob Nash	Point Clear, AL
1990 – 1991	Allen Herron	Panama City, FL
1991 – 1992	Sig Symms	Orlando, FL
1992 – 1993	Jim Gibbs	Tarpon Springs, FL
1993 – 1994	Carolyn Pulos	Asheville, NC
1994 – 1995	Buddy Bunn	Marco Island, FL
1995 – 1996	Bobby J. Barnes	Boca Raton, FL
1996 – 1997	Pat Allen	Ponte Vedra, FL
1997 – 1998	Allen Herron	Panama City, FL
1998 – 1999	Ron Summers	Savannah, GA
1999 – 2000	Dave Van Der Beek	St Pete Beach, FL
2000 – 2001	Wanda Hicks	Naples, FL
2001 – 2002	Mike Harper	Lake Lanier, GA
2002 – 2003	Tom McWilliams	Charleston, SC
2003 – 2004	Kevin Oldani	Kev Biscayne, FL
2004 – 2005	Danny Collins	Boca Raton, FL
2005 – 2006	Debbie Boyd	Orlando, FL
2006 – 2007	Marv Fernald	Marco Island, FL
2007 – 2008	Mike Link	Ponte Vedra, FL
2008 – 2009	Julie Long	West Palm Beach, FL
2009 - 2010	James Swinton	Hilton Head, SC
2010 - 2011	Ryan Stribling	Myrtle Beach, SC
2011 – 2012	John Valickus	Naples, FL
2012 – 2013	Ed Sheehan	Aventura, FL
2013 – 2014	Martha Grimslev	Miami, FL
2014 – 2015	Paul Miller	Palm Beach, FL
2015 – 2016	Kim Lancaster	Naples, FL
2016- 2017	Jeremy Wesson	St. Pete Beach, FL

## History

The Association owes much to many for its very being. If it had not been for other regional groups already in existence and their willingness to share, it might never have been organized. If it had not been for interested and dedicated individuals within the southeast, it would surely never have been organized. If it had not been for local organizations willing to sacrifice time and effort, it would have been much more difficult to organize.

Plans begin before dates are recorded. Work is done without plans for measuring it. Individuals who may be most instrumental in the success of an organization sometimes remain anonymous by chance or by desire. Thanks to all – named and unnamed – who contributed in their various ways.

Following perhaps a year of more or less formalized planning activity, members of some 14 companies met in Atlanta, Georgia on November 7, 1972 to decide on a name, a constitution, a date and a place.

Many meetings, phone calls and letters later, the Association met for its inaugural meeting and program held May 24-25, 1973 at Atlanta International Hotel in Atlanta, Georgia. Sixty-seven companies were represented and some 150 people were in attendance.



## Charter Member Companies

Afro-American Life Insurance Co.  
American Allied Life Insurance Co.  
American Bankers Life Assurance Co. of Florida  
American Defender Life Insurance Co.  
American Empire Life Insurance Co.  
American Family Life Assurance Co. of Columbus  
American Heritage Life Insurance Co. American  
Pioneer Life Insurance Co.  
American Sentinel Life Insurance Co.  
American Service Bureau  
American Tidelands Life Insurance Co.  
The Andrew Jackson Life Insurance Co.  
Appalachian National Life Insurance Co.  
Argus Life Insurance Co.  
Associated Doctors Health & Life Insurance Co.  
Atlantic & Pacific Life Insurance Co. of America  
Atlantic Coast Life Insurance Co.  
Business Men's Assurance Co. of America  
Cherokee National Life Insurance Co.  
Coastal States Life Insurance Co.  
Consolidated American Life Insurance Co.  
Continental Assurance Company  
Cotton States Life & Health Insurance Co.  
Dixie National Life Insurance Co.  
Employers Reinsurance Corp.  
Equity Life and Annuity Company  
Federated Guaranty Life Insurance Co.  
First Equitable Life Insurance Co.  
General Reinsurance Corp.  
Georgia International Life Insurance Co.

## Charter Member Companies (continued)

Greater Mississippi Life Insurance Co.  
Gulf Life Insurance Co.  
The Hooper Holmes Bureau, Inc.  
Independence Life & Accident Insurance Co.  
Investors Heritage Life Insurance Co.  
Jefferson Standard Life Insurance Co.  
Kennesaw Life & Accident Insurance  
Lamar Life Insurance Co.  
Life Insurance Company of California  
Lincoln American Life Insurance Co.  
Lincoln Income Life Insurance Co.  
Lincoln National Life Insurance Co.  
Loyal American Life Insurance Co.  
Munich American Reassurance Co.  
Mutual Savings Life Insurance Co.  
The National Investors Life Insurance Co.  
National Standard Life Insurance Co.  
Peninsular Life Insurance Co.  
Peoples Protective Life Insurance Co.  
Phoenix Mutual Life Insurance Co.  
Pilot Life Insurance Co.  
Professional Insurance Corp.  
Protective Life Insurance Co.  
Republic National Life Insurance Co.  
S.E.C. Life Insurance Co.  
Southern Life and Health Insurance Co.  
Southern United Life Insurance Co.  
State Farm Life Insurance Co.  
State Mutual Insurance Co.  
United Family Insurance Co.  
Voyager Life Insurance Co.  
Wilson National Life Insurance Co.

# SEHOUA Constitution

(As Drafted in November 1972)

The **Constitution**, adopted by the membership, is reprinted for the convenience of charter members and for other members who will have become a part of the **Association** in the future.

**Article I:** The **name** of the organization shall be "**The Southeastern Home Office Underwriters Association.**"

**Article II:** The purpose of this organization shall be to promote a better understanding of selection of risks for life and health insurance through meetings, programs and discussions. The Association is not organized for profit.

**Article III:** The Association is to be **chartered** in Atlanta, Georgia with an initial mailing address of: Post Office Box 7325, Atlanta, Georgia 30357.

## **Article IV:**

**a. Regular** memberships shall be composed of insurance companies with a branch office, regional office or home office in those nine states consisting of Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina and Tennessee who have persons engaged in selection of risks for life or accident and health insurance.

**b.** Non-voting Associate memberships may be granted upon request to companies whose function is directly related to risk selection. These may include, but not are limited to, reinsurance companies, inspection companies and paramedical providers.

**c.** In addition to **Charter** members, qualified new members may be admitted by submitting their names and dues to the Administrative Secretary one month prior to a regular meeting and by approval of the Executive Committee.

**Article V:** An annual **registration** fee of \$300 per member company and \$575.00 per associate member company shall be collected prior to the annual meeting. Any fees incidental to a meeting will be announced.

## **SEHOUA Constitution (Continued)**

**Article VI: Meeting** of the Association will be held at least annually by determination of the Executive Committee of time and place after suggestions by the membership. Such meeting will not be held outside the territory composed of the nine states listed in Article IV.

**Article VII:** The **Officers** of the Association shall be a President, Vice President and a Recording Secretary who will be elected at the annual meeting for a term of one year. The President and Vice President may not serve in the same office for any consecutive terms. In addition, the Executive Committee shall appoint on an annual basis an Administrative Secretary-Treasurer on an ex-officio basis. The President shall preside at all meetings of the Association and coordinate all activities and functions of the organization. The Vice President shall assume the responsibilities of the President in his absence. The Recording Secretary shall have responsibilities for Executive Committee meeting notices, minutes and other duties normally associated with such office. The Administrative Secretary-Treasurer will be responsible for administrative duties throughout the year, be responsible for any funds of the organization, paying all bills approved by the President for expenditures authorized by the Executive Committee, keeping a detailed account of **all** receipts and expenditures and presenting abstract of same at the annual meetings after it has been audited by a committee of the Executive Committee.

**Article VIII:** Three members present at any Executive Committee Meeting shall be considered a quorum.

**Article IX:** This constitution may be amended: (1) by an affirmative vote of two-thirds of the voting members present at any annual meeting, provided that a copy of the proposed amendment has been sent to all recorded member companies at least 30 days prior to the meeting, OR (2) by the Executive Committee by furnishing all recorded member companies a written copy of the proposed amendment together with appropriate ballots and notification of a date at least 30 days later on which the ballots in possession on the date set for tallying will be required to carry the amendment.

## **SEHOUA Constitution (Continued)**

### **AMENDMENT #1 – 1988 (Replaces Article IV, Paragraph A) Regular**

membership shall be composed of insurance companies with a branch office, regional office or home office in those ten states consisting of Alabama, Florida, Georgia, Kentucky, Louisiana, Mississippi, North Carolina, South Carolina, Tennessee and Virginia who have persons engaged in selection of risks for life or accident and health insurance.

### **AMENDMENT #2 – 1989 (Replaces Article V)**

**Regular** dues for the following year shall be determined by the Executive Committee at its last regular meeting. Member companies will be notified of the dues in the Request for Dues letter mailed in January each year.

If objection to the dues amount is made, the recommendation may be overruled by two-thirds votes of regular member companies prior to the annual meeting.

### **AMENDMENT #3 – 1989 (Replaces Article VII)**

The officers of the Association shall be a President, a Vice President, a Secretary and a Treasurer who will be elected at the annual meeting for a term of one year. These officers, together with the two immediate Past Presidents, shall constitute the Executive Committee.

The President shall preside at all meetings of the association and the Executive Committee and shall coordinate all activities and functions of the organization. The President will also appoint an Audit Committee not to include any members of the Executive Committee. The Vice President shall assume the responsibilities of the President in his absence. The Secretary shall have responsibilities for Executive Committee meeting notices, minutes and other duties normally associated with such office. The Treasurer shall be responsible for any funds of the organization, shall pay all bills approved by the President, and keep a detailed account of all receipts and expenditures and present abstract of same at the annual meeting after it has been audited by the Audit Committee. The officers of the Association shall meet at least on a semi-annual basis and the Executive Committee shall meet at least on an annual basis.

## **SEHOUA Constitution (Continued)**

### **AMENDMENT #4 – 1989 (Replaces Article VIII)**

Four members present at any Executive Committee meeting shall be considered a quorum.

### **AMENDMENT #5 – 1989 (Nominating Committee)**

The purpose of the Nominating Committee is to meet prior to the Annual meeting and propose a slate of officers (to serve for the upcoming year) to the SEHOUA at the business session of its annual meeting. This committee will be comprised of the two immediate Past Presidents and the current Vice President. In the event any of the mentioned members cannot serve, the President of the SEHOUA will appoint members to fill all vacancies.

### **AMENDMENT #6-1990 (Replaces Amendment #1)**

Regular membership shall be composed of insurance companies with a branch office, regional office or home office in those eleven states consisting of Alabama, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, and Virginia who have persons engaged in selection of risks for life or accident and health insurance.

### **AMENDMENT #7-1991 (Replaces Amendment #6)**

Regular membership shall be composed of insurance companies with a branch office, regional office or home office in those twelve states consisting of Alabama, Florida, Georgia, Kentucky, Louisiana, Maryland, Mississippi, North Carolina, South Carolina, Tennessee, Texas, Virginia and the District of Columbia who have persons engaged in selection of risks for life or accident and health insurance.

### **AMENDMENT #8-2017 (Replaces Article IV, Paragraph A and B)**

Membership shall be composed of insurance companies with a branch office, regional office or home office in all fifty states, the District of Columbia and Canada, who have persons engaged in selection of risks for life or accident and health insurance and industry vendors (including, but not limited to, reinsurance companies, inspection companies, labs and paramedical providers) whose function is directly related to risk selection.

## **SEHOUA Constitution (Continued)**

### **AMENDMENT #9-2017 (Replaces Article IV, Paragraph C)**

In addition to Charter members, qualified new members may be admitted by submitting their names and dues to the Treasurer and by approval of the Executive Committee.

### **AMENDMENT #10-2017 (Replaces Article IX)**

This constitution may be amended: (1) by an affirmative vote of fifty-one (51) percent of the voting members present at any annual meeting, provided that a copy of the proposed amendment has been sent to all recorded member companies at least 30 days prior to the meeting, OR (2) by the Executive Committee by furnishing all recorded member companies a written copy of the proposed amendment together with appropriate ballots and notification of a date at least 30 days later on which the ballots in possession on the date set for tallying will be required to carry the amendment.

## **Membership Direct and Service Companies**

### **AIG**

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**Jan Cook – Manager, Underwriting**

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**Ameritas**

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**Gwen Vaught**

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**RGA**

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