



**Southeastern Home Office
Underwriters Association**

52nd Annual Meeting

June 26-28, 2024

**The Ritz-Carlton
Key Biscayne, FL**

Membership Directory

Southeastern Home Office Underwriters Association

The Directory is published courtesy of

Munich Re

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2023-2024 SEHOVA Executive Committee

President
Munich Re

Tim Rieder

Vice President
Lincoln Financial

John Watt

Treasurer
Southern Farm Bureau Life

Jason Cole

Secretary
Munich Re

Becky Hui

Past President 2022-2023
New York Life

Kimberly Cox-Fisher

Past President 2021-2022
Pacific Life

Kim Leonard

2023-2024 SEHOVA Chairpersons

Membership
ExamOne
Amica

Carla Wiseman
Mary Hanson

Program
Hannover Re
Ameritas

Jeremy Vest
Dan Buchholz

**AV Coordinator and
Webmaster**
Nationwide

Erin McClintock

Sponsorship
APPS

Craig Vaughan

Golf
Clinical Reference Laboratory

Bruce Dahlquist

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 Leuhlfing	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

Past Presidents and Meeting Sites

2002 – 2003	Tom McWilliams	Charleston, SC
2003 – 2004	Kevin Oldani	Key Biscayne, FL
2004 – 2005	Danny Collins	Boca Raton, FL
2005 – 2006	Debbie Boyd	Orlando, FL
2006 – 2007	Mary 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 Grimsley	Miami, FL
2014 – 2015	Paul Miller	Palm Beach, FL
2015 – 2016	Kim Lancaster	Naples, FL
2016 – 2017	Jeremy Wesson	St. Pete Beach, FL
2017 – 2018	Gina Klucas	Boca Raton, FL
2018 – 2019	Susan Mayer	West Palm Beach, FL
2019 – 2020	Jenny Mason	Sarasota, FL (cancelled Covid-19)
2020 – 2021	Lauri Chessario	Key Biscayne, FL (cancelled Covid-19)
2021 – 2022	Kim Leonard	Fort Myers, FL
2022 - 2023	Kimberly Cox-Fisher	Hollywood 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 \$400 per member company and \$500.00 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.

AMENDMENT #11-2024 (Replaces portions of Amendment #3 and Amendment 5)

The officers of the Association shall be a President, a Vice President, a Secretary and a Treasurer for a term of one year. These officers, together with the two immediate Past Presidents, shall constitute the Executive Committee. After completion of each annual term, existing officers roll up to the next role as follows: Secretary to Treasurer, Treasurer to Vice President, Vice President to President, President to Past President. The Past President shall serve for two years following their time as President. SEHOUA Chairpersons shall include supporting roles such as AV Coordinator and Webmaster, Membership, Program, Sponsorship and Golf.

The purpose of the Nominating Committee is to meet prior to the Annual meeting and propose a new Secretary (to serve for the upcoming year) to the SEHOUA. This committee will be comprised of the 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.

Only the incoming Secretary shall be voted on by the membership point of contact via email. Ballots, in the form of an email, shall be sent by the current Secretary and tally the votes. Membership company representatives will have two weeks to cast their vote. In the event of non-submission of ballot, existing Executive Committee members will reserve the right to establish the new Executive Committee as they see fit. The incoming Secretary will be presented to the association members in attendance during the annual business meeting.

Membership Direct and Service Companies

Alfa

2108 E. South Blvd.
Montgomery, AL 36116

Heather Stephens – Life Underwriting Manager
334-328-2216 hstephens@alfains.com

Ameritas

1880 Waycross Road
Cincinnati, OH 45240

Dan Buchholz – Director, Underwriting
513-595-2260 daniel.buchholz@ameritas.com

APPS

One Jericho Plaza
Jericho, NY 11753

Craig Vaughan – VP, Business Development
516-491-4403 cvaughan@appshq.com

Bankers Fidelity Life Ins. Co.

4370 Peachtree Road, NE
Atlanta, GA 30319

Chris Stanley – VP, Underwriting & Claims
404-266-5679 cstanley@bflic.com

Brighthouse Financial

11225 N. Community House Rd.
Charlotte, NC 28277

Renee Azzalina – Underwriting Manager

980-949-4620 razzalina@brighthousefinancial.com

Antonio Farrington – Director, Underwriting

980-949-4885 Afarrington@BrighthouseFinancial.com

Cincinnati Financial

P.O. Box 14596
Cincinnati, OH 45250-5496

Dan Massa – Life Insurance Underwriting Specialist

513-498-1978 dan_massa@cinfin.com

Clinical Reference Laboratory

8433 Quivira Road
Lenexa, KS 66215

Brian Coens – VP, Sales

913-693-5443 brian.coens@crlcorp.com

Bruce A. Dahlquist – Director, Bus. Dev. & Tech. Solutions

913-693-5443 Bruce.Dahlquist@crlcorp.com

ExamOne

10101 Renner Blvd.
Lenexa, KS 66219

Carla Wiseman – Strategic Account Executive
913-461-5091 Carla.S.Wiseman@examone.com

Farm Bureau Financial Services

5400 University Avenue
West Des Moines, IA 50266

Sonya Ostling – Chief Underwriter
515-249-7793 sonya.ostling@fbfs.com

Gen Re Life

120 Long Ridge Rd.
Stamford, CT 06902

Lisa Gander – Marketing Operations Manager
203-997-9737 LGander@genre.com

Hannover Re

200 South Orange Ave
Suite 1900
Orlando, FL 32801

Susan Mayer – Vice President, Chief Underwriter
720-388-3948 susan.mayer@hlramerica.com

HOVIN Underwriting Partners

30 Tower Lane
Suite 495
Avon, CT 06001

Beth Goulet – VP, Operations

860-470-9500 bgoulet@hovinpartners.com

LexisNexis

1000 Alderman Drive
Alpharetta, GA 30005

Nancy Touhill – Director, Global Event Marketing

804-651-7880 nancy.touhill@lexisnexisrisk.com

Lincoln Financial Group

100 N. Greene Street G15N
Greensboro, NC 27401

John Valickus – Chief Underwriter

617-850-7318 john.valickus@lfg.com

John Watt – VP, Deputy Chief Underwriter

980-328-3419 john.watt@lfg.com

Longevity Holdings (Fasano Associates)

333 S. 7th St
Suite 2400
Minneapolis, MS 55402

John Lynch – Director of Actuarial and Underwriting Services

651-447-1838 JLynch@Longevity.inc

MassMutual

1295 State St.
Springfield, MA 01111

David Kanney – Chief Underwriter - MMSD
413-744-3096 Dkanney58@massmutual.com

Johvanna McCants – Underwriting Consultant
413-744-3010 jmccants26@massmutual.com

MIB Group

50 Braintree Hill Park
Suite 400
Braintree, MA 02184

Brian Millman – VP, Head of Sales & Member Engagement
781-751-6452 BMillman@MIB.com

Betty-Jean Lane – Head of Marketing
781-751-6135 blane@MIB.com

Milliman IntelliScript

17335 Golf Parkway
Suite 100
Brookfield, WI 53045

Dana Brown – Marketing Specialist
262-214-1339 Dana.Brown@milliman.com

Ashley Humphrey – Client Relationship Manager
262-771-1524 Ashley.Humphrey@milliman.com

Munich American Reassurance Co

3500 Lenox Road
Suite 900
Atlanta, GA 30326

Mark Lounds – AVP Underwriting Services

312-863-8276 mlounds@munichre.com

Tim Rieder – Director Underwriting Risk

312-863-8285 trieder@munichre.com

Navy Mutual

29 Henderson Hall
Arlington, VA 22204

Brandon Smithhart – Director of Underwriting

571-290-6287 bsmithhart@navymutual.org

New York Life

5505 W. Cypress St.
Suite 300
Tampa, FL 33607

Angi Horn – Corporate VP, Underwriting Strategy

813-288-2872 angi_horn@newyorklife.com

Optimum Re

1345 River Bend Dr
Suite 100
Dallas, TX 75247

**David Barrett – VP, Business Development & Underwriting
Solutions**

214-528-2020 dave.barrett@optimumre.com

Protective Life

2801 US Highway 280 South
Birmingham, AL 35223

**Blair Stephenson – Sr. Director, Underwriting Research &
Automation**

205-910-6770 Blair.Stephenson@Protective.com

RGA

16600 Swingley Ridge Rd,
Chesterfield, MO 63017

Catie Muccigrosso – Vice President & Chief Underwriter

636-736-7257 CMuccigrosso@rga.com

Southern Farm Bureau Life Insurance Company

1401 Livingston Lane
Jackson, MS 39213

Jason Cole – VP, Underwriting and New Business
601-981-7422 jcole@sfbli.com

Swiss Re
175 King Street
Armonk, NY 10504

Bess Ganeff – SVP, Head of L&H Underwriting
856-446-9565 bess.ganeff@swissre.com

USAA
9800 Fredericksburg Road
San Antonio, TX 78288

Ben Davidson – VP, Chief Underwriter
972-814-9193 benjamin.davidson@usaa.com

Sponsors

2024 SEHOVA SPONSORS *THANK YOU FOR YOUR SUPPORT!*

STRATEGIC PARTNER

APPS

Clinical Reference Lab
ExamOne / Quest Diagnostics
Express Imaging Services
Hannover Re
Munich Re
RGA

PLATINUM PARTNER

eNoah iSolutions
Ernst & Young
Friendly Health Technologies
MIB Group
Sapiens
SCOR Re

GOLD PARTNER

Digital Owl
Gen Re
HOVIN Underwriting Partners, Inc.
LexisNexis
Milliman IntelliScript
Optimum Life Re
Partner Re
Swiss Re