

**THE GEORGIA ASSOCIATION
OF HOME OFFICE UNDERWRITERS
CONSTITUTION**

Revised, September 1988

ARTICLE 1.

The NAME of this organization shall be “**The Georgia Association of Home Office Underwriters**”.

ARTICLE 2.

The purpose of this Association shall be to enhance the professional status of Home Office Underwriters and to promote the EXCHANGE of ideas in the practice of risk selection through informal discussions and other programs. This Association is not organized for profit and no part of the net earnings, if any, shall inure to any member.

ARTICLE 3.

The MEMBERSHIP shall consist of representatives of Life and/or Accident and Health Insurance Companies who are engaged in the practice of Home Office Underwriting. Representatives of companies in related fields may be Associate Members. Members and Associate Members shall be admitted by the affirmative vote of the majority of the Member Companies in the Association who are present at any meeting.

ARTICLE 4.

Dates and TOPICS FOR MEETINGS of this Association shall be recommended by the Program Committee to the Executive Committee for approval. Meetings shall present topics regarding the profession of underwriting. There shall be no less than five nor no more than eight meetings per Association year beginning in October. Only one representative from each Company may vote.

CONSTITUTION (cont'd)

ARTICLE 5.

Regular dues for the following year shall be declared by the Executive Committee at the last regular meeting. Companies who do not remit dues by October 1st shall not be carried on the Association rolls.

If objection to the dues amount is made, the recommended may be overruled by a 2/3 vote of Member Companies present at the meeting.

ARTICLE 6.

The officers of the Association shall be President, Vice President, a Secretary, and a Treasurer. All Officers shall be elected by the membership and shall serve for a period of one year commencing in October.

The Nomination Committee shall present names of nominees no later than the next to the last meeting of an Association year. The Elected Officers and the immediate past president will serve as the Executive Committee, and shall appoint Committee persons for the following year to serve on the Nomination Program, Public Relations, and Membership Committees.

Each committee shall have three members, one of whom will serve as Chairman. The members of each Committee will be presented to the Association members at the October meeting. Vacancies occurring between elections shall be filled for the unexpired term will be appointed by the Executive Committee, except that the Vice President shall fill the President's vacancy. Officers and committee Representatives of Associate Member Companies may not hold office.

The President shall preside at all meetings of the Association and coordinate all activities and functions of the organization.

CONSTITUTION (cont'd)

The Secretary shall send out all notices of all meetings, keep minutes of Executive Committee meetings and a roster of the Member Companies and their representatives, and supply name cards for the membership.

The Treasurer shall be responsible for mailing statements, collecting all membership dues and other fees in connection with Association meetings. They shall keep a record of all financial transactions of the Association. This record maybe audited by the Executive Committee at any time the need arises and at the expiration of their term of office.

The Executive Committee shall appoint committee members and advise the President in matters pertaining to Association business. This committee shall rule on matters where responsibility is not clearly defined.

The Nominating Committee shall nominate all candidates for officership to be presented at the March meeting. Also, candidates may be nominated by the representatives of Member Companies.

The Public Relations Committee shall be responsible for setting up the Programs for the Association meetings, obtaining speakers, and organizing panel discussions or such other programs as they deem to be of interest to the Association members. This committee shall be responsible for the social hour preceding any Association dinners and meetings.

The Membership Committee shall be responsible for contacting all companies in the area encompassed by the Association for new members and presenting these to the Association for approval of membership.

CONSTITUTION (*cont'd*)

ARTICLE 7.

The voting right of all Member Companies shall be equal. The vote of each Member Company may be cast by one representative, who must actually be engaged in the practice of Home Office Underwriting except for Associate Members, in which case, any one representative maybe the authorized voting representative, then approved by two-thirds majority of the Member Companies present, voting on any questions may be approved by popular vote of the representatives present.

ARTICLE 8.

A quorum for the transaction of any business shall be represented by a minimum of one-third of the Member Companies in the Association.

ARTICLE 9.

Amendments to the Constitution may be made at any meeting by two-thirds majority of the Member Companies represented at such meeting, provided said amendment has been presented at a previous meeting and written notice of the proposed amendment has been sent by the Secretary to the voting Member Companies in the Association at least ten days prior to the meeting.