

**THE GEORGIA ASSOCIATION  
OF HOME OFFICE UNDERWRITERS  
CONSTITUTION  
*Revised, May 2018***

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 (1) representatives of Life and/or Accident and Health Insurance Companies who are engaged in the practice of Home Office Underwriting, or (2) of representatives of companies in related fields.

ARTICLE 4.

Meetings shall present topics regarding the profession of underwriting. There shall be no less than four nor no more than eight meetings per Association year beginning in October. Only one representative from each Company may vote.

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 1<sup>st</sup> shall not be carried on the Association rolls.

If objection to the dues amount is made, the recommendation 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 Executive Committee shall present names of nominees to the membership 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.

Vacancies occurring between elections shall be filled for the unexpired term by an individual appointed by the Executive Committee, except that the Vice President shall fill the President's vacancy.

The President shall preside at all meetings of the Association and coordinate all activities and functions of the organization, including, but not limited to selecting speakers, arranging for meeting locations and event catering.

The Vice President shall assist the President in coordination of activities and functions of the organization and shall oversee onboarding of new Board Officers.

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

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

The Executive Committee may appoint ad hoc committee members to support the Association, and will advise the President in matters pertaining to Association business. The Executive Committee shall rule on matters where responsibility is not clearly defined.

#### ARTICLE 7.

The voting right of all Member Companies shall be equal. The vote of each Member Company may be cast by one representative. 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.