

# **Michigan Home Office Life Underwriters**

**2025**

**Ruben French**  
**President**  
Auto-Owners Insurance

**Nissae Jackson**  
**Vice President**  
RGA

**Kelsey DeRose**  
**Secretary**  
Auto-Owners Insurance

**Ashley Hengesbach**  
**Treasurer**  
RGA

## **Michigan Home Office Life Underwriters Association**

### **ARTICLES OF CONSTITUTION**

#### **Article I**

##### **Name:**

The name of the organization will be the "Michigan Home Office Life Underwriters." Herein referred to as the Association.

#### **Article II**

##### **Purpose:**

- A. The purpose of the organization is through periodic meetings and seminars to:
1. Follow the highest ethical standards
  2. Encourage the educational development of the membership, and
  3. Foster and promote social activity periodically for the membership.
- B. Under no circumstances will there be permitted the discussion of any confidential information pertinent to any insurance company or its insureds.

#### **Article III**

##### **Membership:**

The membership of the Associates will consist of voting members and non-voting members as defined below:

*Voting Members:* Any life insurance company domiciled in the state of Michigan or life insurance company that has a branch office in the state of Michigan is engaged in home office life and/or health underwriting

activities, to include the appraisal of life/or health risks and/or evaluation of life and/or claims is eligible for voting membership. The executive committee with a majority vote will approve new voting members.

*Non-Voting Members:* Any life insurance company or service organization that is engaged in activities associated in/or related with home office life and/or health underwriting is eligible for non-voting membership. Associated and/or related activities will include, but not be limited to reinsurance, consumer reports/services, and laboratory companies.

#### **Article IV**

##### **Officers and Duties:**

The officers of the Association will consist of a President, Vice President, Secretary, Treasurer. The duties of the officers are defined as follows:

- A. President - will preside at all meetings and also be responsible for public relations of the Association.
- B. Vice President - will act in the absence of the President, will be primarily responsible for organizing and arranging the Association's annual seminars, and will also act as coordinator with host company for all Association meetings.
- C. Secretary - will act in absence of the President and Vice President; will be responsible for recording the minutes of each meeting, sending notices of upcoming meetings and correspondence related to the Association and its activities.

- D. Treasurer - will act in the absence of the President, Vice President, and Secretary; will be responsible for keeping the financial order of the Association; maintaining appropriate checking/savings accounts as needed; responsible for the collection of all dues, fees or assessments, payments of obligations, and shall make a financial report each meeting.

The officers will be limited to persons engaged in home office life and/or health underwriting in a member company of the Association.

## **Article V**

### **Election of Officers and Terms Office:**

In order to provide continuity in the Association, officers will assume the duties of the next higher position at the end of each term of office. The rotation will be as follows:

Vice President will assume the position of President, Secretary will assume the position of Vice President, Treasurer will assume the position of Secretary.

The position of Treasurer will be open for nominations and election annually at the November meeting. The other officers will assume their new positions before the adjournment of the November meeting.

## **Article VI**

### **Committees:**

Executive Committee - will consist of the elected officers of the Association. Will have full power to initiate and transact every

and all kinds of business necessary to the existence of the Association.

Nominating Committee - will consist of the President as chairman of the committee and will appoint two members of the Association, at least one of which will not be holder of any elective office. The duties of the committee will be to present to the Association at the November meeting of each year, proposed candidate or candidates for the position of Treasurer, and any other vacant positions that may exist, for the following year.

Audit Committee - will consist of three (3) Association members with at least two of the three from different member organizations. The chairman of the committee will be appointed by the President at the November meeting before the books are turned over to the newly-elected Treasurer. The committee will report its findings to the membership at the first meeting of the new year.

Advisory Committee - will consist of the Vice President as chairman and the two most recent past Presidents of the Association. The duties of the committee will be to provide feedback, suggestions, comments and/or assistance to the Association as may be needed or requested by the Executive Committee.

## **Article VII**

### **Meetings:**

The meetings of the Association will be held four (4) times per year during the months of March or April, June and November, and the annual seminar meeting being held in September.

Hosting of Meeting - the meetings in March or April, May or June, and November will be hosted by voting member companies on an alphabetical rotation basis.

The Host Company will:

- A. Coordinate the meeting with the Vice President of the Association.
- B. Be primarily responsible for the location of the meeting, meals and speaker(s).
- C. With prior approval of the President, enter into agreements, contracts for facilities, and services necessary for the presentation of the meeting.
- D. Coordinate with the Secretary for the timely announcements prior to the meeting.
- E. Coordinate with the Treasurer receipt of fees and payments of all charges associated with the meeting.
- F. Not enter into any agreement, arrangement, contract that is not consistent with the general type of meeting of the Association and/or without prior approval of the President.

### **Article VIII**

#### **Dues:**

Each voting member and non-voting member company will pay annual dues of \$100.00. Dues are payable to the Michigan Home Office Life Underwriters Association on or before March 1 of each year.

The Treasurer of the Association will notify member companies of the delinquent dues.

It is further provided that the Executive Committee will have the power to decrease

annual dues. Increase in the annual dues will be made by the majority vote of the membership after recommendation by the Executive Committee one (1) meeting prior to the voting.

### **Article IX**

#### **Amendments:**

The constitution of the Association may be amended by an affirmative vote of two-thirds (2/3) of members present at any meeting held at least one (1) month after each member will have been notified in writing proposed amendment(s).

Amendments may be proposed and will be submitted on order of the Executive Committee or by a petition signed by eight (8) members in good standing of the Association.

### **Article X**

#### **MHOLUA Seminar Provisions:**

In an effort to assist the Vice President(VP) in planning the MHOLUA annual Seminar, the Association will sponsor each year the AHOU member rate conference registration cost (only) for the sitting VP to attend the annual meeting of AHOU.

Any additional cost such as airfare and hotel will be the responsibility of the VP, or the VP's company. In the event the VP is unable to attend the conference, this benefit would not be transferrable and these funds would remain in the treasury.

## **AAA Life Insurance Company**

17900 N. Laurel Park Drive, Livonia, MI 48152

(800) 624-1662, Fax (734) 632-0678

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## **Auto-Owners Life Insurance Company**

6190 S Campus Blvd. Lansing MI 48917 800-346-0346 ext. 55159

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## **Farm Bureau Life Insurance Company of Michigan**

7373 W. Saginaw Hwy, P.O. Box 30400, Lansing, MI 48909

(888) 379-6007 ext. 3524, Fax (517) 323-9603

**Contact:** Brandy Durrant, Manager Life Underwriting (517) 679-5787

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Bev Gross Life Underwriter  
Carly Morris Life Underwriter  
Tammy Armstrong Lead Life Underwriter  
Jamie Shank Life Underwriting Support Specialist  
Lisa Birman Associate Life Underwriter  
Danny Negin VP of Life Operations  
Caitlin Strong Life Underwriting Support Specialist

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## **Gerber Life Insurance Company**

445 State Street, Fremont, MI 49412

(231) 928-2907

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David Lacy	Supervisor, New Business
Brian Helander	Senior Underwriter
Dietta Day	Senior Underwriter
MaryBeth McDonald	Underwriting Unit Leader
Heidi Johnivan	Senior Underwriter Assistant
Susan Anderson	Underwriter
Alicia Chrystler	Underwriter
Heather Taber	Underwriter
Dianne Wagbo	Senior Underwriter Assistant
Tina Wirts	Underwriter
Molly Zerlaut	Underwriter
Mary Kies	Underwriter

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### **Gleaner Life Insurance Society**

5200 W. US Hwy 223, P.O. Box 1894, Adrian, MI 49221  
(800) 992-1894, Fax (517) 265-7745

[underwriting@gleanerlife.org](mailto:underwriting@gleanerlife.org)

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Rebecca Creque Underwriter

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### **Jackson National Life Insurance Company**

One Corporate Way, Lansing, MI 48951  
(517) 381-5500

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Robyn Smith Medical Director

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### **Lincoln Financial**

350 Church Street, Hartford, CT 06103  
(860) 466-1362

**Contact:** Kathy Moyer, Underwriting Director

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### **Milliman Intelliscript**

17335 Golf Parkway, Ste 100, Brookfield, WI 53045  
(262) 214-1339

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## **RGA**

16600 Swingley Ridge Rd, Chesterfield, MO 63017  
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Ashley Hengesbach	Senior Underwriting Consultant

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## **Swiss Re America Holding Corporation**

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Mashon Stahl	Underwriting Design Consultant
Hunter Williams	Underwriting Design Consultant
Beth Sullivan	Underwriting Design Consultant
Andrew Hamilton	Underwriting Design Consultant
Daniela Espinosa	Underwriting Design Consultant

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### *Past Presidents of MHOLUA*

<u>NAME</u>	<u>COMPANY</u>	<u>YEAR</u>
William Popke		1966
Eugene Johnson		1967
Jim Harper		1968
R. Conklin		1969
Bev Williams		1970
Norm Koski		1971
Tom Ores		1972
Gary Koontz		1973
Betty Risch		1974
Mike Summer		1975
Mike Wiest		1976
Howard Margules		1977
Carolyn Bishop		1978
Edgar McBryde		1979
Dave Rosekrans		1980
Walter Zeiler		1981
Kathie G. VonSchwartz		1982
Terrence Kuhns		1983
Marti Pickner		1984
Douglas Marsh		1985
Jose DeLaGarza		1986
Roger Dreikorn		1987
Diane Blask		1988
Diann Hadaway		1989
Susan McCabe		1990
Joe Fabiszak		1991
Rodney Lampkins		1992
Chris Parlette		1993
Julie Faught		1994
Sheila VanderMolen		1995
William Zalenski		1996
Luci Balcom		1997
John Bishop		1998
Tammy Keenan		1999



2025 MHOLUA Directory

Mary Connell		2000	
Kelly Dumont		2001	
Beth Bedaine	Auto-Owners	2002	
Tim Kordecki	Gerber	2003	
Diane Burnie		2004	
Danette Little		2005	
Cindy Nichols	Auto-Owners	2006	
Brenda Anderson	Gleaner	2007	
Doug Brown	Jackson National	2008	
Erica Breaugh	Mutual Of Omaha	2009	
Brian Helander	Gerber	2010	<a href="mailto:Brian.Helander@gerberlife.com">Brian.Helander@gerberlife.com</a>
Leon Shapiro	Gleaner	2011	
Lynette Morey	Auto-Owners	2012	
Barbara Janowski	AAA	2013	<a href="mailto:bjanowski@gleanerlife.org">bjanowski@gleanerlife.org</a>
Pam Steien	Auto-Owners	2014	<a href="mailto:steien.pam@aoins.com">steien.pam@aoins.com</a>
Sharon Gammons	AAA	2015	<a href="mailto:sgammons@aaalife.com">sgammons@aaalife.com</a>
Dawn Osborn	Gleaner	2016	<a href="mailto:dosborn@gleanerlife.org">dosborn@gleanerlife.org</a>
Blake Johnson	Farm Bureau	2017	
Theresa Wichtoski	AIG	2018	<a href="mailto:Theresa.wichtoski@aig.com">Theresa.wichtoski@aig.com</a>
Ryan Mackillop	AAA	2019	<a href="mailto:RMackillop@aaalife.com">RMackillop@aaalife.com</a>
Stanley Rooksberry	AAA	2020	<a href="mailto:SRooksberry@aaalife.com">SRooksberry@aaalife.com</a>
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Shona Murray	Securian	2024	<a href="mailto:shona.murray@securian.com">shona.murray@securian.com</a>