



## **Association of Home Office Underwriters**

### **Mission Statement and Objectives**

The AHOU is an organization of insurance professionals responsible for risk assessment in the life and living benefits insurance industries. The AHOU exists to promote a thorough knowledge of mortality and morbidity as it relates to risk selection. The AHOU supports the following avenues of education and information sharing:

- The organization and direction of an Annual Conference which addresses the major areas of risk selection within the life, health and living benefits insurance industry and encourages the exchange of views and opinions among its members.
- Working with the Canadian Institute of Underwriters to support and direct the activities of the Academy of Life Underwriting (ALU) and its subsidiary committees thereby assisting in the overall promotion of industry education, seminars and special projects and studies to enhance the standards of underwriting within the life and living benefits insurance industry.
- Dedicating itself to the sharing of information and promotion of connectivity across the industry with the goal to reach as many insurance professionals responsible for risk assessment as possible. In this vein, AHOU is committed to the continuing support of local and regional underwriting organizations.

The AHOU shall exercise leadership in underwriting practices and protocol by addressing relevant issues whether they arise in the media, the government, or other industry associations or groups.

All ideas, opinions and suggestions shall be those of the individual members and no action shall be taken or recommendations made by the Association that will in any way be binding on a member of his/her company. The Association does not intend to formulate or recommend underwriting procedures or practices to any member or company.