



Jim House was born at Alicia, Arkansas and graduated from Walnut Ridge High School in 1959. He graduated from Harding University with a degree in Business Management in 1966. Jim spent his first year after college with Firestone in their management training program in Memphis. However, after visiting with a college friend, he learned that Arkansas Blue Cross Blue Shield had a job opening in Searcy. After researching the company and the job opening, he was excited about the future direction of the industry. He began his career with Arkansas Blue Cross and Blue Shield (ABCBS) in August 1967 as a Sales Representative. He realized health insurance was entering a new beginning in delivering insurance coverage for medical needs. It was a decision that led to 39 wonderful years with the organization!

His new job was to persuade employers, with 5 to 500 employees, to offer ABCBS Group Health Insurance to the employees. His territory included White County and four other counties which contained cities of Conway, Beebe, Bald Knob, Hazen, Brinkley and a few other small towns. The Group Insurance plan would be at a lower cost than single sales, and it could be payroll deducted out of employee's wages. The concept was fairly new and led to a major change over the next 10 years for hospitals, doctors, employers, employees and their families. Medical care would be sold by the insurance marketers like ABCBS, AETNA, Travelers, etc. The employees preferred it and employers liked it too. After three years, Jim was chosen for "The Sales Rep of the Year" award for his performance in 1971.

Jim completed his Certified Health Consultant (CHC) designation from Purdue University and was promoted to "Regional Sales Manager" in 1973 based on his successes and growth with ABCBS over the prior seven years. He was then promoted to "General State Manager" in 1976 based on his outstanding performance. When he took the position, he required that all of his Sales Managers achieve their Certified Health Consultant (CHC) designation. The purpose was to prepare them for the changes that would take place in the HMO and PPP contractual programs, as well as the cafeteria plans, over the next 10 years.

In 1980, he was promoted to the Vice President of Marketing at ABCBS and completed his Chartered Life Underwriter (CLU) designation in 1985. At that time, he began building a life agency that could package life insurance with health insurance. It wasn't long before Jim and his team developed a wholly owned life insurance company "USABLE LIFE" to package the health and life insurance together. Jim was named Executive Vice President of ABCBS and President of the New Life Company in 1985.

Under Jim's oversight, USABLE Life merged with numerous other BCBS companies across the USA. That led to the establishment of insurance agencies with over 3,000 representatives licensed to sell USABLE Life products packaged with various BCBS health products in those local states. These multi-state affiliations leveraged innovation in product development and sales strategies by creating solutions to meet each market's needs. Between 1990-2000 USABLE Life became licensed in 48 states and still had the "A" rating with AM Best.

Jim was very diligent to join or participate in civil clubs or charities along the way. He has served the Lions Club and Optimist Club in Searcy. He served the Rotary Club and the Junior Achievement Program that loans volunteer workers to attend student classes and explain their jobs in the Little Rock area. Jim

was on the Harding University President Council for 20 years and was named "Harding University Distinguished Alumni" in 1990. He also served as an adjunct professor for Harding University and taught sales and marketing classes in 1988-89. He also served on the Wyldewood Children's Camp's Board as Chairman for four years.

Jim retired from ABCBS & USABLE Life Insurance at age 66, but has not stopped serving those close to his heart! Jim has served as Chairman of Searcy Chamber of Commerce, Chairman of the Unity Extended Care Hospital Board, Searcy Planning Commission and currently serving on the Searcy Advertising and Performance (A&P) Commission. He has owned The Course at River Oaks Golf Club in Searcy for the past 14 years. Jim also spends a lot of time following around his 10 grandchildren and their activities.

Jim and Sue Howerton married in his last year in college 1965. They raised three amazing children (Matt, Ashley, and Jordan) who all are Harding University graduates. Jim and Sue will celebrate their 60th year anniversary in 2025. They attend the Downtown Church of Christ where Jim served as a Deacon for 35 years.

Jim House has been a distinguished leader in the health and life insurance industry over the past 40-50 years. His impact on the success of ABCBS, its subsidiaries, and customers will continue to be realized for generations to come.