



**Charlie Amato**  
Chairman/  
Co-Founder  
of SWBC

**Professional Experience**  
**Southwest Business Corporation (SWBC)**

**1976 – Present**

**Charlie Amato** is the Chairman and co-founder of Southwest Business Corporation (SWBC). With more than 30 years of experience in all aspects of insurance operations, underwriting, and product development, Charlie is known in the business community for his innovative, relationship-building approach. He has been an integral part of the company's growth to more than 1,000 employees and more than \$1 billion per year in premiums and loans.

The majority of SWBC products are targeted toward reducing risk, enhancing products, and improving profitability for clients. Since its inception, SWBC has diversified to include mortgage loans, business and retail insurance, and investment services.

**SWBC Subsidiary Companies**

*SWBC Credit Union and Banking Divisions.* In 1976, SWBC began by catering to the needs of lending institutions including credit unions and banks. Employing a unique approach to insurance, SWBC has provided risk management services to institutions across the country to help minimize potential losses and increase profitability. Today, SWBC specializes in providing various insurance services to financial institutions and their members including collateral protection insurance, bond coverage, guaranteed auto protection, mechanical breakdown insurance, and many more.

*Employees Life Insurance Company.* Recognizing a need to provide life insurance services to financial institutions, Amato established Employees Life Insurance Company in 1980. Today, this company offers credit life and credit disability insurance to credit unions, banks, and auto dealers across Texas.

*SWBC Insurance Services.* Established in 1984, SWBC Insurance Services provides business and retail insurance to more than 2,500 customers across Texas and the United States. The focus of this company is to help clients assess their risks, and the best way to properly insure those risks.

*SWBC Employee Benefits Division.* SWBC has always understood that employees are a company's best asset, so to help companies offer high value benefits at a lower cost, the Employee Benefits Division was born in 1984. Today, clients around the country depend on SWBC to provide group medical, dental, life, disability and vision coverages, as well as a host of ancillary products available to employees on a voluntary basis. In addition, this division handles COBRA and HIPAA administration, employee benefit statements, Section 125 administration, and 401(k) retirement planning.

*SWBC Mortgage Corporation.* Founded in 1988, SWBC Mortgage Corp. is one of Bexar County's largest mortgage banking operations, closing in excess of \$518 million in loans in 2007. The company specializes in making the mortgage process easier for its clients. In addition, SWBC Mortgage works with financial institutions throughout the country to provide mortgage loans to their customers.

*SWBC Investment Corporation.* In an effort to provide advisory and investment services to financial institutions and business clients across the country, SWBC established a broker-dealer in 1991. In addition, a retail distribution channel was created for higher net worth clients and sophisticated financial planning. In 2003, SWBC's Investment Company invested assets of \$345 million, producing \$15.5 million in gross concessions.

*SWBC Auto Title Services.* In 2006, SWBC formed a company to provide motor vehicle title and registration services to businesses and residents of Bexar County, Texas.

*SWBC Reverse Mortgages.* In an effort to serve a growing market need, SWBC established this division to offer reverse mortgage products to homeowners aged 62 and older.

*Automobile dealerships*

- Lone Star Chrysler Jeep
- Lone Star Dodge
- West Loop Mitsubishi
- Lone Star Mitsubishi

### **Appointments**

- Member, Texas State University System Board of Regents (term expires Feb. 1, 2013)

### **Affiliations**

Charlie recognizes the importance of giving back to the community where he has prospered. That is why he is an active participant in various charities and corporate leadership activities.

- Chairman, University of the Incarnate Word Board of Trustees
- Chairman, Lone Star Capital Bank Advisory Board
- Past Chairman, Advisory Council, Sam Houston State University College of Business
- Past Chairman, Christus Santa Rosa Health Care Corp. Board of Directors, San Antonio
- Past Chairman, Texas Business Hall of Fame Foundation
- Past Chairman, Children's Miracle Network
- Past Chairman, Advisory Council, The University of Texas at San Antonio College of Business
- Member, Cancer Therapy & Research Center Board of Governors
- Member, Dominion Country Club Board of Governors
- Board Member, Catholic Community Foundation
- Board Member, Santa Rosa Children's Hospital Foundation
- Board Member, Alamo Bowl, 1999-2001 Chairman
- Board Member, San Antonio Spurs Foundation
- Director, Lone Star Capital Bank
- Investor, San Antonio Spurs

### **Civic Organizations**

- Board Member, Greater San Antonio Chamber of Commerce, 2000 Chairman
- Executive Committee Member, United Way

### **Recognition**

- 2007 Chairman of the American Heart Association Heart Ball
- 2007 United Communities of San Antonio Brotherhood Humanitarian Award
- 2006 Inducted into the College of Business Hall of Honor – Sam Houston State University
- 2006 Graduate of FBI Citizens Academy
- 2006 Inducted into the San Antonio Business Hall of Fame
- 2005 Honorary Professor of Surgery in Cardiothoracic Surgery, University of Texas Health Science Center – San Antonio
- 2004 Rosa Award, Santa Rosa Healthcare Corp.
- 2004 S.A. Business Journal's "One of the Most Influential San Antonians"
- 2002 Arthritis Foundation Humanitarian of the Year
- 2001 Distinguished Alum Sam Houston State University
- 1998 Department of the Army Commander's Award for Public Service Medal
- 1992 South Texas Entrepreneur of the Year, Financial Services Category
- 1991 Attendee, USAF Air War College
- 1990 Society of International Business Fellows London School of Business

### **Personal**

Bachelor of Business Administration, Sam Houston State University, 1970

Wife: Cathy

Children: Marcus and Allison