

ARIA—Making Changes for the Better

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Last year at the ARIA's annual President's Luncheon, President Joan Schmit talked to us about "Cycles, Context, and Change." It has long been my contention that one of the biggest challenges facing us as individuals and as an organization is the pace of change. Charles F. Kettering said, "The world hates change, yet it is the only thing that has brought progress." ARIA has seen many changes since I attended my first meeting in Boston in 1976. And, although I would guess some of you have hated that process of change, that is where I begin today.

I had joined ARIA at the same time I registered for the 1976 annual meeting. Later, I was completely confused when my mailbox produced issues of the JRI that were printed before I joined; and I was mildly dismayed to learn that I would have to repay my \$10 student dues again in only a couple more months. Bob Mehr was then Editor of the *Journal of Risk and Insurance*. He had asked historian Humbert Nelli to write "Insurance and the Bicentennial" as the lead article for the June issue. And at that 1976 meeting, outgoing president Al Hofflander showed up at the presidential luncheon in Bermuda shorts.

But, lest we think things have changed too much, here is question for you. Here are two sets of session titles taken from ARIA meeting programs, one is from 1976 and one is from the 1995 program.

The Changing Scope of
Risk Management

Faculty Performance Expectations
and Evaluation

Efficiency, Insurer Organizational
Form, and Distribution Systems

Recent Developments in
Risk Management

Should ARIA Take a Position
on Public Policy Issues?

Health Maintenance Organizations
and the Financing of Medical Care

Can you tell which titles are from nearly twenty years ago?

Yes, 1976 was perhaps the last time a health care reform bill sponsored by Ted Kennedy was given any real chance of being passed by the U.S. Congress. And at this meeting last year—in 1994—health care reform was voted the number one hot topic by ARIA members.

I have just one more question for you. Which ARIA past president, if here today, would be most likely to show up at today's luncheon in Bermuda shorts?

But, some things really have changed. Some of ARIA's changes have been driven by broader societal trends. Certainly one of the most obvious changes is

that I am here giving this address. We now have as many women sitting at the head table as I remember attending that 1976 annual meeting!

Some of our changes have been driven by changes in the institutions of insurance and higher education. No longer are university budgets sufficiently rich that business deans will subsidize our operation. Just as every other part of society is struggling with issues of productivity and technology, so are the universities that have housed our operations for decades. The result provides me with newer, high-tech reasons to observe that "the more things change, the more they stay the same." I feel just as my predecessors undoubtedly felt. Without the "comfort zone" provided by supportive relatives, I still feel as if passing around a fruit jar and asking each of you to contribute your pocket change might not be a bad idea.

Even in one year's time, we see noticeable changes in our organization. ARIA was the cousin who moves from the home of one relative to another, hoping to change locations frequently enough to not "wear out our welcome." To those who have helped us by playing the role of unselfish cousins—Bill Beadles, Rich Johnson, Dave Klock, and Pat Cheshier—we express our sincere thanks. But we are continuing the process of growing up. We have changed from an association administered by a member willing to help into one that has a professional executive director. We now are an adult who has the responsibility for paying the rent every month. To those who have tried to step into our organization without the benefit of years of prior participation—Steve Acunto and his staff—we have shared our trust and our hope for the future. But, to quote a sixteenth-century theologian, "Change is not made without inconvenience."¹ It is certainly far more than an inconvenience that we must proceed into this association's future without our friend and colleague, Bob Witt. This organization will never be quite the same.

But, as Charles Dickens said, "Change begets change. Nothing propagates so fast." The coming year will bring new milestones and new challenges for ARIA. This likely will be the first year when telecommunication technology will be used to deliver a substantial amount of information to our members.

By replacing the process of printing and mailing with electronic messaging, we will be able to deliver more timely information and service to all of you and to reduce our overhead costs. We hope to see the first issue of the "second journal" that has been debated in ARIA for years—maybe decades.

On a personal note, I also believe this is the first time ARIA will have a single parent as its president. My son will be ten soon, so I am past the stage where that means you will be subjected to baby drool on my jacket lapel. Nonetheless, the site I select for the mid-year board meeting will have as much to do with connecting my son to stay with either his father or his grandmother as it will with airline connections. There undoubtedly will be some other minor effects, as yet unidentified.

Dwight Eisenhower defined leadership as "The art of getting someone else to do something you want done because [they] want to do it." On a practical level,

¹ Richard Hooker (1554–1600), English theologian. Quoted in: Samuel Johnson, *Dictionary of the English Language*, Preface (1755).

that means that one important characteristic of a leader is to be able to communicate to those who would be followers where it is we are going. I am going to try and extend the reach of this organization to make a broad group of people who ought to be interested in what we do feel welcome here. I will be personally extending the welcome mat by attending meetings of the CPCU Society, the National Association of Insurance Commissioners, the Western Risk and Insurance Association, and (if the budget holds out), the Risk and Insurance Management Society. I will be asking many of you to help extend our organizational welcome mat. Next year's meeting in Philadelphia offers many opportunities to reach out. The activities of many of our standing committees also provide a mechanism for reaching out to members, sponsors, graduate students, the insurance industry, and many others. Your agreement to help is needed and appreciated.

"Few will have the greatness to bend history itself; but each of us can work to change a small portion of events." If, given his role in our history, Robert F. Kennedy can be content with a view that "in the total of all those acts will be written the history of this generation," then so shall I be content in viewing the total of our acts as writing the history of this association. Each person at this table has made valuable contributions to the history and therefore to the state of this organization today. I am honored to have been selected to continue their efforts. I will be able to do so successfully precisely because of many important things about ARIA that have not changed.

We are still a group of people who know each other, talk to each other, and care about each other. As you look around your table today, I am confident that you see faces of people you would like to call "friend." And I hope that each and every one of you feels you could call me if you had an idea about how to make this organization better or found yourself concerned about a problem facing this organization.

The cohesiveness of those gathered here today is what gives me the confidence to lead you through the changes of the coming year. I hope to be able to recognize the diversity among our membership and the richness that diversity gives our association. In part to recognize that diversity, I offer you two different closing quotes about how we will deal together with the changes and challenges that face the American Risk and Insurance Association during the coming year. For the traditionalists among you, I quote Walt Whitman:

"Let that which stood in front go behind,
Let that which was behind advance to the front."²

For the new-age modernists among you, I quote the extraordinarily succinct ad slogan from Nike, a major company in my home state of Oregon: "JUST DO IT!"

² Walt Whitman (1819–1892), U.S. poet. *Reversals*.

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