

ARIA NEWS



Vol. 5, No. 2

American Risk and Insurance Association

Fall 2000

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Letter from the President

by Helen Doeringhaus, University of South Carolina

Many of you attended the ARIA Annual Meeting in Baltimore this past August. The theme of the meeting was "New Risks in a Changing World." As always, the plenary speakers and concurrent sessions offered many opportunities to learn and to share information. But this year's meeting offered something new—greater international participation and participation across disciplines, giving us "New Opportunities in a Changing ARIA."

This year my focus is to build strength through community. Within ARIA there is greater diversity of experience and expertise than ever before. By pooling our knowledge across disciplines, across schools, across borders, we can benefit from what others have already discovered. To this end, avenues within ARIA for information sharing should be improved.

For many of our members around the world, ARIA's Web site is the primary channel for information exchange. Many



Helen Doeringhaus, ARIA President

of you have commented on the need to improve ARIA Web site communications, and working to achieve this improvement has been my top priority this fall. As you may know, Jim Garven, Richard MacMinn, and Pat Brockett have been involved with

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ARIA 2001 Annual Meeting

by Mark J. Browne, University of Wisconsin-Madison

ARIA will hold its Annual Meeting at the Omni Severin Hotel in Indianapolis, Indiana, August 12 through August 15, 2001. Indianapolis, the 12th largest city in the United States, is best known for the Indy 500, the premier automobile race in the world. The Indianapolis Motor Speedway Museum, located within the 2.5-mile oval racetrack, is a top attraction for those interested in the history of this event, the

world's largest-attended single-day spectator sport. Indianapolis is home to several major corporations, including RCA and Eli Lilly. Dining and entertainment in downtown Indianapolis center on the impressively restored Union Station and the festive nightlife district of Broad Ripple. Other attractions include an outstanding children's museum, the Eiteljorg Museum of American Indians and Western Art, and the Circle Centre Mall.

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Start your engines: Indy to host Annual Meeting in August

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Letter from the President, continued

sponsoring the site in the past. They deserve hearty thanks for all they have done. However, their universities can no longer provide the necessary support to maintain the Web site, and ARIA's budget constraints prevent commercial outsourcing.

I am pleased to tell you that Norma Nielson and Ryan Lee at the University

of Calgary have stepped forward to share their experience and expertise as the new Webmasters for ARIA. They have already enhanced the appearance, content, and capability of ARIA Web: check it out (<http://www.aria.org>) and see for yourself! We now are seeking a new site for the server and hope to be able to announce that move to you later this year.

Fryer Named ARIA Executive Director

by Yvette S. Kounios, American Institute for CPCU

James F. Fryer, Ed.D., CPCU, of the American Institute for Chartered Property Casualty Underwriters and the Insurance Institute of America, is ARIA's new Executive Director. Commenting on his role in ARIA, Jim said that he is happy "to help the organization to continue to move forward and provide even better service to its members."

Jim is Director of Information Technology Education and Director of Continuing Education at the Institutes. He is also responsible for the Institutes' Associate in Information Technology (AIT) program and courses, the Program in Supervisory Management (SM) and its courses, the Associate in Regulation and Compliance (ARC) program, and the Insurance Regulation course (IR 201).

He has worked at the Institutes for 14 years and holds a doctorate in Educational Administration from Temple University. Jim is a member of the Society of Insurance Licensing Administrators (SILA) and has served on committees in the National Association of Insurance Commissioners (NAIC).

As ARIA Executive Director, Jim succeeds Karen L. Hamilton, Ph.D., CPCU, CLU, CRM, ARM. Karen recently became Associate Professor and Director of the Brantley Risk and Insurance Center at Appalachian State University.

The Board of Directors and the President of ARIA thank Karen for her contributions as past Executive Director.



Jim Fryer, ARIA Executive Director
Photograph by Kenneth N. Scoles Jr.

Jim said that he looks forward to meeting ARIA members at upcoming events and hearing their ideas. He also notes with a smile that he is "an avid Rolling Stones fan—especially Keith Richards," so ARIA members' next chat with the new Executive Director—who taught English at the high-school and college levels for several years—promises to be well-rounded.

Members should contact Jim regarding any ARIA business at the following address:

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716 Providence Road, P.O. Box 3028
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Fax: (610) 725-1007
E-mail: aria@cpcuiia.org

ARIA 2001 Annual Meeting, continued

Plenary sessions at the conference will focus on two primary themes: regulation and social insurance. The plenary sessions on August 13 will address two regulatory issues that have significant implications for the insurance industry. The first will examine the implications of increasing internationalization on the regulation of insurance-company business practices. The second session that day will focus on regulation of the health-insurance industry with particular focus on political demands for a "Patients' Bill of Rights." Plenary-session topics on August 14, the

66th birthday of the signing of the Social Security Act, center on the debate over Social Security reform and call for expansion of the Medicare program to include a prescription-drug benefit.

Proposals to present research pertinent to any risk and insurance topic are encouraged. Proposals should be sent by e-mail to mbrowne@bus.wisc.edu or mailed to:

Mark J. Browne
975 University Ave.
Madison, WI 53706-1323

Bob Hedges Memorial Scholarship Announced at Annual Meeting

by Stephen P. D'Arcy, University of Illinois

In honor of Bob Hedges, Ph.D., CLU, CPCU, a pioneer in the field of risk management and a past president of ARIA, his family has generously funded a new award that will enable undergraduate students studying risk management and insurance to attend future ARIA meetings. Bob, who taught at the University of Illinois and Temple University, wrote three books and more than 75 articles on risk management and insurance. Bob passed away February 1, 1999. He had conscientiously attended ARIA and Risk Theory Seminar meetings

throughout his career and even after retirement. His wife, Jane Hedges, who frequently attended meetings with him, spoke at the ARIA Annual Meeting in Baltimore in announcing this new award. The first award will cover the expenses of attending the ARIA Annual Meeting in Indianapolis, August 12-15, 2001, for one undergraduate student. Any undergraduate student studying risk management and insurance is eligible to apply. Complete application forms will be available on the ARIA Web site.



Mrs. Jane Hedges (center) and her daughter (the Rev.) Barbara Hedges-Goettl meet with Stephen D'Arcy at the Annual Meeting in Baltimore for the announcement of the Bob Hedges Memorial Scholarship. Photograph by Kenneth N. Scoles Jr.

Risk Management and Insurance Positions

Below is a list of organizations offering academic, government, and industry jobs that ARIA has received since May 2000. (Note that some of the jobs might have been filled.) Please contact these organizations for additional information.

May

California State University, Northridge
University of New South Wales

June

The University of Mississippi
University of North Carolina at Charlotte

July

Georgia State University
Illinois Wesleyan University
Instituto Tecnológico Autónomo de México (ITAM)
University of Arkansas at Little Rock

August

Washington State University, Spokane
University of Minnesota, Twin Cities

September

Florida State University

October

Laval University, School of Actuarial Science

ARIA NEWS

is published semi-annually for ARIA members and sponsors.

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Produced by the American Institute for CPCU and the Insurance Institute of America

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ARIA Faculty Internship Program—Have You Responded?

by Philip W. Stichter, Griffith Foundation for Insurance Education

The ARIA Faculty Internship Program is entering its fourth year. For the 2001 program, the deadline for submitting an application was October 1. Since this newsletter will reach you after that deadline, and if you are now interested in participating next summer, please contact The Griffith Foundation for Insurance Education immediately to see whether a late application can still be considered.

Even if your plans for next summer preclude you from participating, it is important that we hear from you by your completing the survey form, which was distributed at the ARIA Annual Meeting in Baltimore and which is now available at the ARIA Web site (<http://www.aria.org>). The responses contained in your completed survey form will help the Griffith Foundation in planning and administering this program in 2002. We need your input so that this program is relevant and logistically convenient and stimulates your interest.

So far, 12 professors have participated, and nine different insurance companies have served as host companies. Please visit the ARIA Web site for more details about this unique program, about how to contact the Griffith Foundation, and for a copy of the survey form.

Thank you for your ongoing support of this exciting program. We look forward to hearing from you.



The award-winning Omni Severin Hotel in Indianapolis, site of the 2001 Annual Meeting, located in the business district near fine dining, shopping, and city attractions. Plan to be there!

Research Perspectives

Analyzing the Genetic Code

by Krupa Subramanian, Temple University



Professor Subramanian, a Robert C. Witt Research Award winner

On June 26, 2000, a tremendous achievement was announced to the world. Scientists from the two major research efforts aimed at decoding the human genome declared that a rough draft of the human genetic code was complete. The National Institutes of Health (NIH) and Celera Genomics, a private biotechnology firm, worked independently to bring this goal to fruition, fueled by intense competition. When the Human Genome Project began in 1990, a 15-year timeline for completion was foreseen. Given current technological advances, it is expected that the human genome will be fully sequenced by 2003, aided in part by the recently agreed-upon cooperation between NIH and Celera. These discoveries allow us to better understand the human body, but social and ethical issues arise when we consider how this information can and should be used.

The human genome consists of 23 pairs of chromosomes; each pair contains a different number of genes. It is now estimated that the human genome consists of 50,000 genes, rather than the 80,000 to 100,000 previously reported. Each gene contains some array of four different bases: these bases are adenine (A), thymine (T), guanine (G), and cytosine (C). In total, the human genome contains 3 billion bases. Deciphering the human genome,

the task expected to be completed in several years, involves determining the order of these 3 billion bases; humans are estimated to be 99.99 percent identical in their sequence.

Sequencing is just the first major step towards understanding the human genetic code, however. The location, length, and function of each gene must be identified. These tasks will require years of future research. Mutations in genes are also being studied because they may indicate future health problems. To date, mutations that affect the likelihood of developing breast and ovarian cancer, colon cancer, Alzheimer's disease, and Huntington's disease, among others, have been discovered. Genetic testing for these mutations is available; typically, individuals with a family history of the disease are appropriate candidates for such testing. Much medical research is also directed at estimating the likelihood of developing a particular disease given a genetic mutation.

All of this information currently available and in the pipeline begs the following question: Would you want to know if your genetic code indicates an increased susceptibility to certain ailments? Depending on the individual and his or her circumstances, the answer varies. This information could cause much emotional distress and possibly affect the decision to have children. Fears about who else would have access to this genetic information add to any hesitation about testing.

Knowledge of a mutation's existence, however, could encourage an individual to periodically undergo preventive measures and maintain a healthier lifestyle. In addition, genetic engineering may lead us to eventually discover "cures" for these tainted genes and for these diseases. Society desires these benefits of understanding the human genetic code. We are reluctant, though, to share our genetic information with the insurance industry. To that end, 21 states have passed regulation prohibiting the use of genetic information by insurers. Interestingly, however, several

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Congratulations to the ARIA Award Winners for 2000

Compiled by Larry Cox, University of Mississippi, and Cindy Longo, American Institute for CPCU

- Clarence Arthur Kulp/Elizur Wright Memorial Award (Property/Liability Category)—for the outstanding book in risk and insurance published during the past year: W. Kip Viscusi, *Rational Risk Policy: The 1996 Arne Ryde Memorial Lectures*.
- Clarence Arthur Kulp/Elizur Wright Memorial Award (Life/Health Category)—for the outstanding book in risk and insurance published during the past year: Dennis Logue and Jack Rader, *Managing Pension Plans: A Comprehensive Guide to Improving Plan Performance*.
- Robert I. Mehr Award—for the article published in *The Journal of Risk and Insurance (JRI)* 10 years ago that has best withstood the test of time: (a tie)
 - Richard D. MacMinn and Li-Mang Han, “Limited Liability, Corporate Value, and the Demand for Liability Insurance,” and J. David Cummins, “Multi-period Discounted Cash Flow Ratemaking Models in Property-Liability Insurance.”
- Les B. Strickler Innovation in Instruction Award—for outstanding teaching innovation: Nicos Scordis.
- Robert C. Witt Research Award—for the outstanding feature article published in the *JRI* during the past year: Krupa Subramanian, Jean Lemaire, John C. Hershey, Mark V. Pauly, Katrina Armstrong, and David A. Asch, “Estimating Adverse Selection Costs From Genetic Testing for Breast and Ovarian Cancer: The Case of Life Insurance.”



Jack Nelson (left) presents a Mehr Award to Richard MacMinn at the 2000 Annual Meeting.



Nicos Scordis (left) accepts Jack Nelson's compliments on winning the Strickler Award.

Highlights from the 2000 Annual Meeting in Baltimore



(Left to right) Jack Nelson, Bill Ferguson, and Lisa Gardner.



Jack Nelson accepts the ARIA Past President's plaque from ARIA President Helen Doerpinghaus.



(Counterclockwise from right) Kenneth Black, Qixiang Sun, and friends.

All photographs on this page by Kenneth N. Scoles Jr.



Enjoyable idea exchange at the Annual Meeting.

Research Perspectives, continued

health insurers cover the cost of genetic testing for particular mutations; the test for detecting the BRCA1 and BRCA2 mutations, which increase the likelihood of developing breast and ovarian cancer, currently costs \$2,400. At the federal level, various bills, which also address employer access to this information, are currently being debated. Dr. Francis Collins of NIH has repeatedly urged Congress to enact some form of regulation, given the rapid pace of human genome research.

Questions that genetic testing raises for individuals and for their employers and insurers include the following:

- What issues must an individual consider before undergoing genetic testing?
- Why would employers desire access to genetic information?
- Should insurers be allowed access to genetic information for purposes of facilitating appropriate risk classification and pricing?
- If the use of family history of disease is allowable in underwriting, why are individuals opposed to insurer use of genetic information? It could lead to a reduction in premiums if an individual with a strong history of a particular disease is found not to carry the mutation.
- If an individual knows that he or she is carrying a mutation and subsequently purchases large amounts of insurance, is this unethical behavior?

As researchers, we should consider the questions listed above about behavior and risk classification. As professors, we can initiate discussion and debate of these issues among our students.

Send Us Your News

ARIA members can send notice of events of professional or personal significance that they would like published in *ARIA News* to the editor, Larry Cox, at lcx@bus.olemiss.edu. Send announcements by March 15 for the Spring 2001 issue. If you are not a user of e-mail, mail messages to Larry at the School of Business Administration, The University of Mississippi, P.O. Box 1848, University, MS 38677-1848.

IASA: It's All About Connections

by Doug Yenzer, Vice President-Marketing, Insurance Accounting and Systems Association, Inc.

The Insurance Accounting and Systems Association (IASA) is a nonprofit association that promotes the study and development of modern practices and procedures applicable to insurance accounting and systems. Since 1928, IASA has partnered with insurance companies, and other companies related to the industry, to gain "Progress Through Sharing Knowledge." In fact, that's our motto, and it's what makes IASA so valuable to member companies. For 70-plus years, IASA has served as a valuable connection among members, providing a means to share information to enhance their effectiveness for their employers and for the industry.

This purpose continues to be important to IASA. With financial convergence, however, IASA sees an opportunity to broaden the appeal beyond our core membership. While striving to improve the connections between our members and industry partners, we also want to deliver better educational products that are essential, timely, and of high value to potential new entrants from the financial services industry. IASA wants to explore and implement ways to deliver our products through Web-based distance-learning tools and to deliver new products to support the expanding technology and personal development needs of our members. IASA's vision is to be recognized as an insurance industry leader in initiating and facilitating the exchange of educational information and ideas.

As an organization, IASA provides a forum for training and education that no single company could ever match. Each year, IASA hosts dozens of educational

seminars throughout the country and an annual educational conference and business show that is the biggest in the business. At the annual conference, thousands of insurance industry professionals participate in more than 100 courses during this annual four-day event. In addition, over 400 exhibitor booths create the largest one-stop shopping event in the industry. To learn more about IASA seminars and the 2001 annual conference, be sure to check out IASA's Web site: <http://www.iasa.org>.

Another advantage to being involved with IASA is the ability to participate in its all-volunteer structure. Companies are the official members, and employees of member companies can gain valuable professional experience by working as an IASA volunteer. A small, full-time staff runs IASA's day-to-day operations, but an all-volunteer board and the member-company volunteers, who participate on dozens of IASA committees, make the decisions that drive the organization. By participating on a committee, volunteers can learn new business skills in areas outside of their professional training. It's a unique training ground that benefits volunteers, their employers, IASA, and the industry.

IASA also has 30 chapters that provide industry networking, education, and volunteer opportunities on the local and regional levels. By participating at the chapter or national levels—or both—IASA helps to keep the industry connected. To learn more about IASA, call Tricia Norman in the International Office at (919) 489-0991, or visit our Web site: <http://www.iasa.org>.



ARIA Members in the News

Kevin Ahlgrim recently received a \$10,000 State Farm Companies Foundation Doctoral Dissertation Award. He is completing his dissertation in the Department of Finance at the University of Illinois at Urbana-Champaign. Kevin's research investigates the effects of alternative interest rate models on insurance values.

Steve Avila and his wife, Mary, proudly announce the arrival of a son, Luke Stephen, born on May 21. Steve recently was promoted to Associate Professor and named co-director of the Center for Actuarial Science and Risk Management and Insurance at Ball State University.

Nancy Bell has been named dean of the Michael E. Stephens College of Business at the University of Montevallo. She previously served on the faculty of Washington State University.

David Bickelhaupt reports that his long-standing textbook, formerly titled *General Insurance*, has been revised and updated by coauthors Burton Beam and Robert Crowe and republished as *Fundamentals of Insurance for Financial Planning* by the American College. David and his wife, Lee, are enjoying his retirement from Ohio State University by spending winters in Florida and summers in Canada.

Patrick Brockett, ARIA president-elect, was recently appointed by the Texas Commissioner of Insurance to serve as a public member of the seven-member Board of Directors for the Texas Property and Casualty Guaranty Association.

Jeffery Brown of Harvard University and his wife, Lisa, are delighted to announce the birth of their second daughter, Sophie Ann, on July 4.

Jim Carson has been appointed interim director of the Katie Insurance School at Illinois State University. He succeeds **Andy Nappi**, who served as the school's director from 1990 until his retirement this summer. The director is responsible for facilitating partnerships between academe and business to generate programs for students, faculty, and financial services companies.

Richard Corbett currently is on leave from Florida State University. He now is serving as the Thomas F. Gleed Professor of Business Administration in the Albers School of Business and Economics at Seattle University. Richard's primary goal is to start a new program in risk management and insurance.

David Cummins is spending the fall semester as an economist for the Federal Reserve Bank of New York. He is advising the Bank on insurance regulation and market structure.

Edward W. (Jed) Frees, Time Insurance Professor of Actuarial Science at the University of Wisconsin, has recently been named Editor of the *North American Actuarial Journal (NAAJ)*. The journal has a subscription base of more than 20,000 actuaries worldwide. More information about *NAAJ* is available at its Web site: <http://www.soa.org/pubs/naaj.html>.

Sandra Gustavson has been named Associate Dean for Faculty and Research in the Terry College of Business at the University of Georgia. She will serve as Chief Financial Officer of the Terry College, with responsibilities for budgeting, hiring, merit review and promotion, and enhancement of research funding.

Sanford Halperin, Professor Emeritus of Insurance at the University of Louisiana-Monroe, reports that he is winning his battle with lymphoma of the liver. His doctors have declared that his cancer is in remission.

Rob Hoyt is the new head of the Department of Insurance, Legal Studies and Real Estate, at the University of Georgia. Rob succeeds **Sandra Gustavson** in that position.

Claude Lilly is the new Dean of the Belk College of Business at the University of North Carolina (UNC) at Charlotte. Before being named dean, Claude established the risk management and insurance program at UNC Charlotte while holding the James J. Harris Chair of Risk Management and Insurance. **Mark Dorfman** now will head

the risk management and insurance program at UNC Charlotte, succeeding Claude.

Richard MacMinn has accepted the Swiss Re Chair in the Management of Risk in the Centre for Risk and Insurance Studies at the University of Nottingham in the United Kingdom. Richard previously served on the faculty of the University of Texas.

Kathleen McCullough has joined the faculty of Illinois State University after receiving her Ph.D. from the University of Georgia. Her new e-mail address is kamccul@ilstu.edu.

Andy Nappi was honored, upon his retirement, with a grant donated in his name by the Insurance Advisory Board of Executives at Illinois State University's Katie School of Insurance. The Andrew T. Nappi International Study Grant will enable students of insurance and risk management to pursue international learning opportunities.

Steven Pottier has been promoted to Associate Professor of Risk Management and Insurance at the University of Georgia.

Bill Rabel, Senior Vice President of Education and Training at the Life Office Management Association, was elected to the board of directors of the Asia-Pacific Risk and Insurance Association during the annual meeting held in Perth, Australia. He also will serve as vice chairman of the Nominating Committee.

Jim Ross is taking a leave of absence from Radford University this year to serve as Visiting Professor of Finance and Insurance at the University of Rhode Island.

Tapen Sinha of ITAM in Mexico received the Shin Award for his paper presented at the International Insurance Society's annual conference in Vancouver. His proposal for a monograph on Mexican pension privatization earned a grant from the Society of Actuaries. Tapen's book titled *Pension Reform in Latin America* recently was published by Kluwer as part of the Huebner series. Finally, in a paroxysm

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Activities of Sister Associations and Affiliates

Asia-Pacific Risk and Insurance Association

Fifth Annual Conference
 July 2001
 Bangalore, India
 Organizers: Indian Institute of Management
 Web site: <http://www.scicollege.org.sg/apria.htm>

Risk Theory Society

2001 Annual Meeting
 April 20-22, 2001
 HEC-Montreal
 Montreal, Quebec, Canada
 Program Chair: Georges Dionne,
 HEC-Montreal
 Web site: <http://www.aria.org/rts>
 Proposal submission deadline:
 December 15, 2000

Southern Risk and Insurance Association

2000 Annual Meeting
 November 19-21, 2000
 La Mansion del Rio Hotel
 San Antonio, Texas, USA
 Program Chair: Patrick Maroney, Florida
 State University
 Web site: <http://www.terry.uga.edu/sria>

Western Risk and Insurance Association

2001 Annual Meeting
 January 3-7, 2001
 Fess Parker's Doubletree Resort
 Santa Barbara, California, USA
 Program Chair: William L. Ferguson,
 University of Louisiana at Lafayette
 Web site: <http://www.katie.cob.ilstu.edu/wria>

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ARIA Members in the News, continued

of national pride, Tapen reports that his home country, Australia, has won the most Olympic medals in the world over the last hundred years *on a per capita basis*. (Editor's note: Tapen was unavailable for comment about how this alleged factoid would be affected if just one sport—swimming—were eliminated from the Olympics.)

David Sommer has been promoted to Associate Professor of Risk Management and Insurance at the University of Georgia.

Michael Zuckerman joined Aon Risk Services in July 2000 as a vice president in its Healthcare Industry Practice in Philadelphia, PA. He had been teaching at Temple University's Fox School of Business and Management for the last three years. Michael's new e-mail address is: michael_zuckerman@ars.aon.com.

ARIA salutes its institutional sponsors and expresses appreciation for their support of risk and insurance education in universities around the world.



2000 Institutional Sponsors

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