The Annual Meeting of the American Risk and Insurance Association will be held August 1-4, 2021 in Denver, Colorado. Papers presented at the annual meeting will mostly include those submitted by individuals. Session chairs are also invited to propose a full session based on a specific topic. By doing so the association encourages the broadest possible participation and the highest quality meeting.

Academicians, doctoral students, and other researchers are encouraged to submit a proposal to present their best research. Papers on any risk or insurance related topics are welcome. Specific subject areas include, but are not limited to, insurance economics, risk management, behavioral risk perception, law and regulation of insurance and risk transfer mechanisms, insurance accounting, insurance operations, corporate governance, health insurance and economics, public policy and financing of aging and retirement, etc.

Please use Key Words placed just below the abstract and/or use the Journal of Economic Literature's classification code to help describe your submission: https://www.aeaweb.org/econlit/jelCodes.php?view=jel

Executive summaries (not exceeding three pages) that focus on the purpose, expected results, and importance of the research may be submitted. Completed papers are preferred. Proposals from doctoral students are encouraged. Submitted papers should not have been accepted for publication. **The deadline for submission is February 22, 2021.** This deadline will not be extended.

Proposals must be submitted electronically through the submission portal which will be opened no later than January 11, 2021. The link will be posted on ARIA’s website at [https://www.aria.org/events/2021-denver-annual-meeting/](https://www.aria.org/events/2021-denver-annual-meeting/). Please upload your document in either Acrobat (pdf) or Word (.docx) format. Please remove all author information from your paper as this is a double-blind review process. **Please check the documents properties for any identifying information before uploading.**

**Important information regarding paper submission:** Papers already accepted for publication should not be submitted. Authors will be notified by e-mail of the program committee’s decision regarding their paper by the end of April 2021. In order to appear on the program, at least one author must register for the meeting no later than June 15, 2021. ARIA Member benefits include reduced annual meeting registration rates and access to ARIA Journals: *The Journal of Risk and Insurance* and the *Risk Management and Insurance Review*. To join ARIA, please visit [http://bit.ly/JoinAria](http://bit.ly/JoinAria).

Questions or suggestions concerning the program can be directed to:

Randy Dumm, ARIA Vice President and 2021 Program Chair  
Department of Risk, Insurance, and Healthcare Management  
The Fox School of Business, Temple University, Philadelphia, PA  19122  
Email: randy.dumm@temple.edu

Other questions about the meeting should be directed to the ARIA National Office  
Phone: 727-940-2658 x 2004, or e-mail: gphillips@ardensolutions.com