

Welcome to the Dance

THROUGHOUT MY PROFESSIONAL CAREER, I have worked in several organizations that depend on groups of volunteers. We have all heard the horror stories of volunteer groups that have gone bad. The childhood warning that it takes a single “bad apple” to make a team environment torture reverberates in our heads. And yet, when asked why employees continue to work in not-so-great professional environments, the answer tends to include a statement regarding the positive teamwork and strong camaraderie among the volunteers and coworkers. I have watched as individuals band together in order to help the world around them or to find solutions to problems that no one else has ever tried to solve. Every time, I’m impressed by the abilities of groups to make an impact in the world around them.

In my most recent experience before joining the Academy, I worked with a professional association. I watched as they set aside a few days a year to review publishable work and plan an annual meeting. I was impressed by the volunteer efforts of members; individuals from the group who were willing to sacrifice overly committed schedules in order to help the association. These individuals, I’d say, are great examples of why volunteers are the backbone of our modern society.

I was correct in recognizing that volunteers are integral to a successful society. However, I was about to discover that I’d seen nothing yet. The Academy’s volunteers take the idea to the next level. Whereas I had previously seen what could be done by a handful of volunteers in a few days a year, I’m blown away by what can be done by volunteers on a daily basis.

All those who take the time to volunteer within their profession’s association should be applauded. In today’s world, when we must apportion our time among many responsibilities, it’s all too easy to ignore requests for more time and effort. How many of us would willingly give up an hour or so every week for something not directly related to our work or family? And yet, without individuals who willingly travel, join conference calls, and squeeze in e-mails before heading to work each morning, none of the valuable work the Academy does every year would be possible.

As with most associations, our strongest assets lie within our membership. Since joining the Academy, I’ve been im-

pressed by the amount of time and effort that each committee, task force, subgroup, or work group volunteer contributes daily, weekly, and monthly. Almost every volunteer balances a full work schedule and a full personal schedule. Yet these people are still able to make time for multiple conference calls, various meetings, and a range of projects, many of which last for years. As someone who at times struggles

to fit in time at the gym, the enthusiasm and dedication I’ve witnessed are beyond anything I’ve experienced before.

Within a week of coming to work for the Academy, “my” volunteers had brought me up to speed on current projects, welcomed me to the group, and offered their expertise whenever I had a question. I’ve come to a better appreciation of the amount of work volunteers do, much of it behind the scenes. The fact that individuals, other associations, and governmental institutions reach out to the Academy for insight, knowledge, and considered opinion is a testament to the abilities and efforts our volunteers have provided over the years.

At times, it’s clear that not everyone is familiar with the system within the Academy. The work that goes on behind the scenes—the hours of volunteer time our members contribute, the near-constant schedule modifications required to set up conference calls and meetings, and the sharing of ideas and final products in order to ensure that any and all products that come from the Academy are fair representations of what the actuarial community as a whole would stand behind—would confound and impress even the most hard pressed critic.

To make the time to talk through an issue with one or two people can be difficult enough. Our volunteers manage to do so, often in small groups scattered around the country and involved in several different projects. It’s a carefully crafted dance that many volunteers maneuver, weaving together Academy responsibilities, direct employer duties, and individual beliefs and perspectives. The degree to which these volunteers have perfected this dance is impressive.



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One group of volunteers, who can be held as prime examples of our hard-working volunteers, is the Health Rate Filing Task Force of the Health Practice Council. Their project has been several years in the making. For the past few years, these volunteers have been donating hours of their time in creating and fine-tuning a model for the individual health insurance market and regulatory remedies that state insurance regulators can use and understand to address the closed block problem.

At times, these volunteers put in as much time and effort on this project as they gave to their day jobs. The resulting report model, which is currently available on the Academy's website, has been presented to the NAIC's Life and Health Actuarial Task Force. The chair of the NAIC's Life and Health Actuarial Task Force's Accident and Health Working Group, Julia Philips, commended the group during the Winter NAIC meeting in New Orleans. She and the rest of the working group recognized the level of time and effort our volunteers contributed and thanked them for a job well done.

Many groups would accept the credit and then take a deep sigh of relief that the job was over. Not this group. While they may not be continuing work at this point, they stand ready to answer the call should the NAIC's working group have additional questions or problems in the future. For now, we should be proud to point to the work done as a reflection of the level of expertise and knowledge that our volunteers have.

And yet, our long-term projects and reports aren't the only reflection of our volunteers' talent and dedication. After the release of the proposed Medicare Modernization Act regulations in late 2004, we had a few short weeks to develop and polish any comments we felt should be considered by the Centers for Medicare and Medicaid Services (CMS). With guidance from our health policy fellow, Cori Uccello, all 2,000 pages of the regulations were reviewed. Specific sections were then highlighted and passed around to the pertinent work groups for further review.

With the capable assistance of our federal health policy analyst, Holly Kwi-

atkowski, several letters were written and presented to CMS by the Oct. 4 deadline. These letters required multiple conference calls and several peer reviews, all of which meant incredible amounts of time and effort from our volunteers in order to meet the deadline for the comment letters. Nevertheless, we were ultimately successful in presenting the thoughts and concerns of our volunteers and the larger actuarial community.

As the proposed regulations continue through the rulemaking process and are evaluated before official adoption, the Academy continues to be involved, providing thoughts and comments whenever appropriate.

The work the Academy has done and continues to do is impressive. The sheer volume of work would overwhelm a lesser organization. Yet our volunteers rise to the challenge. As issues come up and a reasoned response is required, we find the individuals we need. Even as our volunteers change jobs, move from city to city, or face personal challenges, they

can be depended upon to rise to the challenge when the Academy calls.

Many associations refer to their members as a No. 1 asset. In the Academy, our volunteers simply are. Without them, the Academy would not be the respected institution it is. For every practice note published, every briefing and interview given, there are several volunteers who have stood in the background and done the work that was required. Behind every successful association are the influential and erudite men and women who work tirelessly on its behalf. It's these volunteers we should fete and give a resounding "thank you."

Our volunteers are awe-inspiring. They make a difference, creating opportunities for both the profession and the world at large. These volunteers are among the most influential architects of our society. Their time, effort, and desire have created an association that leads the actuarial profession in providing solid, trustworthy, and respected analysis on the major issues of our time.



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