



SOCIETY OF ACTUARIES

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# News Direct Newsletter

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Editor's Corner

## The Constantly Changing Landscape

by Christopher H. Hause

*Nothing is constant, except change.*

**Y**ou may notice a new look for *NewsDirect* this issue. The color of the paper is not indicative of the weather we have been having lately in the Midwest, although it does match my lip shade. Rather, as I always say, "If you are going to be Nontraditional, the worst thing you can do is hide it." Hence, the colorful nature of this issue of *NewsDirect*.

It occurs to me that maybe I should leave the quoting to those who have enjoyed more success

*"Teams do not go physically flat, they go mentally stale."*

*- Vince Lombardi*

with it than I. Here is one of my favorites from Vince Lombardi, the legendary coach for the Green Bay Packers. "Teams do not go physically flat, they go mentally stale."

If there is one thing that we can say about our membership, we don't go mentally stale. There are always new challenges. Marketing methods, such as bank sales and Internet marketing may eventually rewrite the book on compensation, product design, underwriting, administration, and just about everything else. This means that we must consider all aspects of our operations in our work, and we must always be moving forward. That is a full-time and continuing task, and not one for the

mentally stale.

While I do not want to overstate the importance of marketing, the ability to distribute product efficiently has always been one of the top priorities for my company (and now, my clients' companies). The inability to distribute sufficient product has led some companies to, and occasionally over, the brink of disaster. However, I like to believe an emphasis on marketing has more often brought us innovation and has brought us closer to our real clients, the insured public.

For those of you who are not yet aware, Julie Tani and I have assumed co-editorship of *NewsDirect*. We will alternate issues. I, having drawn the short straw, go first. We intend to publish once per quarter in an effort to stay timely.

I am proud to be associated with all of you as a member of this section, a few years ago as a Council member, and now in a new capacity as editor. I hope that you all join me in congratulating and thanking *Joe Brennan*, the outgoing editor. His contribution will be difficult to replace, but I will try my best.

I believe that the most important function of this newsletter is to keep the membership informed as to the activities of the council and its members. Keeping up with such a dynamic and diverse membership is not an easy task. I would like to enlist your help by bringing upcoming events of interest to our membership to our attention.

Many times, all it will take is a cc: on an e-mail. My address is [buchanan@qni.com](mailto:buchanan@qni.com). Julie's is [julie.tani@transamerica.com](mailto:julie.tani@transamerica.com)

You will notice we have dedicated a large portion of this issue to the upcoming Toronto SOA meeting, as



well as several seminars and the Product Development Actuaries' Symposium premiere. It will be our hope to report information on meetings when they are on the drawing board (so you can plan ahead and/or participate), all the way through reports from the attendees after the event.

It is also our goal to be thorough in our coverage of membership activities and interests. We will try to be thorough in our coverage of the "traditional" Nontraditional arenas of Direct Marketing and Credit Insurance. But at the same time, we will be proactive in our efforts to bring you articles and information on activities in the areas of Pre-Need, Seniors, Bank and Electronic Marketing.

I thank all of the contributors to this edition of *NewsDirect*. I hope to be working with many more of you in future issues. If you have any comments, please feel free to call, write, or e-mail. I will always welcome your help and participation.