



SIIA PIONEER REFLECTS ON 40 YEARS OF INDUSTRY ACTION

Written By Bruce Shutan



Forty years after the Self-Insurance Institute of America was founded, no one has as much institutional memory about the industry than Jim Kinder.

Since starting in the insurance industry in 1964, he worked for a TPA that managed 501(c)(9) trusts and later became SIIA's first CEO.

Since retiring from the organization, he is now chairman and CEO of Kinder & Associates as well as president of the Kinder Family Foundation. His daughter, Erica Massey, is SIIA's executive vice president.

Kinder recalled the group's evolution in a chat with SIIA CEO Mike Ferguson at the virtual 40th Annual National Conference & Expo.

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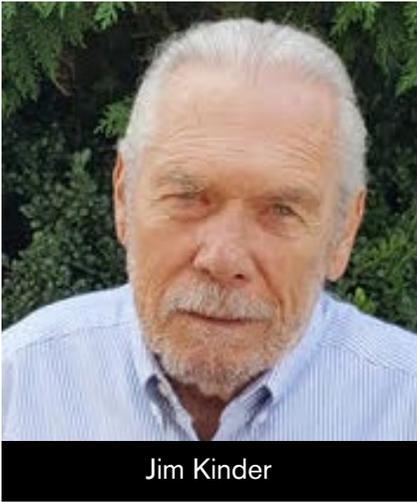


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Jim Kinder

He said the goal in establishing SIIA was to represent risk takers, excess carriers and plan administrators in the face of government efforts to regulate the self-insurance component of risk transfer and protect ERISA.

One powerful tool in SIIA's arsenal is a national annual conference. The first such event was in New Orleans in 1981 where a mere five members helped lure 151 attendees to occupy 150 prepaid hotel rooms.

Four years later, SIIA developed a strong legislative presence in Washington, D.C., with the help of George Pantos, a principal in the law firm of Vedder Price. Kinder described him as "stronger than nine acres of garlic. He was committed to the cause."

The fledgling group's first decade focused on health care, gradually expanding into the entire alternate risk transfer business, including workers' compensation, property and casualty, and captive insurance programs. Kinder is pleased with the level of balance among these areas of representation across the organization.

In addressing many highlights over the past few decades, Kinder remembered meeting President George W. Bush at a Greenville, S.C. fundraiser with Jerry Castellone who was then with CoreSource. "We were able to bend his ear for all of about 13 seconds on association health plans," he said, noting how AHPs began showing up in his speeches afterward.

Another fond – and funny – memory involved William F. Buckley, a blue-blooded intellectual, lifelong Republican, author and editor of *The New Republic* who keynoted a SIIA conference one year at a hotel that was also hosting a Ringling Brothers and Barnum & Bailey Circus.

"We were following the elephants around to go into the banquet hall," Kinder recalled, "and his one comment was, 'when you guys throw a party, you really throw a party.'"

He predicted that a ballooning federal deficit, coupled with legislative action in recent years and the pandemic's devastating impact, could trigger "some very interesting taxation issues that have a major material effect to items like self-insurance, captive insurance or risk

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retention groups.”

Asked what advice he'd give to the next generation of leaders in the self-insurance industry, Kinder encouraged active participation in SIIA and networking with one another. “Surround yourself with people smarter than you,” he said. “I think you still have the best of the best coming to the meetings, and that does set them apart, because they're active.”

“The industry is a lot more complex than it was in the older days,” he continued. “Methods of communication are different. Nobody sees anybody, nobody knows anybody. It's all this electronic stuff, which I think has its place. But sitting down, having a beer with somebody, or a Coke or coffee, and just looking eye to eye and talking to people

makes all the difference in the world, in my book, and I think it accelerates your learning curve.” ■

Bruce Shutan is a Portland, Oregon-based freelance writer who has closely covered the employee benefits industry for more than 30 years.

