

James I. Hilliard (Scholarly contributions since July 2017 noted in boldface)

CONTACT INFORMATION	Fox School of Business Temple University 632 Alter Hall Philadelphia, PA 19122 USA <i>E-mail:</i> james.hilliard@temple.edu	<i>Voice:</i> (215) 204-8153
RESEARCH INTERESTS	Corporate finance and managerial economics, especially for financial institutions: capital structure, distribution issues and market structure with special interest in issues of public policy importance	
EDUCATION	University of Connecticut , Storrs, Connecticut USA Ph.D., Business Administration (Finance), December 2007 <ul style="list-style-type: none">• Dissertation Topic: Issues in Insurance: Capital Structure, Distribution and Market Power• Advisor: Thomas J. O'Brien, Ph.D. MBA, Business Administration, May 1999 <ul style="list-style-type: none">• Finance concentration with secondary concentration in Operations and Information Management Houghton College , Houghton, New York USA B.A., May 1993 <ul style="list-style-type: none">• Major: Communication	
ACADEMIC APPOINTMENTS	School of Business, University of Connecticut, Storrs, CT Adjunct Professor of Finance, 2003-2007 Terry College of Business, University of Georgia, Athens, GA Assistant Professor of Risk Management and Insurance, 2008-2014 W.A. Franke College of Business, Northern Arizona University, Flagstaff, AZ Assistant Professor of Finance, 2014-Spring 2017 Associate Professor of Finance with tenure, Fall 2017-Spring 2019 MBA Graduate Coordinator, 2016-2019 Hankamer School of Business, Baylor University, Waco, TX Associate Fellow, Baugh Center for Entrepreneurship and Free Enterprise, 2014-2018 Fox School of Business, Temple University, Philadelphia, PA Associate Professor of Instruction, 2019-present Houghton College, Houghton, NY Adjust Professor of Finance, Summer 2020	

General Economics Outlets

- Bates, Laurie, James I. Hilliard and Rexford E. Santerre. “Do Insurers Possess Market Power?” April 2012 in *Southern Economic Journal*¹ 78(4):1289-1304.

Finance and Premier Risk Management Outlets

- O’Brien, Thomas J., Linda Schmid Klein and James I. Hilliard. “Shareholder Wealth Effects of Capital Structure Swaps,” November 2007 in *European Financial Management*¹ 13(5):979-997.
- Ghosh, Chinmoy and James I. Hilliard. “The Value of Contingent Commissions in the Property-Casualty Insurance Industry: Evidence from Stock Market Returns,” March 2012 in *Journal of Risk and Insurance*¹ 79(1):165-192.
- Garven, James R., James I. Hilliard and Martin Grace. “Adverse Selection in Reinsurance Markets,” September 2014 in *Geneva Risk and Insurance Review*¹ 39(2):222-253.
- Eckles, David L. and James I. Hilliard. “Market Structure and Performance in the Insurance Industry: Effects of Government Intervention,” July 2015 in *Geneva Papers on Risk and Insurance – Issues and Practice*¹ 40(3):538-555.
- Ghosh, Chinmoy, James I. Hilliard, Milena Petrova and B.V. Phani. “Exogenous Redistribution of Voting Rights, Corporate Control and Firm Value: The Case of Indian Banks.” November 2016 in *Journal of Banking and Finance*¹ 72:S19-S38.
- **Hilliard, James I., Steven W. Pottier and Jianren Xu. “Insurer Capital Structure and Debt-Equity Hybrid Securities.” March 2018 in *Journal of Risk and Insurance*¹ 85(1):219-244.**

Other Insurance and Pedagogical Outlets

- Santerre, Rexford E. and James I. Hilliard. “Health Insurance Research in the *JRI* and the Health Economy,” Spring 2009 in *Risk Management and Insurance Review* 12(67-79).
- Egginton, Jared, James I. Hilliard, Andre Liebenberg and Ivonne Liebenberg. “What Effect did AIG’s Bailout Have on its Competitors?” Fall 2010 in *Risk Management and Insurance Review* 13(2):225-249.
- **Anderson, Joseph, James I. Hilliard, Josh Williams, Susan K. Williams. “Getting on board: the business case for improving on-campus transportation at NAU.” 2017 in *The Case Journal* 13(5):633-660.**
- **Hilliard, James I., Andre P. Liebenberg, Ivonne Liebenberg and Joseph Ruhland, “The Market Impact of the Supreme Court Decision Regarding the Patient Protection and Affordable Care Act: Evidence from the**

¹SSCI-indexed journal.

Health Insurance Industry.” Fall 2018 in *Journal of Insurance Issues* 41(2):135-167.

- Hilliard, James I. and Joseph S. Ruhland, “Opening the Black Box: Teaching the Mechanics Of Monte Carlo Simulation Through Value At Risk.” Fall 2019 in *Journal of Risk Education* 10(1):16-23. Hilliard contribution to publication: 65%
- Hilliard, James I., and Joseph S. Ruhland. “Retirement Planning with Spreadsheets: Monte Carlo Simulations Without Third Party Software.” Summer 2020 in *Advances in Financial Education*. Hilliard contribution to publication: 50% of total work effort.
- Garven, James R., and James I. Hilliard, “Teaching the Economics and Convergence of the Binomial and the Black-Scholes Option Pricing Formulas.” Summer 2020 in *Journal of Economics and Finance Education* 19(1):34-50. Hilliard contribution to publication: 40%.

BOOK CHAPTERS Hilliard, James I., Laureen Regan and Sharon Tennyson. 2013. Insurance Distribution. In *Handbook of Insurance*, 2nd Edition, edited by Georges Dionne². New York:Springer.

WORKING PAPER
AND PAPERS
UNDER REVIEW

- Lu, Hao, Anne Kleffner and Hilliard, James I., “Enterprise Risk Management: A Difference in Difference Investigation of Firm Value.” Working paper.
- Chopin, Marc and James I. Hilliard. “Moves Between S&P Major Indices: Returns, Volume and Liquidity Impacts.” Working paper.
- Garven, James R., James I. Hilliard and Linda Schmid Klein. “What You Don’t Know Can Hurt You: Exploiting Asymmetric Information in Insurer Financing Decisions.” Working paper.
- Hilliard, James I., Anne Kleffner and Laureen Regan. “The Role of Contingent Commissions in Property-Liability Insurer Underwriting Performance.” Working paper.
- Hilliard, James I., Annette Hofmann and David Weber. “Sim Racing and Risk Aversion.” Working paper.

UNPUBLISHED
CASE STUDIES
AND OTHER
MANUSCRIPTS

“Leo’s Surf Shop and Extreme Sports Emporium” liability insurance case study.

“The Market Structure of the Flour Industry: Is Flour a Commodity?” case study.

“Calculating Weighted Average Cost of Capital Hurdles,” case study with Linda Schmid Klein.

²*Handbook of Insurance* received the Kulp-Wright Book Award from the American Risk and Insurance Association in 2015. The annual award recognizes the most influential text published on the economics of risk and insurance.

“Unconventional Methods of Acquisition Analysis,” independent study report.

“Use of Simulation in Corporate Acquisition Analysis: A Case Study,” independent study report.

CONFERENCE
PRESENTATIONS

“Shareholder Wealth Effects of Capital Structure Swaps” with Thomas J. O’Brien and Linda Schmid Klein. Presented at Southern Finance Association Conference, Key West, Florida, 2005 and Eastern Finance Association Conference, Philadelphia, Pennsylvania, April 2006.

“Conflict of Interest in Contingent Commission Arrangements: Stock Market Reactions to Attorney General Lawsuits,” Financial Management Association European Conference, Barcelona, Catalonia, 2007, Eastern Finance Association Conference, New Orleans, Louisiana, 2007, American Risk and Insurance Association, Quebec City, Quebec, 2007 and Financial Management Association, Orlando, Florida, 2007. Also presented at department seminar, Insurance, Legal Studies and Real Estate, Terry College of Business, University of Georgia, Athens, Georgia, March 2007.

“Insurance Capital Structure Swaps and Shareholder Wealth” with Linda Schmid Klein. Presented at at Doctoral Seminar, Financial Management Association European Conference, Barcelona, Catalonia, 2007. Also presented at department seminar, Finance, University of Connecticut, Storrs, Connecticut, October 2007 and American Risk and Insurance Society, Portland, Oregon, August 2008.

“Market Power in the Health Insurance Industry: Evidence from Merger Activity” with Chinmoy Ghosh and Rexford E. Santerre. American Risk and Insurance Association, Portland, Oregon, August 2008, New Perspectives on Health and Health Care Policy, Chicago, Illinois, March 2010 and Southern Risk and Insurance Association, Charleston, South Carolina, November 2010.

“Catastrophe Securitization: A Multi-Factor Event Study on the Corporate Demand for Insurance” with Bobby E. Bierley and Robert E. Hoyt. American Risk and Insurance Society, Portland, Oregon, August 2008 and Southern Risk and Insurance Association, Bay St. Louis, Mississippi, November 2008.

“It’s (Not) Easy Being Green: Returns to Sustainable Business Initiatives in Insurance and Financial Services” with Robert E. Hoyt. American Risk and Insurance Society, Providence, Rhode Island, August 2009 and Southern Risk and Insurance Association, Orlando, Florida, November 2009.

“What Effect did AIG’s Bailout Have on its Competitors?” with Jared Egginton, Andre Liebenberg and Ivonne Liebenberg, Southern Risk and Insurance Association, November 2009.

“The Effect of Health Insurer Seller and Buyer Concentration on Consumer Welfare: An Empirical Analysis” with Laurie Bates and Rexford Santerre. American Society of Health Economists, Ithaca, New York, June 2010, AcademyHealth, Boston, Massachusetts, June 2010 and Southern Risk and Insurance Association, Charleston, South Carolina, November 2010.

“Insurer Capital Structure and Debt-Equity Hybrid Securities,” with Stephen Pottier and Jianren Xu. Southern Risk and Insurance Association, Charleston, South Carolina, November 2010 and American Risk and Insurance Association, San Diego, California, August 2010.

“Market Structure and Performance in the Insurance Industry: Effects of Government Intervention,” with David L. Eckles. Southern Risk and Insurance Association, Charleston, South Carolina, November 2010 and Allied Social Sciences Association, Denver, Colorado, January 2011, Convergence, Interconnectedness, and Crises: Insurance and Banking, Temple University, Philadelphia, PA, December 2011 and April 2012 at Eastern Finance Association, Boston, MA, April 2012.

“Overconfidence Bias and the Demand for Health Insurance,” with James R. Garven. American Risk and Insurance Association, San Diego, California, August 2011, Southern Risk and Insurance Association, New Orleans, Louisiana, November 2011, Eastern Finance Association, Boston, MA, April 2012 and European Group of Risk and Insurance Economists, Palma de Mallorca, Spain, September 2012.

“Changing Capital Structure With Reinsurance: Wealth and Income Effects,” with James M. Carson and Steven G. Fier. Southern Risk and Insurance Association, Savannah, GA, November 2012 and American Risk and Insurance Association, Washington, DC, August 2013.

“Capital Structure Management through Pension Conversion,” with James M. Carson and Kathleen McCullough. Southern Risk and Insurance Association, Savannah, GA, November 2012.

“Upholding of the Patient Protection and Affordable Care Act by the Supreme Court The Market Impact: Evidence from the Life-Health Insurance Industry,” with Andre P. Liebenberg, Ivonne A. Liebenberg and Joseph S. Ruhland. Southern Risk and Insurance Association, Savannah, GA, November 2012.

“Adverse Selection in Reinsurance Markets,” with James R. Garven and Martin Grace. Southern Risk and Insurance Association, Orlando, FL, November 2013 and Western Risk and Insurance Association, Napa, CA, January 2014.

“Liquidity Risk and the Demand for Cash: Insurers and Financial Crises,” with Jean-Françoise Outreville. Western Risk and Insurance Association, Napa, CA, January 2014.

“Trust-Preferred Securities and Insurer Financing Decisions,” with Steven Pottier and Jianren Xu. American Risk and Insurance Association, Seattle, WA, August 2014.

“The Market Impact of the Supreme Court Decision Regarding the Patient Protection and Affordable Care Act: Evidence from the Health Insurance Industry” with Andre Liebenberg, Ivonne Liebenberg and Joseph Ruhland. Southern Risk and Insurance Association, Charleston, SC, November 2014.

“The Interplay Between Underwriting and Investment,” with Nicos Scordis. Southern Risk and Insurance Association, Charleston, SC, November 2014.

“The Demand for Cash Balances by Insurance Companies During the Financial Crisis,” with Jean-Françoise Outreville. Southern Risk and Insurance Association, Charleston, SC, November 2014.

“The Market Impact of the Supreme Court Decision Regarding the Patient Protection and Affordable Care Act: Evidence from the Health Insurance Industry” with Andre Liebenberg, Ivonne Liebenberg and Joseph Ruhland. World Risk and Insurance Economics Congress, Munich, Germany, August 2015.

“The Demand for Cash Balances by Insurance Companies During the Financial Crisis,” with Jean-Françoise Outreville. World Risk and Insurance Economics Congress, Munich, Germany, August 2015.

“Retirement Planning with Excel: Monte Carlo Simulations Without Third Party Software.” with Joseph S. Ruhland. Southern Risk and Insurance Association, New Orleans, LA, November 2015.

“Insurance Capital Structure Swaps and Shareholder Wealth.” with Linda Schmid Klein and James R. Garven. American Risk and Insurance Association, Boston, MA, August 2016.

“Shareholder Wealth and Leverage: The Curious Case of Insurers,” with Nicos Scordis. Western Risk and Insurance Association, Santa Barbara, CA, January 2017.

“Opening the Black Box: Teaching the Mechanics of Monte Carlo Simulation Through Value at Risk” with Joseph S. Ruhland. American Risk and Insurance Association, San Francisco, CA, August 2019; Southern Risk and Insurance Association, Charleston, SC, November 2019, and Western Risk and Insurance Association, Puerto Vallarta, Mexico, January 2020.

“Capital and Catastrophes: A Dungeons and Dragons Inspired Insurance Simulation”. World Risk and Insurance Economics Congress, held online, August 2020.

“Sim Racing and Risk Aversion” with David M. Weber. Western Risk and Insurance Association, Puerto Vallarta, Mexico, January 2020, and American Risk and Insurance Association, online, August 2021.

“Contingent Commissions After Spitzer: Agency Conflicts and Underwriting Performance” with Anne Kleffner and Laureen Regan. Western Risk and Insurance Association, Honolulu, HI, January 2022 and Conference in Honor of David Cummins and Mary Weiss, Philadelphia, PA, April 2022.

“What You Don’t Know Can Hurt You: Exploiting Asymmetric Information in Insurer Financing Decisions.” with Linda Schmid Klein and James R. Garven. Risk Theory Society, Waco, TX, May 2022 (upcoming).

INVITED
PRESENTATIONS

“Brown Dog Brewing Company: A Case Study in Risk Management and Insurance,” with Ronald C. Licata. Les B. Strickler Innovation in Instruction Award Presentation. American Risk and Insurance Association, San Diego, California, August 2011.

“Overconfidence Bias and the Demand for Health Insurance,” with James R. Garven. Where is Equilibrium in the Health Insurance Market and How Do We Get There? Symposium of the Center for Insurance Research at The Florida State University, February 2012.

“Insurance Capital Structure Swaps and Shareholder Wealth,” with Linda Schmid Klein. Seminar, Baylor University Department of Finance, Insurance and Real Estate, April 2012.

“Adverse Selection in Reinsurance Markets,” with James R. Garven and Martin Grace. Seminar, Northern Arizona University, W.A. Franke College of Business, November 2013.

“The Market Impact of the Supreme Court Decision Regarding the Patient Protection and Affordable Care Act: Evidence from the Health Insurance Industry” with Andre Liebenberg, Ivonne Liebenberg and Joseph Ruhland. St. John’s University, April 2015.

“The Role of Contingent Commissions in Property-Liability Insurer Underwriting Performance,” with Anne Kleffner and Laureen Regan. Seminars: University of Guelph, December 2017 and St. John’s University, February 2018.

CONFERENCE
DISCUSSIONS

“The U-Shaped Investment Curve: Theory and Evidence,” by Sean Cleary, Paul Povel and Michael Raith. Eastern Finance Association, Norfolk, Virginia, April 2005.

“Insurance Company Share Repurchases by Line of Business,” by John Polonchek and Ron Miller. Southern Finance Association, Key West, Florida, November 2005.

“The Value of Management Communications in Insurance Company Share Repurchases,” by John Polonchek and Ron Miller. Southern Finance Association, Key West, Florida, November 2005.

“The Effect of Competitive Structure on the Relationship between Leverage and Profitability,” by Christine Harrington. Eastern Finance Association, Philadelphia, Pennsylvania, April 2006.

“Optimal Dynamic Investment Strategies for DC Pension Scheme” by Jianwei Gao. American Risk and Insurance Association, Quebec City, Quebec, August 2007.

“Risk Pricing and Natural Catastrophe” by Kim Staking. American Risk and Insurance Association, Portland, Oregon, August 2008.

“An Empirical Test on Leverage and Stock Returns” by Sheeja Sivaprasad and Gulnur Muradoglu. Eastern Finance Association, Washington, DC, April 2009.

“What Moves Financial Markets during Times of Crisis? Evidence from Insurance Stocks” by Christian Thomann. American Risk and Insurance Association, Providence, Rhode Island, August 2009.

“On the Paradoxical Relation between Group Support and Subsidiary Insolvency in the Insurance Industry” by George Zanjani. Allied Social Science Associations, Atlanta, Georgia, January 2010.

“Health Insurance Financing Mechanisms and Insurance Markets: Evidence from OECD Countries,” by J. Bradley Karl. American Risk and Insurance Association, San Diego, California, August 2011.

“Clustering and Matching of US Banks during the Crisis,” by Andreja Benelj. Eastern Finance Association, Boston, Massachusetts, April 2012.

“CEO Overconfidence and the Long-Term Performance Following R&D Increases,” by Sheng-Syan Chen, Keng-Yu Ho and Po-Hsin Ho. Eastern Finance Association, Boston,

Massachusetts, April 2012.

“Framing and the Disposition Effect,” by Gregory Niehaus and David Strider. American Risk and Insurance Association, Minneapolis, Minnesota, August 2012. (Delivered and expanded on remarks prepared by Jacqueline Wise.)

“Short Selling Insurer Financial Strength Ratings: Informed or Speculative,” by Chip Wade, Benjamin Blau and Andre Liebenberg. American Risk and Insurance Association, Minneapolis, Minnesota, August 2012.

“Managing Genetic Tests, Surveillance, and Preventive Medicine under a Public Health Insurance System,” by Lilia Filipova-Neumann and Michael Hoy, Washington, DC, August 2013.

“Availability of the Gig Economy and Long Run Labor Supply Effects for the Unemployed,” by Emilie Jackson, American Risk and Insurance Association, online, August 2021.

CLINICAL AND
PROFESSIONAL
PRESENTATIONS

“Paper Paper: Analyzing the Merger and Acquisition Decision,” with Linda Schmid Klein. Presented as case study at Hartford Financial Services Group Management Development Program, 2002, 2003.

“What Effect did AIG’s Bailout Have on its Competitors?” with Jared Egginton, Andre Liebenberg and Ivonne Liebenberg. Presented to Athens Area Mortgage Bankers Association, November 2010.

“Enterprise Risk Management and the Faith Community.” Presented to the Selected Entities of the Southern Baptist Convention Risk Symposium, February 2011.

“A View of the Economy and Capital Markets vis-à-vis Capacity for Risk Financing.” Presented to Common Ground: The Religious Sector 2012 Annual Meeting, Bethesda, Maryland, April 2012.

“Financing Risks in a Challenging Economy.” Presented to Beyond the Bottom Line: Meeting of Financial Managers of the Seventh Day Adventists, Nashville, TN, March 2013.

“1332 Waivers: What are They and Why are States so Interested?” Luncheon Address, National Conference of Insurance Legislators, San Antonio, TX, November 2015.

“An Introduction to Reinsurance,” Luncheon Address, National Council of Insurance Legislators, Phoenix, AZ, November 2017.

“Gaps in Insurance Coverage,” Luncheon Address, National Council of State Legislators, Phoenix, AZ, December 2019.

PROFESSIONAL
EXPERIENCE

The Hartford Financial Services Group, Hartford, Connecticut
Various roles with increasing leadership and responsibility (Finance, Actuarial, Operations, Sales, Service, Claims), 1999 – 2004

Dexter Corporation, Windsor Locks, Connecticut, Corporate Planning Assistant and Intern 1998

Consulting Environmental Engineers, Inc., West Hartford, Connecticut, Staff Scientist, 1994 – 1997

INTERNAL GRANT AWARDS Northern Arizona University e-Learning Initiative Grant, 2015 (\$2,000) – PI
Northern Arizona University Summer Research Grant, 2017 (\$5,000) – co-PI
University of Georgia Innovative Instruction Faculty Grant, 2012 (\$5,000) – PI
Terry-Sanford Research Grant, 2011 (\$9,000) – PI

DISSERTATION COMMITTEE SERVICE Steve Miller, completed 2010, reader.
Melvin (Tommy) Stith, completed 2011, reader.

MEDIA INTERVIEWS “Economic Strongholds in Iowa Now Vulnerable,” *Des Moines Register*, October 26, 2008.

“Graduate Students Feel ‘Backed into Corner’ with Health Insurance,” *The Red and Black*, August 19, 2009.

“Faculty, staff will pay more for health care in 2012,” *The Red and Black*, September 12, 2011.

“Should the Government Subsidize Flood Insurance?” *The Christian Post*, August 29, 2011, <http://bit.ly/pragah>.

“What Role Should the Federal Gov’t Play in Disaster Relief?” *The Christian Post*, November 2, 2012, <http://bit.ly/SwtQHU>.

AWARDS W.A. Franke College of Business Northern Arizona University

- Bilby Researcher of the Year, 2015-2016.
- Arnt Research Award, 2017-2019.

American Risk and Insurance Association

- Les B. Strickler Innovation in Instruction Award for “Brown Dog Brewing Company: Case Study for Risk Management and Insurance,” co-authored with Ronald C. Licata. 2011

University of Connecticut School of Business

- Stephen D. Messner Doctoral Research Award, 2006, 2007
- Alumni Hall of Fame Student Fellow, Dean’s Review, Student Leadership Award, 1999

Spencer Educational Foundation, Inc.

- Pre-dissertation Scholarship, 2004 – 2007

American Finance Association

- Student Travel Grant, 2007

Hartford CFA Society

- MBA Finance Scholar, 1999

PROFESSIONAL
AND ACADEMIC
AFFILIATIONS

Gamma Iota Sigma, 2008 – 2014

- Eta Chapter Advisor, 2014 – present. Eta Chapter received international awards for Chapter Management, Alumni Involvement and Membership Development
- Grand Chapter Board of Directors, 2008 – 2014

American Risk and Insurance Association, 2007 – present

- Program Committee, 2009, 2011-2022
- Session Chair, most meetings
- Les B. Strickler Award Committee Chair, 2012

Western Risk and Insurance Association, 2014-present

- Board of Directors, 2017-2019
- Vice President, 2020-2022
- President-Elect, 2022-present

Southern Risk and Insurance Association, 2009 – 2015

- Board of Directors, 2011-2013

Eastern Finance Association, 2005 – 2014

- Program Committee, 2007, 2009-2012
- Session Chair, 2005-2007, 2012

Risk and Insurance Management Society, 2005 – 2007

American Finance Association, 2006 – 2007

Financial Management Association, 2005 – 2008

Southern Finance Association, 2005 – 2006

- Session Chair, 2005

Beta Gamma Sigma 1999 – present

Houghton College Alumni Association 1993 – present

- Executive Committee 2002 – 2007
- President 2004 – 2006

Terry College of Business, University of Georgia

- Risk Management and Insurance Faculty Search Committee, 2013.

W.A. Franke College of Business, Northern Arizona University

- Curriculum Committee, 2014-present

Fox School of Business, Temple University

- RMI 5051 MBA Core Course Coordinator, 2019-present
- Undergraduate Programs Committee, 2021-present

OTHER SERVICE
ACTIVITIES AND
SKILLS

Selected activities:

- Boy Scouts of America
 - Cub Scout Pack 1, Athens, Georgia: Committee Chair, 2011-2014
 - Cub Scout Pack 1111, Athens, Georgia: Den Leader, 2009-2011
 - Cub Scout Packs 7112 and 7120, Flagstaff, Arizona: Advancement Coordinator, 2014-2018
 - Boy Scout Troop 1, Athens, Georgia: Committee Member, 2011-2014
 - Boy Scout Troop 7031 and 7033, Flagstaff, Arizona: Committee Member, 2014-2019
 - Boy Scout Troop 1, Oreland, Pennsylvania: Assistant Scoutmaster, 2019-present
 - Boy Scout Merit Badge Counselor, Northeast Georgia Council, Grand Canyon Council, and Cradle of Liberty Council, 2011-present
- Episcopal Church of the Epiphany, Flagstaff, Arizona, Endowment Committee, 2015-2017; Treasurer 2018-2019.

- St. Thomas' Episcopal Church, Whitemarsh, Pennsylvania, Deanery and Diocesan Representative, 2020-2022; Member, Children, Youth, and Families Commission, 2020-present.
- *Journal of Insurance Regulation* Awards Committee, 2006, 2007
- Referee for *Journal of Banking and Finance*, *Journal of Insurance Issues*, *Insurance: Mathematics and Economics*, *Journal of Insurance Regulation*
- School of Business Ph.D. Reunion Committee: Helped plan and execute reunion for alumni
- School of Business Doctoral Student Association: Founding member and Vice-President for Research 2007
- Graduate Business Association: Vice President for Finance 1998 – 1999
- Advanced computer literacy: understanding of information technology infrastructure and business applications including computer modeling and statistical software tools (SAS, Stata, Minitab); software manual author, workshop facilitator and private tutor and consultant.
- Communication proficiency, including excellent writing, public presentation and coaching skills.
- Service activities: Town recreation program, youth leadership activities, church choir member, committee chair and Sunday School teacher.