

Curriculum Vitae Michael R. Hubbel

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SUMMARY

RISK MANAGEMENT & INSURANCE EDUCATOR

Taught classes in insurance and risk management for Olivet College, The College of Insurance (now The Maurice R. Greenberg School of Risk Management, Insurance and Actuarial Science of St. John's University), the College of Business at Michigan State University, and now at the Fox School of Business at Temple University. Design and conduct in-person and online insurance and risk management seminars for business professionals across the world. Led the Olivet College risk management and insurance (RMI) program to national and international recognition, ranked 8th in the nation in number of students and graduates by *Business Insurance* and *Risk Management* magazines, listed as one of 20 notable RMI programs in the world by *Risk Management* magazine, and the Alpha Alpha Chapter of Gamma Iota Sigma was consistently ranked in the top three chapters in the nation (best chapter three times). Facilitated "Teaching RMI" workshop for Michigan high school educators. Advised five other colleges and universities on the creation, design, and marketing of insurance and risk management programs. Proficient in Zoom, WebEx, Adobe Connect Pro, Canvas, Blackboard Learn, and Blackboard Collaborate.

INSURANCE EXECUTIVE

Vice president, senior research analyst, product development analyst for three different insurance companies. Experience in property-casualty research and product development, government relations, strategic planning, and professional education. Wrote an insurer's first simplified language policy contract in the 1970's (still in use today), and designed an automated factor-rated business owners insurance program for another insurer in the 1990's.

SPECIALTIES

Enterprise risk management, insurance company operations, surplus lines, negotiation, insurance proposals, insurance market cycle.

PROFESSIONAL EDUCATION

TEMPLE UNIVERSITY, Philadelphia, PA

Fox Online Teaching Certificate, July 2018

INSURANCE INSTITUTE OF AMERICA, Malvern, PA

Associate in Reinsurance (ARe) professional designation earned March 2004

Associate in Surplus Lines Insurance (ASLI) professional designation earned March 2003

Associate in Research and Planning (ARP) professional designation earned July 1985

Associate in Risk Management (ARM) professional designation earned June 1982

Associate in Management (AIM) professional designation earned June 1981

Associate in Underwriting (AU) professional designation earned July 1979

AMERICAN ASSOCIATION OF MANAGING GENERAL AGENTS, King of Prussia, PA

Fundamentals of Insurance & MGA School, June 2004

GRADUATE SCHOOL OF BANKING, University of Wisconsin – Madison, WI

Seminar for College Faculty, August 2000

NATIONAL ASSOCIATION OF PROFESSIONAL SURPLUS LINES OFFICES, Kansas City, MO

Excess & Surplus Lines School, July 1997

AMERICAN INSTITUTE FOR CHARTERED PROPERTY CASUALTY UNDERWRITERS, Malvern, PA

Chartered Property Casualty Underwriter (CPCU) professional designation earned October 1980
Recognized for Continuing Professional Development through 2013

EDUCATION

THE COLLEGE OF INSURANCE (now The Maurice R. Greenberg School of Risk Management, Insurance, and Actuarial Science at St. John's University) New York, NY

Master of Business Administration, with a concentration in Risk Management, December 1994
Recognized for outstanding graduate performance

MICHIGAN STATE UNIVERSITY, College of Business, East Lansing, MI

Bachelor of Arts, Risk Management and Insurance, June 1976

LANSING COMMUNITY COLLEGE, Lansing, MI

Associate, cum laude, Business, June 1974

EXPERIENCE

TEMPLE UNIVERSITY, FOX SCHOOL OF BUSINESS, Philadelphia, PA

Associate Professor of Practice, July 1, 2016 to present. Teach risk management and insurance courses, advise students, and assist with projects in the Department of Risk, Insurance and Healthcare Management, including coordination of the implementation of the Suitable competency tracking program in the department, known now as the Risk and Actuarial Development (RAD) program, and obtaining a grant and hosting a risk manager in residence. **Assistant Advisor** of the Gamma Iota Sigma – Sigma Chapter, August 2020 to present. **Adjunct Instructor in MBA Programs**, October 2008, February 2010, September 2010 to July 2016. Teach risk management course in the MBA programs, including the Online MBA program, and the Executive MBA in Cali (Colombia), Paris, Singapore, Tokyo and Philadelphia. Developed customized textbook, *Managing Risk*.

ST. JOHN'S UNIVERSITY, TOBIN COLLEGE OF BUSINESS, THE MAURICE R. GREENBERG SCHOOL OF RISK MANAGEMENT AND INSURANCE (formerly The College of Insurance), CENTER FOR EXECUTIVE EDUCATION, New York, NY

Insurance & Risk Management Educator, December 1994 to present. Develop and conduct seminars for the business community in the US and other countries; custom design and conduct insurance education programs for insurers, reinsurers, brokers, and other organizations that work with the insurance business.

OLIVET COLLEGE, Olivet, MI

Professor Emeritus (for distinguished service), October 2011.

Professor of Risk Management and Insurance, and Special Consultant, May 2011 to August 2012.

Professor of Risk Management and Insurance, and Director of the Risk Management and Insurance Center, June 2001 to May 2011. Responsible for administrative activities of the RMI Center, supervision of 2 full-time faculty members, 1 adjunct faculty member, 1 full time administrator, and 3 student employees. Designed and implemented the Insurance and Risk Management Major, Financial Planning Major, and online MBA in Insurance; assisted with the design and implementation of the Insurance Claims Investigation Minor with our Criminal Justice Program, and the Actuarial Science Major with our Mathematics Department. 122 students enrolled in the insurance program in 2010 (most go on to pursue the IRM or FP major). Initiated and implemented the first student-run portfolio/program seminar, the first internship requirement, the first 3.0 or higher GPA requirement, the first graduate degree program in business, and the first online degree program at Olivet College. Taught a variety of courses, tutorials and independent studies in risk management, property-casualty insurance, surplus lines, reinsurance, commercial underwriting, claims adjusting, life insurance, employee benefits, strategic management, and negotiation and persuasive presentations. Counseled students; coordinated guest speakers; served as Gamma Iota Sigma insurance fraternity advisor ("best in nation" four times; 87 members in 2007-2008) until 2009. Directed the activities of the insurance program which included raising funds (\$60,000 in operating funds, and over 60 scholarships totaling over \$100,000 each year); recruited students; assisted students in obtaining internships, graduate school admission and jobs upon

graduation; developed seminars; designed online courses; coordinated evening professional programs for the business community. Administrator of the Michigan Insurance Hall of Fame. Editor, "RMI Straight Line" Quarterly Newsletter of the Michigan Insurance Hall of Fame and the Risk Management and Insurance Center. Advisor to student committee to organize and host "The Extreme Risk Takers" Surplus Lines Insurance Symposium annually in Chicago for colleges and universities throughout the U.S. and Canada, sponsored by the Derek Hughes/NAPSLO Education Foundation 2003 to 2009. Developed partnership agreements with Fanshawe College of London, ON, Canada for completion of 4-year degrees, with the Thomas M. Cooley Law School to assist with their Master of Laws in Insurance Law degree and a joint JD/MBA degree program, and with the Eaton Intermediate School District for early admission of qualified high school seniors for our insurance classes at Olivet College.

Chair, Department of Business Administration and Economics, September 1996 to December 2001. Responsible for administrative activities of the academic department, supervision of 5 full-time and 4 adjunct faculty, and developing consensus among faculty on departmental policy matters. Conducted a comprehensive curriculum review for the Business Administration Major.

Associate Professor and Director of Insurance Program, January 1995 to June 2001. Granted Tenure in 1997. Responsible for teaching risk management and insurance classes, tutorials and independent studies; counseling students; coordinating adjunct faculty; serving as Gamma Iota Sigma insurance fraternity advisor ("best in nation" four times); serving as mentor for Gamma Iota Sigma Portfolio Seminar. Direct the activities of the insurance program which include raising funds; recruiting students; assisting students in obtaining internships, graduate school admission and jobs upon graduation; developing seminars; coordinating evening professional programs for the business community. Administrator of the Michigan Insurance Hall of Fame. Manage staff of 1 full-time administrative assistant and 3 to 6 student workers. Risk management consultant for the college.

THE COLLEGE OF INSURANCE, New York, NY

Associate Director of The Center for Professional Education and Adjunct Assistant Professor, July 1993 to December 1994. Developed and conducted one-day seminars for the business community; custom designed insurance education programs for insurers, reinsurers, and brokers; presented lectures to international delegations; taught undergraduate and continuing professional education courses (CPCU). Consultant for insurance community. Member of the Marketing Committee for The College of Insurance.

PIONEER STATE MUTUAL INSURANCE COMPANY, Flint, MI

Vice President - Informational Resources, August 1989 to June 1993. Responsible for research, product development, strategic planning, communications, government and industry relations, education, special projects; assisted with transition to new president and resulting reorganization. Researched and developed new small business insurance program, including specifications for a computer price quote program and new product introduction to sales force.

OLIVET COLLEGE, Olivet, MI

Associate Professor and Director of Insurance Program, July 1985 to August 1989. Taught risk management and insurance classes, tutorials and independent studies; counseled students; coordinated guest speakers; raised funds; recruited students; placed interns and graduates; developed seminars; served as insurance fraternity advisor. Managed staff of 6 to 10 student workers. Risk management consultant for the college.

MICHIGAN STATE UNIVERSITY, BROAD COLLEGE OF BUSINESS, East Lansing, MI

Instructor of Insurance, September 1988 to March 1989; September 1983 to June 1984. Temporary full-time appointments - invited to replace professor on sabbaticals. Taught risk management and insurance classes; counseled students.

HASTINGS MUTUAL INSURANCE COMPANY, Hastings, MI

Senior Research Analyst, March 1981 to July 1985 (except while at MSU). Researched and coordinated special projects; worked with the state regulators in Michigan, Ohio, and Indiana; worked with various research organizations; assisted with corporate planning.

FARM BUREAU INSURANCE GROUP, Lansing, MI

Product Development Analyst, November 1976 to March 1981. Researched product changes and pricing strategies; wrote contract language and agency bulletins; submitted product changes to the state regulator.

Policyholder Service Supervisor, June 1976 to November 1976. Supervised commercial customer service.

Management Trainee, October 1971 to June 1976. Processed audit reports; resolved customer service problems; coordinated special projects.

OTHER ACTIVITIES AND ORGANIZATIONS

Established endowed scholarships at Vomberg-Trumley Foundation, Cheboygan Area Arts Council, and Davenport University, 2019 and 2020.

Northern Michigan University, Marquette, MI, assisted with the development of the RMI program 2013 to 2014.

Ferris State University, Big Rapids, MI, Insurance Advisory Board 2012 to present, President's Commission for the Future 2014.

Ohio Northern University, Ada, OH. Advised faculty on creation of a new RMI education program, 2012.

Davenport University, Grand Rapids, MI, Recommendations for a RMI education program (implemented), 2011-2012; member of RMGI Development committee 2011-2012; developed RMGI course materials, 2012 to 2013.

Davenport University, Adjunct Risk Management and Insurance Scholar through the Robert P. Ashlock Adjunct Professorship grant from the Griffith Insurance Education Foundation, 2011 to 2012.

Aquinas College, advised on the development of a RMI program, 2011.

Michigan House of Representatives, Insurance Committee – presented basics of the insurance business, 2011, 2013.

Northern Michigan University, Marquette, Michigan, Recommendations for a RMI education program (implemented), 2011.

Thomas M. Cooley Law School, Insurance Law Advisory Board, 2010 to 2011.

Lansing Economic Area Partnership (LEAP), Inc., Insurance and Financial Services Council, 2010 to 2011.

National African-American Insurance Association – Michigan Chapter, 2008 to 2011.

American Risk and Insurance Association, member 2008 to 2013.

Rhodes Online Institute, Lead Instructor and Subject Matter Expert, 2007 to 2011.

International Insurance Society, member 2006 to present.

The Honorable Order of Blue Goose International, member 2006 to 2011.

Utica College, Utica, NY, Recommendations for an RMI education program (implemented), 2005.

Michigan Supreme Court – Committee to Review the Client Security Fund, 2003 to 2004.

Olivet College

Academic Pledging Advisor, Adelpic Alpha Pi Literary Society, 2003.

Member, The Olivet Plan Working Group, 1999 to 2001.

Member, Greek Society Task Force, 1999.

Member, North Central Accreditation Review Committee, 1998 to 2000.
Member, Office of International Education Advisory Group, 1998.
Advisor, Phi Alpha Pi Literary Society, 1998 to 1999.
Member, Fiscal Health Reporting Group, 1997 to 1998.
Member, Greek Alumni Council, 1997 to 1999.
Advisor, Adelpic Alpha Pi Literary Society, 1997 to 2000.
Co-convenor, ACE Project Subgroup to Define Employees' Roles & Responsibilities, 1996 to 1998.
Faculty Sponsor, Legacy Fellowship for Carol Barrick, 1996 to 1998.
Chair, Honors Thesis Committee for Karri Klee, 1996.
Member, ACE Project Group, 1996 to 1999.
Member, Grade Appeal Committee, January, 1996.
Counsel for Complainant, Administrative Hearing, January, 1996.
Member, Pew Roundtable, November to December, 1995.
Counsel for Complainant, Campus Judicial Board Hearing, October to November, 1995.
Member, Priorities and Planning Council, September, 1995 to 1999.
Administrator, Michigan Insurance Hall of Fame, 1995 to present.
Member, Insurance Program Advisory Committee, 1985 to 1989 and 1995 to present.
Emeritus Member of the Insurance Program Advisory Committee, 1989 to 1995.
Adjunct Faculty and Student-Mentor Program, 1989 to 1992.
Advisor, Alpha Alpha Chapter of Gamma Iota Sigma, 1986 to 1989 and 1995 to present.
Member, Long Range Planning Committee on Student Life and Services, 1988 to 1989.
Member, Committee to Organize and Implement a Business Advisory Council, 1988 to 1989.
Member, Interviewing Committees for Associate Dean of Students, June, 1988 and May, 1989.
Member, Interviewing Committee for Resident Hall Director, July, 1988.
Member, Interviewing Committee for Economics Professor, June, 1988.
Member, Interviewing Committee for Accounting Professor, June, 1988 and May, 1989.
Member, Interviewing Committee for Finance Professor, June, 1989.
Member, Student-Faculty Relations Committee, 1987 to 1989.
Member, Faculty Senate, Department of Business Administration and Economics, 1986 to 1987.
Member, North Central Accreditation Finance Committee, 1986.

Journal for International Insurance - Advisory Board, 1999 to 2002.

Westran Insurance Scholarship Foundation - Board of Directors, 1999 to 2011, Vice Chairperson, 2010 to 2011.

National Association of Insurance Women – Judging Panel, Insurance Professional of the Year, 2003

Michigan Association of Educators in Business - 1999.

Michigan Actuarial Society – 1998 to 1999; 2004 to 2011.

Michigan Senate - Task Group on Health Care Financing, Facilitator, 1995.

Western Michigan University and Insurance Information Association of Michigan - Instructor for High School Educators Graduate Seminars, 1995 to 2003.

Insurance Information Association of Michigan Speakers Bureau, 1996 to 2002.

Society of Insurance Trainers and Educators - 1986 to 1987, 1993 to 1995, 2009 to present.

State of Michigan Office of Financial and Insurance Regulation - Agent Education Advisory Council, 1992 to 1993 and 1995 to 2001; Audits and Financial Examinations Advisory Committee, 1992 to 1993; Rates and Forms Task Force, 1992 to 1993; Agents' License Exam Development and Review Committees, 1989 to 1993, 1995, 1996, 1997, 2000, 2001, 2005, 2011.

Assessment Systems Inc. - National Insurance Test Development Committee, 1992 to 1999.

Michigan Insurance Federation - Chair, Regulatory Subcommittee, 1992 to 1993.

Northwestern Michigan College - planning committee for an insurance education program, 1991.

Lansing Community College - Instructor for Risk Management course, 1991.

Michigan Insurance Company Human Resources Association - 1991 to 1993.

Gamma Iota Sigma National Collegiate Insurance Fraternity - Board of Trustees, 1990 to 2009; Executive Committee, 1990 to 2009; President, 1992 to 1995; Vice President, 1990 to 1992 and 1995 to present; Alpha Alpha Chapter Advisor, 1986 to 1989 (chapter judged best in nation, 1988-1989) and 1995 to 2009 (chapter judged best in nation 1998-1999 and 2000-2001). Sigma Chapter Advisor, 2020 to present. Occasional speaker at Gamma Iota Sigma Chapters.

Committee On Michigan Insurance Needs - Member, 1989 to 1993.

Michigan Insurance Company Educators Society - Member, 1986 to 1993.

Insurance Institute of America - Textbook Reviewer, *Personal Insurance* and *Commercial Insurance*, 1986 to 1987 and 1989 to 1990.

Michigan State University - Executive Education (continuing education) Programs - Instructor for CPCU courses, 1985 to 1989 and 1991 to 1992; Insurance Faculty Recruiter, 1989 to 1992.

Michigan 1752 Club - 1989 to 1993.

Risk and Insurance Management Society - 1985 to 1989 and 1995 to present.

Society of Insurance Research - 1981 to 1983 and 1985 to 1986.

Central Michigan Underwriters Association - 1981 to 1992 and 1995 to 1999; Program Planning Committee, 1989 to 1992; President, 1982 to 1983; Creator and Editor, *Third Thursday* (monthly newsletter on current property-casualty insurance underwriting issues), 1981 to 1982.

Society of CPCU - Mid-Michigan Chapter - 1980 to 1993, Board of Directors 1989 to 1990, Candidate Development Chair 1989 to 1990, Education Chair 1985 to 1987; Risk Management Section - 1992 to 1993; New York City Chapter - 1993 to 1995; General Member – 1980 to 1993; 2004 to 2012; 2019 to present.

HONORS

Fox School of Business “Fox Crystal Apple Award” December 3, 2019.

Fox School of Business “Faculty of the Year – Master of Health Administration Program” April 12, 2019.

Fox School of Business “Most Valuable Online Professor” April 26, 2017.

Michigan Insurance Hall of Fame Member, Inducted August 2016.

Olivet College – Professor Emeritus (for distinguished service), October 2011.

Olivet College - The Donald A. Morris Award (influential in academic achievement of one of the top five graduates; formerly called the Presidential Award), 2008, 2004, 2003, 2002, 1998, 1990, 1988.

Olivet College Student Organization Advisor of the Year, March 2002.

National Association of Professional Surplus Lines Offices Award of Distinction, September 2000.

Olivet College - Drs. Gorton and Peggy Riethmiller Award for Excellence in Portfolio, Mentoring and Advising, April 2000.

Who's Who in America, 2000 to 2006; Who's Who Among America's Teachers, 2000, 2002; Who's Who in the World, 1993 to 2006; Who's Who in Finance and Industry, 1992 to 2005.

Phi Alpha Pi Literary Society Honorary Member, 1998.

Adelphic Alpha Pi Literary Society Honorary Member, 1996.

The College of Insurance Outstanding Graduate Performance, May 1995.

Olivet College Recognition of Contributions as Emeritus Member of Insurance Advisory Committee and Former Insurance Program Director, 1994.

Olivet College Insurance Program Resolution Recognizing Contributions, 1990.

Outstanding Young Men of America (nominated by the Dean of Olivet College), 1988 and 1987.

Society of CPCU Guest Educator at the Annual Conference and Seminars in Atlanta, GA, 1986.