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 Deputy Department Chair and Ph.D. Coordinator

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VITA

HIGHLIGHTS OF CURRENT AND RECENT PROFESSIONAL ACTIVITIES

Recent

- Forum 7 Moderator, German Insurance Science Association Annual Conference, March 2021.
- Vice-President and Program Chair, American Risk and Insurance Association, August 2020
- “The Representative Heuristic and the Demand for Catastrophe Insurance: An Empirical Investigation” accepted for publication in the *Journal of Risk and Uncertainty*.
- “Antitrust Exemptions and Competition in Insurance Markets: Reactions to the McCarran-Ferguson Act” with Robert Hoyt and Lars Powell, American Risk and Insurance Association meeting, San Francisco, CA, August 2019.
- Chair of the organizing committee for the RIHM “Senior Celebration” event recognizing graduating risk management/insurance, and actuarial science students, May, 2020.

Current

- Deputy Department Chair and Ph.D. Coordinator (RMI), July 2019 to present.
- Doctoral Policy Committee Member, August 2019 to Present.
- Non-Tenure Track Promotions Committee, 2019 and 2020.
- Board Member, American Risk and Insurance Association, August 2017 to present.
- RIHM Department Advisory Council Member, 2017-Present.
- Member, Class V (Social Sciences, Law & Economics), European Academy of Sciences and Arts, Salzburg, Austria, March 2017 to present.
- Chair, ARIA Finance Committee, September 2018 to present.
- Project Member, PSI Initiative on Underwriting Environmental, Social, and Governance Insurance Risk Project, January 2018 to present.

EDUCATION

Academic

- University of Georgia, Athens, GA
 Ph.D., January 1998
Major: Risk Management and Insurance
Minor: Finance
Dissertation: Access to Capital and the Role of Group Affiliation in the Insurance Industry: Empirical Evidence.

Academic (continued)

- Shippensburg University: Shippensburg, PA
MBA, May 1984; Major in Finance
B.S.B.A., August 1982; Major in Finance
 - Chartered Life Underwriter (CLU): Professional designation received from the American College,
Bryn Mawr, PA, May 1991.
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PROFESSIONAL EXPERIENCE: ACADEMIC

- **July 1 to Present**
Deputy Department Chair and Ph.D. Coordinator Department of
Risk, Insurance and Healthcare Management 615 Alter Hall
The Fox School of Business
Temple University Philadelphia,
PA 19122
- **January 2017 to Present**
Research Professor
Department of Risk, Insurance and Healthcare Management 615
Alter Hall
The Fox School of Business
Temple University Philadelphia,
PA 19122
- **August 2012 to May 2017**
Hold Professor of Risk Management & Insurance
Department of Risk Management/Insurance, Real Estate, & Business Law
College of Business
Florida State University
Tallahassee, FL
- **August 2009 to July 2012**
Associate Professor of Risk Management & Insurance and People's First Insurance Fellow
Department of Risk Management/Insurance, Real Estate, & Business Law
College of Business Florida
State University Tallahassee,
FL
- **August 2003 to July 2009**
Associate Professor of Risk Management & Insurance
Department of Risk Management/Insurance, Real Estate, & Business Law
College of Business
Florida State University
Tallahassee, FL
- **August 1997 to July 2003**
Assistant Professor of Risk Management and Insurance
Department of Risk Management/Insurance, Real Estate, & Business Law
College of Business
Florida State University
Tallahassee, FL

Professional Experience: Academic (continued)

- **September 1995 to June 1997**
Instructor
Department of Insurance, Legal Studies, Real Estate, and Management Science The
University of Georgia
Athens, GA
- **September 1993 to May 1994**
Adjunct Professor
Department of Finance and Decision Sciences, Shippensburg
University
Shippensburg, PA
- **January 1994 to May 1994**
Instructor, Department of Business, Hagerstown Junior College

PROFESSIONAL EXPERIENCE: INDUSTRY

- **2009-2017**
Board Member
Sawgrass Mutual Insurance Company
 - **2001-2014**
Member (Commission Chair, 2007-2009)
Florida Commission on Hurricane Loss Projection Methodology
 - **2007-2011**
Board member (Chair 2009-2010)
National Alliance for Insurance Education and Research- Research Academy Board
 - **2006-2007**
Member
Task Force on Long-term Solutions for Florida's Hurricane Insurance Market
 - **1992 - 1993**
Business Development and Sales
Mason-Dixon Salvage Pool
Greencastle, PA
 - **1985 - 1994**
Insurance agent and broker
Chambersburg, PA
 - **1991**
Financial Planning Instructor
American Institute of Banking
Chambersburg, PA
-

ARTICLES

Published Articles

- Dumm, Randy, David Eckles, Charles Nyce, Jacqueline Volkman-Weiss, 2020, The Representative Heuristic and the Demand for Catastrophe Insurance: An Empirical Investigation, *Journal of Risk and Uncertainty*, 60(2), 157-185.
- Carson, James, Randy Dumm, Martin Halek, and Andre Liebenberg, 2018, "What Factors Portend Changes in Household Relative Risk Aversion?" *Journal of Insurance Issues*, 41(1): 1-21.
- Dumm, R., G. Stacy Sirmans, and Greg Smersh, 2018, "Sinkholes and Residential Property Prices: Presence, Proximity, and Density," *Journal of Real Estate Research*, 40(1): 41-68.

Articles (continued)

- Dumm, R., D. Eckles, C. Nyce, and J. Volkman-Weis, 2017, “Demand for Windstorm Insurance Coverage and the Representative Heuristic,” *The Geneva Risk and Insurance Review*, 42(2): 117-139.
- Randy Dumm, G. Stacy Sirmans and Greg Smersh, 2016, “Price Variation in Waterfront Properties over the Economic Cycle,” *Journal of Real Estate Research*, 38(1): 1-25.
- Dumm, Randy E., Mark Johnson and Charles Watson, 2015, “An Examination of the Geographic Aggregation of Catastrophic Risk,” *Geneva Papers on Risk and Insurance- Issues and Practice*, 40(1): 159-177.
- Born, Patty, Randy Dumm and Robert Eger, 2015, “Developing a Framework for Financial Achievability of Department of Transportation Research and Development Projects,” *Transportation Record Board*, 2480: 11-19.
- Nyce, Charles, Randy Dumm, G. Stacy Sirmans and Greg Smersh, 2015 (Accepted 2014), “The Capitalization of Homeowners Insurance Premiums in House Prices.” *Journal of Risk and Insurance*, 82(4): 891-919.
- Dumm, Randy E., David Eckles, and Martin Halek, 2013, An Examination of Adverse Selection in the Public Provision of Insurance, *Geneva Risk and Insurance Review*, 38(2): 127-147.
- Russell, David, James A. Carson, Randy E. Dumm, and Stephen Fier, 2013, An Empirical Analysis of Life Insurance Policy Surrender Activity, *Journal of Insurance Issues*, 36(1): 35-57.
- Liebenberg, Andre, James A. Carson and Randy E. Dumm, 2012, A Dynamic Analysis of the Demand for Life Insurance, *Journal of Risk and Insurance* (Accepted 2011), 79(3): 619-644.
- Dumm, Randy E., G. Stacy Sirmans and Greg Smersh, 2012, Building Codes, Wind Contours and House Prices, *Journal of Real Estate Research*, 34(1): 73-98.
- Born, Patricia, Randy Dumm, Martin Grace, Lorilee Medders and Charles Nyce, 2011, Mitigation, Money, and Residual Markets: Findings from a Symposium on Catastrophic Risk Management, *Journal of Insurance Regulation*, 30: 287-297.
- Dumm, Randy E., Liebenberg, Andre P., Liebenberg, Ivonne A. and Joseph Ruhland, 2010, Market Reaction to Regulatory Capture and Political Risk in a Highly-Salient Environment, *Journal of Insurance Regulation*, 29(6): 141-167.
- Dumm, Randy E., G. Stacy Sirmans and Greg Smersh, 2011 (Published online, 2 April 2009), The Capitalization of Building Codes in House Prices, *Journal of Real Estate Finance and Economics*, 42(1): 30-50.
- Carson, James A, Randy E. Dumm, and James Dornan, 2011, Market Discipline in the Individual Annuity Market, *Risk Management and Insurance Review*, (Accepted 2009), 14(1): 27-47.
- Dumm, Randy E, Mark Johnson, and Martin Simons, 2009, Inside the Black Box: Evaluating and Auditing Hurricane Loss Models, *Journal of Insurance Regulation*, 27: 41-59.
- Dumm, Randy E., Robert E. Hoyt, and Kathleen A. McCullough, 2008 “Risk Management Case Project,” *Risk Management and Insurance Review*, 13(1): 147-160.
- Carson, James A, Randy E. Dumm, and Robert E. Hoyt, 2007, “Incentive Compensation and the Use of Contingent Commissions: The Case of Smaller Distribution Channel Members,” *Journal of Insurance Regulation*, 23(4): 53-68.
- Dumm, Randy E., David Macpherson and G. Stacy Sirmans, 2007, “The Title Insurance Industry: Examining a Decade of Growth,” *Journal of Insurance Regulation*, 23(4): 23-52.
- Sirmans, G. Stacy and Randy E. Dumm, “Title Insurance: An Historical Perspective,” *Journal of Real Estate Literature*, 14(3): 291-320.

Articles (continued)

- Maroney, Patrick F., Cassandra R. Cole, Richard B. Corbett, Randy E. Dumm, Kevin M. Gatzlaff, Kathleen A. McCullough, and Jay W. Newman, Jr. "Potential Solutions to the Sinkhole Problem in Florida," *CPCU eJournal*, December 2005.
- Dumm, Randy E. and Robert E. Hoyt, 2003, "Insurance Distribution Channels: Markets in Transition", *Journal of Insurance Regulation*, 22(1): 27-48.
- Dumm, Randy E. and Robert E. Hoyt, 2002, [Insurance Distribution Channels: U.S. Markets in Transition](#)," International Insurance Society Seminar Proceedings.
- Cole, Cassandra, Randy E. Dumm and Kathleen McCullough, 2003, "A Fine Incentive", *Best's Review*, 103(3):57-58.
- Dumm, Randy E., Lee L. Colquitt, and Robert E. Hoyt, 2002 "The Status of Social Security and its Role in Retirement Planning: A Professional Advisor's Perspective", *Risk Management and Insurance Review*, Volume 5(1): 21-30.
- Cole, Cassandra, Randy E. Dumm and Kathleen McCullough, 2001, "The Uninsured Motorist Problem: An Investigation of the Impact of Enforcement and Penalty Severity on Compliance", *Journal of Insurance Regulation*, Volume 19(4): 613-637.
- Carson, James M. and Randy E. Dumm, 2001, "Universal Truths", *Best's Review*, Volume 102(1), 25-26.
- Colquitt, Lee. L. and Randy E. Dumm, 2001, "Treasure Hunt", *Best's Review*, Volume 101(1): 73-74.
- Carson, James M. and Randy E. Dumm, 2000, "The Relationship of Insurer Characteristics and Life Insurance Surrender Values", *Journal of Financial Services Professionals*, Volume 54(5): 86-90.
- Colquitt, Lee L., and Randy E. Dumm, 2000, "Determinants of Claims Efficiency Among Writers of Auto Physical Damage Coverage: Empirical Evidence", *Journal of Insurance Issues*, Volume 23(1): 77-91.
- Choudhury, Vivek, Randy E. Dumm and Elena Karahanna, 2000, "The Role of Knowledge and Choice Uncertainty on Consumer Channel Choices for Insurance Purchases: An Empirical Examination", *International Insurance Society Seminar Proceedings*.
- Colquitt, Lee L., and Randy E. Dumm, 1999, "The Significance of Insurance Research to Those Involved in the Regulatory Process", *Journal of Insurance Regulation*, Volume 18(2): 207-245.
- Carson, James M., and Randy E. Dumm, "Insurance Company-Level Determinants of Life Insurance Product Performance", *Journal of Insurance Regulation*, Volume 18(2): 195-206.
- Choudhury, Vivek, Randy E. Dumm and Elena Karahanna, 1999, "Consumer Channel Choices: The Role of Knowledge and Choice Uncertainty", AMCIS 1999 Americas Proceedings.
- Dumm, Randy E. and Robert E. Hoyt, 1999, "Surplus Note Utilization by Life Insurers: Empirical Evidence", *Journal of Insurance Regulation*, Volume 17(3): 348-378.
- Colquitt, Lee L., Randy E. Dumm and Sandra G. Gustavson, 1998, "An Analysis of Risk and Insurance Research Productivity: 1987 through 1996", *Journal of Risk and Insurance*, Volume 65(4): 711-741.

Working Papers

- Born, Patricia and Randy Dumm, "Epistemic Uncertainty in Catastrophe Models: A Base Level Examination."
 - Hoyt, Robert E., Randy E. Dumm, and Lars Powell, "Measuring the Effects of Insurance Regulation with Stock Price Data: The McCarran-Ferguson Act."
 - Born, Patricia, Randy Dumm, and David Eckles, "An Examination of Changes in Market Share: Factors and Financial Impact."
-

ARTICLE AWARDS

- Shin Excellence in Research Award (International Insurance Society and The Geneva Association) for “An Examination of the Geographic Aggregation of Catastrophic Risk, 2014.
 - *Journal of Insurance Regulation* Research Grant Award for "The Impact of Enforcement and Penalty Structure on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws", March 2000.
-

OTHER PUBLICATIONS

- "International Golf Academy", Risk management case for RMI4347, Florida State University, 2002.
 - Review of Black and Skipper's Life Insurance for Prentice Hall, May 1996.
 - "Southeastern Salvage Incorporated", Risk management case for INS 513, The University of Georgia, 1995.
 - "Tri-State Retirement Communities, Inc.", Risk management case for INS 513, University of Georgia, 1995.
 - "The Russian Bear", Risk management case for INS 513, The University of Georgia, 1994.
-

RESEARCH GRANTS

- PSI Initiative ESG Grant (Funding Source: Allianz), 2018-2019.
 - Florida Department of Transportation Grant, “Financial Achievability of FDOT Research Projects: Putting the Financial Analysis Framework into Action,” (with Patricia Born and Robert Eger), 2015-2018.
 - The Able Trust, “Performance Analysis of Able Trust Youth Programs,” (with Patricia Born) 2013.
 - Florida Department of Transportation Grant, “Financial Achievability of Florida Department of Transportation Research Projects,” (with Patricia Born and Robert Eger), 2012-2014.
 - Florida Storm Risk Management Center Grant - “The Impact of Geographic Diversity on the Viability of Hurricane Catastrophe Insurance—A Public Policy Perspective.” (with Mark Johnson and Charles Watson), 2012.
 - The Able Trust, “Key Factors that Assist Employers to Recruit, Interview, Hire and Retain People with Disabilities,” (with Patricia Born) 2011.
 - Florida Storm Risk Management Center Grant, “An Investigation of the Impact of Insurance Premium Levels on House Prices” (with Charles Nyce, G. Stacy Sirmans, and Greg Smersh), 2010.
 - Florida Storm Risk Management Center Grant, “The Capitalization of Stricter Building Codes in Jacksonville, Florida House Prices “(with G. Stacy Sirmans and Greg Smersh), 2009.
 - College of Business Summer Research Grant, “The Capitalization of Insurance Premiums in House Prices,” Summer 2009.
 - Florida Storm Risk Management Center Grant, “The Capitalization of Stricter Building Codes in Miami House Prices “ (with G. Stacy Sirmans and Greg Smersh), 2008.
 - State of Florida Grant, “Insurance Study of Sinkholes” (with Patrick F. Maroney, Cassandra R. Cole, Richard B. Corbett, Kevin L. Eastman, Mark Browne, Kathleen McCullough, James W. (Jay) Newman, Jr., Martin M. Simons), 2004.
 - Member of the consortium that received funding under the USDA Risk Management Project (RFA-1080) entitled "Risk Reduction for Agricultural Specialty Crops in the Southeast United States."
-

INSTRUCTIONAL DEVELOPMENT GRANTS

- Departmental Grant Funded by the State Farm Insurance Companies, "Development of Instructional Material" (Other Faculty Receiving Funding Include Cassandra R. Cole, James M. Carson, Richard B. Corbett, Kevin L. Eastman, Kathleen McCullough, and Patrick F. Maroney).
 - Florida State University WebMC Course Development Project, Phase I, 1998.
 - Florida State University CourseInfo/Blackboard Development Project, Phase II, 1999.
 - Florida State University CourseInfo/Blackboard Development Project, Phase II, 2000.
-

PROGRAM SUPPORT GRANTS

- Co-author, with James Carson and Kathleen McCullough, 2003 grant proposal funded by Spencer Educational Foundation, Risk Manager in Residence grant (\$3,450).
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PRESENTATIONS AT PROFESSIONAL MEETINGS

- "Antitrust Exemptions and Competition in Insurance Markets: Reactions to the McCarran-Ferguson Act" with Robert Hoyt and Lars Powell, American Risk and Insurance Association meeting, San Francisco, CA, August 2019.
- "Epistemic Uncertainty in Catastrophe Models: A Base Level Examination," with Patricia Born and Mark Johnson, Asian Pacific Risk and Insurance Association meeting, Seoul, South Korea, July 2019.
- "An Examination of the Factors That Drive Changes in Market Share," with Patricia Born and David Eckles, German Insurance Science Association Annual Conference, Berlin, Germany, March 2019.
- "Antitrust Exemption and Competition in Insurance Markets: Reactions to the McCarran-Ferguson Act," Southern Risk and Insurance Association Meeting, Orlando, FL, 2018.
- "Sinkholes, Sinkhole Claims and Residential Property Prices" with Charles Nyce, Stacy Sirmans, and Greg Smersh, American Risk and Insurance Association, Chicago, IL, 2018.
- "Sinkholes, Sinkhole Claims and Residential Property Prices" with Charles Nyce, Stacy Sirmans, and Greg Smersh, German Insurance Science Association Meeting, Munich, Germany, 2018.
- "Epistemic Uncertainty in Catastrophe Models: A Base Level Examination," with Patricia Born, American Risk and Insurance Association, Toronto, Canada, August 2017,
- "An Examination of Changes in Market Share: Factors and Financial Impact" with Patricia Born and David Eckles, German Science Insurance Association Annual Congress, Berlin, Germany, March 2017.
- "Sinkhole Risk and Housing Prices" with G. Stacy Sirmans and Greg Smersh, China International Conference on Insurance and Risk Management, Xi'an, China, July 2016.
- "Naive and Sophisticated Demand for Catastrophe Insurance and the Representative Heuristic" with David Eckles, Charles Nyce and Jacqueline Volkman-Wise, German Science Insurance Association Annual Congress, Vienna, Austria, March 2016.
- "Demand for Catastrophe Insurance and the Representative Heuristic" with David Eckles, Charles Nyce and Jacqueline Volkman-Wise, World Risk and Insurance Economics Congress, Munich, Germany, August 2015
- "Epistemic Uncertainty in Catastrophe Models: A Base Level Examination," International Symposium on Sino-American Risk Management and Insurance- *Development and Innovation of Risk Management and Insurance in the New Era*. Chengdu, China, July 2015.
- "Epistemic Uncertainty in Catastrophe Models: A Base Level Examination" with Patricia Born, German Science Insurance Association Annual Congress, Berlin, Germany, March 2015.
- "An Examination of the Geographic Aggregation of Catastrophic Risk" with Mark Johnson and Charles Watson, American Risk and Insurance Association, Seattle, WA, August, 2014.
- "Demand for Catastrophe Insurance and the Representative Heuristic" with David Eckles, Charles Nyce and Jacqueline Volkman-Wise, China International Conference on Insurance and Risk Management, Shenzhen, China, July 2014.

Presentations at Professional Meetings (continued)

- “An Examination of the Geographic Aggregation of Catastrophic Risk” with Mark Johnson and Charles Watson, International Insurance Society, London, England, June, 2014.
- “Demand for Catastrophe Insurance and the Representative Heuristic” with David Eckles, Charles Nyce and Jacqueline Volkman-Wise, German Insurance Science Association Annual Congress, Stuttgart, Germany, March 2014
- “Buy and Hold Life Insurance Contract Decisions: Pension Maximization Revisited and the Fair Market Value of Life Insurance Contracts” with David Eckles, Western Risk and Insurance Association, Napa, CA, January 2014.
- “Demand for Catastrophe Insurance and the Representative Heuristic” with David Eckles, Charles Nyce and Jacqueline Volkman-Wise, Washington, DC, August 2013.
- “An Examination of the Geographic Aggregation of Catastrophic Risk” with Mark Johnson and Charles Watson, Invited Panel Presentation, China International Conference on Insurance and Risk Management, Kunming, China, July 2013.
- “An Examination of the Geographic Aggregation of Catastrophic Risk” with Mark Johnson and Charles Watson, German Insurance Science Association Annual Congress, Berlin, Germany, March, 2013.
- “The Impact of Geographic Diversity on the Viability of Hurricane Catastrophe Insurance—A Public Policy Perspective” with Mark Johnson and Charles Watson, Western Risk and Insurance Association meeting, Las Vegas, NV, January, 2013.
- “Consumer Financial Decisions and Risk Aversion” with James Carson, Martin Halek, and Andre Liebenberg, American Risk and Insurance Association, Minneapolis, MN, August, 2012
- “The Capitalization of Homeowners Insurance Premiums in House Prices” with Charles Nyce, G. Stacy Sirmans, and Greg Smersh, American Risk and Insurance Association, Minneapolis, MN, August, 2012
- “Sources of Uncertainty in Catastrophe Models: a Case Study of Earthquake Impact on the California State University-Northridge Campus” with Patricia Born, Asian Pacific Risk Insurance Association, Seoul, South Korea, July 2012
- “An Empirical Analysis of Life Insurance Surrender Activity” with David Russell, James Carson, and Steven Fier, German Insurance Science Association Annual Congress, Hannover, Germany, March, 2012.
- “Organizational Structure of Successful Independent Insurance Agencies: Are there best practices, and how do they affect agency performance?,” with Thomas Berry-Stoelzle and Ying Zhang, Southern Risk and Insurance Association meeting, New Orleans, LA, November 2011.
- “An Empirical Analysis Of Life Insurance Policy Surrender Activity,” with James Carson, Steven Fier and David Russell, American Risk and Insurance Association Meeting, San Diego, CA, August 2011.
- “An Investigation of the Impact of Insurance Premium Levels on House Prices,” with Charles Nyce, G. Stacy Sirmans, and Greg Smersh, Asian Pacific Risk and Insurance Association meeting, Tokyo, Japan, July 2011.
- “An Empirical Analysis of Consumer Financial Decisions and Risk Aversion,” with Jim Carson, Andre Liebenberg, and Martin Halek, German Insurance Science Association Annual Congress, Berlin, Germany, March 2011.
- “Evaluating Uncertainty in Catastrophe Earthquake Models” with Patty Born and John Rollins, Western Risk and Insurance Association, Santa Barbara, CA, January 2011.
- “Evaluating Uncertainty in Catastrophe Earthquake Models” with Patty Born and John Rollins, Southern Risk and Insurance Association, Charleston, SC, November 2010.
- “Asymmetric Information in Residual Markets” with David Eckles and Martin Halek, World Risk and Insurance Economics Congress, Singapore, July 2010.
- “Asymmetric Information in Residual Markets” with David Eckles and Martin Halek, German Insurance Science Association Annual Congress, Dusseldorf, Germany, March 2010.

Presentations at Professional Meetings (continued)

- “Asymmetric Information in Residual Markets” with David Eckles (Presenter) and Martin Halek, Florida State Insurance Research Center Invited Speaker Seminar, Tallahassee, FL February 2010.
- “Building Codes, Wind Contours, And House Prices,” Western Risk and Insurance Association meeting, Napa, CA, January 2010.
- “Building Codes, Wind Contours, And House Prices,” Southern Risk and Insurance Association meeting, Orlando, FL, November 2009.
- “Building Codes, Wind Contours, and House Prices,” with G. Stacy Sirmans (Presenter) and Greg Smersh, Southern Finance Association, November 2009.
- “A Dynamic Analysis of Life Insurance Demand,” with Andre Liebenberg, American Risk and Insurance Association meeting, Providence, RI, August 2009.
- “The Capitalization of Building Codes in House Prices,” with G. Stacy Sirmans (Presenter) and Greg Smersh American Real Estate Society, April 2009.
- “The Capitalization of Building Codes in House Prices,” Western Risk and Insurance Association meeting, Las Vegas, NV, January 2009.
- “Impact of the 2007 Florida Special Property Insurance Legislative Session” with Andre Liebenberg, Ivonne Moya, and Joe Ruhland, Southern Risk and Insurance Association meeting Bay St. Louis, MS, November 2008.
- “The Demand for Life Insurance: Evidence from the 1983- 1989 SCF Panel Study” with James Carson and Andre Liebenberg, Southern Risk and Insurance Association meeting Bay St. Louis, MS, November 2008.
- “The Capitalization of Stricter Building Codes in Miami, Florida House Prices,” with G. Stacy Sirmans (Presenter) and Greg Smersh, Federal Reserve Bank First Annual LEARN Conference, September 2008.
- “Measuring the Effects of Insurance Regulation with Stock Price Data: The McCarran-Ferguson Act,” with Robert Hoyt and Lars Powell, American Risk and Insurance Association meeting, Portland, OR, August 2008.
- “A Multi-Period Examination of the Impact of Firm and Fund-Specific Characteristics on Variable Annuity Fees” with Lee Colquitt, Western Risk and Insurance Association meeting, Kauai, HI, January 2008.
- “An Examination of Adverse Selection Behavior in the Residual Market” with David Eckles and Martin Halek, Southern Risk and Insurance Association meeting, San Antonio, TX, November 2007.
- “An Examination of Adverse Selection Behavior in the Residual Market” with David Eckles and Martin Halek, Western Risk and Insurance Association meeting, San Diego, CA, January 2007.
- “Title Insurance: A Decade of Growth” with David Macpherson and G. Stacy Sirmans, American Risk and Insurance Association meeting, Washington, D.C., August 2006.
- “Adverse Selection Problems in the Florida Property Insurance Market: A Study in Unintended Consequences”, German Insurance Science Association Annual Congress, Berlin, Germany, March 2006.
- “An Examination of Structure and Pricing in the Title Insurance Industry”, Western Risk and Insurance Association meeting, Santa Barbara, CA, January 2006.
- “Adverse Selection Problems in the Florida Insurance Marketplace”, Southern Risk and Insurance Association meeting, Orlando, FL, November 2005.
- “Price Indicia in the Individual Annuity Market” with James M. Carson, American Risk and Insurance Association meeting, Salt Lake City, UT, August 2005.
- “The Impact of Prefunding on the Pension Max Strategy”, Western Risk and Insurance Association meeting, Monterey, CA, January 2005.
- “The Pension Maximization Strategy Revisited: Impact of Purchasing Life Insurance Prior to Retirement”, Southern Risk and Insurance Association meeting, Charleston, SC, November 2005.
- "An Examination of the Impact of Fees Product Features, and Insurer Characteristics on Variable Annuity Performance" with James M. Carson and L. Lee Colquitt, American Risk and Insurance Association meeting, Chicago, IL, August 2004.

Presentations at Professional Meetings (continued)

- "An Examination of Fees and Efficiencies in the Variable Annuity Marketplace", with L. Lee Colquitt, Western Risk and Insurance Association meeting, Las Vegas, NV, January 2004.
- "An Examination of Fees and Efficiencies in the Variable Annuity Marketplace", with James M. Carson and L. Lee Colquitt, Southern Risk and Insurance Association meeting, Clearwater, FL, November 2003.
- "Determinants of Single Premium Deferred Annuity Surrender Values" with James M. Carson, American Risk and Insurance Association meeting, Denver, CO, August 2003.
- "The Relation Between Company Characteristics and SPDA Performance" with James M. Carson, Western Risk and Insurance Association meeting, Maui, HI, January 2003.
- "Insurance Company-Level Determinants of Single Premium Deferred Annuities, with James M. Carson, Southern Risk and Insurance Association meeting, New Orleans, LA, November 2002.
- "An Analysis of Recovery Performance in the Auto Salvage Marketplace," Florida RIMS meeting, Naples, FL, August 2002.
- "Salvage Recovery in the Canadian Auto Insurance Market" with Anne Kleffner, American Risk and Insurance Association meeting, Montreal, Canada, August 2002.
- "Insurance Distribution Channels: US Markets in Transition" with Robert E. Hoyt, International Insurance Society meeting, Singapore, July, 2002.
- "Salvage Recovery in the Canadian Auto Insurance Market," Western Risk and Insurance Association meeting, San Diego, CA, January 2002.
- "Residual Markets: An Examination of Post-Catastrophe Behavior and the Subsidy Effect" with Kevin Eastman and Pat Maroney, American Risk and Insurance Association meeting, Savannah, GA, November 2001.
- "Residual Markets: An Examination of Post-Catastrophe Behavior and the Subsidy Effect" with Kevin Eastman and Pat Maroney, American Risk and Insurance Association meeting, Indianapolis, IN, August 2001.
- "The Uninsured Motorist Problem: An Investigation of the Impact of Enforcement and Penalty Severity on Compliance" with Cassandra Cole and Kathleen McCullough, Western Risk and Insurance Association meeting, Santa Barbara, CA, January 2001.
- "The Impact of Enforcement and Penalty Structure on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws" with Cassandra Cole and Kathleen McCullough, Southern Risk and Insurance Association meeting, San Antonio, TX, November 2000.
- "Professional Financial Advisors and the Role of Social Security in Retirement Planning" with Lee L. Colquitt and Robert E. Hoyt, American Risk and Insurance Association meeting, Baltimore, MD, August 2000.
- "The Impact of Enforcement and Penalty Structure on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws" with Cassandra Cole and Kathleen McCullough, American Risk and Insurance Association meeting, Baltimore, MD, August 2000.
- "The Role of Knowledge and Choice Uncertainty on Consumer Channel Choices for Insurance Purchases: An Empirical Examination" with Vivek Choudhury and Elena Karahanna, International Insurance Society meeting, Vancouver, Canada, Summer 2000.
- "An Empirical Study of the Role of Knowledge and Choice Uncertainty on Consumer Channel Choices for Insurance Purchases" with Vivek Choudhury and Elena Karahanna. Western Risk and Insurance Association meeting, Monterey, CA, January 2000.
- "An Empirical Study of the Role of Knowledge and Choice Uncertainty on Consumer Channel Choices for Insurance Purchases" with Vivek Choudhury and Elena Karahanna. Southern Risk and Insurance Association meeting, Orlando, FL, November 1999.
- "Recovery on the Total Loss: An Investigation of Salvage Recovery in the Auto Insurance Industry" with Jim Carson and George Krempley. American Risk and Insurance Association meeting, Vancouver, BC, August, 1999.
- "Recovery on the Total Loss: An Analysis of the Automobile Salvage Process" with James Carson and George Krempley. Western Risk and Insurance Association meeting, Las Vegas, NV, January, 1999.

Presentations at Professional Meetings (continued)

- "Determinants of Claims Efficiency Among Writers of Auto Property Damage Coverage: Empirical Evidence" with Lee Colquitt. Southern Risk and Insurance Association meeting, Williamsburg, VA, November, 1998
 - "Recovery on the Total Loss: An Analysis of the Automobile Salvage Process" with James Carson and George Krempley. Southern Risk and Insurance Association meeting, Williamsburg, VA, November, 1998.
 - "Insurance Company-Level Determinants of Life Insurance Policy Performance" with James M. Carson. American Risk and Insurance Association Meeting, Boston, MA, August, 1998.
 - "Group Affiliation and Financial Distress: The Role of Internal Capital Markets" with Robert Hoyt and David Sommer. Southern Risk and Insurance Association Meeting, Asheville, NC, November, 1997.
 - "An Analysis of Risk and Insurance Research Productivity: 1987 through 1996" with Lee Colquitt and Sandra Gustavson. American Risk and Insurance Association Meeting, San Diego, CA, August, 1997.
 - "An Analysis of Risk and Insurance Research Productivity: 1987 through 1996" Presentation with Lee Colquitt. Southern Risk and Insurance Association, Hilton Head, SC, November, 1996.
 - "The Determinants of Surplus Note Utilization: Empirical Evidence" Presentation with Robert E. Hoyt, American Risk and Insurance Association, Philadelphia, PA, August, 1996.
 - "The Role of Agency Theory in Determining Surplus Note Utilization: Empirical Evidence" Presentation with Robert E. Hoyt, Southern Risk and Insurance Association, Charleston, SC, November, 1995.
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TEACHING

Honors and Awards

- Don Hardigree Memorial Award for best paper published in the Journal of Insurance Issues in 2018.
- American Risk and Insurance Association's Les B. Strickler Innovation in Instruction Award with Kathleen McCullough and Rob Hoyt, 2005.
- Fulbright Scholars Program: Vienna University of Business and Economics, Sommer (Summer) 2004 Semester.
- Selection for the Florida State University "Webstar" program, 2003.

Honors and Awards (Continued)

- University Undergraduate Teaching Award Nominee, Florida State University, 2000.
- Graduate School Excellence in Teaching Award, The University of Georgia, 1997.
- Outstanding Graduate Teaching Award, The University of Georgia, 1996.
- Maurice Doan Teaching Scholarship Award, The University of Georgia, 1996-1997.

Classes Taught

- Enterprise Risk Management (graduate- EMBA, Temple)
- International Risk Management (undergraduate-Temple)
- Casualty Contingencies (Writing Intensive) (undergraduate-Temple)
- Property & Casualty Insurance Contracts (undergraduate- FSU)
- Property & Casualty Insurance Contracts (graduate- online- FSU)
- Principles for Risk Management and Insurance (undergraduate-FSU)
- Fundamentals of Risk and Insurance (graduate class- online-FSU)
- Commercial Risk Management (undergraduate- introduced capstone course at FSU)
- Employee Benefits Plans (undergraduate-FSU)

Classes Taught (continued)

- Employee Benefits Plans (graduate class online-FSU)
- Property & Casualty Insurance Operations (undergraduate-FSU)
- Property & Casualty Insurance Operations (graduate class- online-FSU)
- Life Insurance (undergraduate)

Online Graduate Classes Developed

- Fundamentals of Risk and Insurance (FSU)
- Employee Benefits Plans (FSU)

International Courses Developed and Taught

- Risk and the London Markets (introductory and major elective- DIS). This course is taught in London, England. (FSU)
- Case Studies in Risk Management. This course is taught at Ludwigs Maximilian

SERVICE AND COMMITTEES

University Service and Committee Positions:

- Non-Tenure Track Promotions Committee, 2019 and 2020.
- Community Presentation, “A Discussion of Catastrophe Models,” Temple University Japan, Tokyo, Japan, February 2019
- Advisory Council Development Group, Temple University, 2017-Present.
- Invited Presentation, Robert A. Hedges Research Seminar Series, Fox School of Business, Temple University, October 2016.
- Associate Director, Center for Insurance Research, Florida State University, August 2012 to 2016.
- FSU Fulbright Program Selection Committee, 2007 to 2017
- FSU Faculty Senate, 2011 to 2015
- William T. Hold/The National Alliance Program of Risk Management & Insurance, Naming Gift, March 2012
- College of Business Ethics Committee 2008- 2009.
- Office of National Fellowships Mock Interview Committee, 2007 to 2009.
- FSU Faculty Awards Speaker Series Presentation, “The Fulbright Program,” November 2008.
- Peoples First Insurance Fellow, August 2007 to present.
- Co-Chair, Katie Froeschle Memorial Golf Tournament, 2006.
- Masters in Insurance Program Development and Marketing, 2001-2005.
- Masters in Insurance: Financial Services Track Coordinator, 2003-2005.
- Faculty Advisor, Florida State Insurance Society, 2001- 2005.
- Member, Council for Instruction Committee, 2000-2008.
- Member, College of Business Scholarship Awards Committee, 1998-2002.
- Chair, Candidate Search Committee, Risk Management and Insurance Department, Florida State University, 2000.
- Member, Faculty Development Candidate Selection Committee, 2000.

Academic Service

- American Risk and Insurance Association ([ARIA](#))
- Vice-President and Program Chair, ARIA, 2020.
- Member, ARIA Board of Directors, 2017-Present.
- Member, ARIA Website Committee, 2018- Present
- Member, ARIA Program Committee, 2018, 2019.

Academic Service (continued)

- Member, Brand Development Committee, American Risk and Insurance Association, May 2017 to August 2018.
- Member, ARIA Board Journal Editor Search Committee, April 2018-July 2018.
- Chair, ARIA Finance Committee, August 2018 to Present.
- Member, ARIA Strategic Web Site Committee, 2015 to 2017.
- Chair, Les B. Strickler Innovation in Instruction Award Committee, January 2013
- Chair, ARIA Strategic Web Site Committee, August 2009 to 2012.
- Member, RMI Education Program Development Initiative Committee, January 2008 to 2010.
- Member, American Risk and Insurance Program Committee, 1998, 2001, 2002, 2003, 2006
- Member, Les B. Strickler Innovation in Instruction Award Committee, 1998, 2001, 2007
- Chair, American Risk and Insurance Web Site Committee, 2004-2006.
- Member, American Risk and Insurance Association Placement Committee, 2001.
- Member, American Risk and Insurance Association Finance Committee, 2001.
- Member, Risk Management and Insurance Review's Awards Committee, 1999.

Western Risk and Insurance Association ([*WRIA*](#))

- Immediate Past-President, 2007
- President, 2006
- Program Chair, 2004 and 2005.
- Plenary Session Moderator, 2004 Western Risk and Insurance Association Meeting.
- Member, Western Risk and Insurance Association Board of Directors, January, 2002-January 2008.
- Webmaster, Western Risk and Insurance Association, 2006 to present.

Southern Risk and Insurance Association ([*SRIA*](#))

- Immediate Past President, 2009
- President, 2008
- 1st Vice President, 2007
- 2nd Vice President and Program Chair, 2006
- Plenary session organizer and moderator, 2003 and 2006.
- Secretary/Treasurer, 2005.
- Member, Board of Directors, November, 2003-Present.
- Panel Member, Plenary Session on Nontraditional Course Delivery Systems, Southern Risk and Insurance Annual Meeting, 1999.

Service and Committee Positions:

International Insurance Society ([*IIS*](#))

- Discussion Group Session Organizational Support, International Insurance Society, Berlin, Germany, 2018
- Academic Moderator, 2004 International Insurance Society Meeting, London, England
- Academic Moderator, 2001 International Insurance Society Meeting, Vienna, Austria
- Speaker Guide, 2002, 2003, 2011.

Journals

- Associate Editor, *Journal of Insurance Issues*, September 2000-2002.
- Reviewer, *Asian Pacific Risk and Insurance Journal*, 2013- 2017.
- Reviewer, *Risk Management and Insurance Review*, 2001-Present.
- Reviewer, *Journal of Risk and Insurance*, 2004, 2005, 2007, 2013-2017, 2020.

Service and Committee Positions (continued)

- Member, *Journal of Insurance Issue's* Hardigree Outstanding Paper Award selection committee, 1999, 2000, 2002, 2007.
- Reviewer, *Journal of Insurance Issues*, 1999, 2000, 2013 to Present.

Other Academic Service

Insurance Industry Relations and Industry Service

- Attendee, PSI Initiative on Underwriting Environmental, Social, and Governance Insurance Risk Conference, Munich, Germany, February 2019.
- Project Member, PSI Initiative on Underwriting Environmental, Social, and Governance Insurance Risk, Munich, Germany, February 2019.
- Invited Panel Member, Casualty Actuary in Reinsurance (CARE) Reinsurance Conference, Boston, MA, June 2016.
- Invited Panel Member, Florida Association for Insurance Reform Annual Conference, Tampa, FL, April 2016.
- Invited Presentation, 2015 International Symposium on Sino-American Risk Management and Insurance- *Development and Innovation of Risk Management and Insurance in the New Era*. Chengdu, China, July 2015.
- Invited Research Presentation, Fudan University, Shanghai, China, January 2015.
- Florida RIMS Student-Risk Manager Roundtable Session Facilitator, Naples, FL, July 2012
- Disney Risk Management Corporate Tour, Orlando, FL, 2011 and 2012
- Commission Member, Florida Commission on Hurricane Loss Projection Methodology, 2001 to 2014 (Chair 2007-2010).
- Board Member, Sawgrass Mutual Insurance Company, March 2010 to present (Chair 2014 to present).
- Board Member, Research Academy Board, National Alliance for Education and Research, 2007 to present (Chair 2009 and 2010).
- Invited Panel Member, SIFMA Insurance & Risk-Linked Securities Conference, New York, NY, March 2011.
- Invited Speaker, State of the Florida Insurance Market Summit, January 2011
- Featured Guest, Florida Association of Independent Agent's "Friday Morning Live" Webcast, March 2010
- Invited Speaker, Florida Chamber of Commerce Insurance Summit, January 2010.
- Chair Windstorm Mitigation Committee of the Florida Commission on Hurricane Loss Projection Methodology (August 2009 to January 2010).
- Panel Member, Reinsurance Association of America Conference on Catastrophe Modeling, February 2009.
- Invited testimony, Florida Senate Select Committee on Property Insurance (Chair, Florida Commission on Hurricane Loss Projection Methodology), February, 2008.
- Invited testimony, Florida House of Representatives Committee on Insurance, (Chair, Florida Commission on Hurricane Loss Projection Methodology), January 2008.
- Report to the Florida House of Representatives, "Comparisons of Hurricane Loss Models," November 2007.
- Invited testimony, Florida House of Representatives Committee on Insurance, (Chair, Florida Commission on Hurricane Loss Projection Methodology), April 2007.
- Invited testimony, Florida House of Representatives Policy and Budget Council (Special Insurance Session), January 2007.
- Member, Florida Commission on Hurricane Loss Projection Methodologies, 2001-Present.
- Member of the Task Force on Long-Term Solutions for Florida's Hurricane Insurance Market, 2005-2006.
- Participant, INVEST Career Fair (Tampa, Florida), January 2005.

Other Academic Service (continued)

- Speaker, Florida Institute of CPA's Florida Institute on Federal Taxation Conference, November, 2003
- Speaker, RIMS Florida Chapters Annual Joint Educational Conference, 2001, 2002, and 2003.
- Speaker, State Farm Insurance Day on the Hill (Tallahassee, Florida), February 2002.
- Speaker, Florida Association of Workers' Compensation Claims Professionals Claims Management Conference, 2000.
- Keynote Speaker, Chartered Life Underwriter Conferment Dinner (Tallahassee Chapter), 1999.

International Academic and Industry Service

- Invited Presentation, "Sinkhole Risk and Housing Prices," Hohenheim University, Stuttgart, Germany, June 2016
- Invited Presentation, 2015 International Symposium on Sino-American Risk Management and Insurance- *Development and Innovation of Risk Management and Insurance in the New Era*, Southwest University of Finance and Economics, Chengdu, China, July 2015
- Presentation, Fudan University, Shanghai, China, January 2015.
- Visiting Professor, Institute of Risk and Insurance, Ludwigs Maximilians University, Munich, Germany, 2008 to present.
- "Teaching Enterprise Risk Management: A Case Studies Approach" presentation to the junior faculty at the China International Conference on Insurance and Risk Management (Pre-Seminar Session), Shenzhen, China, July 2014.
- Presentation, China International Conference on Insurance and Risk Management, Shenzhen, China, July 2014
- Presentation, German Insurance Science Association Annual Congress, Stuttgart, Germany, March 2014
- Presentation, German Insurance Science Association Annual Congress, Berlin, Germany, March 2013
- Presentation, China International Conference on Insurance and Risk Management, Kunming, China, July 2013
- Visiting Professor of Risk and Insurance— Fudan University, Shanghai, China, May, 2012.
- Presentation, German Insurance Science Association Annual Congress, Hannover, Germany, March 2012.
- Presentation, German Insurance Science Association Annual Congress, Berlin, Germany, March 2011.
- Presentation, German Insurance Science Association Annual Congress, Dusseldorf, Germany, March 2010.

International Academic and Industry Service

- Brown Bag Seminar Presentation, Institute of Risk and Insurance, Ludwigs Maximilians University, Munich, Germany, June 2008.
- Swiss Re Visiting Professor of Insurance, Institute of Risk and Insurance, Ludwigs Maximilians University, Munich, Germany, Summer, 2007
- Invited Speaker, Ulm University, Ulm, Germany, June 2007.
- Invited Attendee and Lecturer, International Week, Krems University of Applied Sciences, Krems, Austria, May 2007.
- Invited Speaker, Swiss Re-Germany, Munich, Germany, June 2007.
- Invited Speaker, University of Cologne University/Industry Session, Germany, March 2006.
- Presentation, German Insurance Science Association Annual Congress, Berlin, Germany, March 2006.
- Guest Lecturer, Insurance Institute, Leibniz Universität Hannover, Germany, June, 2004.

International Academic and Industry Service (continued)

- Invited Speaker, Externes Seminar: Pflichtversicherung-Versicherungspflicht (Compulsory Insurance), Leibniz Universität Hannover, Germany, June 2004.
- Invited Speaker, Moscow State University, Moscow, Russia, May 2004
- Invited Lecturer, Krems University, Krems Austria, May 2004

Community Service

- Hymn Sing-along Nursing Home Community Outreach Leader, Grace Lutheran Church, 2006 to 2017.
- American Cancer Relay for Life Relay Team (Tallahassee), 2005 to 2017.
- Thrivent Board (Tallahassee), 2009
- Katie Froeschle Foundation Honorary Board Member 2008 to 2010.
- Board Member, ECHO, 2002-2004.
- Church Council, Grace Lutheran Church, 2003-2007.
- Volunteer, Habitat for Humanity House Project, 2003 and 2007.

MEMBERSHIPS

Academic and Professional Organizations

- European Academy of Sciences and Arts, Class V (Social Sciences, Law & Economics), 2017 to Present
- Risk Theory Society; 2010-Present
- American Risk and Insurance Association; 1995-present.
- Asian Pacific Risk and Insurance Association, 2011 to present.
- Southern Risk and Insurance Association; 1994 - present.
- Western Risk and Insurance Association; 1998 - present.
- Society of Financial Services Professionals; 1991- present.
- International Insurance Society, 2009- present
- Fulbright Association 2004-Present.

Honor Societies

- Beta Gamma Sigma National Honor Society

OTHER HONORS AND AWARDS

- [*Fulbright Scholar Program*](#): Lecturer at the Vienna University of Economics and Business Administration, Sommer (Summer) 2004 Semester.
 - Colonel Perryco Scholarship; The University of Georgia, 1994-1997.
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INTERVIEWS AND QUOTATIONS BY THE MEDIA

- Newsday, “Experts: Sandy may raise insurance rates,” November 8, 2012.
- Asbury Park Press, “Costly aftermath? Another battering for homeowners,” November 4, 2012.
- New York Times, “Fla. Stumbles in Effort to Harden Homes Against Hurricanes,” February 12, 2010
- St. Petersburg Times, “Wind Credits Take A Beating,” January 27, 2010.
- Windstorm Mitigation Committee televised hearings (The Florida Channel), August and September 2009.
- Florida Commission on Hurricane Loss Projection Methodology televised meetings (The Florida Channel), June, 2009, 2008.
- The National Underwriter, “Contingent revenues 'neither substantial nor insignificant'.”, August 14, 2006.
- WFSU-FM 88.9, “Capital Report”, June 2, 2006.
- Herald-Tribune, “Floridians upset over Citizens increases,” May 28, 2006.
- Local6.com, “Floridians Upset Over Citizens Increases,” May 28, 2006.
- TBO.com News, “Democrats Propose Insurance Changes,” May 25, 2006.
- Insurance Journal (online), Citizens Property Insurance Increases Upset Policyholders in Florida,” May 16, 2006.
- Orlando Business Journal, “State insurance 'crisis' tied to scarcity, costs,” March 10, 2006.
- Tampa Tribune, “Reform Citizens Before Any Bailout,” March 8, 2006.
- Keys Radio Group, “Morning Mix Show” on hurricane insurance coverage in Florida, January 10, 2006.
- South Florida Sun-Sentinel, “Deregulation could boost competition -- and prices,” November 20, 2005.
- Jacksonville Business Journal, “Insurance veteran starts over with a new company,” October 14, 2005.
- WGTV, Channel 6, “In the Spotlight” on the hurricane insurance coverage in Florida, September 22, 2005.
- FSUView article on the impact of Hurricane Katrina, September 2005.
- FSU Headlines (WSFU) on the Task Force on Long-Term Solutions for Florida's Hurricane Insurance Market, September 2005.
- FSU Headlines (WSFU) on receiving the Fulbright grant, February 2004.
- WGLT (Illinois State Public Radio) report on the restructuring of State Farm Insurance, September 2001.