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EDUCATION

University of Georgia, Athens, GA, Ph.D., 2002

Major Area of Concentration: Risk Management/Insurance

Minor Area of Concentration: Finance

Dissertation Title: "An Empirical Analysis of Motives for Termination of Defined Benefit Pension Plans"

Howard University, Washington, DC, B.B.A., 1995

Major Area of Concentration: Insurance

WORK EXPERIENCE

Academic Experience

Associate Professor, Fall 2007-Present

Department of Risk Management/Insurance, Real Estate, and Business Law
College of Business, Florida State University, Tallahassee, FL

Assistant Professor, Fall 2001-Spring 2007

Department of Risk Management/Insurance, Real Estate, and Business Law
College of Business, Florida State University, Tallahassee, FL

Instructor, Spring 1999-Spring 2000

Department of Insurance, Legal Studies, and Real Estate
Terry College of Business, University of Georgia, Athens, GA

- Work Experience continued

Research Assistant, Fall 1997-Spring 2000
Department of Insurance, Legal Studies, and Real Estate
Terry College of Business, University of Georgia, Athens, GA

Professional Experience

Senior Claim Representative, July 1997-August 1997
State Farm Insurance Companies, Bethlehem, PA

Claim Representative, July 1995-June 1997
State Farm Insurance Companies, Bethlehem, PA

PUBLICATIONS

Refereed Publications

“Subsidies in the Post-Loss Assessment Structure of Florida’s Property Insurance Market” (with David Macpherson, Patrick Maloney, Kathleen McCullough, James Newman, and Charles Nyce), *Risk Management and Insurance Review*, forthcoming.

“A Review of the Development of Residual Market Mechanisms in Florida” (with David Macpherson, Patrick Maloney, Kathleen McCullough, James Newman, and Charles Nyce), *Journal of Insurance Regulation*, forthcoming.

“Separation of Ownership and Management: Implications for Risk Taking Behavior,” (with Enya He, Kathleen A. McCullough, and David W. Sommer), *Risk Management and Insurance Review*, forthcoming.

“A Hybrid Course in Risk Management and Insurance” (with James M. Carson, Kevin M. Gatzlaff, Patrick F. Maroney, and Kathleen A. McCullough), *Risk Management and Insurance Review*, forthcoming.

“The Role of State-Run Insurers in Providing Property Coverage in Coastal States with High Hurricane Exposure” (with Patrick Maloney, Kathleen McCullough, and Charles Nyce) *CPCU eJournal*, 2009: 1-11.

“A Review of Legislation Related to Stranger-Originated Life Insurance” (with Kathleen McCullough), *Journal of Insurance Regulation*, 2008, Vol. 27(1): 73-90.

“Captive Domiciles: Trends and Recent Change” (with Kathleen McCullough), *Journal of Insurance Regulation*, 2008, Vol. 26(4): 61-90.

“A Survey of Stock-Drop Litigation, the Pension Protection Act of 2006, and Fiduciary Liability Insurance” (with Stephen G. Fier), *PLUS Journal*, 2008, Vol. 21(9): 5-7.

“A Comparative Analysis of U.S. Property and Casualty Reinsurers and Insurers” (with Kathleen McCullough), *Risk Management and Insurance Review*, 2008, Vol. 11(1): 179-207.

- Publications continued

“A Review of the Possible Solutions to the Uninsured Motorist Problem” (with Kathleen McCullough), 2007, *CPCU eJournal*, November.

“A Test of the Eclectic Paradigm: Evidence From the U.S. Reinsurance Market” (with Ryan Lee and Kathleen McCullough), *Journal of Risk and Insurance*, 2007, Vol. 74(2): 493-522.

“An Examination of the Current State of Retirement Savings with a Focus on Individual Exemptions” (with Kathleen McCullough and Steve Paris), *Journal of Insurance Issues*, 2006, Vol. 29(2): 107-131.

“A Review of the Issues Surrounding Fair Share Health Care Bills” (with Kathleen McCullough), *Journal of Insurance Regulation*, 2006, Vol. 25(1): 25-40.

“A Reexamination of the Corporate Demand for Reinsurance” (with Kathleen McCullough), *Journal of Risk and Insurance*, 2006, Vol. 73(1): 169-192.

“Potential Solutions to the Sinkhole Problem in Florida” (with Richard B. Corbett, Randy E. Dumm, Kevin M. Gatzlaff, Patrick F. Maroney, Kathleen A. McCullough, and James W. (Jay) Newman, Jr.), 2005, *CPCU eJournal*, December.

“An Examination of Issues Pertinent to Establishing a Single Peril Facility” (with Patrick F. Maroney, Kevin M. Gatzlaff, Kathleen A. McCullough, and James W. (Jay) Newman, Jr.), *Journal of Insurance Regulation*, 2005, Vol. 24(1): 3-29.

“A Discussion of the Legal and Legislative Issues Surrounding Silica-Related Injuries” (with Kathleen McCullough), *Journal of Insurance Regulation*, 2005, Vol. 23(4): 21-37.

“The Mold Crisis” (with Kathleen McCullough), *Journal of Insurance Regulation*, 2005, Vol. 23(3): 1-16.

“2004 Hurricane Losses: Testing the Lessons Learned from Hurricane Andrew” (with Richard Corbett and Kathleen McCullough), 2005, *CPCU eJournal*, March.

“An Empirical Analysis of the Incentives for Fully Funded Defined Benefit Plan Terminations” (with David W. Sommer), *Journal of Insurance Issues*, 2005, Vol. 28(1): 33-60.

“The Debate Over Claims Reporting Databases in Insurance Issuance and Pricing” (with Kathleen McCullough), *Journal of Insurance Regulation*, 2004, Vol. 23(2): 91-103.

“A Review of the Current and Historical No-Fault Environment” (with Kevin Eastman, Pat Maroney, and Kathleen McCullough), *Journal of Insurance Regulation*, 2004, Vol. 23(1): 1-23.

“Managing Subsidence” (with Kathleen McCullough and Pat Maroney), *Journal of Insurance Issues*, 2004, Vol. 27(1): 1-21.

“Excluding Terror” (with Kathleen A. McCullough), 2002, *CPCU eJournal*, August.

- Publications continued

“Pending Reform: An Examination of Changes to Defined Contribution Plan Design,” *Journal of Financial Services Professionals*, 2002, Vol. 56(4): 57-62.

“The Uninsured Motorist Problem: An Investigation of the Impact of Enforcement and Penalty Severity on Compliance” (with Randy E. Dumm and Kathleen A. McCullough), *Journal of Insurance Regulation*, 2001, Vol. 19(4): 613-637.

Non-Refereed Publications

“Pension Plans and the Market,” *Journal of Financial Services Professionals*, 2003, Vol. 57(4): 8, 10-13.

“A Fine Incentive” (with Randy E. Dumm and Kathleen A. McCullough), *Best’s Review*, 2002, Vol. 103(3): 57-58.

WORKS IN PROGRESS

Under Review

“Insider Ownership and Pension Funding: An Empirical Analysis” (with David W. Sommer).

“An Empirical Examination of Stakeholder Groups as Monitoring Sources in Corporate Governance,” (with Enya He, Kathleen A. McCullough, and David W. Sommer).

“A Comparison of Hurricane Loss Models” (with David Macpherson, and Kathleen McCullough).

“An Examination of Retirement Measures and the Factors Affecting the Adequacy of Retiree Income” (with Andre Liebenberg).

“Stock-Drop Litigation, Professional Liability Insurance, and the Pension Protection Act of 2006” (with Stephen G. Fier).

“Developed and Developing Countries and the Decision to Internationalize: An Expansion of the Eclectic Paradigm Applied to the US Reinsurance Industry” (with William Ferguson, Ryan Lee, and Kathleen McCullough).

“Regulation Collateralization of International Reinsurance Liabilities in the U.S. Insurance Industry?” (with Kathleen McCullough and Lars Powell).

“The Impact of No-Fault Legislation on Automobile Insurance Premiums” (with Kevin Eastman, Pat Maroney, David Macpherson, and Kathleen McCullough).

Research in Progress

“A Comparison of Retirement Income Measures” (with Andre Liebenberg).

- Works in Progress continued

“An Examination of Insurance Financial Strength Ratings,” (with Enya He and Kathleen A. McCullough).

GRANTS AND RESEARCH AWARDS

Research Grants

Florida Catastrophic Storm Risk Management Center Grant, “An Examination of Insurer Financial Strength Ratings” (with Enya He and Kathleen McCullough), 2009.

Florida Catastrophic Storm Risk Management Center Grant “Subsidies in the Florida Property Insurance Marketplace” (with David Macpherson, Patrick F. Maroney, Kathleen McCullough, and Jay Newman), 2008.

Florida State University College of Business Grant, “An Examination of Retirement Measures and the Factors Affecting the Adequacy of Retiree Income” (with Andre Liebenberg), 2008.

PLUS Foundation, “Stock-Drop Litigation, Professional Liability Insurance, and the Pension Protection Act of 2006” (with Stephen Fier), Grant Paid to Student, 2007.

Department of Labor, “Factors Affecting the Adequacy of Retirement Income” (with Andre Liebenberg), 2006.

State of Florida Grant, “Insurance Study of Sinkholes” (with Patrick F. Maroney, Richard B. Corbett, Randy E. Dumm, Kevin L. Eastman, Kevin M. Gatzlaff, Kathleen A. McCullough, Mark Browne, James W. (Jay) Newman, Jr., and Martin Simons), 2004.

Departmental Grant funded by State Farm Insurance Companies, “Pension Plans, Individual Exemptions, and Retirement Security” (with Kathleen McCullough and Steve Paris), 2004.

Florida State University Black Faculty and Graduate Student Support Grant, “Insider Ownership and Pension Funding: An Empirical Analysis,” 2002.

Journal of Insurance Regulation Research Grant, “The Impact of Enforcement and Penalty Severity on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws” (with Randy E. Dumm and Kathleen A. McCullough), 2000.

Instructional Grants

Florida State University Office for Distributed and Distance Learning Grant, “Course Redesign Initiative” (with Kathleen McCullough), 2005.

Department Grant Funded by State Farm Insurance Companies, “Development of Instructional Material” (other faculty receiving funds include James M. Carson, Richard B. Corbett, Randy E. Dumm, Kevin L. Eastman, Patrick F. Maroney, and Kathleen A. McCullough), 2004.

- Grants continued

Florida State University College of Business Grant, “Enhancing Risk Management and Insurance Courses through Technology” (with Kathleen McCullough), 2003.

PRESENTATIONS AT PROFESSIONAL MEETINGS (* indicates meeting not attended):

“An Examination of Insurer Financial Strength Ratings,” (with Enya He and Kathleen McCullough), Southern Risk and Insurance Association, Lake Buena Vista, Florida, November 2009.

“Subsidies in the Florida Property Insurance Market,” (with David Macpherson, Patrick Maroney, Kathleen A. McCullough, James Newman, and Charles Nyce), American Risk and Insurance Association, Providence, Rhode Island, August 2009.

“Separation of Ownership and Management: Implications for Firms’ Risk Taking Behavior,” (with Enya He, Kathleen A. McCullough, and David W. Sommer), American Risk and Insurance Association Meeting, Providence, Rhode Island, August 2009.

An Empirical Analysis of the Impact of Socio-Demographic Factors on Subsidies Received by Florida Homeowners,” (with David Macpherson, Kathleen A. McCullough, and Charles Nyce), American Risk and Insurance Association, Providence, Rhode Island, August 2009.

“Subsidies in the Florida Property Insurance Market,” (with David Macpherson, Patrick Maroney, Kathleen A. McCullough, James Newman, and Charles Nyce), Southern Risk and Insurance Association, Bay St. Louis, Mississippi, November 2008.

“Balancing Stakeholder Interests in the Insurance Industry,” (with Enya He, Kathleen A. McCullough, and David W. Sommer), Southern Risk and Insurance Association, Bay St. Louis, Mississippi, November 2008.

“Developed and Developing Countries and the Decision to Internationalize: An Expansion of the Eclectic Paradigm Applied to the US Reinsurance Industry” (with William Ferguson, Ryan Lee, and Kathleen McCullough), American Risk and Insurance Association, Portland, Oregon, August 2008.

“An Examination of Retirement Measures and the Factors Affecting the Adequacy of Retiree Income” (with Andre Liebenberg), American Risk and Insurance Association, Portland, Oregon, August 2008.

“Balancing Stakeholder Interests in the Insurance Industry,” (with Enya He, Kathleen A. McCullough, and David W. Sommer), American Risk and Insurance Association, Portland, Oregon, August 2008.

“The Short-Term Effects of Pension Freezes on Shareholder Wealth,” (with Stephen Fier), Southern Risk and Insurance Association Meeting, San Antonio, Texas, November 2007.

“Separation of Ownership and Management: Implications for Firms’ Risk Taking Behavior,” (with Enya He, Kathleen A. McCullough, and David W. Sommer), Southern Risk and Insurance Association Meeting, San Antonio, Texas, November 2007.

- Presentations at Professional Meetings continued

“Lessons Learned from Online RMI Education: The First Five Years,” (with Patrick F. Maroney and Kathleen McCullough) Southern Risk and Insurance Association Meeting, San Antonio, Texas, November 2007.

“Regulation of Reinsurance Recoverables: Protection or Protectionism?” (with Kathleen McCullough and Lars Powell), Annual Conference on Global Financial Markets, Shanghai, China, November 2007.*

“Developing Countries and the Decision to Internationalize: An Expansion of the Eclectic Paradigm Applied to the US Reinsurance Industry,” (with William Ferguson, Ryan Lee, and Kathleen McCullough), Asia-Pacific Risk and Insurance Association, Taipei, Taiwan, July 2007.*

“Factors Affecting the Adequacy of Retirement Income,” (with Andre Liebenberg), Southern Risk and Insurance Association, Hilton Head, South Carolina, November 2006.

“Developing Countries and the Decision to Internationalize: An Expansion of the Eclectic Paradigm Applied to the US Reinsurance Industry,” (with William Ferguson, Ryan Lee, and Kathleen McCullough), Southern Risk and Insurance Association, Hilton Head, South Carolina, November 2006.

“Regulation of Reinsurance Recoverables: Protection or Protectionism,” (with Kathleen McCullough and Lars Powell), Southern Risk and Insurance Association, Hilton Head, South Carolina, November 2006.

“Regulation of Reinsurance Recoverables: Protection or Protectionism?” (with Kathleen McCullough and Lars Powell), American Risk and Insurance Association, Washington, D.C., August 2006.

“Emerging Technologies in the Delivery of Risk Management and Insurance” (with Kevin Gatzlaff, Patrick Maroney, and Kathleen McCullough), Western Risk and Insurance Association, Santa Barbara, California, January 2006.*

“The Development and Use of Hybrid Courses in Risk Management and Insurance” (with Kevin Gatzlaff, Patrick Maroney, and Kathleen McCullough), Southern Risk and Insurance Association, Orlando, Florida, November 2005.

“A Comparative Analysis of U.S. Property and Casualty Reinsurers and Insurers” (with Kathleen McCullough), Southern Risk and Insurance Association, Orlando, Florida, November 2005.

“A Test of the Eclectic Paradigm: Evidence from the U.S. Reinsurance Market” (with Ryan B. Lee and Kathleen McCullough), World Risk and Insurance Economics Congress, Salt Lake City, Utah, August 2005.

“Subsidence Funds, A Comparative Analysis” (with Kevin Gatzlaff, Pat Maroney, and Kathleen McCullough), Western Risk and Insurance Association, Monterey, California, January 2005.*

“Pension Plans, Individual Exemptions, and Retirement Security” (with Kathleen McCullough and Steven Paris), Southern Risk and Insurance Association, Charleston, South Carolina, November 2004.

- Presentations at Professional Meetings continued

“An Analysis of Subsidence Insurance Facilities” (with Kevin Gatzlaff, Pat Maroney, and Kathleen McCullough), Southern Risk and Insurance Association, Charleston, South Carolina, November 2004.

“Pension Plans, Individual Exemptions, and Retirement Security” (with Kathleen McCullough and Steven Paris), American Risk and Insurance Association, Chicago, Illinois, August 2004.

“The Impact of No-Fault Insurance Laws on Automobile Insurance Rates” (with Kevin L. Eastman, Patrick F. Maroney, and Kathleen McCullough), Southern Risk and Insurance Association, Clearwater, Florida, November 2003.

“The Impact of No-Fault Insurance Laws on Automobile Insurance Rates” (with Kevin L. Eastman, Patrick F. Maroney, and Kathleen McCullough), American Risk and Insurance Association, Denver, Colorado, August 2003.

“The Determinants of U.S. Involvement in Foreign Markets” (with Ryan B. Lee and Kathleen McCullough), American Risk and Insurance Association, Denver, Colorado, August 2003.

“The Economic Impact of Sinkholes: Evidence From Closed Claims in the State of Florida” (with Patrick F. Maroney and Kathleen McCullough), Southern Risk and Insurance Association, New Orleans, November 2002.*

“The Effect of the State of the International Reinsurance Industry on the Corporate Demand for Insurance” (with Kathleen McCullough), Southern Risk and Insurance Association, New Orleans, Louisiana, November 2002.*

“Impact of the State of the Reinsurance Industry on the Corporate Demand for Insurance” (with Kathleen McCullough), American Risk and Insurance Association, Montreal, Canada, August 2002.

“An Empirical Analysis of the Motives for Termination of Defined Benefit Pension Plans” (with David W. Sommer), Southern Risk and Insurance Association, Savannah, Georgia, November 2001.

“An Empirical Analysis of Market Share Changes and Motivations for Termination of Defined Benefit Pension Plans” (with David W. Sommer), American Risk and Insurance Association, Indianapolis, Indiana, August 2001.

“The Impact of Enforcement and Penalty Severity on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws” (with Randy E. Dumm and Kathleen A. McCullough), Southern Risk and Insurance Association, San Antonio, November 2000.

“The Impact of Enforcement and Penalty Severity on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws” (with Randy E. Dumm and Kathleen A. McCullough), American Risk and Insurance Association, Baltimore, Maryland, August 2000.

“Pension Plans: An Empirical Study of the Motivations for Terminations” (with Sandra G. Gustavson), Southern Risk and Insurance Association, Orlando, Florida, November 1999.

CLASSES TAUGHT

Graduate Courses

Fundamentals of Risk and Insurance: RMI 5011 (Online Masters Program)

Employee Benefit Plans: RMI 5136 (Online Masters Program)

- *Classes Taught continued*

Undergraduate Courses

Employee Benefits: RMI 4135

Insurance Planning and Wealth Management: RMI 4308

Introduction to Risk and Insurance: RMI 3011

STUDENT RESEARCH

Graduate Student Research

Doctoral Committee, Member - Kevin Gatzlaff

Doctoral Committee, Member - Yuling Wang

Undergraduate Directed Independent Studies/Internships

Camille Zutes, Health Care Reform

Christina Dempsey, Premium Financing

Elisa Underhill, Hospital Risk Management

Eric Handelsman, Life/Health Agency Research

Marie Dieppa, Personal Lines Agency Research

Mark Ona, Topics in Insurance Law

Stephanie Russo, Directed Field Study in Insurance

COMMITTEES AND SERVICE

Professional Organizations

Second Vice-President, Present

Southern Risk and Insurance Association

- Committees and Service continued

Chair, Membership Committee, 2008-Present
American Risk and Insurance Association

Secretary/Treasurer, 2008-2009
Southern Risk and Insurance Association

Member, Best Feature Article for RMIR for 2008, 2009
American Risk and Insurance Association

Member, Hedges Award Committee, 2007-2009
American Risk and Insurance Association

Member, Membership Committee, 2005-2009
Southern Risk and Insurance Association

Member, Program Committee, 2002, 2003, 2007, 2008, 2009
American Risk and Insurance Association

Member, Membership Committee, 2005-2008
American Risk and Insurance Association

Member, Board of Directors, 2005-2008
Southern Risk and Insurance Association

Member, Nominations Committee, 2003
Southern Risk and Insurance Association

College and University

Member, Technology Committee, 2009-Present
College of Business

Member, Faculty Evaluation Committee, 2009-Present
College of Business

Chair, Insurance and Benefits Committee, 2009-Present
Florida State University

Undergraduate Advisor for RMI Program, 2007-Present
College of Business

Advisor, Insurance Society at Florida State University, 2007-Present
Florida State University

Advisor, Minority Business Students Association, 2006- Present
Florida State University

Member, Faculty Senate Grievance Committee, 2005-2008
Florida State University

- Committees and Service continued

Co-Advisor, Florida State Insurance Society, 2005-2007
Florida State University

Member, Library Committee, 2003-2006
College of Business

Member, Undergraduate Admissions Appeals Committee, 2006
College of Business

Journals and Other Publications

Member, Editorial Board, 2005-Present
Journal of Insurance Regulation

Reviewer, 2009
Flat World Knowledge, Risk Management and Insurance

Reviewer, 2009, 2010
Journal of Risk and Insurance

Reviewer, 2002, 2007, 2008, 2009
Risk Management and Insurance Review

Reviewer, 2009
Journal of Accounting, Auditing, and Finance

Reviewer, 2008
Pearson Education, Risk Management and Insurance

Reviewer, 2007
SAGE Publishing, Employee Benefits

Reviewer, 2005, 2006
Journal of Insurance Regulation

Reviewer, 2002, 2006, 2007
Journal of Insurance Issues

Reviewer, 2002, 2007
Leyh Publishing, Risk Management and Insurance

QUOTATIONS BY MEDIA

St. Petersburg Times, Topic: Sinkhole Losses in the State of Florida, 2003

Florida Underwriter, Topic: Sinkhole Losses in the State of Florida, 2002

HONORS AND AWARDS

Terry College of Business Ph.D. Research Assistantship, Summers 1998, 1999, 2000

Department of Insurance, Legal Studies, and Real Estate Assistantship, 1999 - 2000

State Farm Companies Foundation Doctoral Dissertation Award, 2000

Spencer Foundation Scholarship, 1999

University of Georgia University-Wide Assistantship, 1997 - 1999

PROFESSIONAL MEMBERSHIPS

American Risk and Insurance Association

Southern Risk and Insurance Association

Western Risk and Insurance Association