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VITA

HIGHLIGHTS OF RECENT AND UPCOMING PROFESSIONAL ACTIVITIES

- Chair, Windstorm Mitigation Credit Study Committee, Florida Commission on Hurricane Loss Projection Methodology, July 2009.
- Chair, Florida Commission on Loss Projection Methodology, July, 2007 to present (reappointed July 2009).
- Visiting Professor of Risk and Insurance– Institute of Risk and Insurance, Ludwigs Maximilians University, Munich, Germany, June 2009.
- Peoples First Insurance Fellow, August 2007 to present.
- Chair, Research Academy Board, National Alliance for Education and Research, February 2009.
- Storm Risk Management Center Grant Award, April 2009
- Panel Member, Reinsurance Association of America Conference on Catastrophe Modeling, February 2009.
- Board Member (Immediate Past President), Southern Risk and Insurance Association, 2009.

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.
- Shippensburg University: Shippensburg, PA
MBA, May 1984; Major in Finance
B.S.B.A., August 1982; Major in Finance

Professional

- Chartered Life Underwriter (CLU): Professional designation received from the American College, Bryn Mawr, PA, May 1991.
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PROFESSIONAL EXPERIENCE: ACADEMIC

- **August 2003 to present**
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
- **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

- **August 1992 - August 1993**
Business Development and Sales
Mason-Dixon Salvage Pool
Greencastle, PA
 - **January 1985 - August 1994**
Insurance agent and broker
Chambersburg, PA
 - **September 1991-December 1991**
Financial Planning Instructor
American Institute of Banking
Chambersburg, PA
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ARTICLES

Published Articles

- Dumm, Randy E, Mark Johnson, and Martin Simons, 2009, Inside the Black Box: Evaluating and Auditing Hurricane Loss Models, *Journal of Insurance Regulation*, Forthcoming.
- Dumm, Randy E., G. Stacy Sirmans and Greg Smersh, 2009, The Capitalization Of Building Codes In House Prices, *Journal of Real Estate Finance and Economics*, Forthcoming.
- Carson, James A, Randy E. Dumm, and James Dornan, 2009, Price and Firm Financial Strength in the Individual Annuity Market, *Risk Management and Insurance Review*, Forthcoming.
- Dumm, Randy E., Robert E. Hoyt, and Kathleen A. McCullough, 2008, "Risk Management Case Project," *Risk Management and Insurance Review*, Forthcoming.
- 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*, Volume 23, Number 4, pp. 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*, Volume 23, Number 4, pp. 23-52.
- Sirmans, G. Stacy and Randy E. Dumm, "Title Insurance: An Historical Perspective," *Journal of Real Estate Literature*, Volume 14, Number 3, 2006.
- 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*, Volume 22, Number 1, Fall 2003.
- [Insurance Distribution Channels: U.S. Markets in Transition](#), "International Insurance Society Seminar Proceedings, July 2002.
- Cole, Cassandra, Randy E. Dumm and Kathleen McCullough, "A Fine Incentive", *Best's Review*, Volume 103, Number 3, Summer 2002.
- Dumm, Randy E., Lee L. Colquitt, and Robert E. Hoyt, "The Status of Social Security and its Role in Retirement Planning: A Professional Advisor's Perspective", *Risk Management and Insurance Review*, Volume 5, Number 1, Spring 2002.
- Cole, Cassandra, Randy E. Dumm and Kathleen McCullough, "The Uninsured Motorist Problem: An Investigation of the Impact of Enforcement and Penalty Severity on Compliance", *Journal of Insurance Regulation*, Volume 19, Number 4, Summer 2001.
- Carson, James M. and Randy E. Dumm, "Universal Truths", *Best's Review*, Volume 102, Number 1, May 2001.
- Colquitt, Lee. L. and Randy E. Dumm, "Treasure Hunt", *Best's Review*, Volume 101, Number 1, February 2001.
- Carson, James M. and Randy E. Dumm, "The Relationship of Insurer Characteristics and Life Insurance Surrender Values", *Journal of Financial Services Professionals*, Volume 54, Number 5, September 2000.
- Colquitt, Lee L., and Randy E. Dumm, "Determinants of Claims Efficiency Among Writers of Auto Physical Damage Coverage: Empirical Evidence", *Journal of Insurance Issues*, Volume 23, Number 1, Spring 2000.
- Choudhury, Vivek, Randy E. Dumm and Elena Karahanna, "The Role of Knowledge and Choice Uncertainty on Consumer Channel Choices for Insurance Purchases: An Empirical Examination", Summer 2000, *International Insurance Society Seminar Proceedings*.
- Colquitt, Lee L., and Randy E. Dumm, "The Significance of Insurance Research to Those Involved in the Regulatory Process", *Journal of Insurance Regulation*, Volume 18, Number 2, Winter 1999.

- Carson, James M., and Randy E. Dumm, "Insurance Company-Level Determinants of Life Insurance Product Performance", *Journal of Insurance Regulation*, Volume 18, Number 2, Winter 1999.
- Choudhury, Vivek, Randy E. Dumm and Elena Karahanna, "Consumer Channel Choices: The Role of Knowledge and Choice Uncertainty", AMCIS 1999 Americas Proceedings, March 1999.
- Dumm, Randy E. and Robert E. Hoyt, "Surplus Note Utilization by Life Insurers: Empirical Evidence", *Journal of Insurance Regulation*, Volume 17, Number 3, Spring 1999.
- Colquitt, Lee L., Randy E. Dumm and Sandra G. Gustavson, "An Analysis of Risk and Insurance Research Productivity: 1987 through 1996", *Journal of Risk and Insurance*, Volume 65, Number 4, December 1998.

Working Papers

- Liebenberg, Andre, James A. Carson and Randy E. Dumm, "A Dynamic Analysis of the Demand for Life Insurance."
- Dumm, Randy E. Liebenberg, Andre, Liebenberg, Ivonne, Ruhland, Jow, "The Impact of the Florida 2007 Special Session on Property Insurance Reform: An Events Study Analysis"
- Hoyt, Robert E., Randy E. Dumm, and Lars Powell, "Measuring the Effects of Insurance Regulation with Stock Price Data: The McCarran-Ferguson Act."

ARTICLE AWARDS

- *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

- 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."
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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.
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PROGRAM SUPPORT GRANTS

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

- "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," 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.
- "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, 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 2004.
- "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.
- "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.
 - "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

- American Risk and Insurance Association's **Les B. Strickler Innovation in Instruction Award** with Kathleen McCullough and Rob Hoyt, 2005.
- Selection to teach in Florida State University International Programs (London, England), Summer 2006.
- Fulbright Scholars Program: Vienna University of Business and Economics, Sommer (Summer) 2004 Semester.
- Selection for the Florida State University "Webstar" program, 2003.
- 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

- Fundamentals of Risk and Insurance (online graduate class)
 - Commercial Risk Management
 - Employee Benefits Plans (undergraduate and online graduate classes)
 - Insurance Operations
 - Life Insurance
 - Principles of Risk and Insurance
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SERVICE AND COMMITTEES

Service and Committee Positions:

- College of Business Ethics Committee 2008- 2009.
- FSU Fulbright Selection Committee, 2007- Present.
- Office of National Fellowships Mock Interview Committee, 2007 to present.
- 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](#))

- Chair, ARIA Strategic Web Site Committee, August 2009 to present.
- Member, RMI Education Program Development Initiative Committee, January 2008 to present.
- 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.

International Insurance Society ([IIS](#))

- Academic Moderator, 2004 International Insurance Society Meeting, London, England
- Academic Moderator, 2001 International Insurance Society Meeting, Vienna, Austria
- Speaker Guide, 2002, 2003.

Journals

- Associate Editor, *Journal of Insurance Issues*, September 2000-Present.
- Reviewer, *Risk Management and Insurance Review*, 2001-Present.
- Reviewer, *Journal of Risk and Insurance*, 2004, 2005, 2007.
- Member, *Journal of Insurance Issue's* Hardigree Outstanding Paper Award selection committee, 1999, 2000, 2002, 2007.
- Reviewer, *Journal of Insurance Issues*, September 1999-September 2000.

Other Academic Service

Insurance Industry Relations and Industry Service

- Chair, Research Academy Board, National Alliance for Education and Research, February 2009 (Board Member 2007-2008).
- Chair, Florida Commission on Hurricane Loss Projection Methodologies, 2007 - Present.
- 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.
- 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

- Visiting Professor, Institute of Risk and Insurance, Ludwigs Maximilians University, Munich, Germany, Summer, 2008.
- 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 Meeting, Berlin, Germany, March 2006.
- Guest Lecturer, Insurance Institute, Leibniz Universität Hannover, Germany, June, 2004.
- 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

- Thrivent Board (Tallahassee), 2009
 - Katie Froeschle Foundation Honorary Board Member 2008 to present.
 - Grace Lutheran Church Nursing Home Ministry (Music), 2006 to present.
 - Board Member, ECHO, 2002-2004.
 - Church Council, Grace Lutheran Church, 2003-2007.
 - Volunteer, Habitat for Humanity House Project, 2003 and 2007.
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MEMBERSHIPS

Academic and Professional Organizations

- American Risk and Insurance Association; 1995-Present.
- Southern Risk and Insurance Association; 1994 - Present.
- Western Risk and Insurance Association; 1998 - Present.
- Society of Financial Services Professionals; 1991- Present.

Honor Societies

- Beta Gamma Sigma National Honor Society

Involvement in Local Groups

- Board Member, Thrivent, Tallahassee Chapter
 - Member, Tallahassee Chapter of CLU
 - Choral Member, Tallahassee Bach Parley
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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

- 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.
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August 20, 2009