Dr. Cassandra R. Cole

Robert L. Atkins Professor of Risk Management and Insurance
Florida State University
Risk Management/Insurance, Real Estate & Legal Studies
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EDUCATION

PhD, University of Georgia, 2002.
Major: Risk Management/Insurance
Dissertation Title: An Empirical Analysis of Motives for Termination of Defined Benefit Pension Plans

BBA, Howard University, 1995.
Major: Insurance

RESEARCH

Refereed Journal Articles

Cole, C. R., Fier, S. (2026). Financial Planning and the Use of Artificial Intelligence. *Journal of Financial Service Professionals,* In Press.

Baggett, C., Cole, C. R., Tunajek, N. (2026). Causes and Consequences of Surprise Billing and What States Are Doing About It. *Journal of Insurance Regulation*.

Cole, C. R., Fier, S., Marzen, C. (2026). Artificial Intelligence and Insurance Regulation. *Journal of Insurance Regulation*.

Cole, C. R., Eastman, E. M. (2026). Risk Management and Corporate Lifecycles: Evidence from Reinsurance Purchases. *Journal of Corporate Finance, 98*, 102961.

Carson, J., Cole, C. R., Fier, S. (2025). Risk Tolerance, Commitment Risk Across Policy Type, and the Demand for Life Insurance. *Financial Review*.

Baggett, C., Cole, C. R. (2025). Using the University Setting to Illustrate Risk Management Concepts: A Case-Based Learning Exercise. *Risk Management and Insurance Review*.

Cole, C. R., Fier, S. (2025). Exposure to the Florida Homeowners' Insurance Market and Insurer Performance. *Risk Management and Insurance Review*.

Cole, C. R., Fier, S. (2024). Bequests and the Demand for Life Insurance. *North American Actuarial Journal*.

Cole, C. R., Fier, S. (2023). Pandemics and the Individual Life Insurance Market: Evidence of the Impact of COVID-19. *Journal of Insurance Issues, 46*(1).

Cole, C. R., Marzen, C. (2023). Nuclear Verdicts, Tort Liability, and Legislative Responses. *Journal of Insurance Regulation*.

Cole, C. R., Baggett, C. (2023). Insurance Groups, Product Diversification, and the Role of Surplus Lines Affiliation. *Risk Management and Insurance Review, 26*(1), 35-56.

Cole, C. R., Baggett, C. (2022). Student Loans, Financial Well-Being, and the Role of the Financial Planner. *Journal of Financial Service Professionals, 76*(1), 27-40.

Cole, C. R., Fier, S. (2022). Financial Information Sources, Consumer Decision-Making, and Life Insurance Ownership. *Journal of Financial Service Professionals, 76*(6).

Cole, C. R., Fier, S. (2021). An Examination of Life Insurance Policy Surrender and Loan Activity. *Journal of Risk and Insurance*.

Born, P. H., Cole, C. R., Nyce, C. M. (2021). Citizens and the Florida Residential Property Market: How to Return to an Insurer of Last Resort. *Journal of Insurance Regulation, 40*(6).

Baggett, C., Cole, C. R., Crowley, G., Sirmans, E. T. (2020). Spillover Effects Of Increased Health Insurance Enrollment On Workers' Compensation Insurance. *Risk Management and Insurance Review*.

Cole, C. R., Fier, S. (2020). An Empirical Analysis of Insurer Participation in the Cyber Insurance Market. *North American Actuarial Journal*.

Cole, C. R., Bisco, J. (2020). The Changing Face of America and the Demand for Financial Advisors. *Journal of Financial Services Professionals*.

Cole, C., Karl, J. B. (2019). The Differential Effects of Medical Loss Ratio Regulation on the Individual Health Insurance Market. *Journal of Insurance Regulation, 38*(1).

Cole, C. R., Baggett, C. (2018). Regulation and Surplus Lines Activity. *Journal of Insurance Regulation, 37*(5).

Cole, C. R., Bisco, J. (2017). State-Based Retirement Plans – Why or Why Not? *Journal of Insurance Regulation, 36*(9), 1-25.

Bisco, J., Cole, C. R., Karl, J. B. (2017). The Effect of Government Run Healthcare on the Salaries of Nursing Professionals in the U.S. *Journal of Insurance Issues, 40*(2), 215-246.

Bisco, J., Cole, C. R., Karl, J. B. (2017). The Effect of Government Run Healthcare on the Salaries of Nursing Professionals in the U.S. *Journal of Insurance Issues, 40*(2), 215-246.

Cole, C. R. (2017). The Potential Impact of State-Based Retirement Plans on Retirement Savings. *Journal of Financial Service Professionals, 71*(5), 68-76.

Cole, C. (2016). 401(k) Plans - Do Investment Options and Control of Investments Matter? *Journal of Financial Service Professionals, 39*(1), 1-37.

Cole, C., Karl, B., Wade, C. (2016). A Review of States' Decisions Regarding Health Insurance Exchanges. *Journal of Insurance Regulation, 35*(2), 1-27.

Cole, C. R., Karl, J. B., Wade, L. (2016). A Review of States' Decisions Regarding Health Insurance Exchanges. *Journal of Insurance Regulation, 35*(2), 1-27.

Carson, J. M., Cole, C. R., Fier, S. G. (2016). Name Changes and Future Growth: Evidence from the Life Insurance Industry. *Journal of Insurance Issues, 39*(1).

Cole, C. R., Karl, J. B. (2016). The Effect of Product Diversification Strategies on the Performance of Health Insurance Conglomerates. *Applied Economics, 43*(3), 190-202.

Cole, C. R., Karl, J. B. (2016). The Effect of Multidimensional Product Operational Strategies on the Performance of Health Insurance Conglomerates. *Applied Economics, 48*(3), 190-202.

Cole, C. R., Karl, J. B. (2015). A Preliminary Examination of Health Insurers Participating on Federally Facilitated Marketplaces. *Journal of Insurance Regulation, 38*(4), 1-22.

Cole, C. R., Maroney, P. F., McCullough, K. A., Powell, L. S. (2015). Automobile Insurance Vehicle Repair Practices: Politics, Economics, and Consumer Interests. *Risk Management and Insurance Review*, 27.

Cheung, R., Cole, C. R., McCullough, K. A., MacPherson, D., Nyce, C. M. (2015). Demographic Factors and Price Distortions in Insurance. *Risk Management and Insurance Review, 18*(1), 28-Jan.

Cole, C. R., He, E., Karl, J. B. (2015). Market Structure and the Performance of the U.S. Health Insurance Marketplace: A State-Level Analysis. *Journal of Insurance Regulation, 34*(4), 30-Jan.

Cole, C. R., He, E., Karl, J. B. (2015). Market Structure and the Profitability of the U.S. Health Insurance Marketplace: A State-Level Analysis. *Journal of Insurance Regulation, 34*(4), 1-30.

Cole, C. R., Fier, S. G., Carson, J. M., Andrews, D. (2015). The Impact of Insurer Name Changes on the Demand for Insurance. *Journal of Risk and Insurance, 82*(1), 173-203.

Cole, C., Marzen, C. (2013). A Review of State Sovereign Immunity Statutes and the Management of Liability Risks by States. *Journal of Insurance Regulation, 32*, 45-82.

Bisco, J., Cole, C. R., McCullough, K. (2013). Social Media and Employment Practices Liability in Recruiting and Hiring. *PLUS Journal, 26*(6), 1, 5-6.

Cole, C. R., Ferguson, W., Lee, R. B., McCullough, K. A. (2012). Internationalization of the Reinsurance Industry: An Analysis of the Net Financial Position of Reinsurers. *Journal of Risk and Insurance, 79*, 897-930.

Cole, C. R., Eastman, K. L., MacPherson, D. A., Maroney, P. M., McCullough, K. A. (2012). The Impact of No-Fault Insurance Laws on Automobile Insurance Rates. *North American Actuarial Journal, 16*(3), 306-322.

Cole, C. R., McCullough, K. A. (2012). The Insurance Industry's Talent Gap and Where We Go from Here. *Risk Management and Insurance Review, 15*(1), 10.

Cole, C. R., McCullough, K. A. (2012). The Use of Social Media by Insurers and Potential Legal and Regulatory Concerns. *Journal of Insurance Regulation, 31*, 179-194.

Cole, C. R., He, E., McCullough, K., Semykina, A., Sommer, D. W. (2011). An Empirical Examination of Stakeholder Groups as Monitoring Sources in Corporate Governance. *Journal of Risk and Insurance, 78*(2), 703-730.

Cole, C. R., He, E., McCullough, K. A., Sommer, D. W. (2011). Separation of Ownership and Management: Implications for Risk Taking Behavior. *Risk Management and Insurance Review, 14*(1), 49-71.

Cole, C. R., Macpherson, D., Maroney, P. F., McCullough, K. A., Newman, J. W., Nyce, C. M. (2011). The Use of Post-Loss Assessments in Financing of Catastrophic Risk. *Risk Management and Insurance Review, 14*(2), 265-298.

Cole, C. R., MacPherson, D., Maroney, P., McCullough, K. A., Newman, J., Nyce, C. M. (2011). The Use of Post-Loss Financing of Catastrophic Risk. *Risk Management and Insurance Review, 14*(2), 265-298.

Cole, C. R., Macpherson, D., McCullough, K. A. (2010). A Comparison of Hurricane Loss Models. *Journal of Insurance Issues, 33*(1), 31-53.

Cole, C. R., Carson, J. M., Gatzlaff, K. M., Maroney, P. F., McCullough, K. A. (2010). A Hybrid Course in Risk Management and Insurance. *Risk Management and Insurance Review, 13*(2), 303-322.

Cole, C. R., McCullough, K. A., Powell, L. (2010). Collateralization of International Reinsurance Liabilities in the U.S. Insurance Industry. *Insurance Markets and Companies: Analyses and Actuarial Computations, 1*(2), 32-38.

Cole, C. R., Sommer, D. W. (2010). Insider Ownership and Pension Funding: An Empirical Analysis. *Journal of Insurance Issues, 33*(2), 111-131.

Cole, C. R., Maroney, P., McCullough, K. A., Nyce, C. M. (2009). The Role of State-Run Insurers in Providing Property Coverage in Coastal States with High Hurricane Exposure. *CPCU eJournal*, 11-Jan.

Cole, C. R., Macpherson, D., Maroney, P. F., McCullough, K. A., Newman, J. W., Nyce, C. M. (2009). A Review of the Development of Residual Market Mechanisms in Florida. *Journal of Insurance Regulation*, 55-80.

Cole, C. R., Maroney, P., McCullough, K. A., Newman, J., Nyce, C. M. (2009). A Review of the Development of Residual Market Mechanisms in Florida. *Journal of Insurance Regulation*, 55-80.

Cole, C. R., Maroney, P. F., McCullough, K. A., Nyce, C. M. (2009). The Role of State-Run Insurers in Providing Property Coverage in Coastal States with High Hurricane Exposure. *CPCU eJournal*, 11-Jan.

Cole, C. R., McCullough, K. A. (2008). A Comparative Analysis of U.S. Property and Casualty Reinsurers and Insurers. *Risk Management and Insurance Review*, 179-207.

Cole, C. R., McCullough, K. A. (2008). A Review of Legislation Related to Stranger-Originated Life Insurance. *Journal of Insurance Regulation*, 73-90.

Cole, C. R., Fier, S. G. (2008). A Survey of Stock-Drop Litigation, the Pension Protection Act of 2006, and Fiduciary Liability Insurance. *PLUS Journal*, 7-May.

Cole, C. R., McCullough, K. A. (2008). Captive Domiciles: Trends and Recent Change. *Journal of Insurance Regulation*, 61-90.

Cole, C. R., McCullough, K. A. (2007). A Review of Some Possible Solutions to the Uninsured Motorist Problem. *CPCU eJournal*, -.

Cole, C. R., Lee, R. B., McCullough, K. A. (2007). A Test of the Eclectic Paradigm: Evidence From the U.S. Reinsurance Market. *Journal of Risk and Insurance*, 493-522.

Cole, C. R., McCullough, K. A. (2006). A Reexamination of the Corporate Demand for Reinsurance. *Journal of Risk and Insurance*, 169-192.

Cole, C. R., McCullough, K. A. (2006). A Review of the Issues Surrounding Fair Share Health Care Bills. *Journal of Insurance Regulation*, 25-40.

Cole, C. R., McCullough, K. A., Paris, S. (2006). An Examination of the Current State of Retirement Savings with a Focus on Individual Exemptions. *Journal of Insurance Issues*, 107-131.

Cole, C. R., Corbett, R. B., McCullough, K. A. (2005). 2004 Hurricane Losses: Testing the Lessons Learned from Hurricane Andrew. *CPCU eJournal*, -.

Cole, C. R., McCullough, K. A. (2005). A Discussion of the Legal and Legislative Issues Surrounding Silica-Related Injuries. *Journal of Insurance Regulation*, 21-37.

Cole, C. R., Sommer, D. W. (2005). An Empirical Analysis of the Motives for Fully Funded Defined Benefit Plan Terminations. *Journal of Insurance Issues*, 33-60.

Maroney, P. F., Gatzlaff, K. M., McCullough, K. A., Newman, Jr., J. W., Cole, C. R. (2005). An Examination of Issues Pertinent to Establishing a Single Peril Facility. *Journal of Insurance Regulation*, 29-Mar.

Corbett, R. B., Dumm, R. E., Gatzlaff, K. M., Maroney, P. F., McCullough, K. A., Newman, Jr., J. W., Cole, C. R. (2005). Potential Solutions to the Sinkhole Problem in Florida. *CPCU eJournal*, -.

Cole, C. R., McCullough, K. A. (2005). The Mold Crisis. *Journal of Insurance Regulation*, 16-Jan.

Cole, C. R., Eastman, K. L., Maroney, P. F., McCullough, K. A. (2004). A Review of the Current and Historical No-Fault Environment. *Journal of Insurance Regulation*, 23-Jan.

Cole, C. R., McCullough, K. A., Maroney, P. F. (2004). Managing Subsidence. *Journal of Insurance Issues*, 21-Jan.

Cole, C. R., McCullough, K. A. (2004). The Debate Over Claims Reporting Databases in Insurance Issuance and Pricing. *Journal of Insurance Regulation*, 91-103.

Cole, C. R., McCullough, K. A. (2002). Excluding Terror. *CPCU eJournal*, -.

Cole, C. R. (2002). Pending Reform: An Examination of Changes to Defined Contribution Plan Design. *Journal of Financial Services Professionals*, 57-62.

Cole, C. R., Dumm, R. E., McCullough, K. A. (2001). The Uninsured Motorist Problem: An Investigation of the Impact of Enforcement and Penalty Severity on Compliance. *Journal of Insurance Regulation*, 613-637.

Other Publications

Cole, C. R. (2018). Interested in Internships? All You Want to Know, and More, About the Value of Internships. *Resources Magazine* (vol. Fall, pp. 28-31). The National Alliance.

Cole, C. R., Brooks, C. D., McChristian, L. P., Massey, A. (2018). Interested in Internships. *Resources: The National Alliance or Insurance Education and Research* (Fall 2018 ed., pp. 28-31). Austin, Texas: The National Alliance for Insurance Education and Research.

Cole, C. R., Fier, S., Carson, J. *What's in a Name?* (pp. 18-21).

Cole, C. R., McCullough, K. A. (2013). The Journal of Insurance Regulation: Important and Timely Issues in Research. *American Risk and Insurance Association Newsletter* (pp. 9).

Cole, C. R., Liebenberg, A. (2013). *The Uncertain Future of U.S. Retirees* (10th ed., vol. 50, pp. 48-53).

Barrington, K., Blaine, C., Cole, C. R., Terrell, J. (2011). *Report on Existing Millennial Research: Leveraging Current Research to Meet the Needs of the Insurance Industry*. The Griffith Insurance Education Foundation.

Powell, L., Maroney, P. F., McCullough, K. A., Cole, C. R. (2010). *Consumer Choice in Auto Repair: The Politics and Economics of Automobile Insurance Repair Practices*. NAMIC.

Cole, C. R. (2003). Pension Plans and the Market. *Journal of Financial Services Professionals*, 13-Oct.

Cole, C. R., Dumm, R. E., McCullough, K. A. (2002). A Fine Incentive. *Best's Review* (3rd ed., vol. 103, pp. 57-58).

Presentations Given

Cole, C. R., Eastman, E. M., Kim, K., American Risk and Insurance Association Annual Meeting, "AI-Powered Simulation Games for Risk Management and Insurance Education," American Risk and Insurance Association. (August 2026).

Cole, C. R., Fier, S. G., American Risk and Insurance Association Annual Meeting, "Indirect Cryptocurrency Holdings and Its Impact on the Firm: Evidence from the Insurance Industry," American Risk and Insurance Association. (August 2026).

Carson, J., Cole, C. R., Fier, S. G., Graciano, T., The Academy Meets Academia: Racial Differences in Life Insurance, "Racial Differences in Life Insurance," American Academy of Actuaries. (June 2026).

Cole, C. R., Fier, S. G., Southern Risk and Insurance Association Annual Meeting, "Insurer Investment in Cryptocurrency," Southern Risk and Insurance Association. (November 2025).

Cole, C. R., Fier, S. G., World Risk and Insurance Economic Congress, "An Examination of Changes in the Supply of Homeowners' Insurance," American Risk and Insurance Association. (August 2025).

Carson, J., Cole, C. R., Fier, S. G., Graciano, T., World Risk and Insurance Economic Congress, "Racial Differences in Life Insurance," American Risk and Insurance. (August 2025).

Cole, C. R., Fier, S. G., Southern Risk and Insurance Association Annual Meeting, "An Analysis of Litigation Trends in the Florida Insurance Market," Southern Risk and Insurance Association. (November 2024).

Born, P. H., Cole, C. R., Karl, J. B., McCullough, K. A., Nyce, C. M., Southern Risk and Insurance Association Annual Meeting, "Mitigation Incentives/Disincentives: Wind vs. Water," Southern Risk and Insurance Association. (November 2024).

Carson, J. M., Cole, C. R., Fier, S. G., Graciano, T. G., Southern Risk and Insurance Association Annual Meeting, "Racial Differences in Life Insurance," Southern Risk and Insurance Association. (November 2024).

Baggett, C., Cole, C. R., Zhuang, B., American Risk and Insurance Association Annual Meeting, "The Impact of Surplus Lines Affiliation on Risk Taking," American Risk and Insurance Association. (August 2024).

Cole, C. R., CIPR JIR Journal Club, "Nuclear Verdicts, Tort Liability, and Legislative Responses," Center for Insurance Policy and Research. (March 21, 2024).

Baggett, C., Cole, C. R., Zhuang, B., Southern Risk and Insurance Association Annual Meeting, "The Impact of Surplus Lines Affiliation on Risk Taking," Southern Risk and Insurance Association. (November 2023).

Cole, C. R., Fier, S. G., Carson, J. M., American Risk and Insurance Association Annual Meeting, "Risk Tolerance, Commitment, and Life Insurance Ownership," American Risk and Insurance Association. (August 2023).

Cole, C. R., Eastman, E. M., Southern Risk and Insurance Association Annual Meeting, "Risk Management and Corporate Lifecycles: Evidence from Reinsurance Purchases," Southern Risk and Insurance Association. (November 2022).

Cole, C. R., Eastman, E., American Risk and Insurance Association Annual Meeting, "Risk Management and Corporate Lifecycles: Evidence from Reinsurance Purchases," American Risk and Insurance Association. (August 2022).

Cole, C. R., Baggett, C., Journal Live Series, "Student Loans, Financial Well-Being, and the Role of the Financial Planner," Society of Financial Service Professionals. (January 18, 2022).

Cole, C. R., Baggett, C., Southern Risk and Insurance Association Annual Meeting, "Business Groups, Product Diversification, and the Role of Surplus Lines Insurers," Southern Risk and Insurance Association. (December 2020).

Cole, C. R., Fier, S., Southern Risk and Insurance Association Annual Meeting, "Pandemics and the Demand for Life Insurance: Early Evidence of the Impact of COVID-19," Southern Risk and Insurance Association. (December 2020).

Cole, C. R., Brady, M. K., Doctoral Student Professional Development Seminar, "Journal Review Process and Editor Expectations," Florida State University. (2020).

Cole, C. R., Fier, S., World Risk and Insurance Economics Congress, "An Examination of Life Insurance Policy Surrender and Loan Activity," American Risk and Insurance Organization. (August 2020).

Baggett, C., Cole, C. R., Southern Risk and Insurance Organization Annual Meeting, "The Multi-Generational Impact of Student Debt on Financial Well-Being," Southern Risk and Insurance Organization. (November 2019).

Cole, C. R., Gerido, L., SRA 2018, "Deciding to Participate in Clinical Trials: Risk Perception and Information Needs of Cancer Patients," Society of Risk Analysis. (December 2018).

Cole, C. R., Bisco, J., Southern Risk and Insurance Annual Meeting, "The Changing Face of America and the Demand for Financial Planners," Southern Risk and Insurance Association. (November 2018).

Cole, C. R., Brooks, C. D., McChristian, L. P., Massey, A., James K. Ruble MEGA Seminar, "The Insurance Industry and the Value of Internships," The National Alliance for Insurance Education and Research. (June 6, 2018).

Cole, C. R., Volkman-Wise, J., Travelers Research Symposia and Berkley Scholars Presentation Series, "Stock-Market Participation and Risk Tolerance of U.S. Households Around the Financial Crisis," St. John's University. (February 2018).

Cole, C. R., Baggett, C., Western Risk and Insurance Association Annual Conference, "The Impact of Surplus Lines Affiliation on Risk Taking," Western Risk and Insurance Association. (January 2018).

Cole, C. R., Montesinos Yufa, H., Southern Risk and Insurance Association Annual Conference, "An Examination of Health Care Exchanges: Competition, Plan Choice and Price," Southern Risk and Insurance Association. (November 2017).

Cole, C. R., Baggett, C., Southern Risk and Insurance Association Annual Conference, "The Impact of Surplus Lines and Admitted Affiliation on Risk Taking," Southern Risk and Insurance Association. (November 2017).

Cole, C. R., Karl, J. B., Southern Risk and Insurance Association Annual Conference, "The Differential Effects of Medical Loss Ratio Regulation on Health Insurer Operations," Southern Risk and Insurance Association. (November 2016).

Cole, C. R., Baggett, C., Southern Risk and Insurance Association Annual Conference, "The Impact of the Patient Protection and Affordable Care Act (PPACA) on the Workers' Compensation Marketplace," Southern Risk and Insurance Association. (November 2016).

Cole, C. R., Baggett, C., American Risk and Insurance Association Annual Conference, "An Analysis of International and External Capital Markets: The Role of Regulation," American Risk and Insurance Association. (August 2016).

Cole, C. R., Volkman-Wise, J., American Risk and Insurance Association Annual Conference, "Risk Tolerance and Stock-Market Participation of U.S. Households Around the Financial Crisis," American Risk and Insurance Association. (August 2016).

Cole, C., Volkman-Wise, J., Western Risk and Insurance Association Annual Conference, "Risk Tolerance and Stock Market Participation of U.S. Households Around the Financial Crisis," Western Risk and Insurance Association. (2015).

Bisco, J., Cole, C., Karl, J. B., Southern Risk and Insurance Association Annual Conference, "The Effect of Government Run Healthcare on the Salary of Nursing Professionals in the U.S.," Southern Risk and Insurance Association. (2015).

Cole, C., Karl, J. B., American Risk and Insurance Association Annual Conference, "The Effect of Multidimensional Product Operational Strategies on the Performance of Health Insurance Conglomerates," American Risk and Insurance Association. (2014).

Cole, C. R., Karl, J. B., American Risk and Insurance Association - Annual Meeting, "The Effect of Multidimensional Product Operational Strategies on the Performance of Affiliated Health Insurer Groups," American Risk and Insurance Association. (August 2014).

Cole, C. R., He, E., Karl, J. B., Annual Conference, "An Empirical Investigation of Firm-Level Profitability of Health Insurers," American Risk and Insurance Association. (2013).

Cole, C. R., Karl, J. B., Southern Risk and Insurance Association - Annual Meeting, "Do Health Insurers Use Affiliations to Diversify," Southern Risk and Insurance Association. (November 2013).

Cole, C. R., Karl, J. B., McCullough, K. A., Southern Risk and Insurance Association - Annual Meeting, "Reinsurance Networks and the Financial Performance of the Firm," Southern Risk and Insurance Association. (November 2013).

Cole, C. R., He, E., Karl, J. B., American Risk and Insurance Association - Annual Meeting, "An Empirical Analysis of the Impact of Diversification Strategies on Health Insurer Profits," American Risk and Insurance Association. (August 2013).

Cole, C. R., Marzen, C., the Annual Conference, "A Review of State Sovereign Immunity Statutes and the Management of Liability Risks by States," Southern Risk and Insurance Association. (2012).

Cole, C. R., He, E., Karl, J. B., the Annual Conference, "Competition, Concentration, and Profitability - Evidence from Health Insurance Markets Across States," American Risk and Insurance Association. (2012).

Cole, C. R., He, E., Karl, J. B., the Annual Conference, "Market Structure and Industry Performance of U.S. Health Insurers," Southern Risk and Insurance Association. (2012).

Cole, C. R., He, E., Karl, J. B., Southern Risk and Insurance Association - Annual Meeting, "An Empirical Analysis of the Impact of Diversification on Health Insurer Profits," Southern Risk and Insurance Association. (November 2012).

Cole, C. R., He, E., Karl, J. B., American Risk and Insurance Association - Annual Meeting, "Competition, Concentration, and Performance – An Empirical Analysis of the Health Insurance Industry," American Risk and Insurance Association. (August 2012).

Cole, C. R., He, E., Karl, J. B., Health Insurance Symposium, "Competition, Concentration, and Profitability - Evidence from Health Insurance Markets Across States," Center for Insurance Research. (February 2012).

Cole, C. R., He, E., McCullough, K. A., the Annual Conference, "An Examination of Insurer Financial Strength Ratings," American Risk and Insurance Association. (2011).

Cole, C. R., Insurance Education and Career Summit, "FSU RMI Undergraduate Program," Griffith Foundation. (September 2011).

Cole, C. R., Liebenberg, A., Brown Bag Seminar, "Factors Affecting Low Retirement Savings," Center for Insurance Research. (April 2011).

Cole, C. R., Carson, J. M., Fier, S. G., Andrews, D., the Annual Conference, "The Short-Term Response to Insurer Name Changes," Southern Risk and Insurance Association. (2010).

Cole, C. R., Macpherson, D., McCullough, K. A., Nyce, C. M., the Annual Conference, "An Empirical Analysis of the Impact of Socio-Demographic Factors on Subsidies Received by Florida Homeowners," American Risk and Insurance Association. (2009).

Cole, C. R., He, E., McCullough, K., the Annual Conference, "An Examination of Insurer Financial Strength Ratings," Southern Risk and Insurance Association. (2009).

Cole, C. R., He, E., McCullough, K. A., Sommer, D. W., the Annual Conference, "Separation of Ownership and Management: Implications for Firms' Risk Taking Behavior," American Risk and Insurance Association. (2009).

Cole, C. R., Macpherson, D., Maroney, P. F., McCullough, K. A., Newman, J. W., Nyce, C. M., the Annual Conference, "Subsidies in the Florida Property Insurance Market," American Risk and Insurance Association. (2009).

Cole, C. R., He, E., McCullough, K. A., Florida Catastrophic Storm Center Symposium, "An Examination of Insurer Financial Strength Ratings," Florida Catastrophic Storm Center. (November 2009).

Cole, C. R., Liebenberg, A., the Annual Conference, "An Examination of Retirement Measures and the Factors Affecting the Adequacy of Retiree Income," American Risk and Insurance Association. (2008).

Cole, C. R., He, E., McCullough, K. A., Newman, J. W., Nyce, C. M., the Annual Conference, "Balancing Stakeholder Interests in the Insurance Industry," Southern Risk and Insurance Association. (2008).

Cole, C. R., Ferguson, W., Lee, R. B., McCullough, K. A., the Annual Conference, "Developed and Developing Countries and the Decision to Internationalize: An Expansion of the Eclectic Paradigm Applied to the US Reinsurance Industry," American Risk and Insurance Association. (2008).

Cole, C. R., Macpherson, D., Maroney, P., McCullough, K. A., Newman, J. W., Nyce, C. M., the Annual Conference, "Subsidies in the Florida Property Insurance Market," Southern Risk and Insurance Association. (2008).

Cole, C. R., Ferguson, W., Lee, R. B., McCullough, K. A., the Annual Conference, "Developing Countries and the Decision to Internationalize: An Expansion of the Eclectic Paradigm Applied to the US Reinsurance Industry," Asia-Pacific Risk and Insurance Association. (2007).

Cole, C. R., Maroney, P. F., McCullough, K. A., the Annual Conference, "Lessons Learned from Online RMI Education: The First Five Years," Southern Risk and Insurance Association. (2007).

Cole, C. R., McCullough, K. A., Powell, L., Annual Conference on Global Financial Markets, "Regulation of Reinsurance Recoverables: Protection or Protectionism?," Global Financial Markets Association. (2007).

Cole, C. R., He, E., McCullough, K. A., Sommer, D. W., the Annual Conference, "Separation of Ownership and Management: Implications for Firms' Risk Taking Behavior," Southern Risk and Insurance Association. (2007).

Cole, C. R., Fier, S. G., the Annual Conference, "The Short-Term Effects of Pension Freezes on Shareholder Wealth," Southern Risk and Insurance Association. (2007).

Cole, C. R., Ferguson, W., Lee, R. B., McCullough, K. A., the Annual Conference, "Developing Countries and the Decision to Internationalize: An Expansion of the Eclectic Paradigm Applied to the US Reinsurance Industry," Southern Risk and Insurance Association. (2006).

Cole, C. R., Gatzlaff, K. M., Maroney, P. F., McCullough, K. A., the Annual Conference, "Emerging Technologies in the Delivery of Risk Management and Insurance," Western Risk and Insurance Association. (2006).

Cole, C. R., Liebenberg, A., the Annual Conference, "Factors Affecting the Adequacy of Retirement Income," Southern Risk and Insurance Association. (2006).

Cole, C. R., McCullough, K. A., Powell, L., the Annual Conference, "Regulation of Reinsurance Recoverables: Protection or Protectionism?," American Risk and Insurance Association. (2006).

Cole, C. R., McCullough, K. A., Powell, L., the Annual Conference, "Regulation of Reinsurance Recoverables: Protection or Protectionism?," Southern Risk and Insurance Association. (2006).

Cole, C. R., the Annual Conference, "A Comparative Analysis of U.S. Property and Casualty Reinsurers and Insurers," Southern Risk and Insurance Association. (2005).

Cole, C. R., Lee, R. B., McCullough, K. A., World Risk and Insurance Economics Congress, "A Test of the Eclectic Paradigm: Evidence from the U.S. Reinsurance Market," World Risk and Insurance Economics Congress. (2005).

Cole, C. R., Gatzlaff, K. M., Maroney, P. F., McCullough, K. A., the Annual Conference, "Subsidence Funds, A Comparative Analysis," Western Risk and Insurance Association. (2005).

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Cole, C. R., Eastman, K. L., Maroney, P. F., McCullough, K. A., the Annual Conference, "The Impact of No-Fault Insurance Laws on Automobile Insurance Rates," Southern Risk and Insurance Association. (2003).

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Cole, C. R., Sommer, D. W., the Annual Conference, "An Empirical Analysis of Market Share Changes and Motivations for Termination of Defined Benefit Pension Plans," American Risk and Insurance Association. (2001).

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Cole, C. R., Dumm, R. E., McCullough, K. A., the Annual Conference, "The Impact of Enforcement and Penalty Severity on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws," American Risk and Insurance Association. (2000).

Cole, C. R., Dumm, R. E., McCullough, K. A., the Annual Conference, "The Impact of Enforcement and Penalty Severity on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws," Southern Risk and Insurance Association. (2000).

Cole, C. R., Gustavson, S. G., the Annual Conference, "Pension Plans: An Empirical Study of the Motivations for Terminations," Southern Risk and Insurance Association. (1999).

Select Grants and Sponsored Research

Born, P. H. (PI), Nyce, C. M., Karl, J. B. (Co-PI), McCullough, K. A., Cole, C. R., Zhou, T., Orozco, D., Sirmans, G. S., Carrillo, G. (Co-PI), Bryan, T., "Cumulative Substantial Improvement Period Study," Sponsored by Florida Office of Insurance Regulation. (October 2024 - December 2024).

Cole, C. R. (Co-PI), Baggett, C. (Co-PI), "Risk Management and Insurance Teaching Cases," Sponsored by Risk and Insurance Teaching Society and the Spencer Educational Foundation. (September 2024 - December 2024).

Nicholson, J. E. (PI), Cole, C. R., Born, P. H., Nyce, C. M., "Citizens Property Insurance Corporation Exposure Reduction and Depopulation Opportunities Analysis," Sponsored by Citizens Property Insurance Corporation. (April 2020 - November 2020).

Cole, C. R., Maroney, P., McCullough, K., Powell, L., "Consumer Choice in Automobile Repair," Sponsored by National Association of Mutual Insurance Companies, Inc. (2010).

Cole, C. R., "Factors Affecting the Adequacy of Retirement Income (with Andre Liebenberg)," Sponsored by U. S. Department of Labor. (2006).

Cole, C. R., "Development of Instructional Material (with James Carson, Richard Corbett, Randy Dumm, Kevin Eastman, Kathleen McCullough, Patrick Maroney)," Sponsored by State Farm Insurance Companies. (2004).

Cole, C. R., "Insurance Study of Sinkholes (with Patrick Maroney, Richard Corbett, Randy Dumm, Kevin Eastman, Kevin Gatzlaff, Kathleen McCullough, Mark Browne, James (Jay) Newman, and Martin Simons)," Sponsored by State of Florida. (2004).

Cole, C. R., "Pension Plans, Individual Exemptions, and Retirement Security (with Kathleen McCullough and Steve Paris)," Sponsored by State Farm Insurance Companies. (2004).

Cole, C. R., "Insider Ownership and Pension Funding: An Empirical Analysis," Sponsored by Florida State University Black Faculty and Graduate Student Support Grant. (2002).

Cole, C. R., "The Impact of Enforcement and Penalty Severity on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws (with Randy Dumm and Kathleen McCullough)," Sponsored by Journal of Insurance Regulation Research Grant. (2000).

AWARDS AND HONORS

Les B. Strickler Innovation in Instruction Award, American Risk and Insurance Association. (2026).

Nominated for: Graduate Teaching Award, Florida State University. (2024).

Nominated for: Leadership Pacesetter Award, Gunster. (2022).

RMIR Award for Best Article 2020, American Risk and Insurance Association. (2021).

Core Values Award, Herbert Wertheim College of Business, Florida State University. (2021).

Nominated for: Graduate Teaching Award, Florida State University. (2016).

RMIR Best Perspectives Article Award, American Risk and Insurance Association. (2012).