David M. Pooser, Ph.D.

Curriculum Vitae

Florida State University
Herbert Wertheim College of Business
Dr. William T. Hold / The Alliance's Program
of Risk Management and Insurance
Tallahassee, FL

Ph: (850) 645-7099
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WORK EXPERIENCE

Assistant Lecturer & Assistant Director, Florida Surplus Lines Center for Insurance Excellence
Dr. William T. Hold / The Alliance's Program of Risk Management and Insurace
Herbert Wertheim College of Business
Florida State University
August 2026 – Present

Associate Professor & IIANC / NCSLA / W. Kurt Fickling Distinguished Chairholder
Department of Finance & Insurance, College of Business
East Carolina University
August 2023 – August 2026

Associate Professor
School of Risk Management, Insurance, and Actuarial Science
St. John's University, August 2018 to August 2023

Assistant Professor
School of Risk Management, Insurance, and Actuarial Science
St. John's University, August 2012 to August 2018

Graduate Assistant, Teaching Assistant
Department of Risk Management & Insurance, Real Estate, and Business Law
Florida State University, August 2008 to August 2012

Research Assistant
Florida Catastrophic Storm Risk Management Center
Florida State University College of Business, February 2008 to August 2012

TEACHING EXPERIENCE

Florida State University

RMI 3011 – Risk Management and Insurance
RMI 2302 – Risk in Business and Society

East Carolina University

Principles of Risk Management & Insurance; Personal Finance (traditional and online)

St. John's University

Risk Management (MBA / MS) (online); Corporate Risk Management; Risk Control; Life, Health, Pension, and Social Insurance; Principles of Risk Management and Insurance Honors; Principles of Risk Management and Insurance (traditional and online); Tobin College of Business Internship Course

Other

Proseminar in Catastrophic Risk Management Research, Ludwig-Maximilians University, 2011, Munich, Germany
RMI 3011 – Foundations of Risk Management and Insurance, Florida State University 2009-2012, Tallahassee, FL

EDUCATION

Ph.D., Florida State University 2012
Major: Risk Management/Insurance
Support Area: Finance

B.S., Florida State University 2008
Major: Risk Management/Insurance

REFEREED PUBLICATIONS

Barrese, James, David M. Pooser, and Paul L. Walker. 2025. Enterprise Risk Management and Firm Reputation: A Study of the Value Relevance of Reputation, Proxy Disclosure Enhancements, Risk Management, and Board Risk Oversight. *Journal of Business Leadership* 32(1): 26-44.

Fickling, W. Kurt, Connor L. Kasten, and David M. Pooser. 2024. Factors Influencing the Value of Independent Insurance Agencies. *Journal of Financial Service Professionals* 78(5): 36-53.

Pooser, David M. and Mark J. Browne. 2023. The Impact of Regulation on Customer Satisfaction: Evidence from the US Auto Insurance Industry. *Journal of Insurance Regulation* 42. https://doi.org/10.52227/26717.2023.

Bisco, Jill M., Stephen G. Fier, and David M. Pooser. 2020. Business Interruption Insurance and COVID-19: Coverage Issues and Public Policy Implications. *Journal of Insurance Regulation* 39(5): 24.

Wang, Ping, James Barrese, and David M. Pooser. 2019. Performance in Financial Services: Does Institutional Ownership Matter? *Corporate Ownership & Control* 16(2): 108-120.

Pooser, David M. and Mark J. Browne. 2018. The Effects of Customer Satisfaction on Company Profitability: Evidence from the Property & Casualty Insurance Industry. *Risk Management and Insurance Review* 21(2): 289-308.

Hofmann, Anette, Julia K. Neumann, and David M. Pooser. 2018. Plea for Uniform Regulation and Challenges of Implementing the New Insurance Distribution Directive. *The Geneva Papers on Risk and Insurance – Issues and Practice*, 43(4): 740-769.

Pooser, David M., Mark J. Browne, and Oleksandra Arkhangelska. 2018. Growth in the Perception of Cyber Risk: Evidence from U.S. P&C Insurers. *The Geneva Papers on Risk and Insurance – Issues and Practice*, 43(2): 208-223.

Pooser, David M., Ping Wang, and James Barrese. 2017. A Governance Study of Corporate Ownership in the Insurance Industry. *Journal of Insurance Issues,* 40(1): 23-60.

Fier, Stephen G. and David M. Pooser. 2016. Advertising Effectiveness for Financial Services Firms: Evidence from the Life Insurance Industry. *Journal of Insurance Issues*, 39(2): 137-168.

Pooser, David M. and Paul L. Walker. 2015. Own Risk Solvency Assessment: Origins and Implications for Enterprise Risk Management. *Journal of Insurance Regulation* 34(9), 19.

Fier, Stephen G., Kevin M. Gatzlaff, and David M. Pooser, 2014. The State of the National Flood Insurance Program: Treading Water or Sinking Fast? *Journal of Insurance Regulation,* 33(12), 29.

Carson, James, Kathleen A. McCullough, and David M. Pooser. 2013. Deciding Whether to Invest in Mitigation Measures: Evidence from Florida. *Journal of Risk and Insurance,* 80(2): 309-327.

Pooser, David M. and Kathleen A. McCullough. 2012. How is Enterprise Risk Management Affecting the Directors' and Officers' Liability Exposure? *Professional Liability Underwriting Society ("PLUS") Journal*, Vol. 26 pp. 2-5.

NON-REFEREED PUBLICATIONS

Hofmann, Annette, and David M. Pooser. 2017. Insurance-Linked Securities: Structured and Market Solutions. In *The Palgrave Handbook of Unconventional Risk Transfer* (pp. 357-373). Palgrave Macmillan, Cham, Switzerland.

Walker, Paul L., David M. Pooser, and Daniel P. Walker. 2015. Risk Disclosures in the P&C Industry. ERM White Paper Series – Center for Excellence in ERM, St. John's University.

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Curriculum Vitae

WORKING PAPERS

"Determinants and Consequences of Surplus Note Issuance in the US P&C Industry," with Stephen G. Fier.

"Regulatory Adverse Selection: Evidence from the U.S. Automobile Insurance Market" with Mark J. Browne, Kerry McCabe, and Andreas Richter.

"Why do Property-Liability Insurers Hold Excess Regulatory Capital?" with Mark J. Browne

PRESENTATIONS AT ACADEMIC CONFERENCES

"Firm and Market Factors that Impact the Valuation of Small Insurance Agencies", with Connor Kasten and Banks Osborne, Southern Risk and Insurance Association Annual Meeting, Charleston, SC, November 2025

"Motivations to Hold 'Excess' Regulatory Capital in the Property-Liability Insurance Industry" with Mark J. Browne, NAIC CIPR Insurance Regulatory Research Symposium, Kansas City, MO, September 2025

"Claims Adjudication, Insurance Distribution Channel, and Customer Satisfaction" with Mark J. Browne, Kerry McCabe, and Andreas Richter, World Risk and Insurance Economics Congress, Calgary, Canada, August 2025

"Single State Insurers: Characteristics and Performance" with Jill Bisco, Southern Risk and Insurance Association Annual Meeting, San Antonio, TX, November 2024

"Claims Adjudication, Insurance Distribution Channel, and Customer Satisfaction" with Mark J. Browne, Kerry McCabe, and Andreas Richter, NAIC CIPR Insurance Regulatory Research Symposium, Kansas City, MO, September 2024

"The Issuance and Consequences of Surplus Notes in the U.S. Property-Casualty Insurance Industry" with Stephen G. Fier, American Risk and Insurance Association Annual Meeting, Denver, CO, August 2024

"Claims Adjudication, Insurance Distribution Channel, and Customer Satisfaction" with Mark J. Browne, Kerry McCabe, and Andreas Richter, American Risk and Insurance Association Annual Meeting, Denver, CO, August 2024

"Financial and Nonfinancial Considerations in the Valuation of Independent Insurance Agencies" with W. Kurt Fickling and Connor Kasten, Western Risk and Insurance Association Annual Meeting, Scottsdale, AZ, January 2024

"Why do Property-Liability Insurers Hold Excess Regulatory Capital?" (with Mark J. Browne), Southern Risk and Insurance Association Annual Meeting, Savannah, GA, November 2023

"Financial and Nonfinancial Considerations in the Valuation of Independent Insurance Agencies" with W. Kurt Fickling and Connor Kasten, Southern Risk and Insurance Association Annual Meeting, Savannah, GA, November 2023

"Why do Property-Liability Insurers Hold Excess Regulatory Capital?" (with Mark J. Browne), Southern Risk and Insurance Association Annual Meeting, New Orleans, LA, November 2022

"The Influence of Political Power on Customer Satisfaction in Auto Insurance" (with Mark J. Browne), CEAR/MRIC Behavioral Insurance Workshop, Munich, Germany, December 2022

"The Influence of Political Power on Customer Satisfaction in Auto Insurance" (with Mark J. Browne), European Group of Risk and Insurance Economists Annual Seminar, Vienna, Austria, September 2022

"The Influence of Political Power on Customer Satisfaction in Auto Insurance" (with Mark J. Browne), American Risk and Insurance Association Annual Meeting, Long Beach, CA, August 2022

"The Influence of Political Power on Customer Satisfaction in Auto Insurance" (with Mark J. Browne), Conference in Honor of J. David Cummins and Mary Weiss at Temple University, Philadelphia, PA, April 2022

"The Determinants of Customer Satisfaction in Auto Insurance" (with Mark J. Browne), World Risk and Insurance Economic Congress, Virtual, August 2020

"Insurance Customer Satisfaction: Who is Satisfied, Who Isn't, and Why?" (with Mark Browne), Southern Risk and Insurance Association Annual Meeting, Charleston, SC, November 2019

"Enterprise Risk Management and Firm Reputation: A Study of the Value Relevance of Reputation, Proxy Disclosure Enhancements, Risk Management, and Board Risk Oversight" (with James Barrese and Paul Walker), American Risk and Insurance Association Annual Meeting, San Francisco, CA, August 2019

"Enterprise Risk Management and Firm Reputation: A Study of the Value Relevance of Reputation, Proxy Disclosure Enhancements, Risk Management, and Board Risk Oversight" (with James Barrese and Paul Walker), Joint Seminar of the European Association of Law and Economics and the Geneva Association, Milan, Italy, June 2019

"Enterprise Risk Management & Firm Reputation" (with James Barrese and Paul Walker), American Accounting Association Southeastern Region Meeting, Savannah, GA, April 2019

"The Value Relevance of Proxy Disclosure Enhancements: An Analysis of Risk Management and Board Risk Oversight Disclosures" (with James Barrese and Paul Walker), Southern Risk and Insurance Association Annual Meeting, Orlando, FL, November 2018

"The Value Relevance of Proxy Disclosure Enhancements: An Analysis of Risk Management and Board Risk Oversight Disclosures" (with James Barrese and Paul Walker), Asian-Pacific Conference on International Accounting Issues, San Francisco, CA, November 2018

"Corporate Governance and Value: Comparing the Banking and Insurance Industries", (with James Barrese and Ping Wang), Southern Risk and Insurance Association Annual Meeting, Nashville, TN, November 2017

"Growth in the Perception of Cyber Risk: Evidence from U.S. P&C Insurers", (with Mark J. Browne and Oleksandra Arkhangelska), Southern Risk and Insurance Association Annual Meeting, Nashville, TN, November 2017

"Managerial Discretion and Variable Risk Preferences", (with Benjamin Heidler, Johannes Jaspersen, Dominick Lohmaier, and Andreas Richter), European Group of Risk and Insurance Economists Annual Seminar, London, UK, September 2017

"Life Insurance and Annuities: Natural Hedges?", (with James Garven, James Hilliard, and Ping Wang), American Risk and Insurance Association Annual Meeting, Toronto, Canada, August 2017

"A Governance Study of Corporate Ownership in the Insurance Industry," (with James Barrese and Ping Wang), Conference on Insurance Research – Instituto Per La Vigilanza Sulle Assicurazioni (IVASS) [Italian Insurance Regulator], Rome, Italy, July 2017

"Accounting for Line of Business Correlation when Measuring Diversification: Evidence from the Insurance Industry," (with Kathleen A. McCullough), Southern Risk and Insurance Association Annual Meeting, Savannah, GA, November 2016

"The Effects of Customer Satisfaction on Company Performance and Solvency: Evidence from the Property & Casualty Insurance Industry," (with Mark J. Browne), Southern Risk and Insurance Association Annual Meeting, Savannah, GA, November 2016

"Managerial Discretion and Risk Preferences," (with Benjamin Heidler, Dominick Lohmaier, Johannes Jaspersen, and Andreas Richter), American Risk and Insurance Association Annual Meeting, Boston, MA, August 2016

"Property-Casualty Reserve Errors and Surplus Note Issuance," (with Stephen G. Fier), American Risk and Insurance Association Annual Meeting, Boston, MA, August 2016

"The Demand for Reinsurance: An Empirical Analysis of the Life Insurance Industry," (with James Garven, James Hilliard, and Ping Wang), Southern Risk and Insurance Association Annual Meeting, New Orleans, LA, November 2015

"Property-Casualty Reserve Errors and Surplus Note Issuance," (with Stephen G. Fier), Southern Risk and Insurance Association Annual Meeting, New Orleans, LA, November 2015

"Enterprise Risk Management Sophistication and Firm Risk," (with James Barrese, Stephen Fier, and Paul Walker), World Risk and Insurance Economics Congress, Munich, Germany, August 2015

"Enterprise Risk Management Maturity and Reputational Value," (with James Barrese, Stephen Fier, and Paul Walker), American Risk and Insurance Association Annual Meeting, Seattle, WA, August 2014

"Performance, Risk, and Governance: Family and Alliance Control," (with James Barrese, Nicos Scordis, and Ping Wang), Western Risk and Insurance Association Annual Meeting, Napa, CA, January 2014

"Performance, Risk, and Governance: Family and Alliance Control," (with James Barrese, Nicos Scordis, and Ping Wang), Southern Risk and Insurance Association Annual Meeting, Orlando, FL, November 2013

"Performance, Risk, and Governance: Family and Alliance Control," (with James Barrese, Nicos Scordis, and Ping Wang), American Risk and Insurance Association Annual Meeting, Washington D.C., August 2013

"Advertising and the Demand for Insurance," (with Stephen G. Fier), American Risk and Insurance Association Annual Meeting, Washington D.C., August 2013

"Advertising and the Demand for Insurance," (with Stephen G. Fier), Southern Risk and Insurance Association Annual Meeting, Savannah, GA, November 2012

"ERM Determinants, Use, and Effects on the Firm," (with Kathleen A. McCullough), American Risk and Insurance Association Annual Meeting, Minneapolis, MN, August 2012

"Testing for Interrelatedness in Insurer Risk Management Techniques: Motivation for Insurer ERM," Insurance Economics Colloquium at Munich Risk and Insurance Center, Munich, Germany, September 2011

"Accounting for Line of Business Correlation when Measuring Concentration: Evidence from the Insurance Industry," (with Kathleen A. McCullough), Amoelingmerican Risk and Insurance Association Annual Meeting, San Diego, CA, August 2011.

"Accounting for Line of Business Correlation when Measuring Concentration: Evidence from the Insurance Industry," (with Kathleen A. McCullough), Florida State University Risk Management & Insurance Department Brown Bag Luncheon Seminar, March 2011.

"On the Decision to Mitigate," (with James Carson and Kathleen McCullough), Southern Risk and Insurance Association Annual Meeting, Charleston, SC, November 2010.

"Who Mitigates and Why: Evidence From the My Safe Florida Home Program," (with James Carson and Kathleen McCullough), Southern Risk and Insurance Association Annual Meeting, Orlando, FL, November 2009.

PROFESSIONAL PRESENTATIONS AND SEMINARS

Risk Management and Insurance Bootcamp for New State Legislators, NCOIL Annual Meeting with the Institutes Griffith Foundation, Boston, MA, July 2026

Cost Drivers in Insurance (with Sean Kevelighan and Frank Tomasello), the Institutes Griffith Foundation, On-Demand Video Content for State Legislators, December 2025

The Fundamentals of the U.S. Insurance Industry, the Institutes Griffth Foundation, Delaware Legislative Hall, Dover, DE, March 2025

The Impact of Regulation on Customer Satisfaction: Evidence from the US Auto Insurance Industry, Presented to the National Association of Insurance Commissioners Center for Insurance Policy Research "Journal Club", Virtual, February 2025

Fundamentals of Insurance, the Institutes Griffith Foundation, Webinar for Illinois State Lawmakers, Virtual, January 2024

Insurance Regulation: Exploring the Framework Undergirding the U.S.-based System, the Institutes Griffith Foundation Summer Series for Federal Staffers, Virtual, July 2023

Fundamentals Principles of Risk Management and Insurance, the Institutes Griffith Foundation and NCOIL Collaborative Presentation, Vermont State House, Montpelier, VT, February 2023

NCSL Insurance Task Force Reception – Technology and Commerce, NCSL Legislative Summit & the Institutes Griffith Insurance Education Foundation, Denver, CO, July 2022

Direct-to-Consumer Insurance: Discussing the Model and Exploring its Impact, NCOIL Annual Meeting & the Institutes Griffith Insurance Education Foundation, Scottsdale, AZ, November 2021

Insurtech-Enabled, Direct-to-Consumer Insurance: Exploring the Model and Its Impact on Insurers, Insureds, and Public Policymakers, the Institutes Griffith Insurance Education Foundation, Virtual (Legislative Audience), July 2021

Fundamental Principles of US Insurance Regulation: Legislation, Regulation, and Emerging Issues, The Insurance Library of Boston and the Institutes Griffith Insurance Education Foundation, Virtual, December 2020

The Fundamentals of Risk Management and Insurance: Examined through the Prism of Emerging Issues, The Insurance Library of Boston and the Institutes Griffith Insurance Education Foundation, Virtual, December 2020

Fundamental Principles of US Insurance Regulation: The Importance of State Legislative and Regulatory Oversight, Webinar for Ohio State Lawmakers, Institutes Griffith Insurance Education Foundation, Virtual (State of Ohio), May 2020

An Overview of Risk and Insurance: Principles and New Market Trends, Webinar for Ohio State Lawmakers, Institutes Griffith Insurance Education Foundation, Virtual (State of Ohio), May 2020

A Risk and Insurance Overview: Primer for Transportation Regulators, International Association of Transportation Regulators & Griffith Insurance Education Foundation, Online Webinar, December 2019

Transportation Industry Primer – Basic Insurance Concepts, International Association of Transportation Regulators & Griffith Insurance Education Foundation, Calgary, Canada, September 2019

Emerging Trends and Risks in Insurance: Disrupting the Business Model, NCOIL Summer Meeting & Griffith Insurance Education Foundation, Newport Beach, CA, July 2019

An Overview of Risk and Insurance: Principles and New Market Developments, Griffith Insurance Education Foundation, Online Webinar, May 2019

An Overview of Risk and Insurance: Principles and New Market Developments, Griffith Insurance Education Foundation, Lansing, MI, March 2019

Panelist Speaker – Attracting Talent to Claims Roles within Insurance, America's Claims Event Conference, Austin, TX, June 2018

Risk Management and Insurance Principles: Examined within the Framework of Catastrophe Risk, Griffith Insurance Education Foundation, Albany, NY, April 2018

Panelist Speaker – Modeling Cyber Risk, RMS Cyber Risk Seminar, New York, NY, March 2018

"The Effects of Customer Satisfaction on Company Profitability: Evidence from the Property & Casualty Insurance Industry", J.D. Power Insurance Advisory Board, Chicago, IL, June 2017

Fundamentals of Risk Management & Insurance, Griffith Insurance Education Foundation, Albany, NY, February 2017

Fundamentals of Property & Casualty Insurance, Griffith Insurance Education Foundation, Online Webinar, October 2016

Fundamentals of Insurance, Griffith Insurance Education Foundation, Harrisburg, PA, May 2016

Fundamentals of Property & Casualty Insurance, Griffith Insurance Education Foundation, Online Webinar, October 2015

"An Empirical Analysis of ERM and Reputation," Risk and Insurance Management Society Conference, Denver, CO, April 2014

Insurance Fundamentals, National Conference of State Legislatures, Washington D.C., December 2013

Business of Insurance, Regulation, and Public Policy, The Insurance 101 Seminar: A Seminar for State Committee Chairs and Legislators, Philadelphia, PA, July 2013

Property and Casualty Insurance Overview, The Insurance 101 Seminar: A Seminar for State Committee Chairs and Legislators, Philadelphia, PA, July 2013

SIGNIFICANT SERVICE

President, Southern Risk and Insurance Association, 2025-Present

Co-Chair, American Risk and Insurance Association – Industry Outreach Committee, 2025-Present

First Vice President, Southern Risk and Insurance Association, 2024-2025

East Carolina University Signature Honors Thesis Advisor to Jackson Godwin, "Incentives for Tax Abuse by Mirco-Captive Insurance Companies", 2024-2025

Secretary, Southern Risk and Insurance Association, 2023-2024

Director, Southern Risk and Insurance Association, 2014-2017, 2021-23

Advisory Council, Griffith Insurance Education Foundation, 2020-2024

Director-at-Large, Big I of New York, 2020-2023

Faculty Advisor to the Alpha Iota chapter of Gamma Iota Sigma, St. John's University, 2013-2023

Faculty Advisor to the St. John's University Competition Team, National African American Insurance Association Talent Competition, 2021 (3rd Place), 2022 (2nd Place)

Undergraduate Program Advisor, School of Risk Management, St. John's University, 2018-2023

Department Coordinator for Principles of Risk Management & Insurance, St. John's University, 2015-2023

Placement Committee Chair, American Risk and Insurance Association, 2017-2020

HONORS AND AWARDS

- 2025 – Grant recipient from the East Carolina University College of Business, Office of Expert Services, for creation of a Microcredential Certification in Public Risk Management
- 2021 Tobin College of Business Departmental Service Award
- 2016 Western Risk and Insurance Association Donald Hardigree Memorial Outstanding Paper Award for "Advertising Effectiveness for Financial Services Firms: Evidence from the Life Insurance Industry"
- 2012 – Funding recipient from the Professional Liability Underwriting Society ("PLUS") Foundation for research project "How is Enterprise Risk Management Affecting the Directors' and Officers' Liability Exposure?", with Kathleen McCullough
- 2011 Florida State University College of Business Doctoral Student Teaching Award Nominee
- 2010 Southern Risk and Insurance Association Best Doctoral Student Paper Award for "On the Decision to Mitigate"

AFFILIATIONS

- American Risk and Insurance Association, 2009 to Present
- Southern Risk and Insurance Association, 2008 to Present
- Western Risk and Insurance Association, 2014 to Present