Evan M. Eastman

November 2026

Risk Management/Insurance, Real Estate, and Legal Studies
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Education

Ph.D. Risk Management and Insurance (Major) & Accounting (Minor), Spring 2017
Terry College of Business, University of Georgia, Athens, GA
Dissertation Title: "Three Essays on Insurer Loss Reserve Errors"

B.S. Economics, Distinction with Honors, Spring 2012
College of the Liberal Arts, The Pennsylvania State University, State College, PA

Research and Teaching Interests

Research: Financial Accounting and Taxation; Regulation; Enterprise Risk Management.
Teaching: Risk Management; Insurance; Financial Institutions.

Experience

2026-Present	Director of Research, Risk Management & Insurance Center
2023-Present	Independent Life & Accident Insurance Associate Professor of Risk Management & Insurance
2022-2023	Assistant Professor of Risk Management & Insurance and Dean's Emerging Scholar
2017-2022	Assistant Professor of Risk Management & Insurance Department of Risk Management/Insurance, Real Estate, and Legal Studies Herbert Wertheim College of Business Florida State University
2012-2017	Instructor, Teaching Assistant, and Research Assistant Department of Insurance, Legal Studies, and Real Estate Terry College of Business University of Georgia

Publications

Refereed Publications:

Eastman, Evan M., Joshua D. Frederick, and Charles C. Yang, Forthcoming, "Healthy Competition? Health Insurer Mergers Pre- and Post-ACA," *North American Actuarial Journal*. Accepted: 2026.

Yang, Dan, Evan M. Eastman, and James M. Carson, Forthcoming, "Actuarial Implications of Changes in Financial Reporting on Insurer Investments and Earnings Management," *North American Actuarial Journal*. Accepted: 2026.

Cole, Cassandra R., and Evan M. Eastman, 2026, "Risk Management and Corporate Lifecycles: Evidence from Reinsurance Purchases," *Journal of Corporate Finance*, 98: 102961. Accepted: 2026.

Eastman, Evan M., Kyeonghee Kim, and Marc A. Ragin, 2025, "Accounting Standards and Gains Trading," *Journal of Insurance Regulation*, 44(5): 1-43. Accepted: 2025.

Refereed Publications (cont.):

Eastman, Evan M., Anne C. Ehinger, and Jianren Xu, 2024, "Enterprise Risk Management and Corporate Tax Planning," *Journal of Risk and Insurance*, 91(3): 529-566. Accepted: 2024.

Eastman, Evan M., Joshua D. Frederick, and J. Bradley Karl, 2024, "Capital Structure and Financing in the Health Insurance Industry: Evidence from the Affordable Care Act," *Journal of Insurance Issues*, 47(1): 1-34. Accepted: 2023.

Carson, James M., Evan M. Eastman, David L. Eckles, and Joshua D. Frederick, 2023, "Are Internal Capital Markets *Ex-Post* Efficient?," *North American Actuarial Journal*, 27(4): 630-655. Accepted: 2022.

Born, Patricia H., Evan M. Eastman, and E. Tice Sirmans, 2023, "Managed Care or Carefully Managed? Management of Underwriting Profitability by Health Insurers," *Geneva Papers on Risk and Insurance—Issues and Practice*, 48(1): 5-31. Accepted: 2021.

Eastman, Evan M., and Jianren Xu, 2021, "Market Reactions to Enterprise Risk Management Adoption, Incorporation by Ratings Agencies, and ORSA Act Passage," *Risk Management and Insurance Review*, 24(2): 151-180. Accepted: 2021.

Eastman, Evan M., David L. Eckles, and Andrew Van Buskirk, 2021, "Accounting-Based Regulation: Evidence from Health Insurers and the Affordable Care Act," *The Accounting Review*, 96(2): 231-259. Accepted: 2020.

Born, Patricia H., Evan M. Eastman, and W. Kip Viscusi, 2020, "Reducing Medical Malpractice Loss Reserve Volatility Through Tort Reform," *North American Actuarial Journal*, 24(4): 626-646. Accepted: 2020.

Barth, Michael M., Evan M. Eastman, and David L. Eckles, 2019, "It's About Time: An Examination of Loss Reserve Development Time Horizons," *North American Actuarial Journal*, 23(2): 143-168. Accepted: 2018.

Berry-Stölzle, Thomas R., Evan M. Eastman, and Jianren Xu, 2018, "CEO Overconfidence and Earnings Management: Evidence from Property-Liability Insurers' Reserve Errors," *North American Actuarial Journal*, 22(3): 380-404. Accepted: 2017.

Carson, James M., Evan M. Eastman, and David L. Eckles, 2018, "Ratings: It's Accrual World," *Journal of Risk and Insurance*, 85(3): 787-809. Accepted: 2016.

Papers Under Review

"Regulatory Capital and Deferred Tax Assets," (with Anne C. Ehinger and Cathryn M. Meegan). Conditionally accepted at *Contemporary Accounting Research*.

"Insurer Investments: Accounting, Regulation, and Empirical Patterns," (with Dan Yang and James M. Carson). Under review, 2nd round, at the *Journal of Insurance Regulation*.

"Earnings Management, Executive Compensation, and Ownership Structure," (with David L. Eckles, Martin Halek, and Lawrence S. Powell). Reject and resubmit at the *Journal of Risk and Insurance*.

"Asymmetry in Earnings Management Surrounding Targeted Ratings," (with David L. Eckles and Martin Halek). Reject and resubmit at the *Journal of Risk and Insurance*.

"The Capital Market Consequences Associated with Classifying Unrealized Gains and Losses on Available-For-Sale (AFS) Equity Securities in GAAP Net Income," (with John L. Campbell, James M. Carson, Jingshu Luo, and Dan Yang). Revise and resubmit at the *Journal of Risk and Insurance*.

Papers Under Review (Cont.)

"Regulatory Capital and Catastrophe Risk," (with Kyeonghee Kim). Revise and resubmit at the *Journal of Risk and Insurance*.

"Climate Risk and the Cost of Commercial Property Insurance," (with Stephen L. Buschbom, Chongyu Wang, and Tingyu Zhou). Revise and resubmit at the *Journal of Real Estate Finance and Economics*.

"Errors in Claim-Level Reserving: Evidence from Medical Malpractice Claims," (with Patricia H. Born and Paul C. Schriefer). Under review at the *Journal of Risk and Insurance*.

Working Papers

"Homeowners Insurance and Housing Prices," (with Kyeonghee Kim and Tingyu Zhou).

"The Usefulness of Disaggregated Disclosures for Complex Estimates: Evidence from the Claim Loss Reserve," (with Anne C. Ehinger and Andrea Tillet).

"Enterprise Risk Management and Financial Misconduct," (with Chan Li, Lili Sun, and Jianren Xu).

"Accounting Discretion and Loss Reserve Discounting: Evidence from Canadian Property-Casualty Insurers," (with David L. Eckles and Mary Kelly).

"A Text-Based Measure of Corporate Risk Management," (with Steve M. Miller and Po-Lin Wang).

"Enterprise Risk Management and Employee Safety," (with Yuchen Qi and Jianren Xu).

"Capital Structure, Financial Strength Ratings, and Market Discipline," (with James M. Carson and Dan Yang).

"Insurance Solvency Regulation in the Shadows: Evidence and Effects of Informal Regulatory Intervention," (with Michael M. Barth and Robert W. Klein).

"Personal Characteristics and Accounting Estimates: Evidence from CEOs, Actuaries, and Reported Loss Reserves," (with Olga Kanj and Mary Kelly).

"Bad Faith Claims Litigation in the Property-Casualty Insurance Industry," (with Patricia H. Born and Dana Telljohann).

"Managerial Style and Accounting Discretion: Evidence from the Property-Casualty Insurance Industry."

"Innovation and Cost of Capital: An Examination of the 2010 Affordable Care Act," (with Anne C. Ehinger).

Works in Progress

"Fixing Shadow (re)Insurance," (with Jaewon Choi, Kyeonghee Kim, and Jiyeon Yun).

"Managerial Discretion and Ownership Structure: An Examination of Earnings Management in the Insurer Loss Reserve Surrounding the 2017 Tax Cuts and Jobs Act," (with James M. Carson, Anne C. Ehinger, and Jingshu Luo).

"Insurer Innovation: Measurement, Determinants, and Value Implications," (with Po-Lin Wang).

"Negative Incurred Losses and Tort Reform in Medical Malpractice Insurance," (with J. Bradley Karl).

"Unemployment Benefits During the Pandemic and Life Insurer Disintermediation," (with James M. Carson, Robert E. Hoyt, and Kyeonghee Kim).

Awards and Honors

2026	Manuscript Prize for Real Estate Finance American Real Estate Society
2026	Manuscript Prize for Sustainable Real Estate American Real Estate Society
2026	Les B. Strickler Innovation in Instruction Award American Risk and Insurance Association
2025	Provost's Faculty Travel Grant Florida State University
2024	Excellence in Reviewing *Journal of Risk and Insurance*
2023	Provost's Faculty Travel Grant Florida State University
2022	*Risk Management and Insurance Review (RMIR)* Award for Best Article American Risk and Insurance Association
2020	Semi-finalist for the Financial Management Association Best Paper Award in Options & Derivatives Financial Management Association
2017-2018	First Year Assistant Professor Award Florida State University
2017	Provost's Faculty Travel Grant Florida State University
2016	Harris Schlesinger Memorial Doctoral Research Award Southern Risk and Insurance Association
2016	Semi-finalist for the Financial Management Association Best Paper Award in Corporate Finance Financial Management Association
2016	Hagen Family Foundation Travel Award American Risk and Insurance Association
2016, 2015	RMIN Ph.D. Student Summer Research Scholarship University of Georgia
2015	Graduate School Foreign Travel Assistance Award University of Georgia
2015	Mark Dorfman Best Ph.D. Student Paper Award Western Risk and Insurance Association
2014	Best Doctoral Student Paper Award Southern Risk and Insurance Association
2014	S.S. Huebner Doctoral Colloquium Scholar
2012-2017	Knox Ph.D. Scholarship University of Georgia

Invited Presentations – Academic

February 2025	"Homeowners Insurance and Housing Prices" (with Kyeonghee Kim and Tingyu Zhou) **University of Georgia**; Athens, Georgia
November 2023	"Regulatory Capital and Catastrophe Risk" (with Kyeonghee Kim) **University of North Texas**; Denton, Texas

Invited Presentations – Academic (Cont.)

January 2022 "The Capital Market Consequences Associated with Classifying Unrealized Gains and Losses on Available-For-Sale (AFS) Equity Securities in GAAP Net Income" (with John L. Campbell, James M. Carson, and Dan Yang)
Egyptian Online Seminar in Business Accounting and Economics; Virtual

November 2019 "Accounting Discretion and Loss Reserve Discounting: Evidence from the Canadian Property-Casualty Insurance Industry" (with David L. Eckles and Mary Kelly)
CPA Ontario Centre for Capital Markets and Behavioural Decision Making, Wilfrid Laurier University; Waterloo, Canada

September 2018 "Accounting Discretion and Regulation: Evidence from Health Insurers and the Affordable Care Act" (with David L. Eckles and Andrew Van Buskirk)
Robert A. Hedges Research Seminar Series, Temple University; Philadelphia, Pennsylvania

October 2016 "Asymmetry in Earnings Management Surrounding Targeted Ratings" (with David L. Eckles and Martin Halek)
Florida State University; Tallahassee, Florida

September 2016 "Asymmetry in Earnings Management Surrounding Targeted Ratings" (with David L. Eckles and Martin Halek)
Chubb Insurance Research Symposium, St. John's University; New York, New York

Invited Presentations – Professional

April 2026 "The Guaranty System: A Primer—Part 1: The Property & Casualty Safety Net"
"The Guaranty System: A Primer—Part 2: The Life & Health Safety Net" (in conjunction with The Institutes Griffith Foundation)
National Council of Insurance Legislators Spring National Meeting; Louisville, Kentucky

October 2024 "Back to Basics: P&C Guaranty Funds"
The Institutes Griffith Insurance Education Foundation/CIPR; Virtual

June 2024 "Back To Basics: Life and Health Guaranty Associations"
The Institutes Griffith Insurance Education Foundation/CIPR; Virtual

Conference Presentations

December 2026 (Scheduled) "Homeowners Insurance and Housing Prices" (with Kyeonghee Kim and Tingyu Zhou)
CEAR/MRIC Behavioral Insurance Workshop; Munich, Germany

November 2026 (Scheduled) "Negative Incurred Losses and Tort Reform in Medical Malpractice Insurance" (with J. Bradley Karl)
"Managerial Style and Accounting Discretion: Evidence from the Property-Casualty Insurance Industry"
Southern Risk and Insurance Association Annual Meeting; Nashville, Tennessee

October 2026 "A Text-Based Measure of Corporate Risk Management" (with Steve Miller and Po-Lin Wang)
Financial Management Association Annual Meeting; Tampa, Florida

Conference Presentations (Cont.)

October 2026	"Pricing Climate Risk in Commercial Property Insurance" (with Stephen L. Buschbom, Chongyu Wang, and Tingyu Zhou) **NAIC/CIPR** Research Symposium; Kansas City, Missouri
September 2026	"Climate Risk and Commercial Property Insurance" (with Stephen L. Buschbom, Chongyu Wang, and Tingyu Zhou) **Urban Economics Association** North American Meeting; Chicago, Illinois
August 2026	"Climate Risk and Commercial Property Insurance" (with Stephen L. Buschbom, Chongyu Wang, and Tingyu Zhou)
	"Insurer Innovation: Measurement, Determinants, and Value Implications" (with Po-Lin Wang) **American Risk and Insurance Association** Annual Meeting; Orlando, Florida
May 2026	"Climate Risk and Commercial Property Insurance" (with Stephen L. Buschbom, Chongyu Wang, and Tingyu Zhou) **American Real Estate and Urban Economics Association** National Conference; Washington, D.C.
May 2026	"Climate Risk and Commercial Property Insurance" (with Stephen L. Buschbom, Chongyu Wang, and Tingyu Zhou)
	"Homeowners Insurance and Housing Prices" (with Kyeonghee Kim and Tingyu Zhou)
	"Managerial Discretion and Ownership Structure: An Examination of Earnings Management in the Insurer Loss Reserve Surrounding the 2017 Tax Cuts and Jobs Act" (with James M. Carson and Anne C. Ehinger) **Western Risk and Insurance Association** Annual Meeting; Monterey, California
April 2026	"Homeowners Insurance and Housing Prices" (with Kyeonghee Kim and Tingyu Zhou) **Risk Theory Society** Annual Seminar; Tallahassee, Florida
March 2026	"Climate Risk and Commercial Property Insurance" (with Stephen L. Buschbom, Chongyu Wang, and Tingyu Zhou) **American Real Estate Society** Annual Conference; Sandestin, Florida
November 2025	"Climate Risk and Commercial Property Insurance" (with Stephen L. Buschbom, Chongyu Wang, and Tingyu Zhou)
	"Innovation and Value Creation in the Insurance Industry: Evidence from Textual Analysis of 10-K Filings" (with Po-Lin Wang and Dan Yang) **Southern Risk and Insurance Association** Annual Meeting; Charleston, South Carolina
November 2025	"Homeowners Insurance and Housing Prices" (with Kyeonghee Kim and Tingyu Zhou) **Southern Finance Association** Annual Meeting; Orlando, Florida
October 2025	"Homeowners Insurance and Housing Prices" (with Kyeonghee Kim and Tingyu Zhou) **Urban Economics Association** North American Meeting; Montreal, Canada

Conference Presentations (Cont.)

August 2025	"Homeowners Insurance and Housing Prices" (with Kyeonghee Kim and Tingyu Zhou)
	"Managerial Discretion and Ownership Structure: An Examination of Earnings Management in the Insurer Loss Reserve Surrounding the 2017 Tax Cuts and Jobs Act" (with James M. Carson and Anne C. Ehinger)
	"A Text-Based Measure of Corporate Risk Management" (with Steve M. Miller and Po-Lin Wang)
	"Enterprise Risk Management and Employee Safety" (with Yuchen Qi and Jianren Xu) **World Risk and Insurance Economic Congress**; Calgary, Canada
May 2025	"Homeowners Insurance and Housing Prices" (with Kyeonghee Kim and Tingyu Zhou) **American Real Estate and Urban Economics Association** National Conference; Washington, D.C.
April 2025	"Homeowners Insurance and Housing Prices" (with Kyeonghee Kim and Tingyu Zhou) **American Real Estate Society** Annual Conference; Tucson, Arizona
January 2025	"Homeowners Insurance and Housing Prices" (with Kyeonghee Kim and Tingyu Zhou) **American Real Estate and Urban Economics Association** Annual Meeting; San Francisco, California
November 2024	"Homeowners Insurance and Housing Prices" (with Kyeonghee Kim and Tingyu Zhou)
	"Insurer Start-Up Survival" (with Dana Telljohann)
	"Is There an Optimal Level of Corporate Risk Management?" (with Steve M. Miller and Po-Lin Wang)
	"Enterprise Risk Management and Employee Safety" (with Yuchen Qi and Jianren Xu)
	"Enterprise Risk Management and Internal Capital Market Efficiency" (with Joshua D. Frederick and Jiyeon Yun)
	"Internal Capital Markets and Accounting Quality" (with Joshua D. Frederick)
	"Managerial Discretion, Ownership Structure, and Taxes" (with James M. Carson and Anne C. Ehinger) **Southern Risk and Insurance Association** Annual Meeting; San Antonio, Texas
November 2024	"Regulatory Capital and Catastrophe Risk" (with Kyeonghee Kim) **Southern Finance Association** Annual Meeting; Palm Beach, Florida

Conference Presentations (Cont.)

August 2024	"The Usefulness of Increased Disclosures for Complex Estimates" (with Anne C. Ehinger and Andrea Tillet)
	"A Text-Based Measure of Corporate Risk Management" (with Steve M. Miller and Po-Lin Wang)
	"Insurer Start-Up Survival" (with Dana Telljohann)
	"Financial Reporting and Firm's Investment Strategy: Evidence from the U.S. Insurance Industry" (with James M. Carson and Dan Yang) **American Risk and Insurance Association** Annual Meeting; Denver, Colorado
April 2024	"Regulatory Capital and Catastrophe Risk" (with Kyeonghee Kim) **Risk Theory Society** Annual Seminar; Iowa City, Iowa
April 2024	"Regulatory Capital and Catastrophe Risk" (with Kyeonghee Kim) **Eastern Finance Association** Annual Meeting; St. Petersburg, Florida
January 2024	"Regulatory Capital and Catastrophe Risk" (with Kyeonghee Kim) **Allied Social Sciences Association** Annual Meeting; San Antonio, Texas
January 2024	"The Usefulness of Increased Disclosures for Complex Estimates" (with Anne C. Ehinger and Andrea Tillet) **Hawaii Accounting Research Conference** Annual Meeting; Honolulu, Hawaii
December 2023	"Regulatory Capital and Catastrophe Risk" (with Kyeonghee Kim) **CEAR/MRIC Behavioral Insurance Workshop**; Atlanta, Georgia
November 2023	"The Usefulness of Increased Disclosures for Complex Estimates" (with Anne C. Ehinger and Andrea Tillet)
	"Does Regulation Lead to Manipulation? The Impact of Regulation on Property-Casualty Insurer Loss Reserves" (with Dana Telljohann)
	"A Text-Based Measure of Corporate Risk Management" (with Steve M. Miller and Po-Lin Wang) **Southern Risk and Insurance Association** Annual Meeting; Savannah, Georgia

Conference Presentations (Cont.)

August 2023 "Regulatory Capital and Catastrophe Risk"
(with Kyeonghee Kim)

"Unemployment Benefits During the Pandemic and Life Insurer Disintermediation"
(with James M. Carson, Robert E. Hoyt, and Kyeonghee Kim)

"Fixing Shadow (re)Insurance?"
(with Jaewon Choi, Kyeonghee Kim, and Jiyeon Yun)

"Capital Structure, Financial Strength Ratings, and Market Discipline"
(with James M. Carson and Dan Yang)
American Risk and Insurance Association Annual Meeting; Washington, D.C.

November 2022 "Regulatory Capital and Catastrophe Risk"
(with Kyeonghee Kim)

"Risk Management and Corporate Lifecycles: Evidence from Reinsurance Purchases"
(with Cassandra R. Cole)

"Unemployment Benefits During the Pandemic and Life Insurer Disintermediation"
(with James M. Carson, Robert E. Hoyt, and Kyeonghee Kim)

"Regulatory Frictions in Insurance Markets: Evidence from Changes to
Risk-Based Capital Standards"
(with David L. Eckles and Mary Kelly)

"Bad Faith Litigation in the Property-Casualty Insurance Industry"
(with Patricia H. Born and Dana Telljohann)
Dana Telljohann earned the Harris Schlesinger Memorial Doctoral Research Award

"Capital Structure, Financial Strength Ratings, and Market Discipline"
(with James M. Carson and Dan Yang)
Southern Risk and Insurance Association Annual Meeting; New Orleans, Louisiana

November 2022 "The Capital Market Consequences Associated with Classifying Unrealized Gains
and Losses on Available-For-Sale (AFS) Equity Securities in GAAP Net Income"
(with John L. Campbell, James M. Carson, and Dan Yang)
Conference on Financial Economics and Accounting Annual Conference; Atlanta, Georgia

August 2022 "The Capital Market Consequences Associated with Classifying Unrealized Gains
and Losses on Available-For-Sale (AFS) Equity Securities in GAAP Net Income"
(with John L. Campbell, James M. Carson, and Dan Yang)
American Accounting Association Annual Meeting; San Diego, California

August 2022 "Risk Management and Corporate Lifecycles: Evidence from Reinsurance Purchases"
(with Cassandra R. Cole)

"The Capital Market Consequences Associated with Classifying Unrealized Gains
and Losses on Available-For-Sale (AFS) Equity Securities in GAAP Net Income"
(with John L. Campbell, James M. Carson, and Dan Yang)

"Capital Structure, Financial Strength Ratings, and Market Discipline"
(with James M. Carson and Dan Yang)
American Risk and Insurance Association Annual Meeting; Long Beach, California

January 2022 "Regulatory Capital Planning and Deferred Tax Assets in a Post-Financial Crisis Environment"
(with Anne C. Ehinger and Cathryn M. Meegan)
Hawaii Accounting Research Conference Annual Meeting; Virtual Conference

Conference Presentations (Cont.)

November 2021 "The Capital Market Consequences Associated with Classifying Unrealized Gains and Losses on Available-For-Sale (AFS) Equity Securities in GAAP Net Income" (with John L. Campbell, James M. Carson, and Dan Yang)
Dan Yang earned the Harris Schlesinger Memorial Doctoral Research Award

"Target Capital Structure and Financial Strength Ratings" (with James M. Carson and Dan Yang)
Southern Risk and Insurance Association Annual Conference; Virtual

October 2021 "Enterprise Risk Management and Corporate Tax Planning" (with Anne C. Ehinger and Jianren Xu)
Financial Management Association Annual Conference; Virtual Conference

August 2021 "Enterprise Risk Management and Corporate Tax Avoidance" (with Anne C. Ehinger and Jianren Xu)
American Accounting Association Annual Conference; Virtual Conference

August 2021 "Enterprise Risk Management and Corporate Tax Avoidance" (with Anne C. Ehinger and Jianren Xu)

"Does Earnings Reclassification Change Firm's Information Asymmetry? Evidence from Public Banks and Insurers" (with John L. Campbell, James M. Carson, and Dan Yang)
American Risk and Insurance Association Annual Conference; Virtual Conference

June 2021 "Enterprise Risk Management and Corporate Tax Avoidance" (with Anne C. Ehinger and Jianren Xu)
Canadian Academic Accounting Association Annual Conference; Virtual Conference

March 2021 "Enterprise Risk Management and Corporate Tax Avoidance" (with Anne C. Ehinger and Jianren Xu)
University of North Texas Accounting Research Conference; Virtual Conference

January 2021 "Enterprise Risk Management and Financial Misconduct" (with Chan Li, Lili Sun, and Jianren Xu)
Financial Accounting and Reporting Section Midyear Meeting; Virtual Conference

November 2020 "Regulatory Capital Planning and Deferred Tax Assets in a Post-Financial Crisis Environment" (with Anne C. Ehinger and Cathryn M. Meegan)

"Enterprise Risk Management and Corporate Tax Avoidance" (with Anne C. Ehinger and Jianren Xu)

"The Impact of Earnings Reclassification on the Informativeness of Earnings: Evidence from Public Insurers" (with James M. Carson and Dan Yang)

"Errors in Claim-Level Loss Reserving: Evidence from Medical Malpractice Claims" (with Patricia H. Born and Paul C. Schriefer)
Southern Risk and Insurance Association Annual Meeting; Virtual Conference

October 2020 "Enterprise Risk Management and Financial Misconduct" (with Chan Li, Lili Sun, and Jianren Xu)
Financial Management Association Annual Meeting; Virtual Conference

Conference Presentations (Cont.)

August 2020 "Regulatory Capital Planning and Deferred Tax Assets in a Post-Financial Crisis Environment"
(with Anne C. Ehinger and Cathryn M. Meegan)
American Accounting Association Annual Meeting; Virtual Conference

August 2020 "Regulatory Capital Planning and Deferred Tax Assets in a Post-Financial Crisis Environment"
(with Anne C. Ehinger and Cathryn M. Meegan)

"The Impact of Earnings Reclassification on the Informativeness of Earnings: Evidence from Public Insurers and Banks"
(with James M. Carson and Dan Yang)

"Personal Characteristics and Accounting Estimates: Evidence from CEOs, Actuaries and Reported Loss Reserves"
(with Olga Kanj and Mary Kelly)

"Eh-ccruals: Regulatory Impacts on the Reporting of Loss Reserves"
(with David L. Eckles, Anne Kleffner, and Mary Kelly)

"Medical Loss Ratio Requirements and Health Insurance Prices"
(with Patricia H. Born and Kyeonghee Kim)
World Risk and Insurance Economics Congress; Virtual Conference

February 2020 "Regulatory Capital Planning and Deferred Tax Assets in a Post-Financial Crisis Environment"
(with Anne C. Ehinger and Cathryn M. Meegan)
American Taxation Association Midyear Meeting; Fort Worth, Texas

January 2020 "Enterprise Risk Management and Financial Misconduct"
(with Chan Li, Lili Sun, and Jianren Xu)
American Accounting Association Auditing Midyear Meeting; Houston, Texas

January 2020 "Enterprise Risk Management and Financial Misconduct"
(with Chan Li, Lili Sun, and Jianren Xu)
Western Risk and Insurance Association Annual Meeting; Puerto Vallarta, Mexico

November 2019 "Gains Trading as an Earnings Management Tool: The Case of Property-Casualty Insurers"
(with Kyeonghee Kim and Marc A. Ragin)

"Earnings Reclassification and Insurer Cost of Capital"
(with James M. Carson and Dan Yang)

"Are There Personal Values in Loss Reserving?"
(with Olga Kanj and Mary Kelly)

"Enterprise Risk Management and Financial Misconduct"
(with Jianren Xu)
Southern Risk and Insurance Association Annual Meeting; Charleston, South Carolina

November 2019 "Tacit Collusion and Contact Across Markets in the Insurance Industry"
(with Cameron M. Ellis and Juan Zhang)
Southern Economic Association Annual Meeting; Fort Lauderdale, Florida

October 2019 "Are Internal Capital Markets Efficient? Evidence of Effective Winner Picking"
(with James M. Carson, David L. Eckles and Joshua D. Frederick)
Vietnam Symposium in Banking and Finance; Hanoi, Vietnam

Conference Presentations (Cont.)

August 2019	"Do Winners Keep Winning? Evidence of Efficient "Winner Picking" in the Property-Casualty Insurance Industry" (with James M. Carson, David L. Eckles and Joshua D. Frederick)
	"Enterprise Risk Management and Financial Misconduct" (with Jianren Xu)
	"Insurance Solvency Regulation in the Shadows: Evidence and Effects of Informal Regulatory Intervention" (with Michael M. Barth and Robert W. Klein) **American Risk and Insurance Association** Annual Meeting; San Francisco, California
January 2019	"Accounting Discretion and Loss Reserve Discounting: Evidence from Canada" (with David L. Eckles and Mary Kelly) **Western Risk and Insurance Association** Annual Meeting; Monterey, California
November 2018	"Accounting Discretion and Loss Reserve Discounting: Evidence from Canada" (with David L. Eckles and Mary Kelly)
	"Accounting Discretion and Rate Regulation: Evidence from Property-Casualty Insurer Rate Filings" (with Courtney Baggett)
	"Health Insurer Financing and the Affordable Care Act" (with Courtney Baggett, Joshua D. Frederick, and J. Bradley Karl) **Southern Risk and Insurance Association** Annual Meeting; Orlando, Florida
August 2018	"Accounting Discretion and Loss Reserve Discounting: Evidence from Canada" (with David L. Eckles and Mary Kelly) **American Risk and Insurance Association** Annual Meeting; Chicago, Illinois
July 2018	"Accounting Discretion and Loss Reserve Discounting: Evidence from Canada" (with David L. Eckles and Mary Kelly) **Asia-Pacific Risk and Insurance Association** Annual Meeting; Singapore
January 2018	"Accounting Discretion and Regulation: Evidence from Health Insurers and the Affordable Care Act" (with David L. Eckles) **Western Risk and Insurance Association** Annual Meeting; Las Vegas, Nevada
November 2017	"Tacit Collusion and Contact Across Markets in the Insurance Industry" (with Cameron M. Ellis and Juan Zhang) **Southern Risk and Insurance Association** Annual Meeting; Nashville, Tennessee
October 2017	"Medical Loss Ratio Malpractice?" (with David L. Eckles) **Financial Management Association** Annual Meeting; Boston, Massachusetts
August 2017	"Healthy Competition: Direct and Indirect Valuation Effects from Health Insurance Mergers" (with Joshua D. Frederick)
	"In It to Win It: Evidence of 'Winner Picking' in the Property-Casualty Insurance Industry" (with James M. Carson, David L. Eckles, and Joshua D. Frederick) **American Risk and Insurance Association** Annual Meeting; Toronto, Canada

Conference Presentations (Cont.)

July 2017	"Asymmetry in Earnings Management Surrounding Targeted Ratings" (with David L. Eckles and Martin Halek) **Asia-Pacific Risk and Insurance Association** Annual Conference; Poznan, Poland
January 2017	"Liquidity, Capital Constraints, and Rating Migration in Structured Fixed Income" (with Stephen L. Buschbom) **American Real Estate and Urban Economics Association** Annual Meeting; Chicago, Illinois
January 2017	"Market Reactions to Enterprise Risk Management Adoption" (with Jianren Xu)
	"Earnings Management, Executive Compensation, and Ownership Structure" (with David L. Eckles, Martin Halek, and Lawrence S. Powell)
	"In It to Win It: Evidence of 'Winner Picking' in the Property-Casualty Insurance Industry" (with James M. Carson, David L. Eckles, and Joshua D. Frederick)
	"The Valuation of Health Insurance Mergers in the Pre- and Post-Affordable Care Act Periods" (with Joshua D. Frederick) **Western Risk and Insurance Association** Annual Meeting; Santa Barbara, California
November 2016	"Medical Loss Ratio Malpractice?" (with David L. Eckles)
	"Accruals Quality and Analyst Forecast Accuracy: Evidence from the Property-Casualty Insurance Industry" (with In Jung (Anna) Song)
	"Managerial Style and Accounting Discretion: Evidence from the Property-Casualty Insurance Industry"
	"The Valuation of Health Insurance Mergers in the Pre- and Post-Affordable Care Act Periods" (with Joshua D. Frederick) **Southern Risk and Insurance Association** Annual Meeting; Savannah, Georgia
October 2016	"Asymmetry in Earnings Management Surrounding Targeted Ratings" (with David L. Eckles and Martin Halek) **Financial Management Association** Annual Meeting; Las Vegas, Nevada
September 2016	"Asymmetric Earnings Management Responses to Targeted Ratings" (with David L. Eckles and Martin Halek) **European Group of Risk and Insurance Economists** Annual Meeting; Limassol, Cyprus
August 2016	"Medical Loss Ratio Malpractice?" (with David L. Eckles) **American Risk and Insurance Association** Annual Meeting; Cambridge, Massachusetts
May 2016	"Target Capital Structure and Financial Strength Ratings"
	"The Valuation of Health Insurance Mergers in the Pre- and Post-Affordable Care Act Periods" (with Joshua D. Frederick) **Florida State University/University of Georgia Research Symposium**; Tallahassee, Florida

Conference Presentations (Cont.)

November 2015 "Market Reactions to Enterprise Risk Management Adoption"
(with Jianren Xu)

"Ratings: It's Accrual World"
(with James M. Carson and David L. Eckles)
Southern Risk and Insurance Association Annual Meeting; New Orleans, Louisiana

August 2015 "Target Financial Strength Ratings and Insurer Loss Reserve Errors"
(with David L. Eckles and Martin Halek)

"Managerial Overconfidence and Earnings Management"
(with Thomas R. Berry-Stölzle and Jianren Xu)

"Ratings: It's Accrual World"
(with James M. Carson and David L. Eckles)

"Market Reactions to Enterprise Risk Management Adoption"
(with Jianren Xu)
World Risk and Insurance Economics Congress; Munich, Germany

May 2015 "Financial Strength Ratings and Loss Reserve Volatility"
(with James M. Carson and David L. Eckles)
Florida State University/University of Georgia Research Symposium;
Athens, Georgia

January 2015 "Managerial Overconfidence and Earnings Management"
(with Thomas R. Berry-Stölzle and Jianren Xu)

"Target Financial Strength Ratings and Insurer Loss Reserve Errors"
(with David L. Eckles and Martin Halek)
Western Risk and Insurance Association Annual Meeting; Scottsdale, Arizona

November 2014 "Managerial Overconfidence and Earnings Management"
(with Thomas R. Berry-Stölzle and Jianren Xu)

"Target Financial Strength Ratings and Insurer Loss Reserve Errors"
Ph.D. Student Colloquium Presentation
(with David L. Eckles and Martin Halek)
Southern Risk and Insurance Association Annual Meeting; Charleston, South Carolina

August 2014 "Managerial Overconfidence and Earnings Management"
(with Thomas R. Berry-Stölzle and Jianren Xu)

"Earnings Management, Executive Compensation, and Ownership Structure"
(with David L. Eckles, Martin Halek, and Lawrence S. Powell)
American Risk and Insurance Association Annual Meeting; Seattle, Washington

August 2014 "Earnings Management, Executive Compensation, and Ownership Structure"
(with David L. Eckles, Martin Halek, and Lawrence S. Powell)
1st Annual S.S. Huebner Foundation Doctoral Colloquium; Seattle, Washington

Conference Presentations (Cont.)

November 2013 "Dynamic Determinants of Corporate Diversification: Property-Liability Insurers' Decision to Enter into a New Line of Business"
(with Jennifer R. Atkinson and Thomas R. Berry-Stölzle)

"Executive Compensation and Loss Reserve Management: An Examination of Mutual and Stock Insurers"
(with David L. Eckles, Martin Halek, and Lawrence S. Powell)
Southern Risk and Insurance Association Annual Meeting; Orlando, Florida

Discussant Talks

December 2026 (Scheduled) "Public Paid Leave and Private Benefits: Evidence on Crowd-Out and Welfare"
Maclean, Johanna Catherine, Stefan Pichler, and Nicolas R. Ziebarth
CEAR/MRIC Behavioral Insurance Workshop; Munich, Germany

August 2026 "The Rise in Insurance Costs for Commercial Properties: Causes, Effects on Rents, and the Role of Owners"
Kim, Minjoo, Prateek Mahajan, and Zirui Wang
American Risk and Insurance Association Annual Meeting; Orlando, Florida

August 2025 "Unrealized Losses Recognition and Interest Rate Risk Hedging for Insurance Firms"
Mankai, Selim
World Risk and Insurance Economics Congress; Calgary, Canada

August 2024 "Claims Adjudication, Insurance Distribution Channel, and Customer Satisfaction"
Browne, Mark J., Kerry McCabe, David M. Pooser, and Andreas Richter
American Risk and Insurance Association Annual Meeting; Denver, Colorado

April 2024 "Bank Risk Management and Systemic Risk: Global Evidence"
Adams, Samuel, W., Larry Fauver, Alvaro G. Taboada, and Lauren Milbach
Eastern Finance Association Annual Meeting; St. Petersburg, Florida

August 2023 "How Life Insurer Attributes Affect Consumer Purchase Behavior: Experimental Insights on the Role of Financial Strength, Sustainability, Service Quality and Type of Customer Touchpoint"
Hanika, Moritz, and Nadine Gatzert
American Risk and Insurance Association Annual Meeting; Washington, D.C.

August 2021 "Contemporaneous versus Traditional Measures of Reserve Errors: The Effect of Monitors on Earnings Management"
Grace, Martin F., and J. Tyler Leverty
American Risk and Insurance Association Annual Meeting; Virtual Conference

June 2021 "Taxes and Corporate Investment Behaviour: Evidence from the Halloween Massacre of 2006"
Boland, Matthew, and Khin Phyo Hlaing
Canadian Academic Accounting Association Annual Meeting; Virtual Conference

November 2020 "Enterprise Risk Management and Mergers and Acquisitions: Evidence from the Insurance Industry"
Li, Yunhe, Steve Miller, and Tina Yang
Southern Risk and Insurance Association Annual Meeting; Virtual Conference

Discussant Talks (Cont.)

August 2020 "Tort Reform and Physician Moral Hazard"
Zhang, Juan
World Risk and Insurance Economics Congress; Virtual Conference

August 2019 "Conditional Conservatism and Insolvency Risk"
Cummins, J. David, Mary A. Weiss, and Juan Zhang
American Risk and Insurance Association Annual Meeting; San Francisco, California

August 2018 "Improving Performance of Non-Insurance Companies with Insurance Companies"
Goh, Jing Rong

"Underwriting Discipline and Investment Risk Taking in the Property-Liability Insurance Industry"
Ivantsova, Anastasia, and J. Tyler Leverty
American Risk and Insurance Association Annual Meeting; Chicago, Illinois

August 2017 "Modeling the Risk of a Policyholder Run"
Huber, Tobias, and Johannes G. Jaspersen
American Risk and Insurance Association Annual Meeting; Toronto, Ontario

August 2016 "Are Loss Reserves and Internal Capital Markets Substitutes?"
Berry-Stölzle, Thomas R., James M. Carson, and In Jung (Anna) Song
American Risk and Insurance Association Annual Meeting; Cambridge, Massachusetts

August 2015 "Enterprise Risk Management Sophistication and Firm Risk"
Barrese, James, Stephen G. Fier, David M. Pooser, and Paul L. Walker
World Risk and Insurance Economics Congress; Munich, Germany

August 2014 "CEO Overconfidence, Litigation Risk, and the Demand for Directors and Officers Insurance"
Boles, Jeffrey, Yevgeniy Davydov, and Jacqueline Volkman-Wise
American Risk and Insurance Association Annual Meeting; Seattle, Washington

Panels

February 2026 "Research Trends"
Ph.D. Student Research Symposium; Athens, GA

February 2025 "From Assistant to Full Professor"
Ph.D. Student Research Symposium; Athens, GA

February 2023 "Early Career Advice from Mid-Career Colleagues"
Ph.D. Student Research Symposium; Athens, GA

February 2022 "A Career in Academia: What to Expect"
Ph.D. Student Research Symposium; Athens, GA

February 2020 "A Young Person's Guide to the Publication Process"
Ph.D. Student Research Symposium; Athens, GA

January 2019 "From Ph.D. Program to Faculty Member"
Ph.D. Student Research Symposium; Athens, GA

February 2017 "Job Market"
Ph.D. Student Research Symposium; Athens, GA

Media Mentions

Bloomberg Law

- Hansard, Sara, "Obamacare Insurers Inflate Claims to Reduce Refunds, Study Says," March 16, 2021.

Teaching Experience

Florida State University, Fall 2017 to Present

- GEB 6931 – Doctoral Issues in Professional Development (Ph.D.)
- RMI 3011 – Risk Management/Insurance
- RMI 4115 – Life/Health Insurance
- RMI 4292 – Property-Casualty Insurance Operations
- RMI 5710 – Insurance Company Operations (Masters)
- RMI 6395 – Seminar on the Theory of Risk and Insurance (Ph.D.)
- RMI 6980 – Graduate Dissertation (Ph.D.)

University of Georgia, Summer 2014 to Spring 2017

- RMIN 4000 – Risk Management and Insurance

Service

American Accounting Association (AAA)

- Reviewer, American Accounting Association Annual Meeting (2020)

American Risk and Insurance Association (ARIA)

- Chair, American Risk and Insurance Association Kulp-Wright Book Award Committee (2026)
- Member, American Risk and Insurance Association Nomination Committee (2022)
- Member, American Risk and Insurance Association Hagen Family Foundation Travel Award Committee (2018, 2020)
- Member, American Risk and Insurance Association Kulp-Wright Book Award Committee (2020, 2023, 2025)
- Member, American Risk and Insurance Association Program Committee (2020, 2023-2026)
- Member, World Risk and Insurance Economics Congress Best Paper Award Committee (2020)

Canadian Academic Accounting Association (CAAA)

- Reviewer, Canadian Academic Accounting Association Annual Conference (2021)

Financial Accounting and Reporting Section (FARS)

- Reviewer, Financial Accounting and Reporting Section Midyear Meeting (2021)

Financial Management Association (FMA)

- Member, Financial Management Association Annual Meeting Program Committee (2016-2017, 2021)

Hawaii Accounting Research Conference (HARC)

- Reviewer (2019)

Southern Risk and Insurance Association (SRIA)

- Secretary (2025-2026)
- Board Member (2019-2021, 2024-2025)

Service (Cont.)

Journals

- Senior Editor (2026-Present), *Journal of Risk and Insurance*
- Associate Editor (2025-Present), *Risk Management and Insurance Review*
- Editor Search Committee (2025), *Journal of Insurance Issues*
- Donald Hardigree Memorial Award Committee (2021), *Journal of Insurance Issues*
- Reviewer, *Accounting Forum*
- Reviewer, *Applied Economics*
- Reviewer, *Geneva Papers on Risk and Insurance—Issues and Practice*
- Reviewer, *Journal of Contingencies and Crisis Management*
- Reviewer, *Journal of Financial Research*
- Reviewer, *Journal of Insurance Issues*
- Reviewer, *Journal of Insurance Regulation*
- Reviewer, *Journal of Risk and Insurance*
- Reviewer, *North American Actuarial Journal*
- Reviewer, *Real Estate Economics*
- Reviewer, *Risk Management and Insurance Review*
- Reviewer, *Risks*
- Reviewer, *The Financial Review*

Other Reviews

- Reviewer for chapter in the *Handbook of Insurance*, 3rd Edition, Georges Dionne, Editor
- Reviewer for Swiss National Science Foundation (SNSF) Grant Application

Department, College, and University Service (Florida State University)

- Interim Doctoral Coordinator, Risk Management and Insurance, Florida State University (2026)
- Member, Wertheim College Research Awards Committee, Florida State University (2026)
- Member, College of Business Scholarship Committee, Florida State University (2023-2025)
- Member, RMI Hiring Committee (Assistant Professor), Florida State University (2023-2024)
- Chair, RMI Center Executive Director Search Committee, Florida State University (2022-2023)
- Member, RMI Hiring Committee (Assistant/Associate Professor), Florida State University (2021-2022)
- Chair, College of Business Research Awards Committee, Florida State University (2020-2022)
- Member, Faculty Evaluation Committee, Florida State University (2020)
- Organizer, Spencer Risk Manager on Campus (RMOC) Program:
  - Tracy Hwang, Director, Risk Management, Instacart (2023)
  - Lori R. Badenhop, Senior Manager, International Risk Management, Carrier Global Corporation (2022)
  - Barry A. Dillard, Vice President, Risk Management Services, Walt Disney Parks & Resorts (2021)
  - Michael D. Phillipus, Director of Risk Management, Occidental Petroleum Corporation (2020)
- Member, MS-RMI Admissions Committee, Florida State University (2018-Present)
- Member, RMI Hiring Committee (Specialized Faculty), Florida State University (2018-2019)
- Member, RMI Hiring Committee (Assistant/Associate Professor), Florida State University (2017-2018)
- Member, RMI Curriculum Committee, Florida State University (2017-Present)

Service (Cont.)

Dissertation Committees (Initial Placement)

Florida State University:

- Adam Al-Rubaee, Risk Management and Insurance, Chair (To be determined)
- Gabriel Carrillo, Risk Management and Insurance, Committee Member (Graduated, 2025: University of Central Florida)
- William D. Cather, Accounting, Committee Member (Graduated, 2025: Oklahoma State University)
- Dana Telljohann, Risk Management and Insurance, Committee Member (Graduated, 2025: University of Cincinnati)

External Committee Member:

- Yuchen Qi, Finance, University of North Texas (To be determined)
- Dan Yang, Risk Management and Insurance, University of Georgia (Graduated, 2022: Troy University)

Memberships

- American Accounting Association (AAA)
- American Real Estate and Urban Economics Association (AREUEA)
- American Risk and Insurance Association (ARIA)
- Financial Management Association (FMA)
- Risk Theory Society (RTS)
- Southern Risk and Insurance Association (SRIA)
- Western Risk and Insurance Association (WRIA)