Dr. Charles M Nyce
Florida State University
Full Professor
RMI, REE & Legal Studies
(850) 645-8392
cnyce@wertheim.fsu.edu

Biography and Expertise

Charles Nyce is a Professor of Risk Management and Insurance at Florida State University and the Florida Surplus Lines Insurance Director of the Florida Surplus Lines Center for Insurance Excellence. He is also currently serving on the American Risk and Insurance Association Board of Directors. He served as Department Chair in Risk Management/Insurance, Real Estate, & Legal Studies from 2022 through 2025. He was an assistant professor at FSU from 2012-2018 and an associate professor from 2018-2024. He previously served as the Associate Director of the Florida Catastrophic Storm Risk Management Center from 2009 through 2012. His main research area is catastrophic risk financing. He joined the Center in 2009 after serving as Senior Director of Knowledge Resources for the American Institute for CPCU. He has authored numerous articles on a variety of risk management and insurance topics, including title insurance, IPOs, enterprise risk management, predictive analytics and natural hazards. He has his PhD from the Wharton School at the University of Pennsylvania and has taught risk management and insurance at LaSalle University, The University of Hartford and the University of Georgia., Catastrophic risk financing, auto insurance, property insurance, Risk in Business and Society, Alternative Risk Financing, PhD Seminars.

Education

MA, The Wharton School, University of Pennsylvania, Philadelphia, PA, 1999.
Major: Insurance and Risk Management

PhD, The Wharton School, University of Pennsylvania, Philadelphia, PA, 1999.
Major: Insurance and Risk Management, Real Estate / Finance
Dissertation Title: Into Harm's Way: The Relationship Between Homeowners' Insurance Premiums, Property Values, and Natural Hazards

BA, LaSalle University, 1992.
Major: Mathematics, Minor: Computer Science / Risk Management and Insurance

Recent Contracts, Fellowships, Grants and Sponsored Research

Nyce, C. M., Born, P. H., Karl, J. B., McCullough, K. A., "Expanded Windstorm Coverage Feasibility Study," Sponsored by Office of Program Policy Analysis and Government Accountability (OPPAGA), State, (March 2026 - Present).

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

Nyce, C. M. (Co-PI), Karl, J. B. (Co-PI), "Post Loss Financing of Catastrophes," Sponsored by Florida State University - LeRoy Collins Institute, Florida State University, (January 2024 - December 2024).

Nyce, C. M., "Public Private Partnership in Insurance," Sponsored by Florida State University LeRoy Collins Institute, Florida State University,(January 2024 - December 2024).

Nyce, C. M. (PI), "Risk Management and Insurance Course Development Grant," Sponsored by Spencer Foundation, Private, (July 2023 - March 2024).

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

Publications

Boyer, M. M., Karl, J. B., & Nyce, C. M. (2025). Disasters, Dictators, and Donors: The Impact of Foreign Aid on Economic Activity (Mis)Reporting. *Review of Development Economics*.

Zhuang, B., Karl, J. B., Nyce, C. M., & Powell, L. (2025). Who Are the Dangerous Drivers? Addressing Sample Selection Bias with New Estimates. *Travel Behaviour and Society*.

Born, P. H., Karl, J. B., & Nyce, C. M. (2024). Availability of the Seat Belt Defense: Implications for Auto Liability Insurance. *Journal of Risk and Insurance*, *91*(1), 193–212.

Nyce, C. M., & LaPrade, J. (2023). *Risk in Business and Society*. TopHat.

Karl, J. B., Nyce, C. M., Powell, L., & Zhuang, B. (2023). How risky is distracted driving?. *Journal of Risk and Uncertainty*, *66*(3), 279–312.

Nyce, C. M. (2022). The 30th Anniversary of Hurricane Andrew: Evolution of the Florida Homeowners Insurance Market. *Risk Management and Insurance Review*, *25*(3), 239–270.

Dumm, R., Nyce, C. M., Sirmans, G. S., & Smersh, G. (2022). Pricing Moral Hazard in Residential Properties: The Impact of Sinkhole Claims on House Prices. *Journal of Real Estate Finance and Economics*, *64*(1), 30–70.

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).

Karl, J. B., & Nyce, C. (2020). The effect of distracted driving laws on automobile liability insurance claims. *North American Actuarial Journal*, *24*(4), 533–610.

Nyce, C. M., Dumm, R. E., Eckles, D., & Volkman-Wise, J. (2020). The Representative Heuristic and Catastrophe-Related Risk Behaviors. *Journal of Risk and Uncertainty*, *60*(2), 157–185.

Karl, J. B., & Nyce, C. (2019). How cellphone bans affect automobile insurance markets. *Journal of Risk and Insurance*, *86*(3), 567–593.

Bisco, J. M., McCullough, K. A., & Nyce, C. M. (2019). POSTCLAIMUNDERWRITING AND THEVERIFICATION OFINSUREDINFORMATION: EVIDENCEFROM THELIFEINSURANCEINDUSTRY. *Journal of Risk and Insurance*, *86*(1), 7–38.

Bisco, J. M., McCullough, K. A., & Nyce, C. M. (2019). Post Claim Underwriting and the Verification of Insured Information: Evidence from the Life Insurance Industry. *Journal of Risk and Insurance*, *86*(1), 7–38.

Gatzlaff, D. H., McCullough, K., Medders, L., & Nyce, C. (2018). The Impact of Hurricane Mitigation and Inspection Information on House Prices. *Journal of Real Estate Finance and Economics*. Published.

Gatzlaff, D., McCullough, K., Medders, L., & Nyce, C. M. (2018). *The Impact of Hurricane Mitigation Features and Inspection Information on House Prices*. *57*(4), 566–591.

Dumm, R. E., Eckles, D., Nyce, C. M., & Volkman-Wise, J. (2018). Demand for Windstorm Insurance Coverage and the Representative Heuristic. *GENEVA Risk and Insurance Review*, *42*(1), 117–139.

Nyce, C. M., Dumm, R. E., Sirmans, G. S., & Smersh, G. (2015). The Capitalization of Homeowners Insurance Premiums in House Prices. *Journal of Risk and Insurance*, *82*(4), 891–919.

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.

Medders, L. A., Maroney, P. F., & Nyce, C. M. (2015). Public Policy and Regulation to Reduce Underlying Risks: Two Insurance-Mitigation Strategies Following the Recent Gulf Coastal Property Insurance Crisis. *Journal of Insurance Regulation*, *34*(5), 26–Jan.

Karl, J. B., & Nyce, C. M. (2014). Determinants of Market Entry: Evidence from Medical Malpractice. *Journal of Insurance Regulation*, *33*(7), 27–Jan.

Karl, J. B., & Nyce, C. M. (2014). Determinants of Market Entry: Evidence from Medical Malpractice Insurance. *Journal of Insurance Regulation*, *33*(7), 1–27.

Medders, L., Nyce, C. M., & Karl, J. B. (2014). Market Implications of Public Policy Interventions: The Case of Florida’s Property Insurance Market. *Risk Management and Insurance Review*, *17*(2), 183–214.

Medders, L. A., Nyce, C. M., & Karl, J. B. (2014). Market Implications of Public Policy Interventions: The Case of Florida's Property Insurance Market. *Risk Management and Insurance Review*, *17*(2), 183–214.

Medders, L. A., Nyce, C. M., & Bradley Karl, J. (2014). Market Implications of Public Policy Interventions: The Case of Florida's Property Insurance Market. *Risk Management and Insurance Review*, *17*(2), 183–214.

Boyer, M. M., & Nyce, C. M. (2013). Insuring Catastrophes and the Role of Governments. *Natural Hazards and Earth System Sciences*, *13*, 2053–2063.

Boyer, M. M., & Nyce, C. M. (2013). An Industrial Organization Theory of Risk Sharing. *North American Actuarial Journal*, *17*(4), 283–296.

Maroney, P. F., Medders, L. A., & Nyce, C. M. (2012). Managing Windstorm Exposure: Lessons Learned from Florida. *Journal of Insurance Regulation*, *31*, 26–Mar.

Nyce, C. M., & Maroney, P. (2011). Are Territorial Rating Models Outdated in Residential Property Insurance Markets? Evidence from the Florida Property Insurance Market. *Risk Management and Insurance Review*, *14*(2), 201–232.

Born, P. H., Dumm, R. E., Grace, M. F., Medders, L. A., & Nyce, C. M. (2011). Money, Mitigation and Residual Markets: Findings from a Symposium on Catastrophic Risk Management. *Journal of Insurance Regulation*, *30*, 287.

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.

Boyer, M., & Nyce, C. M. (2010). Market Growth and Barriers to Entry: Evidence from the Title Insurance Industry. *Insurance and Risk Management Journal*, *78*(3&4), 283–315.

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., 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.

Nyce, C. M. (2009). *Enterprise-Wide Risk Management: Developing and Implementing* (AICPCU, Ed.). American Institute for Chartered Property Casualty Underwriters / Insurance Institute of America.

Nyce, C. M. (2009). Loss Simulation Analysis. In *Risk Financing* (p. IIH1–IIH6). International Risk Management Institute.

Barondes, R. R., Nyce, C. M., & Sanger, G. C. (2007). Underwriters' counsel as gatekeeper or turnstile: an empirical analysis of law firm prestige and performance in IPOs. *Capital Markets Law Journal*, 164–190.

Nyce, C. M. (2006). *Foundations of Risk Management and Insurance* (AICPCU, Ed.). American Institute for Chartered Property Casualty Underwriters / Insurance Institute of America.

Nyce, C. M. (Ed.). (2006). *Personal Insurance*. American Insititute for Chartered Property Casualty Underwriters / Insurance Institute of America.

Nyce, C. M. (Ed.). (2005). *Risk Assessment 1st Edition*. American Institute for Chartered Property Casualty Underwriters / Insurance Institute of America.

Nyce, C. M. (2002). Incorporating Enterprise Risk Management into the Curriculum: The Delta Airlines Case Study. *Risk Management and Insurance Review*, 67–73.

Nyce, C. M. (1999). *Disasters by Design: A Reassessment of Natural Hazards in the United States*. Joseph Henry Press.

Nyce, C. M. (1998). *Paying the Price: The Status and Role of Insurance Against Natural Disasters in the United States*. Joseph Henry Press.

Nyce, C. M., & Boyer, M. M. (1998). An Analysis of the Title Insurance Industry. *Journal of Insurance Regulation*, 213–255.

Awards and Honors

Nominated for: FSU University Teaching Award - Foundational Course Excellence, FSU. (December 2025).

Robert I. Mehr Award - Honorable Mention, American Risk and Insurance Association. (August 2025).

College of Business Undergraduate Teaching Award, College of Business, FSU. (April 2023).

Nominated for: Foundational Course Excellence (Undergrad), Florida State University. (2020).

College of Business Teaching Award, College of Business, FSU. (April 2019).

Florida State University College of Business Dean's Emerging Scholar Award, FSU, College of Business. (2018).

Excellence in Teaching Award, American Risk and Insurance Association. (2017).

Florida State University College of Business Dean's Emerging Scholar Award, FSU, College of Business. (2017).

Florida State University College of Business Dean's Emerging Scholar Award, FSU, College of Business. (2016).

Online Teaching Award with Distinction, Office of Distance Learning. (2015).

Best Article, Risk Managment and Insurance Review, "Market Implications of Public Policy Interventions: The Case of Florida's Property Insurance Market", ARIA. (2014).

First Year Assistant Professor Award, FSU. (2014).

Patrick Brockett & Arnold Shapiro Actuarial Journal Award, North American Actuarial Journal, "An Industrial Organization Theory of Risk Sharing", ARIA. (2014).

Best Perspectives Article, Risk Management and Insurance Review. (2011).

Distinguished Reviewer, Journal of Insurance Issues. (2003).

Terry-Sanford Research Award. (2003).

2001-2002 Outstanding Faculty Member Award, Beta Sigma Chapter of Alpha Chi Omega. (2001).

2000-2004 UGA Provisional Graduate Faculty, University of Georgia. (2000).

Elected as a Fellow of the S.S. Huebner Foundation, University of Pennsylvania. (1993).

1988-1992 Christian Brothers Scholar, LaSalle University. (1988).

Consulting

Government, Anna Eskamani. (May 2022).

Litigation, Expert Witness. (2016 - 2018).

Medical Malpractice Insurer. (2011 - 2013).

Government, Citizens Property Insurance Corporation. (2010 - 2013).

Academic, Enterprise Risk Management Education in the United States (with Rob Hoyt). (2000 - 2001).

Licensures and Certifications

Associate in Personal Insurance (API). (February 2007 - Present).

Associate in Risk Management (ARM). (2007 - Present).

Chartered Property Casualty Underwriter (CPCU). (2006 - Present).

Media Appearances and Interviews

"Catastrophic Risk in Florida," Anadolu Agency (Turkey). (2025).

"Florida Property Insurance," CNBC Personal Finance. (2025).

"Florida Property Insurance," Financial Times. (2025).

"Florida Property Insurance," Florida Record. (2025).

"Florida Property Insurance," Florida USA Today Network. (2025).

"Florida Property Insurance," Inside Climate News. (2025).

"Florida Property Insurance," Insurance Journal. (2025).

"Florida Property Insurance," Politico. (2025).

"Florida Property Insurance," Propublica. (2025).

"Florida Property Insurance," WIRED. (2025).

"Florida Property Insurance Market," Newsweek. (2025).

"Texas Wildfires," Austin American Statesman. (2025).

"Florida Property Insurance," WFSU. (2025).

"Florida Hurricane Season & Insurance," The Weather Channel. (2025).

"Florida Property Insurance," EW Scrippts. (2025).

"Florida Property Insurance," FinTech TV. (2025).

"Florida Property Insurance," Straight Arrow News. (2025).

"Florida Property INsurance," TV10 Tampa Bay. (2025).

"Florida Property Insurance," WPTV West Palm Beach. (2025).

"Florida Property Insurance Market," Accuweather TV. (2025).

"Florida Property Insurance," Associated Press. (2024).

"Florida Property Insurance," Bloomberg. (2024).

"Florida Property Insurance," CNN. (2024).

"Florida Property Insurance," Insurance Day, London. (2024).

"Florida Property Insurance," New Yorker Magazine. (2024).

"Florida Property Insurance," Newsweek. (2024).

"Florida Property Insurance," Washington Post. (2024).

"Florida Property Insurance," Washington Post. (2024).

"Florida Property Insurance," Marketplace Public Radio. (2024).

"Florida Property Insurance," ABC News. (2024).

"Florida Property Insurance," BBC. (2024).

"Florida Property Insurance," EW Scrippts. (2024).

"Florida Property Insurance," Fox Business. (2024).

"Florida Property Insurance," Straight Arrow News. (2024).

"Resilience," PBS Documentary. (July 2024).

"Florida's Homeowners Insurance," Barrons. (July 2023).

"Politico Fact Check," Politico. (July 2023).

"Update on Homeowners' Insurance," Fox Business/Fox Weather. (June 2023).

"Depleted by Ian, Florida Insurers Face Shortfall," Politico. (March 2023).

"Louisiana Homeowners Insurance Crisis," Fox Weather. (January 2023).

"Home Insurers are Leaving Florida: Here is what you need to know," insurance.com. (December 2022).

"Uninsured/Underinsured Motorist," Wallethub.com. (December 2022).

"Florida Insurance Special Legislative Session," Florida Matters NPR Radio. (December 2022).

"Hurricane Ian is pushing Florida's insurance market toward collapse," route-fifty.com. (October 2022).

"Hurricane Ian is pushing Florida's insurance market toward collapse," The Grist.com. (October 2022).

"Florida's Government Subsidizes People Living in Hurricane Zones," The Economisit. (October 2022).

"Florida Property Insurance Issues," WCTV. (October 2022).

"Florida Insurance Crisis Deepens as Rates Soar, Companies Fall," E and E News Climate Wire. (September 2022).

"Florida Insurance Crisis," Here & Now NPR Radio. (September 2022).

"Hurricane Ian and Insurance Market Effects," Fox Business. (September 2022).

"Florida Property Insurance Special Legislative Session," AM Best. (June 2022).

"This Year's Hurricane Season Threatens One of the US's Biggest Economies," Time Magazine. (June 2022).

"Climate Change/Property Insurance," The Rotunda Podcast - Gomez Media Strategies. (June 2022).

"Florida Hurricane Season & Insurance," Fox Weather. (June 2022).

"Florida Property Insurance Special Legislative Session," Insurance Journal. (May 2022).

"Property Insurance and Climate Change," Florida Politics. (May 2022).

"Storm of Trouble as Insurance Rises in Florida," WSVN TV - Miami. (May 2022).

"Miami Condo Collapse," Orlando Sentinel. (2021).

"Hurricane Season 2021 - FSU Media Briefing," FSU Media Briefing. (May 2021).

"Homeowners Insurance," Wallet Hub/ Tampa Times. (September 2019).

"2017 Safest Cities in America," wallethub. (December 2017).

"Florida Sinkholes," Florida Matters - NPR. (August 2017).

"National Flood Insurance Program," Newsweek Magazine. (November 2015).

Professional Memberships

Risk and Insurance Management Society. (January 2010 - Present).

Western Risk and Insurance Association. (January 2009 - Present).

American Risk and Insurance Association. (January 1997 - Present).

Southern Risk and Insurance Association. (January 1997 - Present).

CPCU Society. (January 2006 - December 2009).

Work History

Associate Professor, Florida State University, RMI/REE/LS. (August 2018 - Present).

Assistant Professor, Florida State University, RMI/REE/LS. (August 2012 - August 2018).

Assistant In, Florida State University, Risk Management and Insurance Department, College of Business. (January 2009 - August 2012).

Associate Director, Florida State University, Florida Catastrophic Storm Risk Management Center, College of Business. (January 2009 - August 2012).

Researcher, Florida State University, Risk Management and Insurance. (September 2008 - June 2009).

Senior Director of Knowledge Resources, American Institute for CPCU/Insurance Institute of America. (March 2007 - December 2008).

Adjunct Professor, LaSalle University. (January 2006 - December 2008).

Director of Curriculum, American Institute for CPCU/Insurance Institute of America. (July 2004 - February 2007).

Assistant Professor, University of Georgia, Risk Management and Insurance Department, Terry College. (August 2000 - August 2004).

Director, University of Hartford, R. C. Knox Center for Insurance and Risk Management Studies, The Barney School. (September 1999 - August 2000).

Assistant Professor, University of Hartford, The Barney School. (August 1998 - August 2000).

Instructor, University of Pennsylvania, The Wharton School. (January 1997 - June 1998).

Research Assistant, University of Pennsylvania, The Wharton School. (June 1997 - August 1997).

Research Assistant, University of Pennsylvania, The Wharton School. (May 1995 - September 1995).

Student Actuary, Reliance Standard Life Insurance Co., Philadelphia, PA. (May 1991 - July 1993).

Directed Student Learning (e.g., theses, dissertations)

Doctoral Dissertation Committee Member, "Toward a Theory of Intrafirm Social Relations." (August 2020 - October 2021).
Advised: Alec Pappas

Bachelor's Thesis Committee Chair, "Impact of Undocumented Worker Licensing on Traffic Safety and Auto Insurance." (August 2019 - March 2020).
Advised: Ricardo Zamarippa Chavez

Doctoral Dissertation Committee Member. (2016 - 2017).
Advised: E. T. Sirmans

Doctoral Dissertation Committee Member. (June 2016).
Advised: Courtney Bass Baggett

Doctoral Dissertation Committee Member. (January 2014).
Advised: Jill Marie Bisco

Doctoral Dissertation Committee Member. (2006).
Advised: Enya He

Doctoral Dissertation Committee Member. (2004).
Advised: Andre Liebenberg

Doctoral Dissertation Committee Member. (2001).
Advised: Lars Powell

Presentations

Nyce, C. M., Insurance Summit, "AI in Insurance," Florida Chamber of Commerce. (December 2025).

Nyce, C. M., Karl, J. B., Southern Risk and Insurance Association Annual Meeting, "Post Loss Financing," SRIA. (November 2025).

Nyce, C. M., FINREP 2025, "The Future of Florida Insurance," Thomas Howell Feguson. (October 2025).

Nyce, C. M., Experts Webinar Apollo Global Management, "Ocean Weather, Hurricanes, Insurance & Risk Management," Apollo Global Management. (September 2025).

Nyce, C. M., Florida Surplus Lines Association Annual Meeting, "Insurance Education," FSLA. (August 2025).

Nyce, C. M., FL RIMS, "Insurance Education & Internships," Florida Risk and Insurance Management Society. (August 2025).

Nyce, C. M., Catastrophe Resilience Summit, "Mitigation and Post Loss Financing," Illinois State University. (July 2025).

Nyce, C. M., Florida Chamber of Commerce Insurance Summit, "Ideas for Property Insurance Reforms," Florida Chamber of Commerce. (December 2024).

Glenzer, F., Karl, J. B., Nyce, C. M., Southern Risk and Insurance Association Annual Meeting, "Examining the Feasibility of Post-Loss Financing Mechanisms to Insure Against Natural Catastrophes," Southern Risk and Insurance Association. (November 2024).

Born, P. H. (Author), Cole, C. R. (Author), Karl, J. B. (Author), 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).

Nyce, C. M., CPCU In2Risk, "Property Insurance & Climate Risk," The Institutes. (October 2024).

Nyce, C. M., FINREP 2024, "Public Private Partnership," Thomas Howell Ferguson. (October 2024).

Nyce, C. M., Bankruptcy Bar Association Annual Meeting, "Florida Property Insurance," Tampa Bay Bankruptcy Bar Association. (July 2024).

Nyce, C. M., Conference on Insurance Resilience in a Changing Climate, "Resilience in a Changing Climate," St. John's Greenberg School of Risk Management. (May 2024).

Nyce, C. M., Insurance Summit, "Ratemaking 101," Florida Chamber of Commerce. (December 2023).

Nyce, C. M., Southern Risk and Insurance Association Annual Meeting, "Public Private Partnership in Insurance," SRIA. (November 2023).

Nyce, C. M., Karl, J. B., American Risk and Insurance Association Annual Meeting, "Who are the dangerous drivers," ARIA. (August 2023).

Boyer, M. M., Karl, J. B., Nyce, C., Risk Theory Society - Annual Meeting, "Economic Recovery Following Disasters: The Role of Disaster Aid and Insurance," Risk Theory Society. (May 2023).

Nyce, C. M., SRC Climate Research Seminar, "Citizens & Florida Residential Property Insurance Market," Philadelphia Federal Reserve. (April 2023).

Dumm, R., Nyce, C. M., Sirmans, G. S., Smersh, G., Western Risk and Insurance Association 2023 Meeting, "Investigating the Impact of Insurance Claims on Asset Market Price," Western Risk Association. (January 5, 2023).

Boyer, M. M., Karl, J. B., Nyce, C., CEAR/MRIC Behavioral Insurance Workshop, "Economic Recovery Following Disasters: The Role of Disaster Aid and Insurance," Center for Economic Analysis of Risk/Munich Risk and Insurance Center. (December 2022).

Nyce, C. M., 2022 PAC Conference, "Catastrophe Modeling," Energy Insurance Services. (November 2022).

Nyce, C. M., Southern Risk and Insurance Association Annual Meeting, "Discrimination, Racial Bias, & Disparate Impact: Evidence from the HO Insurance Market," SRIA. (November 2022).

Dumm, R., Nyce, C. M., Sirmans, G. S., Smersh, G., Southern Risk and Insurance Association 2022 Meeting, "Investigating the Impact of Insurance Claims on Asset Market Price," Southern Risk and Insurance Association. (November 2022).

Karl, J. B., Nyce, C., Powell, L., Zhuang, B., Southern Risk and Insurance Association - Annual Meeting, "What Induces Impaired Driving?," Southern Risk and Insurance Association. (November 2022).

Nyce, C. M., FINREP 2022, "Florida Homeowners Insurance Market: Big Picture," Thomas, Howell, Ferguson. (October 2022).

Nyce, C. M., FINREP 2022, "Homeowners Insurance Markets: State by State Comparision," Thomas, Howell, Ferguson. (October 2022).

Nyce, C. M., FINREP 2022, "Panel Discussion: State of the Markets," Thomas, Howell, Ferguson. (October 2022).

Nyce, C. M., 2022 FSU Energy School, "Catastrophe Modeling," College of Business, Florida State University. (May 2022).

Karl, J. B., Nyce, C., Powell, L., Zhuang, B., Risk Theory Society - Annual Meeting, "How Risky is Distracted Driving?," Risk Theory Society. (May 2022).

Nyce, C. M., Transunion Insurance Technology Advisory Committee, "Leaders & Followers in Insurance Data Usage," Transunion. (April 2022).

Nyce, C. M., Thomas Howell Ferguson FINREP 2021, "30th Anniversary of Hurricane Andrew," Center for Risk Management Education and Research. (October 2021).

Nyce, C. M., ARIA Annual Meeting, "Disaster Aid & Insurance," American Risk and Insurance Association. (August 2021).

Nyce, C. M., Temple University Risk Seminar Series, "Disaster Aid & Insurance," Temple University. (August 2021).

Boyer, M., Karl, J. B., Nyce, C., American Risk and Insurance Association - Annual Meeting, "Economic Recovery Following Disasters: The Role of Disaster Aid and Insurance," American Risk and Insurance Association. (August 2021).

Nyce, C. M., YouTube Channel Recording, "Risk Based Pricing," Insurance Information Institute. (June 2021).

Nyce, C. M., Industry Webinar, "Basics of Insurance Pricing," Griffith Foundation/CIPR. (May 2021).

Nyce, C. M. (Presenter), Zamarripa Chavez, R. (Author), Karl, J. B. (Presenter), ARIA Annual Meeting, "Licensing the Undocumented: Traffic Safety and Auto Insurance Analysis," American Risk and Insurance Association. (August 2020).

Karl, J. B., Nyce, C., World Risk and Insurance Conference, "Licensing the Undocumented: Traffic Safety and Auto Insurance Analysis," American Risk and Insurance Association. (August 2020).

Karl, J. B., Nyce, C., Powell, L., Zhuang, B., World Risk and Insurance Congress, "The Effectiveness of Programs Designed to Reduce Distracted Driving," American Risk and Insurance Association. (August 2020).

Nyce, C. M. (Presenter), Karl, J. B. (Presenter), Powell, L. (Author), Zhuang, B. (Author), ARIA Annual Meeting, "The Riskiness of Distracted Driving," American Risk and Insurance Association. (August 2020).

Karl, J. B., Nyce, C., Southern Risk and Insurance Association - Annual Meeting, "Licensing the Undocumented: Traffic Safety and Auto Insurance Analysis," Southern Risk and Insurance Association. (November 2019).

Nyce, C. M. (Presenter), Zamarripa Chavez, R. (Author), Karl, J. B. (Presenter), SRIA Annual Meeting, "Licensing the Undocumented: Traffic Safety and Auto Insurance Analysis," Southern Risk and Insurance Association. (November 2019).

Karl, J. B., Nyce, C., Powell, L., Southern Risk and Insurance Association - Annual Meeting, "The Effectiveness of State Level Distracted Driving Reduction Programs," Southern Risk and Insurance Association. (November 2019).

Nyce, C. M. (Presenter), Karl, J. B. (Presenter), Powell, L. (Author), SRIA Annual Meeting, "The Effectiveness of State Level Distracted Driving Reduction Programs," Southern Risk and Insurance Association. (November 2019).

Nyce, C. M. (Presenter), SITE Annual Meeting, "Lessons Learned in Adult Education," Society of Insurance Trainers and Educators. (June 2019).

Nyce, C. M., Boyer, M. Martin (Co-author), WRIA Annual Meeting, "Natural Disaster Funding: A Multi-Generational Approach," Western Risk and Insurance Association. (January 2019).

Nyce, C. M., Boyer, M. Martin (Co-author), SRIA Annual Meeting, "Natural Disaster Funding: A Multi-Generational Approach," Southern Risk and Insurance Association. (November 2018).

Karl, J. B., Nyce, C. M., American Risk and Insurance Association - Annual Meeting, "Does the Seatbelt Defense Affect Automobile Insurance Markets," American Risk and Insurance Association. (August 2018).

Nyce, C. M., Karl, J. Brad (Co-author), ARIA Annual Meeting, "Does the Seatbelt Defense Affect Automobile Insurance Markets," American Risk and Insurance Association. (August 2018).

Sirmans, G. S., Dumm, R. E. (Coauthor), Nyce, C. M. (Coauthor), Smersh, G. (Coauthor), ARIA Annual Meeting, "Sinkholes, Sinkhole Claims, and Residential Property Prices," American Risk and Insurance Association. (August 2018).

Nyce, C. M., CPCU Luncheon, "Supporting Risk Management Education," Winter Haven CPCU Chapter. (June 2018).

Sirmans, G. S., Dumm, R. E. (Coauthor), Nyce, C. M. (Coauthor), Smersh, G. (Coauthor), German Insurance Science Association Annual Conference, "Sinkholes, Sinkhole Claims, and Residential Property Prices," German Insurance Science Association. (March 2018).

Sirmans, G. S., Nyce, C. M., Dumm, R. E., Smersh, G., Western Risk and Insurance Annual Meeting, "Sinkholes, Sinkhole Claims, and Residential Property Prices," Western Risk and Insurance Association. (January 2018).

Sirmans, G. S., Nyce, C. M., Dumm, R. E. (Coauthor), Smersh, G. (Coauthor), Southern Risk and Insurance Association Annual Meeting, "Sinkhole Claims and Residential Property Prices," Southern Risk and Insurance Association. (November 2017).

Nyce, C. M., Karl, J. B. (Presenter), Patrick, L. (Presenter), Annual Meeting, "The Cost of First Party Bodily Injury Claims vs. Third Party Bodily Injury Claims: Evidence from Automobile Insurance Markets," Southern Risk and Insurance Association. (November 2017).

Nyce, C. M., Karl, J. B. (Presenter), Patrick, L. (Presenter), Annual Meeting, "The Cost of First Party Bodily Injury Claims vs. Third Party Bodily Injury Claims: Evidence from Automobile Insurance Markets," American Risk and Insurance Association. (August 2017).

Karl, J. B., Nyce, C. M., Patrick, L., American Risk and Insurance Association - Annual Meeting, "The Cost of First Party Bodily Injury Claims: Does Fault Matter?," American Risk and Insurance Association. (August 2017).

Karl, J. B., Nyce, C. M., Patrick, L., Western Risk and Insurance Association - Annual Meeting, "Does Fault Matter in Auto Insurance Claims?," Western Risk and Insurance Association. (January 2017).

Nyce, C. M., Karl, J. B. (Presenter), Patrick, L. (Presenter), Annual Meeting, "The Cost of First Party Bodily Injury Claims vs. Third Party Bodily Injury Claims: Evidence from Automobile Insurance Markets," Western Risk and Insurance Association. (January 2017).

Nyce, C. M., CPCU All Industry Day, "Catastrophes in Florida," North Florida CPCU Chapter. (November 2016).

Karl, J. B., Nyce, C. M., Southern Risk and Insurance Association - Annual Meeting, "How Cellphone Bans Affect Automobile Insurance Markets," Southern Risk and Insurance Association. (November 2016).

Nyce, C. M., Boyer, M. M. (Presenter), Eckles, D. (Presenter), Annual Meeting, "Loss Reserve Errors: Fitting a Square Peg into a Triangle," Southern Risk and Insurance Association. (November 2016).

Nyce, C. M., Karl, J. B. (Presenter), Patrick, L. (Presenter), Annual Meeting, "The Cost of First Party Bodily Injury Claims vs. Third Party Bodily Injury Claims: Evidence from Automobile Insurance Markets," Southern Risk and Insurance Association. (November 2016).

Nyce, C. M., Loss Control Forum 2016, "Loss Control Forum - Natural Disasters," Maine Loss Control. (September 2016).

Nyce, C. M., Boyer, M. M. (Presenter), Eckles, D. (Presenter), Annual Meeting, "Are Actuaries Systematically or Systemically Wrong," American Risk and Insurance Association. (August 2016).

Nyce, C. M., McCullough, K. A. (Presenter), Ragin, M. (Presenter), Annual Meeting, "Determinants of Federal Disaster Relief," American Risk and Insurance Association. (August 2016).

Karl, J. B., Nyce, C. M., American Risk and Insurance Association - Annual Meeting, "How Cellphone Bans Affect Automobile Insurance Markets," American Risk and Insurance Association. (August 2016).

Nyce, C. M., Karl, J. B. (Presenter), Annual Meeting, "How Cellphone Bans Affect Automobile Insurance Markets," American Risk and Insurance Association. (August 2016).

McCullough, K. (Presenter), Nyce, C. (Presenter), Annual Meeting, "Determinants of Federal Disaster Relief," Western Risk and Insurance Association. (January 2016).

Boyer, M. M. (Presenter), Eckles, D. (Presenter), Nyce, C. (Presenter), Annual Meeting, "Earnings Management and Reserve Manipulation," Western Risk and Insurance Association. (January 2016).

McCullough, K. (Presenter), Nyce, C. (Presenter), Annual Meeting, "Determinants of Federal Disaster Relief," Southern Risk and Insurance Association. (November 2015).

Boyer, M. M. (Presenter), Eckles, D. (Presenter), Nyce, C. (Presenter), Annual Meeting, "Earnings Management and Reserve Manipulation," Southern Risk and Insurance Association. (November 2015).

Nyce, C. M., CPCU All Industry Day, "New Technology and Insurance Markets," North Florida CPCU Chapter. (November 2015).

Dumm, R. (Presenter), Eckles, D. (Presenter), Nyce, C. (Presenter), Volkman-Wise, J. (Presenter), World Congress on Risk and Insurance, "A Behavioral Explanation for the Demand for Catastrophe Insurance," American Risk and Insurance Association. (August 2015).

Karl, J. B. (Presenter), Nyce, C. (Presenter), Volkman-Wise, J. (Presenter), World Congress on Risk and Insurance, "I Went to Medical School to Run an Insurance Company? Information Advantages of Doctor-owned and Operated Medical Malpractice Insurers," American Risk and Insurance Association. (August 2015).

Karl, J. B., Nyce, C. M., Volkman-Wise, J., World Risk and Insurance Conference, "I Went to Medical School to Run an Insurance Company?' Claims Practices of Doctor-owned and Operated Medical Malpractice Insurers," American Risk and Insurance Association. (August 2015).

Karl, J. B. (Presenter), Nyce, C. (Presenter), Annual Meeting, "Do Claims Settlement Practices Vary with Ownership Structure: Evidence from the Medical Malpractice Industry," Western Risk and Insurance Association. (January 2015).

Karl, J. B., Nyce, C. M., Western Risk and Insurance Association - Annual Meeting, "Do Claims Settlement Practices Vary with Ownership Structure? Evidence from Medical Malpractice Insurance," Western Risk and Insurance Association. (January 2015).

Dumm, R. (Presenter), Eckles, D. (Presenter), Nyce, C. (Presenter), Volkman-Wise, J. (Presenter), Annual Meeting, "Demand for Catastrophe Insurance and the Representative Heuristic," Southern Risk and Insurance Association. (November 2014).

Karl, J. B. (Presenter), Nyce, C. (Presenter), Annual Meeting, "Do Claims Settlement Practices Vary with Ownership Structure: Evidence from the Medical Malpractice Industry," Southern Risk and Insurance Association. (November 2014).

Karl, J. B., Nyce, C. M., Southern Risk and Insurance Association - Annual Meeting, "Do Claims Settlement Practices Vary with Ownership Structure? Evidence from Medical Malpractice Insurance," Southern Risk and Insurance Association. (November 2014).

Nyce, C. M. (Presenter), Karl, J. B. (Presenter), Annual Meeting, "An Analysis of State Level Medical Malpractice Insurance Markets," Western Risk and Insurance Association. (January 2014).

Karl, J. B., Nyce, C. M., Western Risk and Insurance Association - Annual Meeting, "An Analysis of State Level Medical Malpractice Insurance Markets," Western Risk and Insurance Association. (January 2014).

Nyce, C. M. (Presenter), Karl, J. B. (Presenter), Annual Meeting, "An Analysis of State Level Medical Malpractice Insurance Markets," Southern Risk and Insurance Association. (November 2013).

Karl, J. B., Nyce, C. M., Southern Risk and Insurance Association - Annual Meeting, "An Analysis of State Level Medical Malpractice Insurance Markets," Southern Risk and Insurance Association. (November 2013).

Nyce, C. M. (Presenter), Carson, J. (Presenter), Hoyt, R. (Presenter), Liebenberg, A. (Presenter), Annual Meeting, "Life Insurance Policy Loans: A Variance Decomposition Analysis," Southern Risk and Insurance Association. (November 2013).

Nyce, C. M. (Presenter), Gatlzaff, D. (Presenter), McCullough, K. (Presenter), Medders, L. (Presenter), Annual Meeting, "Revealed Information and the Demand for Hurricane Mitigation Features," Southern Risk and Insurance Association. (November 2013).

Gatzlaff, D. (Presenter), McCullough, K. (Presenter), Medders, L. (Presenter), Nyce, C. M. (Presenter), Annual Meeting, "Mitigation and Housing Values," American Risk and Insurance Association. (August 2013).

Nyce, C. M. (Presenter), Western Risk and Insurance Association Annual Meeting, "Determinants of Disaster Relief," Western Risk and Insurance Association. (January 2013).

Nyce, C. M. (Presenter), MEGA Conference, "Industry Performance Trends," The National Alliance for Insurance Education and Research. (2012).

Maroney, P. (Presenter), Medders, L. (Presenter), Nyce, C. M. (Presenter), Annual Meeting, "Mitigation Incentives," Western Risk and Insurance Association. (2012).

Boyer, M. M. (Presenter), Halek, M. (Presenter), Nyce, C. M. (Presenter), Annual Meeting, "Does Regulation Matter? Evidence from Title Insurance," Southern Risk and Insurance Association. (November 2012).

Gatzlaff, D. (Presenter), McCullough, K. (Presenter), Medders, L. (Presenter), Nyce, C. M. (Presenter), Annual Meeting, "Mitigation and Housing Values," Southern Risk and Insurance Association. (November 2012).

Nyce, C. M. (Presenter), Florida Insurance Conference on Financial Reporting, "Homeowners Insurance Market Summary," Professional Organization. (October 2012).

Nyce, C. M. (Presenter), Chapter Meeting, "Florida Homeowners' Insurance," Chartered Property Casualty Underwriters, Birmingham Chapter. (2011).

Nyce, C. M. (Presenter), Chartered Property Casualty Underwriters Conference, "Florida Homeowners' Insurance," The Florida Catastrophic Storm Risk Management Center, Florida State University. (2011).

Nyce, C. M. (Presenter), "Proposed Solution," Florida State University. (2011).

Nyce, C. M. (Presenter), 4th Annual Insurance Summit, "Proposed Solutions," Florida Chamber of Commerce. (2011).

Cheung, R. (Presenter), Cunningham, C. (Presenter), Nyce, C. M. (Presenter), Annual Meeting, "How Can High Risk be a Good Thing? Cat Risk and Housing Prices in Florida," Southern Risk and Insurance Association. (November 2011).

Maroney, P. F. (Presenter), Medders, L. A. (Presenter), Nyce, C. M. (Presenter), Annual Meeting, "Solutions to Managing Windstorm Exposure," Southern Risk and Insurance Association. (November 2011).

Boyer, M. M. (Presenter), Nyce, C. M. (Presenter), the Annual Meeting, "A Cost Approach to Reinsurance Attachment Points: Underwriting and Insurer Cost of Capital," Southern Risk and Insurance Association. (2010).

Nyce, C. M. (Presenter), Florida Catastrophic Storm Risk Management Center Symposia, "Industry Performance Trends," Florida Catastrophic Storm Risk Management Center, Florida State University. (2010).

Nyce, C. M. (Presenter), MEGA Conference, "Industry Performance Trends," The National Alliance for Insurance Education and Research. (2010).

Nyce, C. M. (Presenter), the Annual Meeting, "Lessons Learned from Catastrophic Events," Chartered Property Casualty Underwriters Society. (2010).

Nyce, C. M. (Presenter), National Hurricane Conference, "The Capacity if Insurers to Pay Catastrophe Claims," The National Hurricane Conference. (2010).

Nyce, C. M. (Presenter), Moving the Market Forward: Florida Office of Insurance Regulation Property Insurance Public Symposium, "The State of and Outlook for Residential and Commercial Property Insurance Markets," Florida Office of Insurance Regulation. (2010).

Nyce, C. M. (Presenter), the Annual Meeting, "Capacity for Catastrophes," Associated Industries of Florida. (2009).

Nyce, C. M. (Presenter), the Annual Meeting, "Florida Homeowners Insurance Market," Florida Hurricane Catastrophe Fund. (2009).

Nyce, C. M. (Presenter), the Annual Meeting, "Subsidies in Florida Homeowners Insurance," Florida Commission on Hurricane Loss Projection Methodology. (2009).

Nyce, C. M. (Presenter), Public Policy Summit, "Subsidies in Property Insurance," National Association of Mutual Insurance Companies (NAMIC). (2009).

Nyce, C. M. (Presenter), Florida Catastrophic Storm Risk Management Center Symposia, "Subsidies in the Florida Property Insurance Market," Florida Catastrophic Storm Risk Management Center, Florida State University. (2009).

Nyce, C. M. (Presenter), the Annual Meeting, "The Role of Mitigation in Insurance Markets," Safe Homes for All. (2009).

Nyce, C. M. (Presenter), the Annual Meeting, "The Use of Post-Loss Assessments in Catastrophe Financing," American Risk and Insurance Association Annual Meeting. (2009).

Karl, J. B., Medders, L., Nyce, C. M., Southern Risk and Insurance Association - Annual Meeting, "An Analysis of the Capacity of the Insurance Industry," Southern Risk and Insurance Association. (November 2009).

Nyce, C. M. (Presenter), the Annual Meeting, "Capacity for Catastrophes," Chartered Property Casualty Underwriters Society. (2008).

Nyce, C. M. (Presenter), Florida Catastrophic Storm Risk Management Center Symposia, "Property Insurance in Florida: Price Accuracy," Florida Catastrophic Storm Risk Management Center, Florida State Univeristy. (2008).

Nyce, C. M. (Presenter), the Annual Meeting, "Risk Management Decision Making," Target Markets Program Administrators Association. (2008).

Nyce, C. M. (Presenter), the Annual Meeting, "Simulation Analysis," Risk and Insurance Management Society. (2008).

Nyce, C. M. (Presenter), National Roundtable Meeting, "Simulation Analysis," IMCA. (2007).

Nyce, C. M. (Presenter), the Annual Meeting, "Risk-Return Trade-Off," American Risk and Insurance Association Annual Meeting. (2003).

Nyce, C. M. (Presenter), the Annual Meeting, "Dividend Structure," American Risk and Insurance Association. (2002).

Nyce, C. M. (Presenter), the Annual Meeting, "Go for Broke," American Risk and Insurance Association. (2001).

Nyce, C. M. (Presenter), Connecticut Valley Chapter Meeting, "Enterprise Risk Management," Risk and Insurance Management Society. (May 2001).

Nyce, C. M. (Presenter), Enterprise Risk Management Conference, "Enterprise Risk Management," Inaugural Spencer Foundation. (March 2001).

Nyce, C. M. (Presenter), the Annual Meeting, "PCS Options," American Risk and Insurance Association. (1999).

Nyce, C. M. (Presenter), the Annual Meeting, "Insurance Premiums and Housing Values," American Risk and Insurance Association. (1997).