

Risk Management/Insurance, Real Estate, and Legal Studies Citizenship: United States
4814 Herbert Wertheim Center for Business Excellence Office phone: (850) 644-7865
Herbert Wertheim College of Business Home phone: (610) 952-7656
Florida State University Email contact: eastman@wertheim.fsu.edu
Tallahassee, Florida 32301

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*.

"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, and Dan Yang). Revise and resubmit at the *Journal of Risk and Insurance*.

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

Working Papers

- “A Text-Based Measure of Corporate Risk Management,” (with Steve M. Miller and Po-Lin Wang).
- “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).
- “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).
- “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).
- “Errors in Claim-Level Reserving: Evidence from Medical Malpractice Claims,” (with Patricia H. Born and Paul C. Schriefer).
- “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 and Anne C. Ehinger).
- “Innovation and Value Creation in the Insurance Industry: Evidence from Textual Analysis of 10-K Filings,” (with Po-Lin Wang and Dan Yang).
- “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).
- “Unemployment Benefits During the Pandemic and Life Insurer Disintermediation,” (with James M. Carson, Robert E. Hoyt, and Kyeonghee Kim).

Awards and Honors

- 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
- 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

Invited Presentations – Academic (Cont.)

- 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

- August 2026 “Climate Risk and Commercial Property Insurance”
(Scheduled) (with Stephen L. Buschbom, Chongyu Wang, and Tingyu Zhou)
American Risk and Insurance Association Annual Meeting; Orlando, Florida
- May 2026 “Climate Risk and Commercial Property Insurance”
(Scheduled) (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”
(Scheduled) (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

Conference Presentations (Cont.)

- 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
- 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

Conference Presentations (Cont.)

- 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
- 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

Conference Presentations (Cont.)

- 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
- 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

Conference Presentations (Cont.)

- 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
- 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

Conference Presentations (Cont.)

- 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. Schreifer)
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
- 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

Conference Presentations (Cont.)

- 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
- 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

Conference Presentations (Cont.)

- 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
- 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

Conference Presentations (Cont.)

- 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
- 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

Conference Presentations (Cont.)

- 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
- 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

- 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, Alvara 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

Discussant Talks (Cont.)

- 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
- 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

Panels (Cont.)

- 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

- 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.)

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)

Service (Cont.)

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)

Journals

- 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, *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)

- 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:

- 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)