SRIA

Southern
Risk & Insurance
Association

2026

Program

59th Annual Meeting

November 22-24, 2026
Renaissance Nashville Hotel
Nashville, TN

Southern Risk and Insurance Association

Officers and Directors

Outgoing Officers	Incoming Officers
President David Pooser Florida State University	**President** Boyi Zhuang University of Alabama
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Harris Schlesinger Memorial Doctoral Research Award

Past Recipients

2025	*Mortgage Market after the Disaster: Evidence from Hurricane Harvey* Rui Li, Temple University
2024	*Homeowners' Responses to the New Price of Flood Insurance* Jiyoung Lee, Temple University
2023	*Changes in Willingness to Take Risks in the Golden Years* Taylor Graciano, University of Georgia
2022	*Bad Faith Claims Litigation in the Property-Casualty Insurance Industry* Dana Telljohann, Florida State University
2021	*The Capital Market Consequences Associated with Classifying Unrealized Gains and Losses on Available-For-Sale (AFS) Equity Securities in GAAP Net Income* Dan Yang, University of Georgia
2020	*Trading and Liquidity in the Catastrophe Bond Market* Markus Herrmann, University of Duisburg-Essen
2019	*Does Corporate Social Responsibility Reduce Directors' and Officers' Liability Risk? Evidence from Canada* Leo Lu, University of Calgary
2018	*An Analysis of Period and Cohort Mortality Shocks in International Data* Po-Lin Wang, University of Georgia
2017	*The Effect of Regulation on Corporate Cash Holdings: Evidence from the Affordable Care Act* Joshua D. Frederick, University of Georgia
2016	*Medical Loss Ratio Malpractice?* Evan M. Eastman, University of Georgia
2015	*Getting Crowded: Second-Order Effects of Medicaid Expansion Refusal* Cameron Ellis and Joshua D. Frederick, University of Georgia
2014	*Target Financial Strength Ratings and Insurer Loss Reserve Errors / The Effects of CoCo Bonds on Insurers' Capital Requirements Under Solvency II* Evan M. Eastman, University of Georgia; and Tobias Niedrig, Goethe-Universitat Frankfurt
2013	*Retained Asset Accounts and the Risk Reward Trade-Off* Jill Bisco, Florida State University
2012	*The Effect of Internationalization on Home Market Performance: Evidence from German Insurance Groups* Gerrit Goszmann, University of Cologne
2011	*Health Insurance Financing Mechanisms and Insurance Markets: Evidence from OECD Countries* J. Bradley Karl, Florida State University
2010	*On the Decision to Self-Insure* David M. Pooser, Florida State University

SRIA Past Presidents

Year	President - University Affiliation	Annual Meeting (Site)
2025	Courtney Baggett – Troy University	Charleston, SC (Mills House)
2024	Stephen Fier - Virginia Commonwealth University	San Antonio, TX (Hotel Valencia Riverwalk)
2023	Jill Bisco - Illinois State University	Savannah, GA (The DeSoto)
2022	Brad Karl - Florida State University	New Orleans, LA (Omni Riverfront Hotel)
2021	Mary Kelly - Wilfrid Laurier University	Virtual Meeting
2020	Charles Nyce - Florida State University	Virtual Meeting
2019	Kevin Gatzlaff - Ball State University	Charleston, SC (Mills House Wyndham)
2018	Joe Ruhland - Georgia Southern University	Orlando, FL (DoubleTree Hotel)
2017	Lorilee Medders - Appalachian State University	Nashville, TN (Omni Hotel)
2016	David Eckles - University of Georgia	Savannah, GA (Hilton DeSoto)
2015	Faith Neale - UNC Charlotte	New Orleans, LA (Royal Sonesta Hotel)
2014	Andre Liebenberg - University of Mississippi	Charleston, SC (Francis Marion Hotel)
2013	Lars Powell - Univ. of Arkansas-Little Rock	Orlando, FL (Wyndham Lake Buena Vista)
2012	Cassandra Cole - Florida State University	Savannah, GA (Hilton DeSoto)
2011	Ryan Lee - University of Calgary	New Orleans, LA (Hotel Monteleone)
2010	Kathleen McCullough - Florida State University	Charleston, SC (Embassy Suites)
2009	Karen Epermanis - Appalachian State Univ.	Orlando, FL (Lake Buena Vista Resort)
2008	Randy Dumm - Florida State University	Bay St. Louis, MS (Hollywood Casino)
2007	Bill Ferguson - Univ. of Louisiana-Lafayette	San Antonio, TX (Palacio Del Rio)
2006	L. Lee Colquitt - Auburn University	Hilton Head, SC (Westin Resort)
2005	David Sommer - University of Georgia	Orlando, FL (Lake Buena Vista Resort)
2004	John C. Bratton - Univ. of Central Arkansas	Charleston, SC (Renaissance Charleston)
2003	Brenda P. Wells - University of North Texas	Clearwater, FL (Belleview Biltmore)
2002	Patrick F. Maroney - Florida State University	New Orleans, LA (Chateau Sonesta)
2001	Kevin L. Eastman - Florida State University	Savannah, GA (Savannah Hilton)
2000	David D. Wood - Appalachian Sate Univ.	San Antonio, TX (La Mansion Del Rio)
1999	Carol A.B. Jordan - Univ. of LA, Monroe	Orlando, FL (Grosvenor Resort)
1998	Robert E. Hoyt - University of Georgia	Williamsburg, VA (Williamsburg Inn)
1997	Helen Doerpinghaus -University of SC	Asheville, NC (Radisson Hotel)
1996	Jack M. Nelson - College of Insurance	Hilton Head, SC (Westin Resort)
1995	Larry A. Cox - University of Mississippi	Charleston, SC (Mills House)
1994	Harold D. Skipper, Jr. - Georgia State Univ.	Point Clear, AL (Marriot Grand Hotel)
1993	E.G. Miller - Virginia Commonwealth Univ.	New Orleans, LA (Omni Royal)
1992	Phyllis S. Myers - Virginia Commonwealth University	St. Petersburg Beach, FL (Don CeSar)
1991	Sandra G. Gustavson - University of Georgia	Williamsburg, VA (Williamsburg Inn)
1990	William R. Feldhaus - Georgia State Univ.	Amelia Island, FL (Plantation Resort)
1989	George B. Flanigan - Univ. of North Carolina, Greensboro	Nashville, TN (Sheraton Nashville)
1988	Richard B. Corbett - Florida State University	Charleston, SC (Omni)
1987	Joseph E. Johnson - Univ. of North Carolina, Greensboro	Savannah, GA (Hyatt)
1985	John H. Thornton - Univ. of North Texas	Orlando, FL (Hilton)
1984	Claude C. Lilly - Florida State University	New Orleans, LA (Hilton)
1983	James S. Trieschmann - Univ. of Georgia	Atlanta, GA (Hilton)
1982	Jerry D. Todd - University of Texas	New Orleans, LA (Hilton)
1981	Larry D. Gaunt - Georgia State University	Atlanta, GA (Hilton)
1980	John Lewis - Florida State University	New Orleans, LA (Hilton)

Year	President - University Affiliation	Annual Meeting (Site)
1979	Susan M. Phillips - University of Iowa	Atlanta, GA (Hilton)
1978	Robert A. Marshall - Florida State University	New Orleans, LA (Hilton)
1977	S. Travis Pritchett - Univ. of South Carolina	New Orleans, LA (Hilton)
1976	J. Finley Lee - Univ. of North Carolina	Atlanta, GA (Peachtree Westin)
1975	Stuart Schwarzchild - Georgia State Univ.	New Orleans, LA (Royal Sonesta)
1974	Robert S. Cline - University of Florida	
1973	Linda P. Fletcher - Louisiana State Univ.	
1972	John E. Stinton - University of South Carolina	
1971	William W. "Bill" Dotterweich - Univ. of TN	
1970 1969	E. Ray Solomon - Florida State University Kenneth Black, Jr. - Georgia State Univ.	Washington, DC2
1968	Kenneth Black, Jr. - Georgia State Univ.	Atlanta (Dinkler Plaza)1

Notes: 1 = organizational meeting held during ARIA meeting (August 25, 1968). 2 = first regular meeting, held in conjunction with Southern Economics Association. 3 = first independent meeting (Nov. 24-26, 1986); prior meetings in conjunction with Allied Southern Business Associations.

Meeting Program

Sunday, November 22, 2026

2:00-4:00 P.M. Directors' and Officers' Meeting (Country)

5:30-7:30 P.M. Registration and Welcome Reception (Belmont 1)

Monday, November 23, 2026

7:30-9:00 A.M. Breakfast (Belmont 1)

9:00-10:30 A.M. Concurrent Session One

Session 1A: Climate Risk and Homeowners Insurance Pricing
Room: Belmont 2
Moderator: Mary Kelly, Wilfrid Laurier University
Pricing Climate Risk: Hurricane Models and Home Insurance Over the Last Two Decades Tobias Huber, University of Georgia Judson Boomhower, University of California San Diego Patricia Born, Florida State University Benjamin Collier, University of Wisconsin-Madison
A Deep Dive into Insurance Vulnerability to Climate Change Krupa Viswanathan, Temple University Aparna Gupta, Rensselaer Polytechnic Institute
Enterprise Risk Management Program Maturity and Climate Risk Management Po-Lin Wang, University of South Florida Chia-Chun Chiang, University of Texas at El Paso
Actuarial Indications, Salient Filing Choices, and Rate Adequacy in Homeowners Insurance Boyi Zhuang, University of Alabama J. Bradley Karl, Florida State University
Session 1B: Wildfire, Mortgage, and Housing Markets
Room: Belmont 3
Moderator: Prerna Mishra, Bowling Green State University
Home Financing Responses to Wildfire Risk Information and Insurance Availability Sarah Bass, University of Georgia Michael Fogarty, University of Wisconsin-Madison
Property Insurance Supply Shocks and Local Business Dynamism Lalita Adhikari, University of Georgia
Spillovers across Catastrophe Risks: California's Homeowners and Earthquake Insurance Markets Kyeonghee Kim, Florida State University Xiao (Joyce) Lin, St. John's University

10:30-10:45 A.M. Morning Break

Monday, November 23, 2026

10:45 A.M.-12:15 P.M. Concurrent Session Two

Session 2A: Disaster, Health, and Household Resilience
Room: Belmont 2
Moderator: Tobias Huber, University of Georgia
Risk Information Discrepancies and the Demand for Flood Insurance Jiyoung Lee, MIT
Bridging Social Capital and Reliance on Federal Disaster Assistance Eric Yu, University of Georgia
Save the Unsavable: The Impact of Catastrophic Medical Insurance on Forgone Healthcare in China Ya Gao, Central University of Finance and Economics Jiyuan Wang, Central University of Finance and Economics Yi Zhang, Central University of Finance and Economics
Session 2B: Catastrophe Risk, Insurer Insolvency, and Prediction Markets
Room: Belmont 3
Moderator: Vaibhav Anand, St. John's University
Betting on Disaster: Price Discovery in Catastrophe Prediction Markets Justin Waller, University of Georgia Felix Langwald, University of Cologne
Betting on Disaster: Prediction Markets and the Catastrophe-Risk Frontier Justin Waller, University of Georgia Felix Langwald, University of Cologne
Who Pays for Catastrophe Risk? Cross-Subsidization in Public-Private Insurance Programs Mary Kelly, Wilfrid Laurier University
When, Where and How Often Insurers Fail: The Global Failed Insurer Catalogue 2026 Edition Grant Kelly, Property and Casualty Insurance Compensation Corporation

12:15-1:30 P.M. Luncheon and Business Meeting (Belmont 1)

Monday, November 23, 2026

1:30-3:00 P.M. Concurrent Session Three

Session 3A: Agricultural and Weather Risk
Room: Belmont 2
Moderator: Xiao (Joyce) Lin, St. John's University
"For Everything There Is a Season": Intertemporal Adverse Selection in Rainfall Index Insurance Ford Ramsey, University of Georgia
The Economic Impact of Inaccurate Rain Forecasts: Evidence from U.S. Consumer Spending Vaibhav Anand, St. John's University Tim Sels, University of California Berkeley Weilong Wang, St. John's University Jacob Snyder, NBER Abhishek Nagaraj, University of California Berkeley
Effects of the Federal Crop Insurance Program on Disaster Relief Payments Tim Philippi, University of Wisconsin-Madison
Session 3B: Insurance Regulation, Solvency, and Claims Standards
Room: Belmont 3
Moderator: Patricia Born, Florida State University
Zero Capital Charge for Unequal Risks: EU Sovereign Bond Allocation under Solvency II Luca Heumann, University of Cologne Paul Messerschmidt, University of Cologne
The Price-Cap Paradox: Why Cheaper Insurance Can Reduce Choice Prerna Mishra, Bowling Green State University Annette Hofmann, University of Cincinnati Dana Telljohann, Eastern Kentucky University
Guaranty Fund Protection and the Price of Property-Liability Insurance Boyi Zhuang, University of Alabama Courtney Baggett, Troy University Cassandra Cole, Florida State University
An Update on Determining Actual Cash Value in Property Claims by State Steve Avila, Ball State University

3:00-4:00 P.M. Harris Schlesinger Memorial Doctoral Research Award Presentation

Flood Risk and Insurance Demand: Evidence from Catastrophe Models and NFIP Policies Tobias Huber, University of Georgia Paulina La Bonté, LMU Munich Andreas Richter, LMU Munich
Room: Belmont 2
Moderator: David Pooser, Florida State University

4:00-5:30 P.M. Afternoon Break and Research Networking

5:30-7:30 P.M. President's Reception (Belmont 1)

Tuesday, November 24, 2026

7:30-9:00 A.M. Breakfast (Belmont 1)

9:00-10:30 A.M. Concurrent Session Four

Session 4A: Insurer Corporate Finance and Governance
Room: Belmont 2
Moderator: David Eckles, University of Georgia
Property-Casualty Insurers' Mergers & Acquisitions and Risk-Taking Dan Yang, Troy University Juan Zhang, Ball State University
Managerial Style and Accounting Discretion: Evidence from the Property-Casualty Insurance Industry Evan M. Eastman, Florida State University
Executive Compensation Structure and Investment Risk-Taking: Evidence from Privately Held Florida Insurers Lingjin Liu, University of Mississippi Andre P. Liebenberg, University of Mississippi Stephen G. Fier, Virginia Commonwealth University
Unbundling the Insurance Firm: A Conceptual Framework and Research Agenda for Managing General Agents Xiao (Joyce) Lin, St. John's University Vaibhav Anand, St. John's University George Kesselman, Insurtech Asia
Session 4B: Liability, Litigation, and Medical Malpractice
Room: Belmont 3
Moderator: Brad Karl, Florida State University
Negative Incurred Losses and Tort Reform in Medical Malpractice Insurance Evan M. Eastman, Florida State University J. Bradley Karl, Florida State University
Third-Party Litigation Funding and Legislative Reforms: Impact on Liability Insurance Costs Rob Hoyt, University of Georgia
Employer Choice in Workers' Compensation Insurance: Who Opts Out and Why? Tyler Q. Welch, Temple University
From Records to Recourse: Patient Portals and Medical Malpractice Risk Jingshu Luo, University of Mississippi Leting Zhang, University of Delaware Hilal Atasoy, Rutgers University Hongli Liu, University of Alabama at Birmingham Hospital

10:30-10:45 A.M. Morning Break

10:45 A.M.-12:15 P.M. Concurrent Session Five

Session 5A: Health Insurance and Households
Room: Belmont 2
Moderator: Tice Sirmans, Illinois State University
Slack-Augmented Radial Efficiency and Return on Expenses: Measuring Profit Efficiency in the ASO Business of Health Insurers Charles Yang, Florida Atlantic University Patrick Brockett, University of Texas at Austin Derrick Fung, Hang Seng University of Hong Kong Linda Golden, University of Texas at Austin
The Effect of Natural Catastrophes on Health Insurance Decisions Evan Saltzman, Florida State University Patricia Born, Florida State University
Household COVID-19 Experiences and Health Insurance Coverage Ning Wang, University of North Georgia Yiling Deng, University of Central Arkansas
Session 5B: Behavioral, Technology, Life, and Society
Room: Belmont 3
Moderator: Tyler Welch, Temple University
Brand Priors in AI Insurance Advice: Experimental Evidence on Recommendation Distortions Janosch Jakubsche, University of Cologne Luca Heumann, University of Cologne Jerome Kuhn, University of Cologne
The Differential Timing and Value Relevance of Climate Change Awareness: Evidence from Banks and Insurers Kim Eva Kapral, Friedrich-Alexander-Universitat Erlangen-Nurnberg Moritz Hanika, Friedrich-Alexander-Universitat Erlangen-Nurnberg
A Reinterpretation of Bequest Motives and Annuitization HyunJung Kim, University of Georgia David McCarthy, University of Georgia
Does Life Insurance Drive Longevity in Cameroon? Asymmetric Evidence and Pension Gap Implications Essimi Ayissi Claude Valery, University of Yaounde II Avom Desire, University of Yaounde II

Meeting Adjourns

Be Sure to Thank Our Sponsors!

See you next year!

60th SRIA Annual Meeting

November 21-23, 2027 | New Orleans, LA