

**KYEONGHEE KIM**  
(pronounced ki-young-hee kim)

**ACADEMIC POSITION**

Assistant Professor, Department of Risk Management & Insurance, Real Estate, and Legal Studies,  
College of Business, Florida State University (2018 – present)

**EDUCATION**

- Ph.D. in Actuarial Science, Risk Management and Insurance, University of Wisconsin-Madison, 2018
- Bachelor of Business Administration, Yonsei University, 2009

**RESEARCH INTERESTS**

Insurance economics, Financial regulations, Population health and health policy

**RESEARCH**

***Publication***

“The Role of Unhealthy Behaviors on An Individual’s Self-reported Perceived Health Status,” with Marjorie A. Rosenberg, 2018, *North American Actuarial Journal*, 22 (2): 252-269.

“Determinants of Persistent High-Utilizers in US Adults Using Nationally-Representative Data,” with Marjorie A. Rosenberg, 2020, *North American Actuarial Journal*, 24 (1): 1-21.

“Insights from The Mandatory Insurer Climate Risk Disclosure Survey in The United States,” with Xiao (Joyce) Lin and Anastasia Ivantsova, 2023, *Risk Management and Insurance Review* 26 (1):107–118.

***Working Papers***

“Regulatory Capital and Asset Risk Transfer” with J. Tyler Leverty and Joan T. Schmit

“Accounting Standards and Gains Trading” with Evan Eastman and Marc Ragin

“Underwriting Sea Level Rise Risk: Evidence from the Insurance Industry” with Xiao (Joyce) Lin

“Impact of Medicare Dentition Status and Barriers on Oral Health Outcomes” with Marjorie A. Rosenberg

“The Intersectionality of the Social Determinants of Health and Outcomes for Children: An Application Using Two-Stage Clustering” with Marjorie A. Rosenberg and Seulkee Yun

- “Regulatory Capital and Catastrophe Risk” with Evan Eastman
- “The Effects of Investment Advisers in the Life Insurance Industry” with J. Tyler Leverty and Joan T. Schmit
- “How Has the COVID-19 Pandemic Impacted Private U.S. Health Insurers?” with Patricia Born and Evan Eastman
- “Fixing Shadow (re)Insurance?” with Jaewon Choi, Evan Eastman, and Jiyeon Yun
- “Unemployment Benefits During the Pandemic and Life Insurer Disintermediation.” with James Carson, Evan Eastman, and Robert Hoyt.
- “Product Standardization and Firm Efficiency: The Case of Life Insurers” with J. Tyler Leverty
- “Climate Risk Disclosure and Institutional Investors: Evidence from the Insurance Industry” with Anastasia Ivantsova and Xiao (Joyce) Lin
- “Medical Loss Ratio Requirements and Health Insurance Prices” with Patricia Born and Evan Eastman
- “What Role Does Limited Attention Play in Explaining Consumer Inertia in Insurance?” with Justin R. Sydnor

### ***Other Non-refereed Articles***

- “Private Equity Owners' Involvement in the Life Insurance Industry” for *The Palgrave Encyclopedia of Private Equity*
- “Climate Risks in the Commercial Mortgage Portfolios of Life Insurers: A Focus on Sea Level Rise and Flood Risks” with Xiao (Joyce) Lin for the *National Association of Insurance Commissioners*

### ***Research Presentations***

- “Underwriting Sea Level Rise Risk: Evidence from the Insurance Industry” with Xiao (Joyce) Lin
- University of Georgia at Athens (2022), American Risk and Insurance Association (2022), NAIC Insurance Summit (2022), Financial Management Association (2022), Southern Risk and Insurance Association (2022)
- “Regulatory Capital and Catastrophe Risk” with Evan Eastman
- Southern Risk and Insurance Association (2022)
- “Interstate Insurance Product Regulation Commission and Life Insurer Efficiency” with J. Tyler Leverty
- Conference in honor of J. David Cummins and Mary Weiss (2022)\*, American Risk and Insurance Association (2022)
- “Climate Risk Disclosure and Institutional Investors: Evidence from the Insurance Industry” with Anastasia Ivantsova and Xiao (Joyce) Lin
- American Risk and Insurance Association (2021)\*, Temple University, Robert A. Hedges Research Seminar Series (2021)\*, St. Gallen University (2021)\*
- “Life Insurers and Affiliated Asset Managers” with J. Tyler Leverty and Joan T. Schmit

- Southern Risk and Insurance Association (2020)
- “How Has the COVID-19 Pandemic Impacted Private U.S. Health Insurers?” with Patricia Born and Evan Eastman
- World Risk and Insurance Economics Congress (2020)\*
- “Regulatory Capital and Asset Risk Transfer” with J. Tyler Leverty and Joan T. Schmit
- American Risk and Insurance Association (2019), Allied Social Science Association – American Risk and Insurance Association session (2020), Temple University, Doctoral ProSeminar Series (2021)
- “Accounting for Asset Sales: The Effect on Earnings Smoothing” with Marc A. Ragin and Evan M. Eastman
- Temple University, Robert A. Hedges Research Seminar Series (2020), Southern Risk and Insurance Association (2019), American Risk and Insurance Association (2019)\*
- “Investment Outsourcing: An Investigation of the Life Insurance Industry” with J. Tyler Leverty and Joan T. Schmit
- World Risk Economics Insurance Congress (2015), University of Wisconsin – Madison (2016)
  - American Risk and Insurance Association (2017), Financial Management Association (2017)
- “Identification of Persistent High-Utilizers and the Role of Multiple Unhealthy Behaviors,” with Marjorie A. Rosenberg
- American Risk and Insurance Association (2017), Actuarial Research Conference (2017)\*, AcademyHealth Interest Group Meeting (2017; Poster), International Conference on Health Policy Statistics (2018; Poster)\*
- “What Role Does Limited Attention Play in Explaining Consumer Inertia in Insurance?” with Justin R. Sydnor
- World Risk Economics Insurance Congress (2015)\*

*\* indicates papers presented by co-authors*

### **AWARDS AND GRANTS**

NAIC Research Fellow, 2022-2023

Florida State University, College of Business Summer Research Grant, 2019, 2022, 2023

Florida State University, Provost’s Travel Award Grant, 2020

Florida State University, First Year Assistant Professor Award, 2019

Wisconsin School of Business, Wisconsin Distinguished Graduate Fellowship, 2016 – 2017

University of Wisconsin-Madison, Vilas Student Research Travel Grant, 2015 and 2017

Wisconsin School of Business, Ph.D. Travel Award Fund, 2015 and 2017

Korea Life Insurance Association, Full Scholarship for Doctoral Students, 2013 – 2017

Wisconsin School of Business, Distinguished Teaching Award, 2014

Daesan Foundation, Korea, Full Scholarship for Graduate Students, 2012 – 2013

Yonsei University, Korea, Full Scholarship for Graduate Students, 2011 – 2012

## **TEACHING**

### ***Florida State University***

- Risk Management and Insurance, undergraduate (RMI 3011)
- Lifecycle Risk Management, former Life/Health Insurance Products, undergraduate (RMI 4115)
- Personal Financial Planning, Master's/MBA course (RMI 5810)
- Doctoral seminar in Life/Health Insurance Topics, co-teaching (RMI 6195)
- Doctoral seminar in Risk and Insurance Theory, co-teaching (RMI 6395)

### ***University of Wisconsin-Madison***

- TA for Professor Joan. T. Schmit: RMI 300 Principles of Risk Management and Insurance

## **PROFESSIONAL ACTIVITIES**

### ***Ad-hoc Refereeing Service***

- Journal of Banking and Finance, Journal of Risk and Insurance, Risk Management and Insurance Review, Journal of Insurance Regulation, Journal of Insurance Issues, North American Actuarial Journal

### ***Professional service***

- American Risk and Insurance Association:  
Member of Conference Program Committee (2020;2022); Mentor of A First-time Attendee (2021-2022); Member of Small Conference/Workshop Committee (2021-2023); Member of Hagen Travel Award Committee (2021-2022)
- Southern Risk and Insurance Association:  
Member of Best PhD Student Award Committee (2020)
- Korea Insurance Research Institute: Member of Academic Advisory Board (2023-2025)

### ***University service at Florida State University***

- RMI Department:  
Member of Curriculum Committee (2018 – present), Member of Faculty Evaluation Committee (2021 – 2022), Member of Faculty Search Committee (2021 Fall), Member of Staff Search Committee (2022 Fall), Member of MS-RMI Admissions Committee
- College of Business:  
Member of Library Committee (2021-2022)

### ***University service at University of Wisconsin – Madison***

- Student member of School of Business Ph.D. and Research Committee (2015 – 2016)

### ***Other activities***

- Price Theory Summer Camp Participant, University of Chicago (2016)

## **NON-ACADEMIC EMPLOYMENT**

April 21, 2023

- ING Life Korea, Investment Department, Separate Account Management: 2009 – 2011
- A.T. Kearney Korea, Intern: 2007