



# HERBERT WERTHEIM COLLEGE OF BUSINESS

DR. WILLIAM T. HOLD/THE ALLIANCE'S  
PROGRAM IN RISK MANAGEMENT & INSURANCE

## 4TH ANNUAL RISK MANAGEMENT & INSURANCE RESEARCH SYMPOSIUM

January 22 - 24, 2026  
The Westin Tampa Waterside  
Tampa, Florida

Sponsored by



# 4TH ANNUAL RISK MANAGEMENT & INSURANCE RESEARCH SYMPOSIUM

## SCHEDULE

*Unless otherwise noted, all sessions and presentations will be held in the Conch room.*

### Thursday, January 22

6:00 pm - 8:00 pm **Dinner**  
American Social - 601 S Harbour Island Blvd., #107 - Tampa, FL 33602

### Friday, January 23

7:30 am - 8:30 am **Breakfast Buffet**  
Waterside

8:30 am - 8:45 am **Welcome/Introductions**  
Brad Karl and Evan Eastman - *Florida State University*

8:45 am - 9:45 am **"The Hidden Effects of Climate Risk: Rising Insurance Premiums Increase Mortgage Delinquency and Drive Relocation to Safer Assets"**  
**Authors:** Shan Ge - *New York University* | Stephanie Johnson - *Rice University* | Nitzan Tzur-Ilan - *Federal Reserve Bank of Dallas*  
**Discussant:** Thomas Berry-Stölzle - *University of Iowa*

10:00 am - 11:00 am **"Does Charitable Care Crowd Out Insurance?"**  
**Authors:** Meghan I. Esson - *University of Iowa* | Johannes G. Jaspersen - *LMU Munich*  
**Discussant:** Keith Crocker - *The Pennsylvania State University*

11:15 am - 12:15 pm **"Enhancing Corporate Transparency: The Influence of Information Mandates on Disclosures in Property-Liability Insurers' MD&As"**  
**Authors:** Jian Zhang - *Le Moyne College* | Martin F. Grace - *University of Iowa*  
**Discussant:** Anne Ehinger - *Florida State University*

12:15 pm - 1:15 pm **Lunch** - *Waterside Room*

1:30 pm - 2:30 pm **"Unrealized Trading Gains: An Accounting-Based Explanation of Market Inelasticity"**  
**Author:** Chuck Fang - *Drexel University*  
**Discussant:** Stanislava Nikolova - *University of Nebraska-Lincoln*

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## Friday, January 23 (cont.)

- 2:45 pm - 3:45 pm **"Disentangling Risk and Time for Optimal Prevention"**  
**Authors:** Yichun Chi - *Central University of Finance and Economics* | Richard Peter - *University of Iowa* | Mengjia Qi - *Central University of Finance and Economics*  
**Discussant:** Jacqueline Volkman Wise - *St. Joseph's University*
- 4:00 pm - 5:00 pm **"Community Rating and Vertical Price Distortions in Insurance Menus"**  
**Authors:** Honglin Li - *University of Wisconsin-Madison* | Chenyuan Liu - *Tsinghua University* | Justin Sydnor - *University of Wisconsin-Madison*  
**Discussant:** Anran Li - *University of Minnesota*
- 5:00 pm - 6:30 pm **Reception - Channelside**

## Saturday, January 24

- 7:30 am - 8:30 am **Breakfast - Waterside**
- 8:30 am - 9:30 am **"Risk Management, Product Offerings, and Consumer Surplus: Evidence from the Insurance Industry"**  
**Authors:** Cameron M. Ellis - *University of Iowa* | Andrew Ellul - *Indiana University* | Chotibhak Jotikasthira - *Southern Methodist University* | Jianren Xu - *University of North Texas*  
**Discussant:** Gregory Nini - *Drexel University*
- 9:45 am - 10:45 am **"Catastrophic Climate Risk and The Limits of Private Markets"**  
**Author:** Adam Solomon - *New York University*  
**Discussant:** Gregory Niehaus - *University of South Carolina*
- 11:00 am - 12:00 pm **"Pricing Government Contract Risk Premia: Evidence from the 2025 Federal Lease Terminations"**  
**Authors:** Soon Hyeok Choi - *Rochester Institute of Technology* | Cameron LaPoint - *Yale*  
**Discussant:** Chongyu Wang - *Florida State University*
- 12:00 pm **Adjourn**



## Conference Participants

Thomas Berry-Stölzle - *University of Iowa*  
Martin Boyer - *HEC Montréal*  
James Carson - *University of Georgia*  
Greg Characklis - *University of North Carolina-Chapel Hill*  
Soon Hyeok Choi - *Rochester Institute of Technology*  
Keith Crocker - *The Pennsylvania State University*  
David Eckles - *University of Georgia*  
Cameron Ellis - *University of Iowa*  
Meghan I. Esson - *University of Iowa*  
Chuck Fang - *Drexel University*  
Shan Ge - *New York University*  
Martin Grace - *University of Iowa*

Anran Li - *University of Minnesota*  
Chenyuan Liu - *Tsinghua University*  
Greg Niehaus - *University of South Carolina*  
Stanislava Nikolova - *University of Nebraska-Lincoln*  
Greg Nini - *Drexel University*  
Richard Peter - *University of Iowa*  
Lawrence Powell - *University of Alabama*  
Adam Solomon - *New York University*  
Justin Sydnor - *University of Wisconsin-Madison*  
Jacqueline Volkman Wise - *St. Joseph's University*  
Jianren Xu - *University of North Texas*

## Florida State University Participants

### **Risk Management & Insurance Faculty**

Patricia Born  
Cassandra Cole  
Evan Eastman  
Brad Karl  
Kyeonghee Kim  
Kathleen McCullough  
Chuck Nyce  
Evan Saltzman

### **Accounting Faculty**

Anne Ehinger

### **Real Estate Faculty**

Chongyu Wang

### **Doctoral Student**

Adam Al-Rubae

### **Director of Strategic Initiatives**

Caroline Poole



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