

FSU

# 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



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# 4TH ANNUAL RISK MANAGEMENT & INSURANCE RESEARCH SYMPOSIUM

## SCHEDULE

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

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### 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-Rubaee

### Director of Strategic Initiatives

Caroline Poole



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