

Patricia H. Born
Florida State University
RMI, REE & Legal Studies
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Education

PhD, Duke University, 1994.
Major: Economics
Dissertation Title: Essays on Insurance Regulation and Performance

MA, Duke University, 1991.
Major: Economics

BA, University of Michigan, 1986.
Major: Economics
Dissertation Title: Labor Demand Elasticities in U.S. Manufacturing

Work History

Courtesy Professor, Florida State University College of Law. (January 2014 - Present).

Professor and Midyette Eminent Scholar, Florida State University. (2011 - Present).

Associate Professor, Florida State University. (May 2008 - 2011).

Associate Professor, California State University, Northridge. (2005 - 2008).

Assistant Professor, California State University, Northridge. (2001 - 2005).

Assistant Professor, University of Connecticut. (August 1997 - August 2001).

Research Economist, American Medical Association. (July 1994 - June 1997).

Adjunct Professor, DePaul University. (June 1995 - December 1996).

Telecommunications Manager, State of Michigan, Legislative Service Bureau. (1987 - 1989).

Instructor/Consultant, Computer Trade Development Corporation (now National Tech Team).
(1985 - 1987).

Visiting Professorships

Visiting Professorship, "Visiting Lecturer, Annually," Ludwig Maximilians Universitat, Munich.
(2009 - 2018).

Visiting Professorship, "Visiting Lecturer, Fudan University, Shanghai, PRC." (2013).

Visiting Professorship, "Visiting Lecturer, Fudan University, Shanghai, PRC." (2011).

Visiting Professorship, "Visiting Lecturer, Shanghai Normal University, Shanghai, PRC." (2009).

Visiting Professorship, "Visiting Lecturer, Shanghai Normal University, Shanghai, PRC." (2007).

Visiting Professorship, "Visiting Lecturer, NOVA Southeastern University, Orlando, FL." (1997).

Professional Memberships

American Risk and Insurance Association (President, 2014-2015)
Asia-Pacific Risk and Insurance Association
Deutscher Verein für Versicherungswissenschaft (German Association for Insurance Science)
Financial Management Association
Risk and Insurance Management Society
Southern Economic Association
Southern Risk and Insurance Association
Western Risk and Insurance Association
Risk Theory Society (President, 2017-2018)

Awards and Honors

Doctoral Dissertation Award in Insurance, State Farm Foundation. (1993).

TEACHING

Teaching Experience

Florida State University

GEB 6904, Readings for Examination, 4 courses.
LAW 7930, HEALTH INS: MARKETS/REGULATION, 4 courses.
MAT 6980, Dissertation, 4 courses.
MAT 8964, Doctoral Preliminary Examination, 1 course.
MAT 8985, Defense of Dissertation, 1 course.
RMI 3011, Risk Management/Insurance, 6 courses.
RMI 4115, Life and Health Insurance Products, 9 courses.
RMI 4308, Risk and Its Measurement - Insurance Data Analytics, 1 course.
RMI 4905, Catastrophe Risk Management Seminar, 6 courses.
RMI 4941, Risk Management and Insurance Internship, 18 courses.
RMI 5011, Fundamentals of Risk and Insurance, 8 courses.
RMI 5011C, Fundamentals of Risk and Insurance, 13 courses.
RMI 5017, Fundamentals of Risk and Insurance, 30 courses.
RMI 5810, Personal Financial Planning, 13 courses.
RMI 5906, Professional Development, 7 courses.
RMI 5907, Quant Meth for Ins Research, 9 courses.
RMI 6195, Doctoral Seminar: Life & Health Insurance Topics, 4 courses.
RMI 6395, Doctoral Seminar in Risk and Insurance Theory, 1 course.
RMI 6917, Int'l Risk Management, 5 courses.
RMI 6946, Supervised Teaching, 1 course.
RMI 6980, Dissertation, 18 courses.
RMI 8964, Doctoral Preliminary Examination, 5 courses.
RMI 8985, Dissertation Defense Examination, 1 course.

Non-Credit Instruction

Guest Lecture, College of Law, 16 participants. (2017).

Seminar, Fredrich-Alexander University Nuremberg, 11 participants. (November 2017).

Seminar, University of Cologne, 11 participants. (June 2017 - July 2017).

Guest Lecture, College of Law, 20 participants. (2016).

Workshop, Tsinghua University, 20 participants. (July 2016).

Guest Lecture, College of Law, 10 participants. (2015).

Guest Lecture, College of Law, 10 participants. (2014).

Guest Lecture, Department of Math, 30 participants. (2013).

Directed Student Learning

Doctoral Dissertation Committee University Representative, "Adverse Selection." (July 2017 - Present).

Advised: Fredrick Bedsworth

Doctoral Dissertation Committee University Representative. (May 2017 - Present).

Advised: Clayton Gumber

Doctoral Dissertation Committee University Representative. (2017 - Present).

Advised: Hugo Montesinos-Yufa

Doctoral Dissertation Committee University Representative. (2017 - 2018).

Advised: Juyeon Song

Supervision of Non-Thesis Student Research: Independent Student Research. (2015 - 2018).

Advised: Ahmad Al-Zubi

Doctoral Dissertation Committee Chair. (2016 - 2017).

Advised: Eleanor Sirmans

Doctoral Dissertation Committee Co-chair. (2015 - 2017).

Advised: Ahmed Sayed

Supervision of Non-Thesis Student Research: Independent Student Research. (2016).

Advised: Christine Couture

Supervision of Non-Thesis Student Research: Independent Student Research. (2015 - 2016).

Advised: Jason Smith

Postdoctoral Supervision. (2014 - 2016).

Advised: Haiping Wang

Supervision of Non-Thesis Student Research: Independent Student Research. (June 2013 - 2016).

Advised: Stephanie Meyr

Doctoral Dissertation Committee University Representative. (May 2016).

Advised: Alex Raphael

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (August 2015 - 2015).

Advised: Chandrima Dasgupta

Doctoral Dissertation Committee University Representative. (2014).
Advised: Alice M. Crisp

Supervision of Non-Thesis Student Research: Independent Student Research. (May 2013 - November 2014).
Advised: Vijay Aseervatham

Doctoral Dissertation Committee Co-chair. (January 2013).
Advised: James Bradley Karl

Doctoral Dissertation Committee Member. (2012).
Advised: David Pooser

Doctoral Dissertation Committee Co-chair. (June 2012).
Advised: Joseph Allen Boor

Doctoral Dissertation Committee University Representative. (September 2011).
Advised: Nitin Dua

Doctoral Dissertation Committee Member. (January 2011).
Advised: Stephen Fier

Doctoral Dissertation Committee Co-chair, "Essays on Catastrophe Insurance." (2010).
Advised: B. Klimaszewski-Blettner

Doctoral Dissertation Committee Member. (2002).
Advised: A. Zawacki

Doctoral Dissertation Committee Member. (1999).
Advised: T. Ritsatos

RESEARCH

Published Intellectual Contributions

Book Chapters

Born, P.H., (In Press) Consumer Financial Protection in the United States. In An International Comparison of Financial Consumer Protection. Springer.

Born, P. H., Klimaszewski-Blettner, B., Born, P. H. (2013). Catastrophes and Performance in Property Insurance: A Comparison of Personal and Commercial Lines. In L. Powell (Ed.), *Risky Business: Insurance Markets and Regulation*. The Independent Institute.

Simon, C. J., White, W. D., Born, P., Dranove, D., Born, P. H. (1998). Managed Care and the Physician Marketplace. In M. A. Morrisey (Ed.), *Managed Care and Changing Health Care Markets*. AEI Press, Washington, D.C..

Born, P. H., Gentry, G., Viscusi, W. K., Zeckhauser, R., Born, P. H. (1995). Organizational Form and Insurance Market Performance. In D. Bradford (Ed.), *The Economics of Property-Casualty Insurance*. University of Chicago Press, Chicago, IL.

Refereed Journal Articles

- Born, P. H. (2018). ACA Exchange Competitiveness in Florida. *Risk Management and Insurance Review*.
- Born, P. H., Jung, H. J., Lee, I. M. (2017). Insurance Market Development and Income Inequality. *International Review of Financial Consumers*, 2(1).
- Aseervatham, V., Born, P. H., Lohmaier, D., Richter, A. (2017). Hazard-specific Supply Reactions in the Aftermath of Natural Disasters. *Geneva Papers on Risk and Insurance: Issues and Practice*, 42(2), 193-225.
- Born, P. H., Puelz, B. (2016). Are Preferences for Structured Settlements Consistent with the Loss-Minimization Objective of Tort Law? *Journal of Insurance Issues*, 39(2), 113-136.
- Born, P. H., Klein, R. (2016). Best Practices for Regulating Property Insurance Markets in the U.S. *Journal of Insurance Regulation*.
- Born, P. H., Karl, J. B., McCullough, K. A. (2016). Commercial Insurers' Participation in Public Health Insurance Programs. *Journal of Insurance Regulation*.
- Born, P. H., Karl, J. B. (2016). The Effect of Tort Reform on Medical Malpractice Insurance Market Trends. *Journal of Empirical Legal Studies*, 13(4), 718-755.
- Born, P. H. (2016). The Influence of Tort Reform on Auto Liability Losses and Premiums. *Journal of Insurance Issues*, 40(1), 61-89.
- Born, P. H., Karl, J. B., Viscusi, W. K. (2016). The Relationship between the Markets for Health Insurance and Medical Malpractice Insurance. *Applied Economics*, 48.
- Born, P. H., Dumm, R., Eger, R. (2015). Developing a Framework for Financial Achievability of Department of Transportation Research and Development Projects. *Transportation Research Record*, 2480, 16.
- Bohnert, A., Born, P. H., Gatzert, N. (2014). Dynamic Hybrid Products in Life Insurance: Assessing the Policyholders' Viewpoint. *Insurance: Mathematics and Economics*, 59, 87-99.
- Neale, F., Born, P. H., Born, P. H. (2014). The Differential Effects of Non-Economic Damage Cap Levels on Medical Malpractice Insurers. *Risk Management and Insurance Review*, 17, 10.
- Born, P. H., Klimaszewski-Blettner, B. (2013). Should I Stay or Should I Go? The Impact of Natural Disasters and Regulation on U.S. Property Insurers' Supply Decisions. *Journal of Risk and Insurance*, 80, Jan-36.
- Born, P. H., Boyer, M. M., Born, P. H. (2011). Claims-Made and Reported Policies and Insurer Profitability in Medical Malpractice. *The Journal of Risk and Insurance*, 78(1), 139-162.
- Born, P. H., Dumm, R., Grace, M., Medders, L., Nyce, C., Born, P. H. (2011). Mitigation, Money, and Residual Markets: Findings from a Symposium on Catastrophic Risk Management. *Journal of Insurance Regulation*, 31, 26-Mar.
- Born, P. H., Dumm, R. E., Grace, M. F., Medders, L. A., Nyce, C. M. (2011). Money, Mitigation and Residual Markets: Findings from a Symposium on Catastrophic Risk Management. *Journal of Insurance Regulation*, 30, 287.

- Born, P. H., Born, P. H. (2011). Periodic Payments Reform: Who Benefits? *Journal of Insurance Regulation*, 30, 197.
- Berry-Stilzle, T., Born, P. H., Born, P. H. (2011). Regulation, Competition and Cycles: Lessons from the Deregulation of the German Insurance Market. *Journal of Insurance Regulation*, 40.
- Born, P. H., Richter, A., Born, P. H. (2010). Reforming Insurance Regulation: Where do we Start? *Journal of Insurance Regulation*, 29, 29-46.
- Berry-Stilzle, T., Born, P. H., Born, P. H. (2010). The Effect of Regulation on Insurance Pricing: the Case of Germany. *Journal of Risk and Insurance*, 29, 105-140.
- Born, P. H., Kleffner, A., Chan, D., Born, P. H. (2010). The Relationship between Automobile Liability Costs and Government Social Spending. *Assurances et gestion des risques / Insurance and Risk Management*, 78(4-Mar), 24.
- Born, P. H., Boyer, M. M., Barth, M., Born, P. H. (2009). Risk Retention Groups in Medical Malpractice Insurance: A Test of the National Chartering Option. *Journal of Insurance Regulation*, Mar-33.
- Born, P. H., Lin, H. J., Wen, M., Yang, C. C., Born, P. H. (2009). The Dynamic Interactions between Risk Management, Capital Management, and Financial Management in the U.S. Property/Liability Insurance Industry. *Asia-Pacific Journal of Risk and Insurance*, 21-Jan.
- Born, P. H., Viscusi, W. K., Baker, T., Born, P. H. (2009). The Effects of Tort Reform on Medical Malpractice Insurers' Ultimate Losses. *Journal of Risk and Insurance*, 197-219.
- Born, P. H., Karl, J. B., McCullough, K., Born, P. H. (2009). The Impact of Health Care Delivery Changes on Professional Liability. *PLUS Journal*, 6-Apr.
- O'Connell, J., Born, P. H., Born, P. H. (2008). The Cost and Other Advantages of Early Offers Reform for Product Liability Claims. *Columbia Business Law Review*, 423-528.
- Born, P. H., Santerre, R. E., Born, P. H. (2008). Unraveling the Health Insurance Underwriting Cycle. *Journal of Insurance Regulation*, 65-84.
- Born, P. H., Martin, W., Born, P. H. (2006). Catastrophe Modeling in the Classroom. *Risk Management and Insurance Review*, 219-229.
- Born, P. H., Zawacki, A., Born, P. H. (2006). Manufacturing Firms' Decisions Regarding Retiree Health Insurance. *Benefits Quarterly*, 34-44.
- Born, P. H., Viscusi, W. K., Born, P. H. (2006). The Catastrophic Effects of Natural Disasters on Insurance Markets. *Journal of Risk and Uncertainty*, 55-72.
- Viscusi, W. K., Born, P. H., Born, P. H. (2005). Damages Caps, Insurability, and the Performance of Medical Malpractice Insurance. *Journal of Risk and Insurance*, 23-43.
- Wen, M., Born, P. H., Born, P. H. (2005). Firm-Level Analysis of the Effects of Net Investment Income on Underwriting Cycles: An Application of Simultaneous Equations. *Journal of Insurance Issues*, 14-32.
- Floyd, S., Kramer, J., Born, P. H., Born, P. H. (2005). Institutional Forces in the Transfer of Managed Care Practices to Physicians. *Health Care Management Review*, 237-250.

- Born, P. H., Query, J. T., Born, P. H. (2004). Health Maintenance Organization (HMO) Performance and Consumer Complaints: An Empirical Study of Frustrating HMO Activities. *Hospital Topics*, 9-Jan.
- Born, P. H., Giaccotto, C., Ritsatos, T., Born, P. H. (2004). The Wealth and Information Effects of Open-Market Stock Repurchase Announcements: Evidence from the Insurance Industry. *Risk Management and Insurance Review*, 25-40.
- Born, P. H., Born, P. H. (2001). Insurer Profitability in Different Regulatory and Legal Environments. *Journal of Regulatory Economics*, 211-237.
- Born, P. H., Simon, C. J., Born, P. H. (2001). Patients and Profits: The Relationship between Financial Performance and Quality of Care. *Health Affairs*, 167-174.
- Born, P. H., Viscusi, W. K., Born, P. H. (1999). The Performance of the 1980s California Insurance and Liability Reforms. *Risk Management and Insurance Review*, 14-33.
- Born, P. H., Viscusi, W. K., Born, P. H. (1998). The Distribution of the Insurance Market Effects of Tort Liability Reforms. *Brookings Papers on Economic Activity: Microeconomics*, 55-105.
- Born, P. H., Thran, S. L., Born, P. H. (1998). The Influence of CLIA '88 on Physician Office Laboratories. *Journal of Family Practice*, 319-327.
- Born, P. H., Simon, C. J., Born, P. H. (1996). Changing Patterns in Physician Earnings: The Expanding Influence of Managed Care. *Journal of Clinical Outcomes Management*, 41-47.
- Born, P. H., Geckler, C., Born, P. H. (1996). HMO Quality and Financial Performance: Is there a Connection? *Journal of Health Care Finance*, 65-77.
- Born, P. H., Simon, C. J., Born, P. H. (1996). Physician Earnings in a Changing Managed Care Environment. *Health Affairs*, 124-133.
- Born, P. H., Simon, C. J., Born, P. H. (1996). Physician Earnings in a Changing Managed Care Environment. *Health Affairs*, 124-133.
- Viscusi, W. K., Born, P. H., Born, P. H. (1995). Medical Malpractice Insurance in the Wake of Liability Reform. *Journal of Legal Studies*, 463-490.
- Viscusi, W. K., Born, P. H., Born, P. H. (1995). The General Liability Reform Experiments and the Distribution of Insurance Market Outcomes. *Journal of Business and Economic Statistics*, 183-188.
- Born, P. H., Viscusi, W. K., Born, P. H. (1994). Insurance Market Responses to the 1980s Liability Reforms: An Analysis of Firm-Level Data. *Journal of Risk and Insurance*, 192-218.
- Viscusi, W. K., Born, P. H., Born, P. H. (1994). The National Implications of Liability Reforms for General Liability and Medical Malpractice Insurance. *Seton Hall Law Review*, 1743-1766.
- Viscusi, W. K., Born, P. H., Born, P. H. (1994). The Performance of the Liability Reform Experiments: New York and Colorado. *Journal of Products and Toxic Liability*, 18-Jan.
- Viscusi, W. K., Zeckhauser, R., Born, P. H., Blackmon, G., Born, P. H. (1993). The Effect of 1980s Tort Reform Legislation on General Liability and Medical Malpractice Insurance. *Journal of Risk and Uncertainty*, 165-186.

Journal Articles

Born, P. H., Richter, A., Born, P. H. (2010). Reforming Insurance Regulation: Where do we Start? *Journal of Insurance Regulation*, 29, 29-46.

Born, P. H., Thran, S. L., Born, P. H. (1996). In-Office Laboratory Testing and the Clinical Laboratory Improvement Amendments of 1988. *Socioeconomic Characteristics of Medical Practice 1996, Chicago: American Medical Association*, 1.

Periodicals

Born, P. H., Born, P. H. (2008). Lessons Learned in Shanghai. *ARIA News* (vol. 13, pp. 2).

Other

Born, P., Klein, R., Born, P. H. (2015). *Best Practices for Regulating Property Insurance Premiums and Managing Natural Catastrophe Risk in the United State*. National Association of Mutual Insurance Companies.

Born, P., Dumm, R., Clark, S., Born, P. H. (2013). *GASB 45 and the Florida Public School System: Impact, Implications, and Possible Solutions to the Unfunded Liability Problem*. TIAA-CREF Research Institute: New York, NY.
https://www.tiaa-crefinstitute.org/public/institute/research/dialogue/rd_106.html

Born, P. H., Born, P. H. (2010). *The Importance of Being Capitalized*. American Consumer Institute - Consumer Gram.

Born, P. H., Boyer, M. M., Born, P. H. (2008). Risk Retention Groups in Medical Malpractice: A Test of the Federal Chartering Option. *Searle Center Symposium on Insurance Regulation*. Northwestern University Law School, Chicago, IL.

Born, P. H., Born, P. H. (2005). *Review of The Rise and Fall of HMOs: An American Health Care Revolution, by J. G. Coombs* (vol. 353, pp. 1868-1869).

Born, P. H., Born, P. H. (2004). *Is SB899 Working? An Analysis of Workers Compensation Reform in California*. A. J. Gallagher.

Born, P. H., Query, J. T., Born, P. H. (2003). Measures of HMO Performance: Complements or Substitutes?. *Business & Health Administration Association annual meeting*. Chicago, IL.

Born, P. H., Born, P. H. (2003). *Review of Risk and Medical Decision Making, by L. Eeckhoudt* (vol. 71, pp. 174-177).

Born, P. H., Born, P. H. (2003). *Review of The Government of Risk: Understanding Risk Regulation Regimes, by C. Hood, H. Rothstein and R. Baldwin* (vol. 70, pp. 364-367).

Born, P. H., Born, P. H. (2001). *Review of Fundamentals of Financial Management: Concise, by E. Brigham and J. Houston*.

Calvo, C., Born, P. H., Born, P. H. (2001). *Auto Insurance: A Study of Ratemaking in Connecticut*. National Conference of State Legislatures, Denver, CO.

Born, P. H., Born, P. H. (1999). *of Health Economics, by Peter Zweifel and Friedrich Breyer* (vol. 66, pp. 514-515).

Born, P. H., Born, P. H. (1998). *Review of Theory and Methods of Economic Evaluation of Health Care*, by Magnus Johannesson (vol. 65, pp. 181-182).

Presentations Given

Born, P. H., Klein, R., Annual Meeting, "How Long Must They Wait? An Evaluation of Rate Filing Approvals Across Different Regulatory Regimes," Southern Risk and Insurance Association, Savannah, GA, United States. (November 2016).

Born, P. H., "Management of Catastrophic Risks: Lessons from the United States," University of Skopje. (November 2016).

Born, P. H., Monthly Meeting, "Management of Catastrophic Risks: Lessons from the United States," Skopje Chamber of Commerce, Macedonia. (November 2016).

Born, P. H., Al-Zubi, A., Annual Meeting, "The Disposition of Health Claims: Implications for Potential Fraud and the Cost of Handling Claims," Southern Risk and Insurance Association, Savannah, GA, United States. (November 2016).

Born, P. H., Sayed, A., Annual Meeting, "Formulating Policy for Bancassurance Activities in Egypt, Based on Evidence from the US Financial Market," Southern Risk and Insurance Association, Savannah, GA, United States. (November 21, 2016).

Born, P. H., "Catastrophe Risk and the Regulation of Property Insurance Markets," Macedonia Insurance Supervisory Authority, Macedonia. (October 2016).

Born, P. H., Insurance Research Conference, "International Research Collaboration to Identify Best Practices in Managing Catastrophic Risks," XPRIMM, Romania. (October 2016).

Born, P. H., XIII International Scientific Conference on service sector (INSCOSSES 2016), "International Research Collaboration to Identify Best Practices in Managing Catastrophic Risks," University of Ohrid, Macedonia. (October 2016).

Born, P. H., "Management of Catastrophic Risks: Lessons from the United States," University of Nis, Serbia. (October 2016).

Born, P. H., Sirmans, E., "The Value of the Managed Care Option," St. John's University, New York, NY, United States. (September 2016).

Born, P. H., Wende, S., Berry-Stolzle, T., Annual Meeting, "Do Health Insurance Mergers Hurt Consumers? Firm-Level Evidence from U.S. Insurance Companies," American Risk and Insurance Association, Boston, MA, United States. (August 2016).

Born, P. H., "International and Interdisciplinary Research Collaboration to Identify Best Practices in Managing Catastrophic Risks (Plenary)," China International Conference on Insurance and Risk Management, Xi'an, China. (July 2016).

Born, P. H., Sirmans, E., "The Value of the Managed Care Option," Asia-Pacific Risk and Insurance Association, Chengdu, China. (July 2016).

Born, P. H., Sirmans, E., Insurance Risk Research Conference, "The Value of the Managed Care Option," Nanyang Technological University. (June 2016).

Born, P. H., Sirmans, E., Annual Meeting, "Performance Manipulation by Insurers: Do Health Insurers Have an Advantage?," Southern Risk and Insurance Association, New Orleans, LA, United States. (2015).

Born, P. (Presenter), Karl, J. B. (Presenter), Annual Meeting, "Do Medical Malpractice Insurance and Health Care Market Conditions Justify Tort Liability Reforms?," World Risk and Insurance Economics Conference. (August 2015).

Born, P. (Presenter), Medders, L. (Presenter), Symposium on Catastrophic Risks, "Managing Florida's Hurricane Risk: Insurer and Consumer Responses to Hurricanes," FSU/CSU-Fullerton. (April 2015).

Born, P. (Presenter), Annual Meeting, "Economic Outlook for the Long Term Care Insurance Industry," Intercompany Long Term Care Insurance Conference. (March 2015).

Bohnert, A. (Presenter), Born, P. H. (Presenter), Gatzert, N. (Presenter), Deutscher Verein fuer Versicherungswissenschaft, Jahrestagung, "Dynamic Hybrid Products in Life Insurance: Assessing the Policyholders' Viewpoint," Deutscher Verein fuer Versicherungswissenschaft. (2014).

Aseervatham, V. (Presenter), Born, P. H. (Presenter), Lohmaier, D. (Presenter), Richter, A. (Presenter), Deutscher Verein fuer Versicherungswissenschaft, Jahrestagung, "Putting Everything under the Same Umbrella – How Do Insurance Markets React to Different Hazard Types?," Deutscher Verein fuer Versicherungswissenschaft. (2014).

Born, P. (Presenter), Searle Center on Law, Regulation, and Economic Growth, "Searle Book Preview Roundtable on "To Sue is Human" by Black, Hyman, Paik, Silver and Page." (2014).

Born, P. (Presenter), Karl, J.B. (Presenter), Viscusi, W.K. (Presenter), Western Risk and Insurance Association - Annual Meeting, "The Net Effects of Health and Medical Malpractice Reform," Western Risk and Insurance Association. (2014).

Aseervatham, V. (Presenter), Born, P. (Presenter), Richter, A. (Presenter), Deutscher Verein fuer Versicherungswissenschaft, Jahrestagung, "Demand Reactions in the Aftermath of Catastrophes and the Need for Behavioral Approaches," Deutscher Verein fuer Versicherungswissenschaft. (2013).

Aseervatham, V. (Presenter), Born, P. (Presenter), Richter, A. (Presenter), European Group of Insurance Economists Annual Meeting, "Demand Reactions in the Aftermath of Catastrophes and the Need for Behavioral Approaches," European Group of Insurance Economists. (2013).

Born, P. H. (Presenter), Karl, J. B. (Presenter), Viscusi, W. K. (Presenter), Risk Theory Society Annual Meeting, "On the Relationship Between the Markets for Health Insurance and Medical Malpractice Insurance," Risk Theory Society. (2013).

Bohnert, A. (Presenter), Born, P. (Presenter), Gatzert, N. (Presenter), European Group of Insurance Economists Annual Meeting, "Dynamic Hybrid Products in Life Insurance: Assessing the Policyholders' Viewpoint," European Group of Insurance Economists. (September 2013).

Born, P. (Presenter), Karl, J.B. (Presenter), American Risk and Insurance Association - Annual Meeting, "Risk Management in Health Insurance Plans: An Analysis of the Use of Capitation," American Risk and Insurance Association. (August 2013).

Born, P. (Presenter), Lange, R. (Presenter), Schiller, J. (Presenter), American Risk and Insurance Association Annual Meeting, "The Impact of Public Health Care on the U.S. Market for Private Health Insurance," American Risk and Insurance Association. (August 2013).

- Aseervatham, V. (Presenter), Born, P. (Presenter), Richter, A. (Presenter), MRIC/CEAR Behavioral Insurance Workshop, "Impact of Catastrophes on Insurance Markets - Disentangling Supply and Demand Effects," MRIC/CEAR. (2012).
- Born, P. (Presenter), Lange, R. (Presenter), Schiller, J. (Presenter), Deutscher Verein für Versicherungswissenschaft, Jahrestagung, "Medicaid and the Market for Private Health Insurance," Deutscher Verein für Versicherungswissenschaft. (2012).
- Born, P. H. (Presenter), Karl, J. B. (Presenter), Viscusi, W. K. (Presenter), Southern Economic Association - Annual Meeting, "On the Relationship Between the Markets for Health Insurance and Medical Malpractice Insurance," Southern Economic Association. (2012).
- Born, P. H. (Presenter), Karl, J. B. (Presenter), Viscusi, W. K. (Presenter), Southern Economic Association - Annual Meeting, "On the Relationship Between the Markets for Health Insurance and Medical Malpractice Insurance," Southern Economic Association. (2012).
- Born, P. H. (Presenter), Karl, J. B. (Presenter), Viscusi, W. K. (Presenter), Southern Risk and Insurance Association - Annual Meeting, "On the Relationship Between the Markets for Health Insurance and Medical Malpractice Insurance," Southern Risk and Insurance Association. (2012).
- Born, P. H. (Presenter), Aseervatham, V. (Presenter), Richter, A. (Presenter), CEAR/MRIC Behavioral Insurance Workshop, "Insurers' Long-Run Profitability Growth After Catastrophes: Disentangling Supply and Demand Effects," Munich Risk and Insurance Center. (September 2012).
- Born, P. H. (Presenter), Karl, J. B. (Presenter), Viscusi, W. K. (Presenter), American Risk and Insurance Association - Annual Meeting, "On the Relationship between the Markets for Health Insurance and Medical Malpractice Insurance," American Risk and Insurance Association. (August 2012).
- Born, P. H. (Presenter), Dumm, R. (Presenter), Asia-Pacific Risk and Insurance Association - Annual Meeting, "Sources of Uncertainty in Catastrophe Models: a Case Study of Earthquake Impact on the California State University-Northridge Campus," Asia-Pacific Risk and Insurance Association. (July 2012).
- Born, P. H. (Presenter), Schriefer, P. (Presenter), Southern Risk and Insurance Association - Annual Meeting, "Aggressive Advertising by Auto Insurers: An Analysis of the Risk and Returns," Southern Risk and Insurance Association. (November 2011).
- Born, P. H. (Presenter), American Risk and Insurance Association - Annual Meeting, "Periodic Payments Reform: Who Benefits?," American Risk and Insurance Association. (August 2011).
- Neale, F. (Presenter), Born, P. H. (Presenter), World Risk and Insurance Economics Congress, "The Differential Effects of Non-economic Damages Caps," American Risk and Insurance Association. (2010).
- Born, P. H. (Presenter), Karl, J. B. (Presenter), McCullough, K. (Presenter), China International Conference on Insurance and Risk Management, "The Influence of Managed Care Firms' Strategic Choices on Financial Performance," China Center for Insurance and Risk Management and Tsinghua University. (2010).
- Born, P. H. (Presenter), Karl, J. B. (Presenter), McCullough, K. (Presenter), World Risk and Insurance Economics Congress, "The Influence of Managed Care Firms' Strategic Choices on Financial Performance," American Risk and Insurance Association. (2010).

- Born, P. H. (Presenter), Annual Meeting of the Deutscher Verein für Versicherungswissenschaft, "Catastrophes and Performance in Property Insurance Markets: A Comparison of Personal and Commercial Lines," Deutscher Verein für Versicherungswissenschaft. (2009).
- Born, P. H. (Presenter), Klimaszewski-Blettner, B. (Presenter), Annual Meeting of the Western Risk and Insurance Association, "Catastrophes and Performance in Property Insurance Markets: A Comparison of Personal and Commercial Lines," Western Risk and Insurance Association. (2009).
- Born, P. H. (Presenter), Annual Meeting of the Southern Risk and Insurance Association, "Effects of Natural Disasters on Insurance Availability: An Analysis of the Dynamics of the Florida Homeowners Insurance Market," Southern Risk and Insurance Association. (2009).
- Born, P. H. (Presenter), Catastrophic Storm Risk Management Center Symposium, "Insurance Market Response to the Output of Catastrophe Models," Florida State University. (2009).
- Born, P. H. (Presenter), Annual Meeting of the Society of Insurance Research, "Insurance Market Response to the Output of Catastrophic Models," Society of Insurance Research. (2009).
- Born, P. H. (Presenter), After the Storm 2009, "Private Insurers' Successful Strategies for Managing Catastrophic Risks," Competitive Enterprise Institute. (2009).
- Born, P. H. (Presenter), Klimaszewski-Blettner, B. (Presenter), Invitational conference on Adaptation to Climate Change: the Role of Insurance, "Property Insurance Market's Response to Catastrophic Events - A Comparison of Homeowners and Commercial Property Lines," University of Innsbruck. (2009).
- Born, P. H. (Presenter), Klimaszewski-Blettner, B. (Presenter), Annual meeting of the Risk Theory Society, "Property Insurers' Responses to Catastrophic Events: A Comparison of Personal and Commercial Lines," Risk Theory Society. (2009).
- Born, P. H. (Presenter), Seminar on American Financial Crisis and Sino-US Trade and Business Relationships, "Reform of Financial Services Regulation in the Wake of the American Financial Crisis," Sino-US Economic Association and Shanghai Normal University. (2009).
- Born, P. H. (Presenter), Klimaszewski-Blettner, B. (Presenter), Annual Meeting of the Southern Risk and Insurance Association, "Catastrophes and Performance in Property Insurance Markets: A Comparison of Personal and Commercial Lines," Southern Risk and Insurance Association. (2008).
- Born, P. H. (Presenter), Annual Meeting of the American Risk and Insurance Association, "Health Insurance Reform - Plenary Session," American Risk and Insurance Association. (2008).
- Born, P. H. (Presenter), Boyer, M. M. (Presenter), Research Symposium on Insurance Markets and Regulation, "Risk Retention Groups in Medical Malpractice Insurance: A Test of the Federal Chartering Option," Searle Center on Law, Regulation and Economic Growth, Northwestern University. (2008).
- Born, P. H. (Presenter), Kleffner, A. (Presenter), Annual Meeting of the Western Risk and Insurance Association, "The Relationship between Liability Costs and Government Expenditure on Social Safety Net Programs," Western Risk and Insurance Association. (2008).

- Born, P. H. (Presenter), Kleffner, A. (Presenter), Annual Meeting of the Deutscher Verein fuer Versicherungswissenschaft, "The Relationship between Liability Costs and Government Health and Welfare Spending," Deutscher Verein fuer Versicherungswissenschaft. (2008).
- Born, P. H. (Presenter), Kleffner, A. (Presenter), Annual Meeting of the Asia Pacific Risk and Insurance Association, "The Relationship between Liability Costs and Government Spending on Social Programs," Asia Pacific Risk and Insurance Association. (2008).
- Born, P. H. (Presenter), Seminar on Future Development in Global Insurance Markets, "Catastrophes and Insurance Market Dynamics," Shanghai Normal University. (2007).
- Born, P. H. (Presenter), Boyer, M. M. (Presenter), Annual Meeting of the American Risk and Insurance Association, "Claims-made and Reported Policies and Insurer Profitability in Medical Malpractice," American Risk and Insurance Association. (2007).
- Born, P. H. (Presenter), Berry-Stoelzle, T. (Presenter), Annual Meeting of the Deutscher Verein fuer Versicherungswissenschaft, "The Effect of Regulation on Underwriting Cycles: The Case of Germany," Deutscher Verein fuer Versicherungswissenschaft. (2007).
- Berry-Stoelzle, T. (Presenter), Born, P. H. (Presenter), Annual Meeting of the Western Risk and Insurance Association, "The Effects of Regulation on Underwriting Cycles: The Case of Germany," Western Risk and Insurance Association. (2007).
- Born, P. H. (Presenter), Solvency Studies Series Seminar, "The Effects of the German Claim Reserving System on Insurer Financial Performance," University of Calgary, Haskayne School of Business. (2007).
- Born, P. H. (Presenter), Berry-Stoelzle, T. (Presenter), Annual Meeting of the American Risk and Insurance Association, "Deregulation and Reserving in the German Property-Liability Insurance Industry," American Risk and Insurance Association. (2006).
- Born, P. H. (Presenter), Annual Meeting of the Southern Risk and Insurance Association, "Do Risk Transfers Reduce Performance Volatility? Evidence from the Managed Care Industry," Southern Risk and Insurance Association. (2006).
- Born, P. H. (Presenter), Annual Meeting of the National Conference of Insurance Legislators, "Solvency and Insurance Guarantee Funds," National Conference of Insurance Legislators. (2005).
- Born, P. H. (Presenter), Viscusi, W. K. (Presenter), Baker, T. (Presenter), World Risk and Insurance Economic Congress, "The Effects of Tort Reform on Medical Malpractice Insurers' Ultimate Losses," American Risk and Insurance Association. (2005).
- Born, P. H. (Presenter), Annual Meeting of the National Conference of Insurance Legislators, "Medical Malpractice Crisis & Considerations," National Conference of Insurance Legislators. (2003).
- Born, P. H. (Presenter), Viscusi, W. K. (Presenter), Gentry, W. (Presenter), Zeckhauser, R. (Presenter), invitational Franco-American Seminar on Uncertainty, Risk and Insurance, "Determinants of the Organizational Form of Insurance Companies: Stocks vs. Mutuals," National Bureau of Economic Research, Inc., Ministry of Foreign Affairs. (1994).

Media Appearances and Interviews

Internet

"Health Insurance Exchange in Florida," Vox Media. (September 2017).

YouTube Millennial Project. (March 2017).

"Novel insurance policies," Learnvest. (August 2015).

Magazine

Managed Care Magazine. (May 2017).

Florida WatchDog. (March 2017).

"Insurance Education," Business Insurance. (October 2014).

Newspaper

"Catastrophes and Nursing Home Evacuations," Los Angeles Times. (September 2017).

Miami Herald. (February 2017).

TC Palm/USA Today. (November 15, 2016).

Other

Thomson-Reuters. (February 2017).

TV

"Sinking Cities," Cineflix Productions/PBS. (2017).

"Catastrophic Risk Management in the United States," Belle Amie TV, Serbia. (October 28, 2016).

Contracts, Grants and Sponsored Research

Grant

Born, P. H., "Technology Transfer and the Implementation of FDOT Research Results," Sponsored by Florida Department of Transportation, State, \$263,204.00. (January 2018 - October 2019).

Born, P. H., "ACA Stabilization Project," Sponsored by Robert Wood Johnson Foundation, Private, \$80,000.00. (January 2018 - March 2018).

Born, P. H. (PI), "State-Level Field Network Study of the Implementation of the Affordable Care Act: A Study of ACA Exchange Competitiveness," Sponsored by Brookings Institute/Rockefeller Institute, Private, \$30,000.00. (2016 - 2017).

Born, P. H. (PI), "Financial Achievability in FDOT Research Projects: Putting the Framework into Action," Sponsored by Florida Department of Transportation, State, \$180,000.00. (2016 - Present).

- Born, P. H. (PI), "Early Assessment of Competition in the Health Insurance Marketplace," Sponsored by Brookings Institute/Rand Corporation, Private, \$20,000.00. (June 2015 - December 2015).
- Born, P., Dumm, R., Eger, R., "Financial Achievability of Florida Department of Transportation Research Projects," Sponsored by Florida Department of Transportation, \$150,000.00. (January 2013 - May 2014).
- Born, P. H., "Insurer Responses to Catastrophes: A Comparison of Homeowners and Commercial Property Markets," Sponsored by Florida State University, Council on Research and Creativity (COFRS), \$14,000.00. (May 2009 - August 2009).
- Born, P. H., "The Marketing and Distribution of Life Insurance and Financial Services in China," Sponsored by China Institute, California State University, \$2,000.00. (2007).
- O'Connell, J., Born, P. H., "Analysis of Early Offers Reform of General Liability Claims," Sponsored by Kauffman Foundation, \$54,000.00. (2006 - 2007).
- Wen, M., Lin, H. J., Born, P. H., "Application of Structural Equation Modeling on the Linkage of Risk Management, Capital Management, and Financial Management for the Insurance Industry," Sponsored by Society of Actuaries, Research Projects in Risk Management, \$6,000.00. (2006 - 2007).
- Born, P. H., "Who Decides What's Necessary? Medical Necessity and the Ethics of Managed Care," Sponsored by Institute for Insurance Ethics, Illinois State University, Curricula and Cases in Insurance Ethics, \$1,000.00. (1999).

Research Awards and Honors

- Donald Hardigree Best Paper Award - Journal of Insurance Issues, Western Risk and Insurance Association. (January 2018).
- Donald Hardigree Best Paper Award - Journal of Insurance Issues, Western Risk and Insurance Association. (2005).

Intellectual Contributions in Submission

Refereed Journal Articles

- Born, P. H., Lange, R., Schiller, J. Medicaid Managed Care and the Market for Private Health Insurance. *Health Economics, Policy, and Law*.
- Born, P., Lin, H., Wang, C., Wen, M., Born, P. H. Cash Flow Risk Management in the Insurance Industry: A Dynamic Factor Modeling Approach. *Insurance: Mathematics and Economics*.
- Born, P., Meyr, S., Tennyson, S., Born, P. H. Credible or Biased? An Analysis of Insurance Product Ratings in Germany. *Journal of Risk and Insurance*.
- Aseervatham, V., Born, P., Richter, A., Born, P. H. Demand Reactions in the Aftermath of Catastrophes and the Need for Behavioral Approaches. *Journal of Risk and Insurance*.
- Sirmans, E. T., Born, P. H. The Impact of Restrictive Underwriting on Adverse Selection in the U.S. Health Insurance Market. *Journal of Risk and Insurance*.

Born, P. H. Implications of Integrating Loss Control with Financing for Reported Underwriting Performance. *Journal of Risk and Insurance*.

Selected Research Activity

"Bye Bye Bye: The Impact of Rate Filing Outcomes on U.S. Property Insurers' Post-Catastrophe Supply Decisions" (On-Going). (2017 - Present).

In this paper, we explore the role of state regulatory decisions on insurers' willingness to offer cover-age in catastrophe-prone property insurance lines. Using data from 2007-2015, we extend the work of Born & Klimaszeski (2013) and evaluate insurers' supply decisions in homeowners insurance in the aftermath of natural disasters. In that paper, insurers in a given state were characterized as operating in a strict regulatory environment if that state had a prior approval rating filing statute. In this paper, we replace that variable with actual experience on rate changes sought by insurers and their subsequent approval (or denial).

"Consumer satisfaction and financial performance in the U.S. health insurance market" (On-Going). (2017 - Present).

Abstract: We utilize a unique dataset of consumer satisfaction with health insurer and financial reporting data of health insurers to determine whether and how health insurer financial performance is affected by the satisfaction of their enrollees. We consider that the potential relationship between satisfaction and performance may differ across the individual and group markets. Controlling for a variety of other insurer characteristics and activities, including amounts spent on quality improvement, we find evidence that consumer satisfaction has a differential impact on the profitability of insurers operating in these markets.

"Does State Rate Regulation Matter? An Assessment of the Effects of More Stringent Regulation on Market Outcomes in Homeowners Insurance" (On-Going). (2017 - Present).

"Adverse Selection and Consumer Satisfaction in health insurance plans" (On-Going). (2016 - Present).

The existence of adverse selection and the impact of adverse selection on health insurance policies is a widely studied phenomenon. Adverse selection is defined as the tendency of high risk policyholders to purchase insurance, or more specifically the tendency of high risk policyholders to purchase insurance at standard rates. In this study, we exploit a dataset rich with respondent demographics and health insurance plan information to evaluate the relationship between adverse selection and health insurance plan satisfaction. We find that respondents that are more likely to have adversely selected into the health insurance plan are more satisfied with their plan, thus indicating that they may feel as though they got a "better deal" on their health insurance.

"Manipulation of Fourth Quarter Financials: Evidence from Health Insurers" (On-Going). (2016 - Present).

"The Inter-Relatedness of the Financial Sector and Annuitization: A State-Aggregate Approach" (On-Going). (2016 - Present).

We investigate a plausible explanation for the annuitization puzzle, whereby individuals do not annuitize their retirement savings even when rational choice theory suggests that annuitization is a sure way to address longevity risk. Our main purpose is to evaluate the role of the state's financial sector in promoting annuitization. We assume that state level annuity benefit payments reflect the effort of the population to protect against longevity risk. Using a unique, state-level annual dataset for the years 1970-2013, we test whether the development of the financial sector is related to the aggregate decision of a state population in the decision to annuitize. We find that there is a strong positive relationship between the share of compensation in the financial sector and the level of annuity payments in a state. The results

are robust to four empirical specifications, and support our suggestion that the development of the state's financial sector is an important driver in the population's decision to annuitize.

SERVICE

University Service

Member, International Exchanges Committee. (2015 - Present).

Member, Promotion and Tenure Review Committee. (2015 - Present).

Research Affiliate, Institute for Successful Longevity. (2013 - Present).

Faculty Adviser, FSU Roller Hockey Team. (2011 - Present).

Faculty Associate, FSU Center for Innovative Collaboration in Medicine & Law. (2010 - Present).

Member, PhD Policy Committee. (2010 - Present).

Faculty Associate, Florida Catastrophic Storm Risk Management. (2009 - Present).

Member, Curriculum Committee. (2008 - Present).

Research Mentor, Undergraduate Research Opportunities Program. (2016 - 2017).

Chair, Subcommittee to evaluate the Graduate Programs in Art Education. (January 2017 - March 2017).

Director, Center for Insurance Research. (November 2009 - 2016).

Chair, GPC Subcommittee to Evaluate the Law School Graduate Programs. (January 2016 - April 2016).

Member, Graduate Policy Committee. (2010 - 2015).

Member, Strategic Planning. (2009 - 2014).

Member, Student Technology Fee Advisory Committee. (2010 - 2013).

Member, Faculty Senate. (2009 - 2013).

Committee member, GPC Subcommittee to evaluate Civil Engineering graduate programs. (2012).

Committee member, GPC Subcommittee to evaluate Special Education graduate programs. (2011).

Risk Management/Insurance Department Assessment Coordinator, AACSB/SACS Reporting. (2009 - 2010).

Member, Faculty Advisory Board, Students for Healthcare Reform. (2008 - 2010).

Committee Member, GPC Subcommittee to evaluate the Law School. (September 2009 - March 2010).

Ad-hoc Member, Academic Honor Policy Hearing. (October 2008).

Faculty Senate, California State University, Northridge. (2004 - 2007).

Curriculum Committee, California State University, Department of Finance, Real Estate and Insurance. (2003 - 2007).

Director, Center for Insurance Education and Research, California State University, Northridge. (2003 - 2007).

Webmaster, The Gateway Experience, College of Business, California State University, Northridge. (2002 - 2007).

Member, Scholarship Committee, California State University, Department of Finance, Real Estate and Insurance. (2001 - 2007).

Chair, Presidential Scholars Selection Committee, California State University, Northridge. (2005).

Member, Honorary Degree Selection Committee, California State University, Northridge. (2005).

Committee on Extended Learning, California State University, Northridge. (2003 - 2005).

Member, Curriculum Review and Policy Committee, College of Business, California State University, Northridge. (2003 - 2005).

Member, Technology Fund Advisory Committee, College of Business, California State University, Northridge. (2003 - 2005).

Member, Research and Grants Committee, California State University, Northridge. (2001 - 2003).

Professional Service

Member, Editorial Board, International Review of Financial Consumers. (January 2018 - Present).

Reviewer, Annual Congress of the German Insurance Meeting DVfVW 2018. (2017 - Present).

Board Member/President (2017-2018), Risk Theory Society. (April 2016 - Present).

Committee Chair - Strategic Planning, American Risk and Insurance Association. (2016 - Present).

Member, Exploratory Committee on Accreditation of Insurance Programs. (August 2015 - Present).

Co-Editor, Risk Management and Insurance Review. (January 2015 - Present).

Associate editor, Journal Assurances et Gestion des Risques. (2011 - Present).

Associate, Munich Risk and Insurance Center. (2010 - Present).

Reviewer, Insurance Mathematics and Economics. (2018).

Reviewer, Journal of Risk and Insurance. (2017).

Member, Editorial Board, Journal of Insurance Issues. (2011 - 2017).

Reviewer, Journal of Empirical Legal Studies. (2016).

Reviewer, Journal of Risk and Insurance. (2016).

Reviewer, North American Actuarial Journal. (2016).

Board Member, American Risk and Insurance Association. (2009 - 2016).

Textbook Reviewer, Author of Supplements, Principles of Risk Management and Insurance. (2006 - 2016).

Journal of Insurance Regulation. (2003 - 2015).

Journal of Law and Economics. (1994 - 2015).

Journal of Risk and Uncertainty. (1994 - 2015).

Business Insurance. (2014).

Risk Management and Insurance Review. (2003 - 2014).

Risk Management and Insurance Review. (2003 - 2014).

Board Member, Asia-Pacific Risk and Insurance Association. (2009 - 2013).

Member, Membership Committee, Asia-Pacific Risk and Insurance Association. (2009 - 2013).

Board Member, Southern Risk and Insurance Association. (2008 - 2013).

Personal Financial Planning. (2010 - 2011).

Journal of Insurance Issues. (2005 - 2011).

Chair, Early Career Achievement Award Committee, American Risk and Insurance Association. (2009 - 2010).

The Economic Record. (2009).

Member, Editor Review Committee, American Risk and Insurance Association. (2009).

Member, Hagen Family Foundation Travel Award Committee, American Risk and Insurance Association. (2008 - 2009).

Member, Program Committee, American Risk and Insurance Association. (2004 - 2009).

Journal of Economic Education. (2008).

City University of New York – Baruch College. (2008).

Chair, Excellence in Teaching Award Committee, American Risk and Insurance Association. (2007 - 2008).

President, Western Risk and Insurance Association. (2007 - 2008).

Board Member, Western Risk and Insurance Association. (2003 - 2008).

Journal of Banking and Finance. (2007).

Chair, Kulp-Wright Book Award Committee, American Risk and Insurance Association. (2006 - 2007).

Board Member, RIMSTech Bulletin Advisory Board. (2003 - 2007).

Board Member, Technology Advisory Council, Risk & Insurance Mgmt Society. (2003 - 2007).

Member, Nominations Committee, American Risk and Insurance Association. (2005 - 2006).

Member, Editor Search Committee, American Risk and Insurance Association. (2005 - 2006).

Member, Risk Management and Insurance Review Awards Committee, American Risk and Insurance Association. (2004 - 2005).

Member, Strategic Planning Committee, American Risk and Insurance Association. (2003 - 2004).

Member, External Relations Committee, American Risk and Insurance Association. (2002 - 2003).

Eastern Economic Journal. (2000).

Journal of Health Care Finance. (1998).

Economic Inquiry. (1997).

Health Services Research. (1997).

Journal of Clinical Outcomes Management. (1997).

Journal of the American Medical Association. (1997).

New England Journal of Medicine. (1997).

Financial Services Research. (1994).

Public Service

Commission Vice Chairperson & Insurance Finance Expert, Florida Catastrophic Loss Projection Methodology Commission. (January 2015 - Present).

Long Term Care Ombudsman, Florida Department of Elder Affairs. (2009 - Present).

Member, Advisory Council, Griffith Insurance Education Foundation. (April 2009 - 2012).

Consulting

Government, Florida Department of Transportation. (2013 - Present).

Non-Governmental Organization (NGO), The Able Trust. (2010 - Present).

Non-Governmental Organization (NGO), National Association of Mutual Insurance Companies. (2014 - 2016).

Insurance Bureau of Canada. (October 2014 - April 2015).

Center for Reproductive Rights. (2008 - 2009).

Hull McGuire, PC. (2007).
A.J. Gallagher, Inc. (2006 - 2007).
The State of Connecticut General Assembly, Joint Auto Insurance Task Force. (2000 - 2001).
The Oncology Network of Connecticut. (1998 - 2000).
Monsanto Health Solutions/The WellBridge Corp. (1997 - 1998).