

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

Other

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

Professor, Eminent Scholar, and Doctoral Program Director, 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).

Licensures and Certifications

Other, The National Alliance. (February 2023 - Present).

Professional Memberships

American Risk and Insurance Association.

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.

American Society of Health Economists. (2018 - Present).

Risk Theory Society. (2011 - Present).

Development Activities Attended

Nondegree Education and Training, "Tableau Training." (2020 - Present).

Visiting Professorship, "Visiting Lecturer, Annually," Ludwig Maximilians Universität, Munich. (2009 - Present).

Visiting Professorship, "Seminar on Health Insurance Regulation," Hamburg Center for Health Economics. (2018 - November 2018).

Visiting Professorship, "Catastrophe Risk Management," University of Cologne. (June 2017 - July 2017).

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).

Awards and Honors

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

TEACHING

Teaching Experience

Florida State University

GEB 6904, Readings for Examination, 5 courses.

GEB 6931, Doctoral Issues in Professional Development, 3 courses.

LAW 6990, Medicare, Medicaid, and Managed Care, 1 course.

LAW 7930, Advanced Topics in Risk Management, 5 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 4226, Insurance Data Analytics, 4 courses.
RMI 4308, Seminar in Risk and Its Control, 1 course.
RMI 4905, Directed Individual Study - Catastrophe Risk Management Seminar, 10 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, 36 courses.
RMI 5257, Data Analytics in Risk Management and Insurance, 8 courses.
RMI 5810, Personal Financial Planning, 17 courses.
RMI 5906, Professional Development, 7 courses.
RMI 5907, INS TPC: Prop/Liability, 10 courses.
RMI 5935, Health Care Financing, 1 course.
RMI 6195, Doctoral Seminar in Insurance: Life/Health Insurance Topics, 4 courses.
RMI 6296, Property/Liability Insurance Seminar, 1 course.
RMI 6395, Doctoral Seminar in Risk and Insurance Theory, 3 courses.
RMI 6917, Int'l Risk Management, 5 courses.
RMI 6946, Supervised Teaching, 1 course.
RMI 6980, Dissertation, 21 courses.
RMI 8964, Doctoral Preliminary Examination, 5 courses.
RMI 8985, Dissertation Defense Examination, 2 courses.

Non-Credit Instruction

Seminar, University of Hamburg. (November 2018).

Guest Lecture, Sungkyunkwan University, Seoul, South Korea, 14 participants. (September 2018).

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 Chair. (2022 - Present).
Advised: Dana Telljohann

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (2022 - 2023).
Advised: Carolina Sena

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (2022 - 2023).
Advised: Daniel Escobar

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (2022 - 2023).
Advised: Emma Feigin

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (2022 - 2023).
Advised: Kyle Lam

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (2022 - 2023).
Advised: Roman Khosa

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (2022 - 2023).
Advised: Sydney Gross

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (2022 - 2023).
Advised: Tomas Lado

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (2021 - 2022).
Advised: Alexander Hanrahan

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (2021 - 2022).
Advised: Bryan Fuller

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (2021 - 2022).
Advised: Gavin Pinto

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (2021 - 2022).
Advised: Jonathon Bolivar

Supervision of Non-Thesis Student Research: Faculty-Driven Research. (2021 - 2022).
Advised: Sydney Fruhwirth

Supervision of Non-Thesis Student Research: Independent Student Research. (2020 - 2021).
Advised: Carson Novell

Supervision of Non-Thesis Student Research: Independent Student Research. (2020 - 2021).
Advised: Jacob Moskowitz

Supervision of Non-Thesis Student Research: Independent Student Research. (2020 - 2021).
Advised: Joshua Zuckerman

Supervision of Non-Thesis Student Research: Independent Student Research. (2020 - 2021).
Advised: Kara Bates

Supervision of Non-Thesis Student Research: Independent Student Research. (2020 - 2021).
Advised: Mae Baltz

Supervision of Non-Thesis Student Research: Independent Student Research. (2020 - 2021).
Advised: Samuel Korzelius

Supervision of Non-Thesis Student Research: Independent Student Research. (2020 - 2021).
Advised: Somya Joshi

Doctoral Dissertation Committee Member. (2018 - 2020).
Advised: Bojan Srbinoski

Doctoral Dissertation Committee Member, "An Econometric Analysis of Life Insurance Demand and Lapsation Behavior in India." (2019).
Advised: Matthew Biju

Doctoral Dissertation Committee University Representative. (2017 - 2019).
Advised: Hugo Montesinos-Yufa

Doctoral Dissertation Committee University Representative. (2017 - 2018).
Advised: Clayton Gumber

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 University Representative, "Adverse Selection." (July 2017 - August 2018).
Advised: Fredrick Bedsworth

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., Karl, J. B. (2022). Supplying insurance for natural disasters: a retrospective study of property insurer strategies. *Handbook on the Economics of Disasters*.

Born, P. H. (2018). Consumer Financial Protection in the United States. *An International Comparison of Financial Consumer Protection*. Springer.

Born, P. H., Klimaszewski-Blettner, B. (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. (1998). Managed Care and the Physician Marketplace. In M. A. Morrissey (Ed.), *Managed Care and Changing Health Care Markets*. AEI Press, Washington, D.C..

Born, P. H., Gentry, G., Viscusi, W. K., Zeckhauser, R. (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., Bujakowski, D. (2022). Insurance Research in Central, Eastern, and Southeastern Europe: What We Can Learn from XPRIMM Data. *Risk Management and Insurance Review*, 25(2), 291-231.

Srbinoski, B., Poposki, K., Born, P. H., VanHulle, K. Regulatory Examinations and Life Insurance Development. *Journal of Financial Regulation and Compliance*, 30(5).

- Born, P. H., Cole, C. R., Nyce, C. M. (2021). Citizens and the Florida Residential Property Market: How to Return to an Insurer of Last Resort. *Journal of Insurance Regulation*, 40(6).
- Born, P. H., Eastman, E. M., Sirmans, E. T. Managed Care or Carefully Managed? Management of Underwriting Profitability by Health Insurers. *Geneva Papers on Risk and Insurance: Issues and Practice*, 48(1), 5-31.
- Born, P. H., Bujakowski, D. Economic Transition and Insurance Market Development: Evidence from Post-Communist European Countries. *GENEVA Risk and Insurance Review*, 47(1).
- Born, P. H., Sirmans, T. (2020). Restrictive Rating and Adverse Selection in Health Insurance. *Journal of Risk and Insurance*.
- Born, P. H., Huguen, L., Sirmans, E. Tice (2020). The Impact of Market Power and Economies of Scale on Large Group Health Insurer Profitability. *Journal of Insurance Issues*, 43(2), 43-63.
- Born, P. H., Eastman, E. M., Viscusi, W. K. (2020). Reducing Medical Malpractice Loss Reserve Volatility through Tort Reform. *North American Actuarial Journal*, 24(4), 626-646.
- Born, P. H. (2019). Genetic Testing in Underwriting: Implications for Life Insurance Markets. *Journal of Insurance Regulation*.
- Born, P. H., Sirmans, E. Tice (2019). Regret in Health Insurance Post-Purchase Behavior. *Risk Management and Insurance Review*, 22(2).
- Born, P., Karl, J. B., Montesinos-Yufa, H. (2019). The effect of damage cap reforms on medical malpractice insurance market conditions during periods of crises. *Journal of Risk and Insurance*, 86(4), 1045 - 1071.
- Born, P. H., Klein, R. (2019). Arguments on a Hybrid Privatization of the U.S. Flood Insurance Program: A Debate Driven by Issues of Sustainability. *Review of Business*, 39(2), 36-66.
- Born, P. H., Karl, J. B., Montesinos-Yufa, H. (2019). The Effect of Damage Cap Reforms on Medical Malpractice Insurance Market Conditions during Periods of Crises. *Journal of Risk and Insurance*.
- Born, P. H., Sirmans, E. T. (2018). Individual Market Underwriting Profitability in Health Insurance. *Journal of Insurance Regulation*.
- Born, P. H. (2018). ACA Exchange Competitiveness in Florida. *Risk Management and Insurance Review*.
- Wen, M., Lin, H., Born, P. H., Yang, C., Wang, C. (2018). Cash Flow Risk Management in the Insurance Industry: A Dynamic Factor Modeling Approach. *North American Actuarial Journal*, 22(2).
- Born, P. H., Jung, H. J., Lee, I. M. (2017). Insurance Market Development and Income Inequality. *International Review of Financial Consumers*, 2(1).
- Born, P. H., Karl, J. B., Viscusi, W. K. (2017). The Net Effects of Medical Malpractice Tort Reform: The Texas Experience. *Health Economics Review*.
- 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. (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. (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. (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. (2011). Periodic Payments Reform: Who Benefits? *Journal of Insurance Regulation*, 30, 197.
- Berry-Stijlze, T., Born, P. H. (2011). Regulation, Competition and Cycles: Lessons from the Deregulation of the German Insurance Market. *Journal of Insurance Regulation*, 40.
- Berry-Stijlze, T., 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. (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. (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. (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. (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. (2009). The Impact of Health Care Delivery Changes on Professional Liability. *PLUS Journal*, 6-Apr.
- O'Connell, J., 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. (2008). Unraveling the Health Insurance Underwriting Cycle. *Journal of Insurance Regulation*, 65-84.
- Born, P. H., Martin, W. (2006). Catastrophe Modeling in the Classroom. *Risk Management and Insurance Review*, 219-229.
- Born, P. H., Zawacki, A. (2006). Manufacturing Firms' Decisions Regarding Retiree Health Insurance. *Benefits Quarterly*, 34-44.
- Born, P. H., Viscusi, W. K. (2006). The Catastrophic Effects of Natural Disasters on Insurance Markets. *Journal of Risk and Uncertainty*, 55-72.
- Viscusi, W. K., 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. (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. (2005). Institutional Forces in the Transfer of Managed Care Practices to Physicians. *Health Care Management Review*, 237-250.
- Born, P. H., Query, J. T. (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. (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. (2001). Insurer Profitability in Different Regulatory and Legal Environments. *Journal of Regulatory Economics*, 211-237.
- Born, P. H., Simon, C. J. (2001). Patients and Profits: The Relationship between Financial Performance and Quality of Care. *Health Affairs*, 167-174.
- Born, P. H., Viscusi, W. K. (1999). The Performance of the 1980s California Insurance and Liability Reforms. *Risk Management and Insurance Review*, 14-33.

- Born, P. H., Viscusi, W. K. (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. (1998). The Influence of CLIA '88 on Physician Office Laboratories. *Journal of Family Practice*, 319-327.
- Born, P. H., Simon, C. J. (1996). Changing Patterns in Physician Earnings: The Expanding Influence of Managed Care. *Journal of Clinical Outcomes Management*, 41-47.
- Born, P. H., Geckler, C. (1996). HMO Quality and Financial Performance: Is there a Connection? *Journal of Health Care Finance*, 65-77.
- Born, P. H., Simon, C. J. (1996). Physician Earnings in a Changing Managed Care Environment. *Health Affairs*, 124-133.
- Viscusi, W. K., 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. (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. (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. (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. (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. (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. (2010). Reforming Insurance Regulation: Where do we Start? *Journal of Insurance Regulation*, 29, 29-46.
- Born, P. H., Thran, S. L. (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. (2008). Lessons Learned in Shanghai. *ARIA News* (vol. 13, pp. 2).

Other

- Born, P., Klein, R. (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. (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.

- Born, P. H. (2010). *The Importance of Being Capitalized*. American Consumer Institute - Consumer Gram.
- Born, P. H., Boyer, M. M. (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. (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. (2004). *Is SB899 Working? An Analysis of Workers Compensation Reform in California*. A. J. Gallagher.
- Born, P. H., Query, J. T. (2003). Measures of HMO Performance: Complements or Substitutes?". *Business & Health Administration Association annual meeting*. Chicago, IL.
- Born, P. H. (2003). *Review of Risk and Medical Decision Making*, by L. Eeckhoudt (vol. 71, pp. 174-177).
- 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. (2001). *Review of Fundamentals of Financial Management: Concise*, by E. Brigham and J. Houston.
- Calvo, C., Born, P. H. (2001). *Auto Insurance: A Study of Ratemaking in Connecticut*. National Conference of State Legislatures, Denver, CO.
- Born, P. H. (1999). *of Health Economics*, by Peter Zweifel and Friedrich Breyer (vol. 66, pp. 514-515).
- 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., Monthly luncheon, "Big Data for Insurance, Financial, and Estate Planning," Tallahassee Regional Estate Planning Council. (March 22, 2023).
- Born, P. H., EIOPA Eastern Cooperation Conference, "EERIA's Role in Training and Capacity Building," European Insurance and Occupational Pensions Authority. (March 22, 2023).
- Born, P. H., Eastman, E., Telljohann, D., Annual Meeting, "Bad Faith Litigation in the Property-Casualty Insurance Industry," Southern Risk and Insurance Association. (November 2022).
- Born, P. H., Eastman, E. M., Telljohann, D., Southern Risk and Insurance Association Annual Meeting, "Bad Faith Litigation in the Property-Casualty Insurance Industry," Southern Risk and Insurance Association. (November 2022).
- Born, P. H., ImpACT Conference, "Panel Presentation," Society of Actuaries. (October 2022).
- Born, P. H., Grace, M., Luo, J., "Price Leadership or Peer Effects: The Case of Insurance Rate Filing," American Risk and Insurance Association. (August 2022).

Born, P. H., Telljohann, D., "The Wild(fire) West: An examination into California insurer response to wildfire risk," American Risk and Insurance Association. (August 2022).

Born, P. H., Joint Insurance Seminar, "Insurer Responses to Catastrophic Natural Disaster Events," Beijing University. (December 6, 2021).

Born, P. H., Karl, J. B., "Bye Bye Bye: A Reevaluation of the Impact of Natural Disasters and Regulation on US Property Insurers' Supply Decisions," American Risk and Insurance Association. (August 2021).

P. H., Collaborative Collision @ FSU, "Health Insurance Research Projects," Florida State University. (April 7, 2021).

Born, P. H., Eastman, E., Schriefer, P., New Ideas in Insurance, "Liability Claim Evaluation, Big Data, and the Persistence of Uncertainty," University of Connecticut School of Law. (April 1, 2021).

Born, P. H., Eastman, E. M., Schriefer, P. C., Southern Risk and Insurance Association Annual Meeting, "Errors in Claim-Level Loss Reserving: Evidence from Medical Malpractice Claims," Southern Risk and Insurance Association. (November 2020).

Kim, K., Born, P. H., Eastman, E., World Risk Insurance and Economics Congress, "Medical Loss Ratio Requirements and Health Insurance Prices," American Risk and Insurance Association. (August 2020).

Born, P. H., Karl, J. Bradley, Powell, L., World Risk and Insurance Economics Conference, "Campaign Contributions and Regulatory Capture in Insurance Markets," World Risk and Insurance Economics Conference. (August 3, 2020).

Born, P. H., Blazheska, A., Ivanoski, I., World Risk and Insurance Economics Conference, "Determinants of the Market Choice and the Consumers Behavior on the Macedonian MTPL Insurance Market - Empirical Application of the Markov Chain Model," World Risk and Insurance Economics Conference. (August 3, 2020).

Born, P. H., Sirmans, E. Tice, Steinorth, P., World Risk and Insurance Economics Conference, "Health Insurer Expenses and the Minimum Medical Loss Ratio Requiremen," World Risk and Insurance Economics Conference. (August 3, 2020).

Srbinoski, B., Poposki, K., Born, P. H., Lazzari, V., World Risk and Insurance Economics Conference, "Life Insurance Demand and Borrowing Constraints," World Risk and Insurance Economics Conference. (August 3, 2020).

Born, P. H., Eastman, E., Schriefer, P., FSU College of Law Summer Workshop Series, "Errors in Claim-Level Loss Reserving," FSU College of Law. (June 2, 2020).

Born, P. H., Annual Meeting, "An Analysis of the Economic and Political Factors Affecting the Disposition of Insurer Rate Filings," American Association of Law Schools. (January 4, 2020).

Born, P. H., Celebration of 10 years operation of the North Macedonian Insurance Supervisory Authority, "Closing the Protection Gap," North Macedonian Insurance Supervisory Authority. (November 2019).

Born, P. H., Croatian Insurance Days, "Price Optimization: Issues and Challenges," Hrvatski ured za osigurante (Croatian Insurance Bureau). (November 2019).

Born, P. H., Annual Meeting, "An Analysis of the Economic and Political Factors Affecting the Disposition of Insurer Rate Filings," Southern Economic Association. (November 23, 2019).

Born, P. H., Sirmans, E. Tice, Annual Meeting, "On the Use of Quality Expenses to Achieve a Minimum Loss Ratio," Southern Economic Association. (November 23, 2019).

Born, P. H., Sirmans, E. Tice, Annual Meeting, "State-Level Structure and Conduct in the U.S. Health Insurance Market," Southern Economic Association. (November 23, 2019).

Born, P. H., CPCU Insurance Days, "Big Data," North Florida CPCU. (November 14, 2019).

Born, P. H., "Tracking Financial Achievability - Part III," Florida Department of Transportation. (August 2019).

Born, P. H., "Tracking Financial Achievability - Part II," Florida Department of Transportation. (July 2019).

Born, P. H., "Tracking Financial Achievability - Part I," Florida Department of Transportation. (June 2019).

Born, P. H., "Tracking Financial Achievability: Putting the FAM into Practice," Florida Department of Transportation. (February 5, 2019).

Born, P. H., Visiting Speaker Series, "Disentangling the Consequences of Moral Hazard and Cost Containment Practices in Health Insurance," Hamburg Center for Health Economics. (November 2018).

Born, P. H. (author), Sirmans, E. T. (presenter), "Adverse Selection in Health Insurance: A State Level Analysis," Southern Risk and Insurance Association. (November 20, 2018).

Born, P. H., Karl, J. B., Klein, R., "Does State Rate Regulation Matter? An Assessment of the Effects of More Stringent Regulation on Market Outcomes in Homeowners Insurance," American Risk and Insurance Association. (August 2018).

Born, P. H. (author), Steinorth, P. (author), Sirmans, E. T. (presenter), "The Value of Consumer Satisfaction in Health Insurance," American Risk and Insurance Association. (August 2018).

Born, P. H., Karl, J. B., Klein, R., "Understanding the Insurer Rate Filing Process: An Evaluation of Regulatory Treatment and Insurer Strategies," Southern Risk and Insurance Association. (November 2017).

Born, P. H., Dumm, R., "Epistemic Uncertainty in Catastrophe Models - A Base Level Examination," American Risk and Insurance Association. (August 2017).

Born, P. H., Montesinos-Yufa, H., Sirmans, E. T., "The Inter-Relatedness of the Financial Sector and Annuity: A State Aggregate Approach," American Risk and Insurance Association. (August 2017).

Born, P. H., "Reactions to Catastrophic Events: A Look at Insurers, Consumers, and Regulators," Swiss Re. (June 2017).

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. (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. (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. (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. (November 21, 2016).
- Born, P. H., "Catastrophe Risk and the Regulation of Property Insurance Markets," Macedonia Insurance Supervisory Authority. (October 2016).
- Born, P. H., Insurance Research Conference, "International Research Collaboration to Identify Best Practices in Managing Catastrophic Risks," XPRIMM. (October 2016).
- Born, P. H., XIII International Scientific Conference on service sector (INSCOSES 2016), "International Research Collaboration to Identify Best Practices in Managing Catastrophic Risks," University of Ohrid. (October 2016).
- Born, P. H., "Management of Catastrophic Risks: Lessons from the United States," University of Nis. (October 2016).
- Born, P. H., Sirmans, E., "The Value of the Managed Care Option," St. John's University. (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. (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. (July 2016).
- Born, P. H., Sirmans, E., "The Value of the Managed Care Option," Asia-Pacific Risk and Insurance Association. (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. (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), Searl 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 fuer Versicherungswissenschaft, Jahrestagung, "Medicaid and the Market for Private Health Insurance," Deutscher Verein fuer 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 für Versicherungswissenschaft, "The Relationship between Liability Costs and Government Health and Welfare Spending," Deutscher Verein für 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 für Versicherungswissenschaft, "The Effect of Regulation on Underwriting Cycles: The Case of Germany," Deutscher Verein für 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

- "Hurrincane Ian impact," Policygenius. (October 2022).
- "How AI is Transforming the Insurance Industry," Business Insurance & Gradient AI. (April 2022).
- "Health Insurance -," MoneyGeek. (March 2022).
- "Health Insurance Exchange in Florida," Vox Media. (September 2017).

YouTube Millennial Project. (March 2017).

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

Magazine

"Florida Legislature Special Session Fall 2022 - Property Insurance Market," Grist. (December 2022).

"Hurricane Ian - Flood Insurance Issues," Newsweek. (September 2022).

Managed Care Magazine. (May 2017).

Florida WatchDog. (March 2017).

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

Newspaper

"Hurricane Ian," Climate Home News. (September 2022).

The New York Times. (February 2021).

Wall Street Journal. (May 2019).

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

Miami Herald. (February 2017).

TC Palm/USA Today. (November 2016).

Other

"Florida Special Legislative Session to address Property Insurance Market," PolitiFact. (December 2022).

"Hurricane Ian Impact," Politifact. (October 2022).

Thomson-Reuters. (February 2017).

Radio

"Surfside Condo Collapse: Implications for Homeowners Insurance," National Public Radio. (July 2021).

"Florida's new homeowners' legislation (SB 76)," National Public Radio. (June 2021).

"Genetic Testing in Life Insurance," MediaTracks Communications. (January 2020).

TV

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

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

Contracts, Grants and Sponsored Research

Fellowship

Born, P. H., "Richard P. Nathan Fellowship," Sponsored by Rockefeller Institute of Government, Other, \$0.00. (2022 - 2023).

Grant

Born, P. H., "The Financial Achievability Model: Operationalization Case Studies and Analysis," Sponsored by Florida Department of Transportation, State, \$94,286.00. (July 2021 - 2022).

Nicholson, J. E. (PI), Cole, C. R. (Fellow), Born, P. H., Nyce, C. M., "Citizens Property Insurance Corporation Exposure Reduction and Depopulation Opportunities Analysis," Sponsored by Citizens Property Insurance Corporation, State, \$265,266.00. (April 2020 - November 2020).

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. (PI), "Financial Achievability in FDOT Research Projects: Putting the Framework into Action," Sponsored by Florida Department of Transportation, State, \$180,000.00. (2016 - 2018).

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), "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).

Resource Grant

Born, P. H., "Deep Care: Using AI to improve the Quality of Life of People with Alzheimer's Disease and Related Cognitive Disorders," Sponsored by Florida State University, Florida State University, \$50,000.00. (August 2022 - Present).

Awards and Honors

Donald Hardigree Best Paper Award - Journal of Insurance Issues, Western Risk and Insurance Association. (January 2022).

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., Dumm, R., Johnson, M. Epistemic Uncertainty in Catastrophe Models - A Base Level Examination. *Risk Management and Insurance Review*.

Srbinoski, B., Born, P. H., Klime, P., VanHulle, K. Regulatory Examinations and Life Insurance Development. *Journal of Financial Regulation and Compliance*.

Sirmans, E. T., Born, P. H. Variation in Insurer Operations across States: The Case of Aetna. *Health Affairs*.

Born, P. H., Lange, R., Schiller, J. Medicaid Managed Care and the Market for Private Health Insurance. *Health Economics, Policy, and Law*.

Born, P., Meyr, S., Tennyson, S. Credible or Biased? An Analysis of Insurance Product Ratings in Germany. *Journal of Risk and Insurance*.

Aseervatham, V., Born, P., Richter, A. Demand Reactions in the Aftermath of Catastrophes and the Need for Behavioral Approaches. *Journal of Risk and Insurance*.

Research Activity

"Collaborative Collision - Incubator Project" (Planning). (January 2022 - Present).

"Does regulation of separating L&H and P&C activities have negative impact on insurers' solvency? Evidence from the Egyptian insurance market." (Writing Results). (January 2022 - Present).

"Price Leadership or Peer Effects: The Case of Insurance Rate Filing" (On-Going). (January 2022 - Present).

"30th Anniversary of Hurricane Andrew" (On-Going). (August 2021 - Present).

"Citizens and the Florida Residential Property Market: How to Return to an Insurer of Last Resort" (Complete). (October 2020 - Present).

"How has the COVID-19 pandemic impacted private U.S. Health Insurance" (On-Going). (June 2020 - Present).

STATUS: Preliminary analysis is complete - waiting for 2021 Q4 results to be released to update our findings.

Abstract

Health insurers play an instrumental role in influencing access to health care and the use of health care services. The COVID-19 pandemic has put pressure on the U.S. health care system to maintain delivery of appropriate care to the population. This, in turn, creates a new challenge for health insurers whose coverage and reimbursement decisions may inadvertently affect individuals' access to services. Using quarterly health insurer financial performance and exploiting variation across states in of the prevalence of COVID-19 and shelter-in-place orders, we study the effect of the pandemic and regulatory intervention on the private health insurance market. We document substantial heterogeneity in insurer performance based on numerous factors. Health insurers are paying new, unexpected claims for testing and treatment related to COVID-19, but large-scale outbreaks suggest these costs are concentrated to certain geographies. Moreover, most states suspended non-essential medical treatment for some period of time, lowering claims payments associated with these services. Conversely, health insurer revenues have been substantially diminished from mass unemployment resulting in the loss of employment-based health insurance for millions of individuals. We show that health insurers' underwriting performance was positively affected by the pandemic during the first quarter of 2020, suggesting that the pandemic and subsequent pandemic-related regulations may have adversely affected individuals' access to appropriate health care services.

"Medical Loss Ratio Requirements and Health Insurance Prices" (On-Going). (February 2020 - Present).

STATUS: Discussing potentially combining with the COVID-19 project.

Abstract

We study the interplay between price regulation and firm performance regulation in the health insurance industry. The passage of the Patient Protection and the Affordable Care Act (ACA) imposed firm performance regulation, which caps the effective profit of health insurance companies. Facing this financial constraint, some health insurance companies maintained their pre-ACA profit level by increasing their health insurance price, even though price is highly regulated in the health insurance industry. In this study, we examine whether insurance price regulation (i.e., rate regulation) has played a role in the increasing health insurance price in the U.S. by exploiting state-level differences in the regulation process.

- "Regulatory Examinations and Life Insurance Development" (Writing Results). (January 2020 - Present).
- "An Analysis of the Factors Affecting Case-Level Loss Reserve Errors" (Writing Results). (September 2019 - Present).
Analysis of initial loss reserves for claims in Texas.
- "Does State Rate Regulation Matter? An Assessment of the Effects of More Stringent Regulation on Insurers' Performance in Homeowners Insurance" (Complete). (February 2019 - Present).
- "Aggressive Advertising and Exclusive Dealing by Auto Insurers" (Writing Results). (2019 - Present).
- "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).
- "Manipulation of Fourth Quarter Financials: Evidence from Health Insurers" (Complete). (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.

"A Comprehensive Evaluation of the Member-Owned Group Captive Option" (Complete).
(January 2020 - March 2020).
Analysis of Costs and Benefits of Group Captive membership.

"Privatizing Flood Insurance in the United States: Options, Challenges, and Pitfalls" (Complete).
(March 2019 - 2019).

SERVICE

University Service

Alternate Member, Faculty Senate. (February 2023 - Present).

Chair, Department Promotion and Tenure Committee. (February 2023 - Present).

Committee Member, College Promotion and Tenure Review Committee. (February 2023 - Present).

Member, Retirement Committee. (March 2022 - Present).

Member, International Advisory Committee. (November 2021 - Present).

Member, Search Committee - Vice President for Research. (November 2021 - Present).

Faculty Adviser, FSU Biking Club. (August 2021 - Present).

Chair, Road Scholars Committee. (January 2020 - Present).

Alternate Senator, Faculty Senate. (August 2018 - Present).

Member, Graduate Policy Committee. (2018 - Present).

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

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

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

GPC Representative, Subcommittee to evaluate the Graduate Programs in Economics.
(September 2021 - November 2021).

GPC Representative, Subcommittee to evaluate the Graduate Programs in Industrial and Materials Engineering. (January 2019 - March 2019).

Faculty Adviser, FSU Roller Hockey Team. (2011 - 2018).

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, American Risk and Insurance Association. (January 2023 - Present).

(December 2022 - Present).

(November 2022 - Present).

Committee Member, International Insurance Society. (September 2022 - Present).

(April 2022 - Present).

(December 2021 - Present).

President, Eastern European Risk and Insurance Association. (September 2021 - Present).

Committee Member, The National Alliance for Insurance Education and Research. (May 2021 - Present).

Reviewer. (2021 - Present).

Member of Editorial Board. (2021 - Present).

Topic Editor. (September 2020 - Present).

Member, Search Committee. (August 2020 - Present).

(2020 - Present).

Member, Insurance Information Institute. (October 2019 - Present).

International Review of Financial Consumers. (January 2018 - Present).

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

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).

(2022 - November 2022).

(2022).

(August 2021).

Reviewer. (May 2021).

(October 2020).

(September 2020).

(September 2020).

(September 2020).

(August 2020).

(May 2020).

Committee Chair - Strategic Planning, ARIA Communications and Strategy Committee. (2016 - 2019).

(November 2019).

(September 2019).

(April 2019).

(April 2019).

Insurance: Mathematics and Economics. (2018).

Journal of Risk and Insurance. (2018).

Journal of Risk and Uncertainty. (2018).

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

Reviewer, Foundations and Trends in Microeconomics. (June 2018).

International Journal of Environmental Research and Public Health. (March 2018).

Journal of Risk and Insurance. (2017).

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

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

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

Board Member, 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).

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

Member, Nominations 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

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

Non-Governmental Organization (NGO), Insurance Information Institute. (2020 - Present).

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

Academic, American Council of Life Insurers. (November 2018 - 2020).

Government, Florida House of Representatives - Civil Justice Subcommittee. (2019 - February 2019).

Government, Florida House of Representatives - Health Market Reform Subcommittee. (2019 - March 2019).

Government, Florida Senate - Banking and Insurance Subcommittee. (2019 - March 2019).

Non-Governmental Organization (NGO), The Able Trust. (2010 - 2017).

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).

Awards and Honors

Service

President's Award, American Risk and Insurance Association. (August 7, 2018).