
Cassandra R. Cole, PhD

Department Chair

Dr. William T. Hold Professor in Risk Management and Insurance

Director of the Master of Science in Risk Management and Insurance Program

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College of Business
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Florida State University
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Education

PhD, University of Georgia, 2002.

Major: Risk Management/Insurance

Dissertation Title: An Empirical Analysis of Motives for Termination of Defined Benefit Pension Plans

BBA, Howard University, 1995.

Major: Insurance

Work History

Other

Department Chair, Florida State University. (August 2015 - Present).

Professor, Florida State University. (2013 - Present).

Associate Professor, Florida State University. (2007 - 2013).

Assistant Professor, Florida State University. (2001 - 2007).

Instructor, University of Georgia, Athens, GA. (1999 - 2000).

Research Assistant, University of Georgia, Athens, GA. (1997 - 2000).

Senior Claim Representative, State Farm Insurance Companies. (July 1997 - August 1997).

Claim Representative, State Farm Insurance Companies. (July 1995 - June 1997).

Teaching

Teaching Experience

Courses Taught

Undergraduate

RMI 3011, Risk Management/Insurance
RMI 4135, Employee Benefit Plans
RMI 4308, Seminar in Risk and Its Control
RMI 4905, Directed Individual Study
RMI 4941, Risk Management and Insurance Internship
GEB 4941, Business Internship
MAN 4941, Field Study in Management

Graduate

RMI 5017, Fundamentals of Risk and Insurance
RMI 5136, Employee Benefit Plans
RMI 5906, Health Insurance Research
RMI 5907, Employee Benefit Plans
RMI 6195, Doctoral Seminar in Insurance: Life/Health Insurance Topics
RMI 6395, Doctoral Seminar in Risk and Insurance Theory
RMI 6980, Dissertation
RMI 8985, Dissertation Defense Examination

Directed Student Learning

Undergraduate Honors Thesis

Bachelor's Honors Committee. (2016 - 2017). Advised: Monica Stort
Bachelor's Honors Committee. (2015 - 2017). Advised: Andre Wrojensky
Supervision of Non-Thesis Student Research. (2014 - 2015). Advised: Andre Wrojensky

Undergraduate Research

Fielding, M. (2015) Cyber Risk.
Wrojensky, A. (2015) Employer-Sponsored Retirement Plans.
Dempsey, C. (2009) Premium Financing.
Zutes, C. (2009) Health Care Reform.
Ona, M. (2008) Topics in Insurance Law.
Russo, S. (2008) Directed Field Study in Insurance.
Dieppa, M. (2007) Personal Lines Agency Research.
Handelsman, E. (2007) Life/Health Agency Research.
Underhill, E. (2006) Hospital Risk Management.

Doctoral Committees

Doctoral Dissertation Committee Member. (Present). Advised: Lynette Gerido
Doctoral Dissertation Committee Member. (2017). Advised: Eleanor Sirmans
Doctoral Dissertation Committee Chair. (2016). Advised: Courtney Bass
Doctoral Dissertation Committee Member. (2016). Advised: Molly Daniel
Doctoral Dissertation Committee Member. (2014). Advised: Jill Bisco
Doctoral Dissertation Committee Co-chair. (2013). Advised: James Brad Karl
Doctoral Dissertation Committee Member. (2012). Advised: D. M. Pooser

Doctoral Dissertation Committee Member. (2011). Advised: S. G. Fier
Doctoral Dissertation Committee Member. (2009). Advised: K. M. Gatzlaff
Doctoral Dissertation Committee Member. (June 2009). Advised: Y. Wang

Research

Published Intellectual Contributions

Refereed Journal Articles

- Cole, C. R., Baggett, C. Regulation and Surplus Lines Activity. Under Second Review.
- Cole, C. R., Volkman Wise, J. Stock-Market Participation and Risk Tolerance of U.S. Households Around the Financial Crisis. Under Initial Review.
- Cole, C. R., Bisco, J. (in press). State-Based Retirement Plans – Why or Why Not? *Journal of Insurance Regulation*.
- Bisco, J., Cole, C. R., Karl, J. B. (2017). The Effect of Government Run Healthcare on the Salaries of Nursing Professionals in the U.S. *Journal of Insurance Issues*, 40(2), 215-246.
- Cole, C. R. (2017). The Potential Impact of State-Based Retirement Plans on Retirement Savings. *Journal of Financial Service Professionals*, 71(5), 68-76.
- Cole, C. (2016). 401(k) Plans - Do Investment Options and Control of Investments Matter? *Journal of Financial Service Professionals*, 39(1), 1-37.
- Cole, C., Karl, B., Wade, C. (2016). A Review of States' Decisions Regarding Health Insurance Exchanges. *Journal of Insurance Regulation*, 35(2), 1-27.
- Carson, J. M., Cole, C. R., Fier, S. G. (2016). Name Changes and Future Growth: Evidence from the Life Insurance Industry. *Journal of Insurance Issues*, 39(1), 1-37.
- Cole, C. R., Karl, J. B. (2016). The Effect of Multidimensional Product Operational Strategies on the Performance of Health Insurance Conglomerates. *Applied Economics*, 48(3), 190-202. <http://www.tandfonline.com/doi/full/10.1080/00036846.2015.1076149>
- Cole, C. R., Maroney, P. F., McCullough, K. A., Powell, L. S. (2015). Automobile Insurance Vehicle Repair Practices: Politics, Economics, and Consumer Interests. *Risk Management and Insurance Review*, 27.
- Cheung, R., Cole, C. R., McCullough, K. A., MacPherson, D., Nyce, C. M. (2015). Demographic Factors and Price Distortions in Insurance. *Risk Management and Insurance Review*, 18(1), 28-Jan.
- Cole, C. R., He, E., Karl, J. B. (2015). Market Structure and the Performance of the U.S. Health Insurance Marketplace: A State-Level Analysis. *Journal of Insurance Regulation*, 34(4), 30-Jan. http://www.naic.org/documents/prod_serv_jir_JIR-ZA-34-04-EL.pdf

- Cole, C. R., Fier, S. G., Carson, J. M., Andrews, D. (2015). The Impact of Insurer Name Changes on the Demand for Insurance. *Journal of Risk and Insurance*, 82(1), 173-203.
- Cole, C., Marzen, C. (2013). A Review of State Sovereign Immunity Statutes and the Management of Liability Risks by States. *Journal of Insurance Regulation*, 32, 45-82.
- Bisco, J., Cole, C. R., McCullough, K. (2013). Social Media and Employment Practices Liability in Recruiting and Hiring. *PLUS Journal*, 26(6), 1, 5-6.
- Cole, C. R., Ferguson, W., Lee, R. B., McCullough, K. A. (2012). Internationalization of the Reinsurance Industry: An Analysis of the Net Financial Position of Reinsurers. *Journal of Risk and Insurance*, 79, 897-930.
- Cole, C. R., Eastman, K. L., MacPherson, D. A., Maroney, P. M., McCullough, K. A. (2012). The Impact of No-Fault Insurance Laws on Automobile Insurance Rates. *North American Actuarial Journal*, 16(3), 306-322.
- Cole, C. R., McCullough, K. A. (2012). The Insurance Industry's Talent Gap and Where We Go from Here. *Risk Management and Insurance Review*, 15(1), 10.
- Cole, C. R., McCullough, K. A. (2012). The Use of Social Media by Insurers and Potential Legal and Regulatory Concerns. *Journal of Insurance Regulation*, 31, 179-194.
- Cole, C. R., He, E., McCullough, K., Semykina, A., Sommer, D. W. (2011). An Empirical Examination of Stakeholder Groups as Monitoring Sources in Corporate Governance. *Journal of Risk and Insurance*, 78(2), 703-730.
- Cole, C. R., He, E., McCullough, K. A., Sommer, D. W. (2011). Separation of Ownership and Management: Implications for Risk Taking Behavior. *Risk Management and Insurance Review*, 14(1), 49-71.
- Cole, C. R., Macpherson, D., Maroney, P. F., McCullough, K. A., Newman, J. W., Nyce, C. M. (2011). The Use of Post-Loss Assessments in Financing of Catastrophic Risk. *Risk Management and Insurance Review*, 14(2), 265-298.
- Cole, C. R., Macpherson, D., McCullough, K. A. (2010). A Comparison of Hurricane Loss Models. *Journal of Insurance Issues*, 33(1), 31-53.
- Cole, C. R., Carson, J. M., Gatzlaff, K. M., Maroney, P. F., McCullough, K. A. (2010). A Hybrid Course in Risk Management and Insurance. *Risk Management and Insurance Review*, 13(2), 303-322.
- Cole, C. R., McCullough, K. A., Powell, L. (2010). Collateralization of International Reinsurance Liabilities in the U.S. Insurance Industry. *Insurance Markets and Companies: Analyses and Actuarial Computations*, 1(2), 32-38.
- Cole, C. R., Sommer, D. W. (2010). Insider Ownership and Pension Funding: An Empirical Analysis. *Journal of Insurance Issues*, 33(2), 111-131.

- Cole, C. R., Macpherson, D., Maroney, P. F., McCullough, K. A., Newman, J. W., Nyce, C. M. (2009). A Review of the Development of Residual Market Mechanisms in Florida. *Journal of Insurance Regulation*, 55-80.
- Cole, C. R., Maroney, P. F., McCullough, K. A., Nyce, C. M. (2009). The Role of State-Run Insurers in Providing Property Coverage in Coastal States with High Hurricane Exposure. *CPCU eJournal*, 11-Jan.
- Cole, C. R., McCullough, K. A. (2008). A Comparative Analysis of U.S. Property and Casualty Reinsurers and Insurers. *Risk Management and Insurance Review*, 179-207.
- Cole, C. R., McCullough, K. A. (2008). A Review of Legislation Related to Stranger-Originated Life Insurance. *Journal of Insurance Regulation*, 73-90.
- Cole, C. R., Fier, S. G. (2008). A Survey of Stock-Drop Litigation, the Pension Protection Act of 2006, and Fiduciary Liability Insurance. *PLUS Journal*, 7-May.
- Cole, C. R., McCullough, K. A. (2008). Captive Domiciles: Trends and Recent Change. *Journal of Insurance Regulation*, 61-90.
- Cole, C. R., McCullough, K. A. (2007). A Review of Some Possible Solutions to the Uninsured Motorist Problem. *CPCU eJournal*, -.
- Cole, C. R., Lee, R. B., McCullough, K. A. (2007). A Test of the Eclectic Paradigm: Evidence From the U.S. Reinsurance Market. *Journal of Risk and Insurance*, 493-522.
- Cole, C. R., McCullough, K. A. (2006). A Reexamination of the Corporate Demand for Reinsurance. *Journal of Risk and Insurance*, 169-192.
- Cole, C. R., McCullough, K. A. (2006). A Review of the Issues Surrounding Fair Share Health Care Bills. *Journal of Insurance Regulation*, 25-40.
- Cole, C. R., McCullough, K. A., Paris, S. (2006). An Examination of the Current State of Retirement Savings with a Focus on Individual Exemptions. *Journal of Insurance Issues*, 107-131.
- Cole, C. R., Corbett, R. B., McCullough, K. A. (2005). 2004 Hurricane Losses: Testing the Lessons Learned from Hurricane Andrew. *CPCU eJournal*, -.
- Cole, C. R., McCullough, K. A. (2005). A Discussion of the Legal and Legislative Issues Surrounding Silica-Related Injuries. *Journal of Insurance Regulation*, 21-37.
- Cole, C. R., Sommer, D. W. (2005). An Empirical Analysis of the Motives for Fully Funded Defined Benefit Plan Terminations. *Journal of Insurance Issues*, 33-60.
- Maroney, P. F., Gatzlaff, K. M., McCullough, K. A., Newman, Jr., J. W., Cole, C. R. (2005). An Examination of Issues Pertinent to Establishing a Single Peril Facility. *Journal of Insurance Regulation*, 29-Mar.

- Corbett, R. B., Dumm, R. E., Gatzlaff, K. M., Maroney, P. F., McCullough, K. A., Newman, Jr., J. W., Cole, C. R. (2005). Potential Solutions to the Sinkhole Problem in Florida. *CPCU eJournal*, -.
- Cole, C. R., McCullough, K. A. (2005). The Mold Crisis. *Journal of Insurance Regulation*, 16-Jan.
- Cole, C. R., Eastman, K. L., Maroney, P. F., McCullough, K. A. (2004). A Review of the Current and Historical No-Fault Environment. *Journal of Insurance Regulation*, 23-Jan.
- Cole, C. R., McCullough, K. A., Maroney, P. F. (2004). Managing Subsidence. *Journal of Insurance Issues*, 21-Jan.
- Cole, C. R., McCullough, K. A. (2004). The Debate Over Claims Reporting Databases in Insurance Issuance and Pricing. *Journal of Insurance Regulation*, 91-103.
- Cole, C. R., McCullough, K. A. (2002). Excluding Terror. *CPCU eJournal*, -.
- Cole, C. R. (2002). Pending Reform: An Examination of Changes to Defined Contribution Plan Design. *Journal of Financial Services Professionals*, 57-62.
- Cole, C. R., Dumm, R. E., McCullough, K. A. (2001). The Uninsured Motorist Problem: An Investigation of the Impact of Enforcement and Penalty Severity on Compliance. *Journal of Insurance Regulation*, 613-637.

Journal Articles

- Cole, C. R. (2003). Pension Plans and the Market. *Journal of Financial Services Professionals*, 13-Oct.

Periodicals

- Cole, C. R., McCullough, K. A. (2013). The Journal of Insurance Regulation: Important and Timely Issues in Research. *American Risk and Insurance Association Newsletter* (pp. 9).

Other

- Cole, C. R., Fier, S., Carson, J. *What's in a Name?* (pp. 18-21).
- Cole, C. R., Liebenberg, A. (2013). *The Uncertain Future of U.S. Retirees* (10th ed., vol. 50, pp. 48-53).
- Barrington, K., Blaine, C., Cole, C. R., Terrell, J. (2011). *Report on Existing Millennial Research: Leveraging Current Research to Meet the Needs of the Insurance Industry*. The Griffith Insurance Education Foundation.
- Powell, L., Maroney, P. F., McCullough, K. A., Cole, C. R. (2010). *Consumer Choice in Auto Repair: The Politics and Economics of Automobile Insurance Repair Practices*. NAMIC.
- Cole, C. R., Dumm, R. E., McCullough, K. A. (2002). A Fine Incentive. *Best's Review* (3rd ed., vol. 103, pp. 57-58).

Presentations Given

- Cole, C. R., Volkman-Wise, J. (Co-author), Travelers Research Symposia and Berkley Scholars Presentation Series, "Stock-Market Participation and Risk Tolerance of U.S. Households Around the Financial Crisis," St. John's University, Manhattan, NY, United States. (February 2018).
- Cole, C. R., Baggett, C., Western Risk and Insurance Association Annual Conference, "The Impact of Surplus Lines Affiliation on Risk Taking," Western Risk and Insurance Association, Las Vegas, NV, United States. (January 2018).
- Cole, C. R., Montesinos Yufa, H., Southern Risk and Insurance Association Annual Conference, "An Examination of Health Care Exchanges: Competition, Plan Choice and Price," Southern Risk and Insurance Association, Nashville, TN, United States. (November 2017).
- Cole, C. R., Baggett, C. (Presenter), Southern Risk and Insurance Association Annual Conference, "The Impact of Surplus Lines and Admitted Affiliation on Risk Taking," Southern Risk and Insurance Association, Nashville, TN, United States. (November 2017).
- Cole, C. R., Karl, J. B. (Co-author), Southern Risk and Insurance Association Annual Conference, "The Differential Effects of Medical Loss Ratio Regulation on Health Insurer Operations," Southern Risk and Insurance Association, Savannah, GA, United States. (November 2016).
- Cole, C. R., Baggett, C. (Co-author), (Co-author), Southern Risk and Insurance Association Annual Conference, "The Impact of the Patient Protection and Affordable Care Act (PPACA) on the Workers' Compensation Marketplace," Southern Risk and Insurance Association, Savannah, GA, United States. (November 2016).
- Cole, C. R., Baggett, C., American Risk and Insurance Association Annual Conference, "An Analysis of International and External Capital Markets: The Role of Regulation," American Risk and Insurance Association, Cambridge, MA, United States. (August 2016).
- Cole, C. R., Volkman-Wise, J. (Co-author), American Risk and Insurance Association Annual Conference, "Risk Tolerance and Stock-Market Participation of U.S. Households Around the Financial Crisis," American Risk and Insurance Association, Cambridge, MA, United States. (August 2016).
- Cole, C. (Presenter), Volkman-Wise, J. (Presenter), Western Risk and Insurance Association Annual Conference, "Risk Tolerance and Stock Market Participation of U.S. Households Around the Financial Crisis," Western Risk and Insurance Association. (2015).
- Bisco, J. (Presenter), Cole, C. (Presenter), Karl, J. B. (Presenter), Southern Risk and Insurance Association Annual Conference, "The Effect of Government Run Healthcare on the Salary of Nursing Professionals in the U.S.," Southern Risk and Insurance Association. (2015).
- Cole, C. (Presenter), Karl, J. B. (Presenter), American Risk and Insurance Association Annual Conference, "The Effect of Multidimensional Product Operational Strategies on the Performance of Health Insurance Conglomerates," American Risk and Insurance Association. (2014).

- Cole, C. R. (Presenter), He, E. (Presenter), Karl, J. B. (Presenter), Annual Conference, "An Empirical Investigation of Firm-Level Profitability of Health Insurers," American Risk and Insurance Association. (2013).
- Cole, C. R. (Presenter), Marzen, C. (Presenter), the Annual Conference, "A Review of State Sovereign Immunity Statutes and the Management of Liability Risks by States," Southern Risk and Insurance Association. (2012).
- Cole, C. R. (Presenter), He, E. (Presenter), Karl, J. B. (Presenter), the Annual Conference, "Competition, Concentration, and Profitability - Evidence from Health Insurance Markets Across States," American Risk and Insurance Association. (2012).
- Cole, C. R. (Presenter), He, E. (Presenter), Karl, J. B. (Presenter), the Annual Conference, "Market Structure and Industry Performance of U.S. Health Insurers," Southern Risk and Insurance Association. (2012).
- Cole, C. R. (Presenter), He, E. (Presenter), Karl, J. B. (Presenter), Health Insurance Symposium, "Competition, Concentration, and Profitability - Evidence from Health Insurance Markets Across States," Center for Insurance Research. (February 2012).
- Cole, C. R. (Presenter), He, E. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "An Examination of Insurer Financial Strength Ratings," American Risk and Insurance Association. (2011).
- Cole, C. R. (Presenter), Insurance Education and Career Summit, "FSU RMI Undergraduate Program," Griffith Foundation. (September 2011).
- Cole, C. R. (Presenter), Liebenberg, A. (Presenter), Brown Bag Seminar, "Factors Affecting Low Retirement Savings," Center for Insurance Research. (April 2011).
- Cole, C. R. (Presenter), Carson, J. M. (Presenter), Fier, S. G. (Presenter), Andrews, D. (Presenter), the Annual Conference, "The Short-Term Response to Insurer Name Changes," Southern Risk and Insurance Association. (2010).
- Cole, C. R. (Presenter), Macpherson, D. (Presenter), McCullough, K. A. (Presenter), Nyce, C. M. (Presenter), the Annual Conference, "An Empirical Analysis of the Impact of Socio-Demographic Factors on Subsidies Received by Florida Homeowners," American Risk and Insurance Association. (2009).
- Cole, C. R. (Presenter), He, E. (Presenter), McCullough, K. (Presenter), the Annual Conference, "An Examination of Insurer Financial Strength Ratings," Southern Risk and Insurance Association. (2009).
- Cole, C. R. (Presenter), He, E. (Presenter), McCullough, K. A. (Presenter), Sommer, D. W. (Presenter), the Annual Conference, "Separation of Ownership and Management: Implications for Firms' Risk Taking Behavior," American Risk and Insurance Association. (2009).
- Cole, C. R. (Presenter), Macpherson, D. (Presenter), Maroney, P. F. (Presenter), McCullough, K. A. (Presenter), Newman, J. W. (Presenter), Nyce, C. M. (Presenter), the Annual Conference,

- "Subsidies in the Florida Property Insurance Market," American Risk and Insurance Association. (2009).
- Cole, C. R. (Presenter), He, E. (Presenter), McCullough, K. A. (Presenter), Florida Catastrophic Storm Center Symposium, "An Examination of Insurer Financial Strength Ratings," Florida Catastrophic Storm Center. (November 2009).
- Cole, C. R. (Presenter), Liebenberg, A. (Presenter), the Annual Conference, "An Examination of Retirement Measures and the Factors Affecting the Adequacy of Retiree Income," American Risk and Insurance Association. (2008).
- Cole, C. R. (Presenter), He, E. (Presenter), McCullough, K. A. (Presenter), Newman, J. W. (Presenter), Nyce, C. M. (Presenter), the Annual Conference, "Balancing Stakeholder Interests in the Insurance Industry," Southern Risk and Insurance Association. (2008).
- Cole, C. R. (Presenter), Ferguson, W. (Presenter), Lee, R. B. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "Developed and Developing Countries and the Decision to Internationalize: An Expansion of the Eclectic Paradigm Applied to the US Reinsurance Industry," American Risk and Insurance Association. (2008).
- Cole, C. R. (Presenter), Macpherson, D. (Presenter), Maroney, P. (Presenter), McCullough, K. A. (Presenter), Newman, J. W. (Presenter), Nyce, C. M. (Presenter), the Annual Conference, "Subsidies in the Florida Property Insurance Market," Southern Risk and Insurance Association. (2008).
- Cole, C. R. (Presenter), Ferguson, W. (Presenter), Lee, R. B. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "Developing Countries and the Decision to Internationalize: An Expansion of the Eclectic Paradigm Applied to the US Reinsurance Industry," Asia-Pacific Risk and Insurance Association. (2007).
- Cole, C. R. (Presenter), Maroney, P. F. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "Lessons Learned from Online RMI Education: The First Five Years," Southern Risk and Insurance Association. (2007).
- Cole, C. R. (Presenter), McCullough, K. A. (Presenter), Powell, L. (Presenter), Annual Conference on Global Financial Markets, "Regulation of Reinsurance Recoverables: Protection or Protectionism?," Global Financial Markets Association. (2007).
- Cole, C. R. (Presenter), He, E. (Presenter), McCullough, K. A. (Presenter), Sommer, D. W. (Presenter), the Annual Conference, "Separation of Ownership and Management: Implications for Firms' Risk Taking Behavior," Southern Risk and Insurance Association. (2007).
- Cole, C. R. (Presenter), Fier, S. G. (Presenter), the Annual Conference, "The Short-Term Effects of Pension Freezes on Shareholder Wealth," Southern Risk and Insurance Association. (2007).
- Cole, C. R. (Presenter), Ferguson, W. (Presenter), Lee, R. B. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "Developing Countries and the Decision to Internationalize: An Expansion of the Eclectic Paradigm Applied to the US Reinsurance Industry," Southern Risk and Insurance Association. (2006).

Cole, C. R. (Presenter), Gatzlaff, K. M. (Presenter), Maroney, P. F. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "Emerging Technologies in the Delivery of Risk Management and Insurance," Western Risk and Insurance Association. (2006).

Cole, C. R. (Presenter), Liebenberg, A. (Presenter), the Annual Conference, "Factors Affecting the Adequacy of Retirement Income," Southern Risk and Insurance Association. (2006).

Cole, C. R. (Presenter), McCullough, K. A. (Presenter), Powell, L. (Presenter), the Annual Conference, "Regulation of Reinsurance Recoverables: Protection or Protectionism?," American Risk and Insurance Association. (2006).

Cole, C. R. (Presenter), McCullough, K. A. (Presenter), Powell, L. (Presenter), the Annual Conference, "Regulation of Reinsurance Recoverables: Protection or Protectionism?," Southern Risk and Insurance Association. (2006).

Cole, C. R. (Presenter), the Annual Conference, "A Comparative Analysis of U.S. Property and Casualty Reinsurers and Insurers," Southern Risk and Insurance Association. (2005).

Cole, C. R. (Presenter), Lee, R. B. (Presenter), McCullough, K. A. (Presenter), World Risk and Insurance Economics Congress, "A Test of the Eclectic Paradigm: Evidence from the U.S. Reinsurance Market," World Risk and Insurance Economics Congress. (2005).

Cole, C. R. (Presenter), Gatzlaff, K. M. (Presenter), Maroney, P. F. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "Subsidence Funds, A Comparative Analysis," Western Risk and Insurance Association. (2005).

Cole, C. R. (Presenter), Gatzlaff, K. M. (Presenter), Maroney, P. F. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "The Development and Use of Hybrid Courses in Risk Management and Insurance," Southern Risk and Insurance Association. (2005).

Cole, C. R. (Presenter), Gatzlaff, K. M. (Presenter), Maroney, P. F. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "An Analysis of Subsidence Insurance Facilities," Southern Risk and Insurance Association. (2004).

Cole, C. R. (Presenter), McCullough, K. (Presenter), Paris, S. A. (Presenter), the Annual Conference, "Pension Plans, Individual Exemptions, and Retirement Security," Southern Risk and Insurance Association. (2004).

Cole, C. R. (Presenter), McCullough, K. A. (Presenter), Paris, S. (Presenter), the Annual Conference, "Pension Plans, Individual Exemptions, and Retirement Security," American Risk and Insurance Association. (2004).

Cole, C. R. (Presenter), Lee, R. B. (Presenter), McCullough, K. A. (Presenter), the Annual Meeting, "The Determinants of U.S. Involvement in Foreign Markets," American Risk and Insurance Association. (2003).

Cole, C. R. (Presenter), Eastman, K. L. (Presenter), Maroney, P. F. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "The Impact of No-Fault Insurance Laws on Automobile Insurance Rates," Southern Risk and Insurance Association. (2003).

- Cole, C. R. (Presenter), Eastman, K. L. (Presenter), Maroney, P. F. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "The Impact of No-Fault Insurance Laws on Automobile Insurance Rates," American Risk and Insurance Association. (2003).
- Cole, C. R. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "Impact of the State of the Reinsurance Industry on the Corporate Demand for Insurance," American Risk and Insurance Association. (2002).
- Cole, C. R. (Presenter), Maroney, P. F. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "The Economic Impact of Sinkholes: Evidence From Closed Claims in the State of Florida," Southern Risk and Insurance Association. (2002).
- Cole, C. R. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "The Effect of the State of the International Reinsurance Industry on the Corporate Demand for Insurance," Southern Risk and Insurance Association. (2002).
- Cole, C. R. (Presenter), Sommer, D. W. (Presenter), the Annual Conference, "An Empirical Analysis of Market Share Changes and Motivations for Termination of Defined Benefit Pension Plans," American Risk and Insurance Association. (2001).
- Cole, C. R. (Presenter), Sommer, D. W. (Presenter), the Annual Conference, "An Empirical Analysis of the Motives for Termination of Defined Benefit Pension Plans," Southern Risk and Insurance Association. (2001).
- Cole, C. R. (Presenter), Dumm, R. E. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "The Impact of Enforcement and Penalty Severity on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws," American Risk and Insurance Association. (2000).
- Cole, C. R. (Presenter), Dumm, R. E. (Presenter), McCullough, K. A. (Presenter), the Annual Conference, "The Impact of Enforcement and Penalty Severity on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws," Southern Risk and Insurance Association. (2000).
- Cole, C. R. (Presenter), Gustavson, S. G. (Presenter), the Annual Conference, "Pension Plans: An Empirical Study of the Motivations for Terminations," Southern Risk and Insurance Association. (1999).

Contracts, Grants and Sponsored Research

- Cole, C. R., Karl, J. B., "Do Health Insurers Use Affiliations to Diversify?," Sponsored by Florida State University - COFRS, \$14,000.00. (May 2013 - August 2013).
- Cole, C. R., "Summer Research Grant," Sponsored by Florida State University College of Business, \$6,500.00. (2011).
- Cole, C. R., "Consumer Choice in Automobile Repair (with Patrick Maroney, Kathleen McCullough, and Lars Powell)," Sponsored by National Association of Mutual Insurance Companies, Inc., \$20,000.00. (2010).

- Cole, C. R., "An Examination of Retirement Measures and the Factors Affecting the Adequacy of Retiree Income," Sponsored by Florida State University College of Business, \$12,500.00. (2008).
- Cole, C. R., "Stock-Drop Litigation, Professional Liability Insurance, and the Pension Protection Act of 2006 (with Stephen Fier)," Sponsored by PLUS Foundation, \$3,000.00. (2007).
- Cole, C. R., "Factors Affecting the Adequacy of Retirement Income (with Andre Liebenberg)," Sponsored by U. S. Department of Labor, \$25,000.00. (2006).
- Cole, C. R., "Course Redesign Initiative (with Kathleen McCullough)," Sponsored by Florida State University Office for Distributed and Distance Learning, \$41,812.00. (2005).
- Cole, C. R., "Development of Instructional Material (with James Carson, Richard Corbett, Randy Dumm, Kevin Eastman, Kathleen McCullough, Patrick Maroney)," Sponsored by State Farm Insurance Companies, \$25,000.00. (2004).
- Cole, C. R., "Insurance Study of Sinkholes (with Patrick Maroney, Richard Corbett, Randy Dumm, Kevin Eastman, Kevin Gatzlaff, Kathleen McCullough, Mark Browne, James (Jay) Newman, and Martin Simons)," Sponsored by State of Florida, \$300,000.00. (2004).
- Cole, C. R., "Pension Plans, Individual Exemptions, and Retirement Security (with Kathleen McCullough and Steve Paris)," Sponsored by State Farm Insurance Companies, \$2,500.00. (2004).
- Cole, C. R., "Enhancing Risk Management and Insurance Courses through Technology (with Kathleen McCullough)," Sponsored by Florida State University College of Business, \$12,500.00. (2003).
- Cole, C. R., "Insider Ownership and Pension Funding: An Empirical Analysis," Sponsored by Florida State University Black Faculty and Graduate Student Support Grant, \$4,000.00. (2002).
- Cole, C. R., "The Impact of Enforcement and Penalty Severity on Regulatory Compliance: Evidence from Compulsory Automobile Insurance Laws (with Randy Dumm and Kathleen McCullough)," Sponsored by Journal of Insurance Regulation Research Grant, \$5,000.00. (2000).

Service

University Service

Faculty Senate Alternate, Faculty Senate. (2017 - Present).

Member, Chair Education Committee. (2017 - Present).

Faculty Coordinator, Risk Management and Insurance Executive Council. (2016 - Present).

Masters Program Coordinator, MS-RMI Program. (2016 - Present).

Member, College of Business Professionalism Committee. (2016 - Present).

Member, Strategic Planning Committee. (2016 - Present).

Chair, Master's Admission Committee. (2015 - Present).

Member, Executive Committee. (2015 - Present).

Member, Graduate Policy Committee - Subcommittee. (January 2015 - Present).

Member, Master's Policy Committee. (2015 - Present).

Co-Chair, Department Curriculum Committee. (2011 - Present).

Member, Master's Admission Committee for RMI. (2011 - Present).

Chair, Florida State University Insurance and Benefits Committee. (2009 - Present).

Member, College of Business Technology Committee. (2009 - Present).

Advisor, Florida State University Insurance Society. (2007 - Present).

RMI Undergraduate Program Coordinator, Department Programs. (2007 - Present).

Advisor, Florida State University Minority Business Students Association. (2006 - Present).

Center Redesign, Center for Risk Management Educationi & Research. (2016 - 2017).

Mentor, Faculty of Color Writing Collective. (February 2017 - May 2017).

Member, Dean Search Committee - College of Business. (2015 - 2016).

Member, College of Business Faculty Evaluation Committee. (2013 - 2014).

Member, College of Business Promotion and Tenure Committee. (2013 - 2014).

Member, College of Business Promotion and Tenure Committee. (2011 - 2012).

Member, College of Business Faculty Evaluation Committee. (2009 - 2010).

Member, Florida State University Senate Grievance Committee. (2005 - 2008).

Co-Advisor, Florida State University Insurance Society. (2005 - 2007).

Member, College of Business Undergraduate Admissions Appeals Committee. (2006).

Member, College of Business Library Committee. (2003 - 2006).

Professional Service

Editor for Refereed Journals

Co-editor, Journal of Insurance Regulation (2013–present).

Editorial Board Memberships

Journal of Financial Service Professionals (2014–present).

Journal of Applied Risk Management & Insurance (2012–present).

Journal of Insurance Issues (2010–2014).

Journal of Insurance Regulation (2005–2013).

Guest Reviewer for Refereed Journals

Annals of Management Science (2013–present).

Natural Hazards (2012–present).

Geneva Papers on Risk and Insurance - Issues and Practice (2010–present).

Journal of Risk and Insurance (2009–present).

The Geneva Risk and Insurance Review (2009–present).

Risk Management and Insurance Review (2007–present).

Reviewer, Managerial Finance. (2016).

Asia-Pacific Journal of Risk and Insurance (2014).

Research Institute of Asian Women (2014).

Journal of Insurance Issues (2002–2013).

Journal of Accounting, Auditing and Finance (2009).

Journal of Insurance Regulation (2005–2006).

Risk Management and Insurance Review (2002).

Reviewer for Textbooks

Fundamentals of Risk Management: Understanding, Evaluating, & Implementing Effective Risk Management (2010).

Risk Management for Enterprises and Individuals (2009).

Introduction to Risk Management (2008).

Employee Benefits (2007).

Risk Management and Insurance (2007).

Risk Management and Insurance (2002).

Professional Association Activity

Member, Early Career Scholarly Achievement Award Committee, American Risk and Insurance Association (2016–present).

Speaker, Women in (Re)Insurance Networking Reception (2017).

Member, American Association of Managing General Agents. (2016–2017).

Member, Journal of Insurance Issues, Search Committee for Editor (2016–2017).

Speaker, National Society of Insurance Premium Auditors. (2016).

Reviewer for MS – Insurance Management Program, Columbia University. (2016).

Chair, American Risk and Insurance Association, Membership Committee (2008–2015).

Speaker, Trustees and Administrators Institutes Conference, International Foundation of Employee Benefit Plans (2013).

Speaker, Trustees and Administrators Institutes Conference, International Foundation of Employee Benefit Plans (2013).

President, Southern Risk and Insurance Association (2012–2013).

Member, Student Research Award Committee, Chartered Property Casualty Underwriters Society (2012).

Member, Risk Management and Insurance Review, Search Committee for Editor (2011–2012).

First Vice-President, Southern Risk and Insurance Association (2011–2012).

Member, American Risk and Insurance Association, Hedges Award Committee (2007–2011).

Second Vice-President, Southern Risk and Insurance Association (2009–2010).

Member, American Risk and Insurance Association, Program Committee (2007–2010).

Member, Southern Risk and Insurance Association, Membership Committee (2005–2010).

Member, American Risk and Insurance Association, Best Feature Article for RMIR Committee (2009).

Secretary/Treasurer, Southern Risk and Insurance Association (2008–2009).

Member, American Risk and Insurance Association, Best Feature Article for RMIR Committee (2008).

Member, American Risk and Insurance, Membership Committee (2005–2008).

Member, Southern Risk and Insurance Association, Board of Directors (2005–2008).

Member, American Risk and Insurance Association, Program Committee (2003).

Member, Southern Risk and Insurance Association, Nominations Committee (2003).

Contributor, Quoted in the article "Story of two Sinkholes: Money Pit and Money Pot" by Leonora LaPeter on the topic of sinkhole losses in the state of Florida, St. Petersburg Times (2003).

Member, American Risk and Insurance Association, Program Committee (2002).

Contributor, Florida Underwriter Magazine. (2002).

Public Service

Board of Directors, Spencer Educational Foundation, New York, NY. (April 2018 - Present).

Mentor, Spencer Educational Foundation Scholarship Recipient Mentoring Program. (2017 - Present).

Member, American Association of Managing General Agents. (2016 - Present).

Speaker, Women in (Re)Insurance, Miami, FL. (August 2017).

Team Member, American Council for Education. (January 2014).

Senior Scholar, Sisters of the Academy Institute. (July 2013).

Professional Memberships

American Risk and Insurance Association.

Professional Liability Underwriting Society.

Southern Risk and Insurance Association.

Western Risk and Insurance Association.

Windstorm Insurance Network, Inc.

National African-American Insurance Association.

Risk Management Society. (January 2018 - Present).

Development Activities Attended

Nondegree Education and Training, "Leadership Development Program," Florida State University. (May 2017 - May 2018).

Awards and Honors

Graduate Teaching Award Nominee, Florida State University (2016).

RMIR Best Perspectives Article Award, American Risk and Insurance Association (2012).

State Farm Companies Foundation Doctoral Dissertation Award, State Farm. (2000).

Terry College of Business Ph.D. Research Assistantship, University of Georgia. (2000).

Department of Insurance, Legal Studies, and Real Estate Assistantship, University of Georgia. (1999).

Spencer Foundation Scholarship, Spencer Foundation. (1999).

Terry College of Business Ph.D. Research Assistantship, University of Georgia. (1999).

Terry College of Business Ph.D. Research Assistantship, University of Georgia. (1998).

University-Wide Assistantship, University of Georgia. (1997).