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S.S. Huebner Foundation for Insurance Education
Virginia Commonwealth University
Dear Attendees,

On behalf of the members of the Program Committee and the Board of Directors of the American Risk and Insurance Association, we would like to welcome you to Washington, DC and the 2023 ARIA Annual Meeting! We are pleased to present the program for this year’s meeting. The program committee has organized an excellent set of speakers and panel sessions on important public policy, research, and pedagogical topics.

The ARIA meeting is where academics come together as a discipline to share and receive feedback on original research and teaching insights and innovation. The program this year includes seven concurrent sessions where papers across many risk and insurance-related topics will be presented and discussed. Additionally, panel discussions involving policymakers, academics, and industry professionals are sure to generate great conversation.

Of course, the annual meeting is also about the opportunity to interact and engage with fellow attendees outside of the sessions. The meeting begins Sunday evening with a reception for individuals attending ARIA for the first time followed by our traditional opening reception for all attendees. We also encourage all to attend the Monday evening reception at the Mansion on O Street. This is a great opportunity to experience a nearby Washington landmark.

We hope that the meeting experience is professionally rewarding and that you will also have the opportunity to experience the culture, history, and beauty of the nation’s capital during your visit!

MESSAGE FROM THE PRESIDENT AND PROGRAM CHAIR
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University of South Florida

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Annette Hofmann  
University of Cincinnati

Andre Liebenberg  
University of Mississippi

Petra Steinorth  
University of Hamburg
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Cover photo courtesy of Washington.org
### Saturday, August 5

- **6:00 p.m.** | Board of Directors Dinner

### Sunday, August 6

- **7:15 a.m. - 1:00 p.m.** | Board Meeting
- **1:00 p.m. - 5:00 p.m.** | S.S. Huebner Foundation Doctoral Colloquium
- **5:00 p.m. - 5:30 p.m.** | First Timers’ Welcome
- **5:30 p.m. - 7:30 p.m.** | Welcome Reception for All

### Monday, August 7

- **7:00 a.m. - 8:15 a.m.** | JRI Editorial Team Meeting
- **8:15 a.m. - 10:00 a.m.** | Opening General Session
- **10:15 a.m. - 11:45 a.m.** | Concurrent Session A
- **12:00 p.m. - 1:30 p.m.** | President’s Luncheon
- **1:45 p.m. - 3:15 p.m.** | Concurrent Session B
- **3:30 p.m. - 5:00 p.m.** | Concurrent Session C
- **5:15 p.m. - 6:15 p.m.** | ARIA Business Meeting
- **6:45 p.m. - 8:15 p.m.** | Attendee and Guest Reception: Mansion on O Street

### Tuesday, August 8

- **7:00 a.m. - 8:15 a.m.** | RMIR Editorial Team Meeting
- **8:30 a.m. - 10:00 a.m.** | General Session
- **10:15 a.m. - 11:45 a.m.** | Concurrent Session D
- **12:00 p.m. - 1:30 p.m.** | Awards Luncheon and President’s Address
- **1:45 p.m. - 3:15 p.m.** | Concurrent Session E
- **3:30 p.m. - 5:15 p.m.** | Risk and Insurance Teaching Society General Session

### Wednesday, August 9

- **7:00 a.m. - 8:15 a.m.** | Doctoral Student Event with Breakfast
- **8:30 a.m. - 10:00 a.m.** | Concurrent Session F
- **10:30 a.m. - 12:00 p.m.** | Concurrent Session G
- **12:00 p.m.** | Adjournment
Official Event App

- Explore the **professional profiles** of event speakers and attendees
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<th>President</th>
<th>Institution</th>
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<tr>
<td>1933-34</td>
<td>S.S. Huebner</td>
<td>University of Pennsylvania</td>
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<td>1935-36</td>
<td>Ralph H. Blanchard</td>
<td>Columbia University</td>
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<td>1937-38</td>
<td>Harry J. Loman</td>
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<td>1939-40</td>
<td>Robert Riegel</td>
<td>University of Buffalo</td>
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<td>1940-41</td>
<td>David McCahan</td>
<td>University of Pennsylvania</td>
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<td>1942-43</td>
<td>Edison L. Bowers</td>
<td>Ohio State University</td>
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<td>1944-45</td>
<td>Frank G. Dickinson</td>
<td>University of Illinois</td>
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<td>1946-47</td>
<td>C.A. Kulp</td>
<td>University of Pennsylvania</td>
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<td>1948-49</td>
<td>J. Anderson Fitzgerald</td>
<td>University of Texas</td>
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<td>1950-51</td>
<td>Erwin A. Gaumnitz</td>
<td>University of Wisconsin-Madison</td>
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<td>1952-53</td>
<td>C.M. Kahler</td>
<td>University of Pennsylvania</td>
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<td>1954-55</td>
<td>Laurence J. Ackerman</td>
<td>University of Connecticut</td>
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<td>1955-56</td>
<td>Hampton H. Irwin</td>
<td>Wayne State University</td>
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<td>1956-57</td>
<td>Charles C. Center</td>
<td>University of Wisconsin-Madison</td>
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<td>1957-58</td>
<td>William T. Beadles</td>
<td>Illinois Wesleyan University</td>
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<td>Dan M. McGill</td>
<td>University of Pennsylvania</td>
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<td>1959-60</td>
<td>J. Edward Hedges</td>
<td>Indiana University</td>
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<td>1960-61</td>
<td>Davis W. Gregg</td>
<td>The American College</td>
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<td>1961-62</td>
<td>John S. Bickley</td>
<td>University of Alabama</td>
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<td>1962-63</td>
<td>Kenneth W. Herrick</td>
<td>Texas Christian University</td>
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1983-1984  Dan R. Anderson  
University of Wisconsin-Madison

1984-1985  Mark Dorfman  
Miami University

1985-1986  Robert C. Witt  
University of Texas

1986-1987  J. David Cummins  
University of Pennsylvania

1987-1988  Michael L. Murray  
Drake University

1988-1989  John Thornton  
University of North Texas

1989-1990  Jerry D. Todd  
St. Mary’s University

1990-1991  Sandra G. Gustavson  
University of Georgia

1991-1992  Scott E. Harrington  
University of South Carolina

1992-1993  Jerry L. Jorgensen  
University of Calgary

1993-1994  Harold D. Skipper, Jr.  
Georgia State University

1994-1995  Joan Schmit  
University of Wisconsin-Madison

1995-1996  Norma Nielson  
Oregon State University

1996-1997  Bruce A. Palmer  
Georgia State University

1997-1998  Harris Schlesinger  
University of Alabama

1998-1999  Stephen P. D’Arcy  
University of Illinois

1999-2000  Jack M. Nelson  
College of Insurance

2000-2001  Helen I. Doerpinghaus  
University of South Carolina

2001-2002  Patrick L. Brockett  
University of Texas-Austin

2002-2003  Mark J. Browne  
University of Wisconsin-Madison

2003-2004  Robert E. Hoyt  
University of Georgia

2004-2005  James E. Carson  
Florida State University

2005-2006  Larry Cox  
The University of Mississippi

2006-2007  James Garven  
Baylor University

2007-2008  Mary Weiss  
Temple University

2008-2009  Terri Vaughan  
NAIC/Drake University

2009-2010  Vickie Bajtelsmit  
Colorado State University

2010-2011  Gene Lai  
Washington State University

2011-2012  David Sommer  
St. Mary’s University

2012-2013  George Zanjan  
Georgia State University

2013-2014  Laureen Regan  
Temple University

2014-2015  Patricia Born  
Florida State University

2015-2016  Andreas Richter  
LMU Munich School of Management

2016-2017  Paul Thistle  
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2017-2018  Richard Phillips  
Georgia State University

2018-2019  Martin Boyer  
HEC Montréal

2019-2020  Martin Grace  
Temple University

2020-2021  Anne Kleffner  
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Wilfrid Laurier University
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<td>Jing Ai</td>
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Mary Kelly
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Hato Schmeiser
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Nan Zhu
Pennsylvania State University
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Nicolas Ziebarth
Cornell University

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Editor-in-Chief
Patricia Born
Florida State University

Assistant Editor
Dana Telljohann
Florida State University
GENERAL SESSION SPEAKERS

PRESIDENT’S LUNCHEON

Mark McClellan
Director and Robert J. Margolis Professor of Business, Medicine and Policy at the Duke-Margolis Center for Health Policy, Duke University

Wendell Primus
Visiting Fellow, Brookings Institution and former Senior Policy Advisor on Health and Budget Issues to Speaker Nancy Pelosi

Mark Warshawsky
Searle Fellow and Senior Fellow, American Enterprise Institute

GENERAL SESSION 1

Peter Miller, Moderator
President and Chief Executive Officer, The Institutes

Kathleen Birrane
Commissioner, State of Maryland Insurance Administration

Robert Hoyt
Professor, Dudley L. Moore, Jr., Chair of Insurance, Terry College of Business, University of Georgia

Steven D. Linkous
President & Chief Executive Officer Harford Mutual Insurance Group

RITS GENERAL SESSION

LES B. STRICKLER INNOVATION IN TEACHING AWARD

David Cather
Clinical Professor, Smeal College of Business, The Pennsylvania State University

PANEL

Lori Medders, Moderator
Joseph F. Freeman Distinguished Professor of Insurance for the Walker College, Director of the Walker College Honors Program, Appalachian State University

Teresa Black
Spencer Educational Foundation Board Member

GENERAL SESSION 2

Joan Schmit, Moderator
Professor and American Family Insurance Distinguished Chair in Risk Management and Insurance, Wisconsin School of Business, University of Wisconsin-Madison

David Certner
Legislative Counsel and Director of Legislative Policy, AARP

Bill Ross
Chief Executive Officer, Insurance Industry Charitable Foundation (IICF)

Frank Tomasello
Executive Director at The Institutes Griffith Foundation
SATURDAY, AUGUST 5

6:00 PM - 8:30 PM  Board of Directors Dinner
Offsite

SUNDAY, AUGUST 6

7:15 AM - 1:00 PM  Board Meeting
Rhode Island

10:00 AM - 12:00 PM  S.S. Huebner Foundation Board Meeting
Pennsylvania

12:00 PM - 1:00 PM  S.S. Huebner Foundation and Board Luncheon (By Invitation)
South Carolina

1:00 PM - 5:00 PM  S.S. Huebner Foundation Doctoral Colloquium (By Invitation)
Chinese Ballroom

2:00 PM - 6:00 PM  Registration
Foyer, Lobby Level

5:00 PM - 5:30 PM  First Time Attendee Reception
Cabinet

5:30 PM - 7:30 PM  Welcome Reception
Palm Court Ballroom

MONDAY, AUGUST 7

7:00 AM - 4:00 PM  Registration
Foyer, Lobby Level

7:00 AM - 8:15 AM  Breakfast
Cabinet

7:00 AM - 8:15 AM  JRI Editorial Team Meeting
Maryland

8:15 AM - 8:30 AM  Conference Opens and Welcoming Remarks
Grand Ballroom

8:30 AM - 10:00 AM  General Session 1: Engaging the Risk and Insurance Ecosystem to Address the Challenges of the Severe Risk Landscape: A Forward-Looking Roundtable Discussion
Grand Ballroom

Moderator:  Peter Miller, The Institutes
Panelists:  Kathleen Birrane, State of Maryland Insurance Administration
Robert Hoyt, University of Georgia
Steve Linkous, Harford Mutual Insurance Group

10:00 AM - 10:15 AM  Refreshment Break
Foyer, Second Floor
MONDAY, CONTINUED

10:15 AM - 11:45 AM  Concurrent Session A

A1: Natural Disasters
Georgia

Moderator: Charles Nyce, Florida State University

Presenter: Hamza Essaidi, University of Hawaii at Manoa
Discussant: Alexander Braun, University of St. Gallen

A1b: Wildfire Risk, Insurance Availability, and Relocation Decisions
Presenter: Xuesong You, Federal Home Loan Mortgage Corporation
Discussant: James Carson, University of Georgia

A2: Technology and Insurance Decision Making
Virginia

Moderator: Carole Bernard, Vrije Universiteit Brussel

A2a: Impact of Insurers’ Technology Accessibility as Private Information on Market Structure
Presenter: Jieyu Lin, Tsinghua University
Discussant: Michiko Ogaku, Nagasaki University

A2b: Stimulating Technology Adoption Among Low-Income Farmers: Investment-Linked Index Insurance
Presenters: Yang Liu, University of St. Gallen
Discussant: Thorsten Moenig, Temple University

A2c: The Interplay of Quality and Proprietary Data in Competitive Insurance Markets
Presenter: Niklas Haeusle, University St. Gallen
Discussant: Manuel Mezger, University of St. Gallen

A3 Corporate Disclosure and Socially Responsible Investing
South Carolina

Moderator: Robert Hoyt, University of Georgia

A3a: Disclosure Regulation and the Impact on the Corporate Disclosures: Evidence from Property-Liability Insurers’ MD&As
Presenter: Jian Zhang, Le Moyne College
Discussant: Anastasia Ivantsova, University of Calgary

Presenter: Sunghan Bae, University of Mississippi
Discussant: Kwangmin Jung, Pohang University of Science and Technology

A3c: Shame or No Shame? The Effect of Mandatory Disclosure on Insurance Companies’ Fossil Fuel Investment
Presenter: Boheng Su, University of Alabama/NAIC
Discussant: Kyeonghee Kim, Florida State University
A4 Investments and Hedging in Risk Management
Rhode Island

Moderator: Jörg Schiller, University of Hohenheim

A4a: Investment Decisions of Insurers in the Face of Revenue Shocks
Presenter: Mohammad Soltani-Nejad, Temple University
Discussant: Anastasia Kartasheva, University of St. Gallen

A4b: Reinsurance, Catastrophe Bonds, and Private Information
Presenters: David Dicks, Baylor University
James Garven, Baylor University
Discussant: Gregor Weiss, Leipzig University

A5 Regulation and Solvency
Pennsylvania

Moderator: Anne Kleffner, University of Calgary

A5a: Department of Insurance Allocation of Resources and Discretionary Regulation
Presenter: Justin Waller, University of Georgia
Discussant: Jan Ambrose, LaSalle University

A5b: Do Firms Set Pension Discount Rates Strategically?
Presenter: Tong Yu, University of Cincinnati
Discussant: Zifen Zeng, University of North Carolina at Charlotte

A5c: Machine Learning and Failure Prediction of Financial Institutions
Presenter: Canchun He, Peking University
Discussant: Haotian Zhang, Peking University

A6 Mortality Risk and Behavior
Massachusetts

Moderator: David McCarthy, University of Georgia

A6a: Mortality Risks, Subjective Well-Being and Polygenic Scores: Evidence from the Health and Retirement Study
Presenter: Nan Zhu, Pennsylvania State University
Discussant: Mark Meiselbach, Johns Hopkins University

A6b: Public Pension Risk Taking Before and After GASB 67 and 68
Presenter: Michael Forte, University of Rhode Island
Shingo Goto, University of Rhode Island
Discussant: Meghan Esson, University of Iowa

A6c: How Life Insurer Attributes Affect Consumer Purchase Behavior: Experimental Insight on the Role of Financial Strength, Sustainability, Service Quality and Type of Customer Touchpoints
Presenter: Moritz Hanika, Friedrich-Alexander University Erlangen-Nurnberg
Discussant: Evan Eastman, Florida State University

12:00 PM - 1:30 PM President’s Luncheon and Speaker
Grand Ballroom

The Transformation of Health Care Risk Management
Speaker: Mark McClellan, Director and Robert J. Margolis Professor of Business, Medicine and Policy at the Duke-Margolis Center for Health Policy, Duke University
MONDAY, CONTINUED

1:45 PM - 3:15 PM  Concurrent Session B

**B1 Tontines**
Georgia

**Moderator:** Marc Ragin, University of Georgia

**B1a: Smart Contracts Tontines**
- **Presenter:** Carole Bernard, Vrije Universiteit Brussel
- **Discussant:** Daniel Bauer, University of Wisconsin-Madison

**B1b: The Tontine Puzzle**
- **Presenter:** Manuel Rach, University of St. Gallen
- **Discussant:** Montserrat Guillen, University of Barcelona

**B2 Governmental Programs**
Virginia

**Moderator:** Meghan Esson, University of Iowa

**B2a: Fundamentally Reforming the DI System: Evidence from German Notch Cohort**
- **Presenter:** Nicolas Ziebarth, Cornell University and ZEW Mannheim
- **Discussant:** Lynn Hua, The Wharton School

**B2b: Health Plan Choice and Menu Complexity: Evidence from the US ACA Silver Loading Policy**
- **Presenter:** Honglin Li, University of Wisconsin-Madison
- **Discussant:** Brent Davis, TIAA Institute

**B2c: The Impact of Relative Price Changes in Healthcare on Hospital Choices and Economic Implications: Evidence from China**
- **Presenter:** Jiyuan Wang, Central University of Finance and Economics, York University
- **Discussant:** Kyungsun Kim, Korea Insurance Research Institute

**B3 Information and Risk**
South Carolina

**Moderator:** Alexander Braun, University of St. Gallen

**B3a: Artificial Intelligence and Information Production in Selection Markets: Experimental Evidence from Insurance Intermediation**
- **Presenter:** Xing Liu, University of British Columbia
- **Discussant:** Ruo Jia, Peking University

**B3b: How Does Information on Individual Risk Affect the Demand for Insurance**
- **Presenter:** Kar Man Tan, Goethe University Frankfurt
- **Discussant:** Jörg Schiller, University of Hohenheim

**B3c: Skill, Effort, Luck: The Impact of Rankings on Risk-Taking in a Social Setting**
- **Presenter:** Petra Steinorth, University of Hamburg
- **Discussant:** Alon Rubinstein, University of Pennsylvania
MONDAY, CONTINUED

B4 Premium Factors and Discrimination
Rhode Island

Moderator:    James Carson, University of Georgia

B4a: Addressing Insurance Price Discrimination: Balancing Social Justice and Regulatory Adverse Selection
Presenter:    Dave Cather, Pennsylvania State University
Discussant:  Jakob Walter, University of St. Gallen

B4b: Racial Bias and Disparate Impact: Evidence from the Homeowners Insurance Market
Presenter:    Charles Nyce, Florida State University
Discussant:  Frederick Schuh, University of Cologne

B5 Health and Pensions
Pennsylvania

Moderator:   Cassandra Cole, Florida State University

B5a: Can you See State and Local Pension Deficits from Space?
Presenter:    David McCarthy, University of Georgia
Discussant: Katja Hanewald, UNSW Sydney

B5b: Preferences and Culture: Before and During Covid-19
Presenter:    Marcel Freyschmidt, University of St. Gallen
Discussant:  Chang Zhang, Peking University

B5c: Health Cost Risk, Informal Insurance, and Annuitizing Decisions
Presenter:    Meitong Ai, Peking University
Discussant:  Johannes Jaspersen, LMU Munich School of Management

B6 Catastrophes and Systemic Risk
Massachusetts

Moderator:    Faith Neale, University of North Carolina at Charlotte

B6a: An Examination of Catastrophe Insurance Markets: Resiliency and the Design of Government Interventions
Presenter:    Anne Kleffner, University of Calgary
Discussant: Sophia Bock, University of Hamburg

B6b: Impact of Unaffiliated Investment Management Outsourcing on Insurers’ Investment Similarity
Presenter:    Danjela Guxha, University of St. Gallen
Discussant:  Julia Braun, University of St. Gallen

B6c: Mismeasuring Risk: The Welfare Effects of Flood Risk Information
Presenter:    Philip Mulder, University of Wisconsin-Madison
Discussant: Tianyang Wang, Colorado State University

3:15 PM - 3:30 PM        Refreshment Break
Foyer, Second Floor
Concurrent Session C

3:30 PM - 5:00 PM

C1 Health and Retirement Plan Design

Georgia

Moderator: Andre Liebenberg, University of Mississippi

C1a: Access to Health Insurance and Social Security Claiming: Evidence from Medicaid Expansion

Presenter: Tyler Welch, University of Wisconsin-Madison
Discussant: Dekun Zhai, Temple University

C1b: Fungibility in Workplace Benefits Choices: Evidence from Health Savings Accounts

Presenter: Brent Davis, TIAA Institute
Discussant: Lan Zou, University of St. Gallen

C1c: Procrastinated Participation in Social Insurance Expansion: Evidence from China’s New Rural Pension Scheme

Presenter: Haotian Zhang, Peking University
Discussant: Paulina LaBonte, LMU Munich School of Management

C2 Employer Sponsored Health Insurance

Virginia

Moderator: Tice Sirmans, Illinois State University

C2a: Do Minimum Wage Laws Affect Employer-Sponsored Insurance Provision?

Presenter: Mark Meiselbach, Johns Hopkins University
Discussant: Taylor Graciano, University of Georgia

C2b: When Health Insurers are Not Insuring: Administrative Services Contracting and Its Role in the Provision of Employer Sponsored Insurance

Presenter: Tice Sirmans, Illinois State University
Discussant: Jill Bisco, Illinois State University

C2c: Competition in Employer Sponsored Health Insurance

Presenter: Stuart Craig, University of Wisconsin-Madison
Discussant: Tice Sirmans, Illinois State University

C3 Climate Change and Insurance

South Carolina

Moderator: Thomas Berry-Stölzle, University of Iowa

C3a: Climate Risk Information and Homeowners’ Insurance Premium Rates

Presenter: Chia-Chun Chiang, University of Texas at El Paso
Discussant: Benjamin Collier, Temple University

C3b: Does Good News Wash Out the Bad? Belief Updating and Climate Risk Information

Presenter: Lynn Conell-Price, Consumer Financial Protection Bureau
Discussant: Eric Vansteenberghe, Banque de France

C3c: Extreme Heat and Health Insurance Demand

Presenter: Alex Jia, Peking University
Discussant: Jiyoungh Lee, Temple University
C4 Capital Structure and Corporate Governance  
Rhode Island  
Moderator:  Jan Ambrose, LaSalle University  

**C4a: An Investigation into Outside Directors, Managerial Compensation, and Firm Performance in the Korean Insurance Industry**  
Presenter:  Sangyong Han, Korea Institute of Finance  
Discussant:  Ning Dingchen, University of St. Gallen  

**C4b: Capital Structure Decisions: Is Risk Management Reliably Important?**  
Presenter:  Xiaoyi Li, Southwestern University of Finance and Economics  
Discussant:  Greg Niehaus, University of South Carolina  

**C4c: The Role of Subordinated Debt in the Capital Structure of European Insurers**  
Presenter:  Arina Brutyan, University of St. Gallen  
Discussant:  Gene Lai, University of North Carolina  

C5 Life Insurance Issues  
Pennsylvania  
Moderator:  Po-Lin Wang, University of South Florida  

**C5a: Risk Tolerance, Commitment, and Life Insurance Ownership**  
Presenters:  Stephen Fier, University of Mississippi  
James Carson, University of Georgia  
Discussant:  Krupa Viswanathan, Temple University  

**C5b: Neglected and Growing: A Looming Household Finance Crisis**  
Presenter:  Alexander Braun, University of St. Gallen  
Discussant:  Jiyuan Wang, Central University of Finance and Economics  

**C5c: Unemployment Benefits During the Pandemic and Life Insurer Disintermediation**  
Presenters:  Evan Eastman, Florida State University  
Kyeonghee Kim, Florida State University  
Discussant:  Donald Parsons, George Washington University  

C6 Homeowners and Automobile Insurance  
Massachusetts  
Moderator:  Martin Grace, Temple University  

**C6a: Addressing the New Madrid Seismic Zone Earthquake Protection Gap**  
Presenter:  Jeffrey Czajkowski, National Association of Insurance Commissioners  
Discussant:  Jing Ai, University of Hawaii at Manoa  

**C6b: Who are the Dangerous Drivers?**  
Presenter:  Boyi Zhuang, University of Alabama  
Discussant:  Justin Waller, University of Georgia  

5:15 PM - 6:15 PM ARIA General Business Meeting  
Grand Ballroom  

6:45 PM - 8:15 PM Attendee and Guest Reception  
Mansion on O Street  
2020 O St NW, Washington, DC 20036
TUESDAY, AUGUST 8

7:00 AM - 3:00 PM  Registration  
Foyer, Lobby Level

7:00 AM - 8:15 AM  Breakfast  
Cabinet

7:00 AM - 8:15 AM  RMIR Editorial Team Breakfast Meeting  
Maryland

8:30 AM - 10:00 AM  General Session 2: Panel on Aging  
Grand Ballroom

Moderator: Joan Schmit, University of Wisconsin-Madison  
Panelists: David Certner, AARP  
Wendell Primus, Visiting Fellow, Brookings Institution  
Mark Warshawsky, American Enterprise Institute

10:00 AM - 10:15 AM  Refreshment Break  
Foyer, Second Floor

10:15 AM - 11:45 AM  Concurrent Session D

D1 Insurer Reserving  
Georgia  
Moderator: Tyler Leverty, University of Wisconsin-Madison

D1a: Capital Structure, Financial Strength Ratings, and Managerial Discretion  
Presenter: Dan Yang, Troy University  
Discussant: Anastasia Kartasheva, University of St. Gallen

D1b: CEO Conscientiousness and Reserve Management: Evidence from U.S. Property-Liability Insurers  
Presenter: Gene Lai, University of North Carolina at Charlotte  
Discussant: Hyejeong Mun, Korea Insurance Research Institute

D1c: Fixing Shadow (re)Insurance?  
Presenters: Jiyeon Yun, California State University, Northridge  
Kyeonghee Kim, Florida State University  
Discussant: Arina Brutyan, University of St. Gallen

D2 Risk Attitudes and Ambiguity  
Virginia  
Moderator: Andreas Richter, LMU Munich School of Management

D2a: Almost Stochastic Dominance in Terms of Ambiguity  
Presenter: Yi-Chieh Huang, National Central University  
Discussant: David Dicks, Baylor University

D2b: Revisiting Optimal Insurance Design under Smooth Ambiguity Aversion  
Presenter: Richard Peter, University of Iowa  
Discussant: Reda Aboutajdine, World Bank

D2c: Market Participation and Information Structures under Ambiguity  
Presenter: Yosuke Hashidate, Seikei University  
Discussant: Niklas Haeusle, University of St. Gallen
**D3 Health Insurance Design**  
South Carolina  

Moderator: Petra Steinorth, University of Hamburg  

**D3a: Managing Behavioral Hazard: Value-Based Insurance Design and Inertia**  
Presenter: Lynn Hua, University of Pennsylvania  
Discussant: Rua Jia, Peking University  

**D3b: The Impact of Subsidies on Deductible Choice in Health Insurance**  
Presenter: Lan Zou, University of St Gallen  
Discussant: Petra Steinorth, University of Hamburg  

**D4 Household Decision Making**  
Rhode Island  

Moderator: Krupa Viswanathan, Temple University  

**D4a: Do Worriers Save More? The Impact of Future Income Worry on Household Saving Behavior**  
Presenter: Jialing Lin, LMU Munich School of Management  
Discussant: Tim Philippi, University of Hohenheim  

**D4b: I for You, You for Me: Motivated Beliefs and Insurance Decisions Between Spouses**  
Presenter: Chang Zhang, Peking University  
Discussant: Kar Man Tan, Goethe-Universitat Frankfurt  

**D4c: Til’ Death Do Us Part: Moral Hazard in Health Insurance**  
Presenter: Taylor Graciano, University of Georgia  
Discussant: Meitong Ai, Peking University  

**D5 Intertemporal Financial Risk Management**  
Pennsylvania  

Moderator: Annette Hofmann, University of Cincinnati  

**D5a: Home Equity Release Strategies in a Two-Generation Model**  
Presenter: Katja Hanewald, UNSW Sydney  
Discussant: Tong Yu, University of Cincinnati  

**D5b: Why Are There No Unemployment Insurance Savings Accounts?**  
Presenter: Donald Parsons, George Washington University  
Discussant: Robert Hoyt, University of Georgia  

**D6 Health Insurance Issues**  
Massachusetts  

Moderator: Sharon Tennyson, Cornell University  

**D6a: Compensation Incentives, Agent’s Behavior, and Consumer’s Plan Selection**  
Presenter: Honglin Li, University of Wisconsin-Madison  
Discussant: Cameron Ellis, University of Iowa  

**D6b: Corporate Social Responsibilities and Health Benefit Costs**  
Presenter: Hua Chen, University of Hawaii at Manoa  
Discussant: Boheng Su, University of Alabama
12:00 PM - 1:30 PM  
Awards Luncheon and President’s Address  
Grand Ballroom  

1:45 PM - 3:15 PM  
Concurrent Session E  

E1 Investment and Funding Risk  
Georgia  

Moderator: Nan Zhu, Pennsylvania State University  

E1a: Corporate Pension Funds’ Reaching-for-Yield with Private Equity Investments  
Presenter: Youngkyun Park, University of Idaho  
Discussant: Tyler Welch, University of Wisconsin-Madison  

E1b: Securitization and Financial Sustainability of the HECM Program  
Presenter: Hua Chen, University of Hawaii at Manoa  
Discussant: Jean-Gabriel Lauzier, University of Waterloo  

E1c: The Effect of PBGC Premium Structure on Corporate Pension Funding Strategies  
Presenter: Dekun Zhai, Temple University  
Discussant: David McCarthy, University of Georgia  

E2 Risk and Investment Allocation  
Virginia  

Moderator: Chenghsien Tsai, National Chengchi University  

E2a: Bivariate Self-Protection  
Presenter: Lin Zhou, Lingnan University-Hong Kong  
Discussant: Richard Peter, University of Iowa  

E2b: Registered Index-Linked Annuities in Qualified Retirement Plans  
Presenter: Thorsten Moenig, Temple University  
Discussant: Manuel Rach, University of St. Gallen  

E3 Pandemic and Disaster Risk Strategies  
South Carolina  

Moderator: Benjamin Collier, Temple University  

E3a: A COVID-19 Stress Test for Life Insurance: Insights Into the Effectiveness of Different Risk Mitigation Strategies  
Presenter: Moritz Hanika, Friedrich-Alexander University Erlangen-Nurnberg  
Discussant: Cassandra Cole, Florida State University  

Author: Vaibhav Anand, St. John’s University  
Discussant: Tao Sun, University of St. Gallen  

E3c: Private Efforts, Public Test Policy and Insurance against Pandemic Health Risks  
Presenter: Kyungsun Kim, Korea Insurance Research Institute  
Discussant: Marc Ragin, University of Georgia
**E4 Regulation and Oversight**
Rhode Island

Moderator: Evan Eastman, Florida State University

**E4a: Do Relationships Between Audit and Non-Audit Service Providers Impact Audit Quality?**
Presenter: Jill Bisco, Illinois State University
Discussant: Jian Zhang, Le Moyne College

**E4b: Does Financial Contract Regulation Improve Customer Outcomes? Evidence from Insurance**
Presenter: Anastasia Ivantsova, University of Calgary
Discussant: Dan Yang, Troy University

**E4c: Financial Misreporting and Corporate Governance in the US Property-liability Insurance Industry**
Presenters: Jeungbo Shim, University of Colorado Denver
Sangyong Han, Korea Institute of Finance
Discussant: Xiaoyi Li, Southwestern University of Finance and Economics

**E5 Pricing and Automobile Insurance**
Pennsylvania

Moderator: Lawrence Powell, University of Alabama

**E5a: Behavioral Professionals: Evidence From the Commercial Auto Insurance Industry**
Presenter: Alon Rubinstein, University of Pennsylvania
Discussant: Chienghsien Tsai, National Chengchi University

**E5b: Non-Crossing Neural Network Quantile Regression Estimation for Driving Data with Telematics**
Presenter: Montserrat Guillen, University of Barcelona
Discussant: Gabriel Carrillo, Florida State University

**E6 Risk and Insurance Teaching Society (RITS)**
Massachusetts

Moderator: Lori Medders, Appalachian State University

**E6a: The Contextual Role of Social Insurance and Industrial Age History for Teaching Workers’ Compensation Insurance**
Presenter: Harold Weston, Georgia State University

**E6b: Teaching the Mutuality Principle as the Basis for all Insurance**
Presenter: Frederick Schuh, University of Cologne

**E6c: A Risk Management & Actuarial Science Primer for High School Students**
Presenter: James Hilliard, Temple University

**E6d: Experiential Learning in Employee Benefits**
Presenter: R. B. Drennan, Temple University

*3:15 PM - 3:30 PM Refreshment Break*  
Grand Ballroom Foyer
**TUESDAY, CONTINUED**

3:30 PM - 5:15 PM  
Risk and Insurance Teaching Society General Session (Strickler Award)  
Grand Ballroom

Moderator: Lori Medders, Appalachian State University

**Strickler Presentation: Addressing Insurance Price Discrimination in an Era of DEI**

Speaker: David Cather, Pennsylvania State University

**RITS General Session: Synergies between Academic Programs and the Work of Insurance Foundations (Panel)**

Panelists: Teresa Black, Spencer Educational Foundation  
Bill Ross, Insurance Industry Charitable Foundation  
Frank Tomasello, The Institutes Griffith Foundation

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**WEDNESDAY, AUGUST 9**

7:00 AM - 12:00 PM  
Registration  
Foyer, Lobby Level

7:00 AM - 8:15 AM  
Breakfast for All and Doctoral Students  
Meet Journal Editorial Board Members  
Cabinet

8:30 AM - 10:00 AM  
Concurrent Session F

**F1 Risk Allocation**  
Georgia

Moderator: Richard Peter, University of Iowa

**F1a: Measures for Higher-Order Tradeoff Risks**

Presenter: Tian Li, Lingnan University  
Discussant: Yi-Chieh Huang, National Central University

**F1b: Optimal Retirement with Long-Run Income Risk**

Presenter: Seyoung Park, University of Nottingham  
Discussant: Lin Zhou, Lingnan University

**F2 Nontraditional Insurance Provision**  
Virginia

Moderator: Thorsten Moenig, Temple University

**F2a: Collusion-Proof Oracles for Decentralized Insurance Solutions**

Presenter: Niklas Haeusle, University St. Gallen  
Discussant: Jieyu Lin, Tsinghua University

**F2b: Group Formation in Risk Sharing Arrangement: A simple Analysis of the Effect of Stop-loss Protection**

Presenter: Michiko Ogaku, Nagasaki University  
Discussant: Yang Liu, University of St. Gallen
WEDNESDAY, CONTINUED

F3 Individual Decision Making
South Carolina

Moderator: Chenghsien Tsai, National Chengchi University

F3a: Agent Intensity and Adverse Selection
Presenter: Faith Neale, University of North Carolina at Charlotte
Discussant: Marcel Freyschmidt, University of St. Gallen

F3b: Risk Sharing, Measuring Variability, and Distortion Riskmetrics
Presenter: Jean-Gabriel Lauzier, University of Waterloo
Discussant: Tobias Huber, Allianz and MRIC, LMU

F4 Cyber Risk Management and Insurance
Rhode Island

Moderator: Jeffrey Czajkowski, National Association of Insurance Commissioners

F4a: The Effect of Enterprise Risk Management on Cyber Risk: Evidence from the U.S. Insurance Industry
Presenter: Chanjin Kim, Pohang University of Science and Technology
Discussant: Lori Medders, Appalachian State University

F4b: The Supply of Cyber Insurance
Presenter: Ning Dingchen, University of St. Gallen
Discussant: Andre Liebenberg, University of Mississippi

F4c: Smart Contract Insurance and DeFi Risk Transfer: A Transaction Cost Perspective
Presenter: Felix Bekemeier, University of Basel
Discussant: David McCarthy, University of Georgia

F5 Catastrophic Risk and Climate Change
Pennsylvania

Moderator: Chia-Chun Chiang, University of Texas at El Paso

F5a: Climate Risk, Political Polarization, and Firm Risk-Taking: Evidence from Insurers Around the Globe
Presenter: Tao Sun, Lingnan University
Discussant: Lynn Conell-Price, Consumer Financial Protection Bureau

F5b: Insurers’ Climate Change Risk Management Quality and Natural Disasters
Presenter: Gregor Weiss, Leipzig University
Discussant: Charles Nyce, Florida State University

F5c: Regulatory Capital and Catastrophe Risk
Presenter: Kyeonghee Kim, Florida State University
Discussant: Moritz Hanika, Friedrich-Alexander University Erlangen-Nurnberg
F6 Personal Risk and Insurance
Massachusetts
Moderator: Tice Sirmans, Illinois State University

F6a: Low Interest Rates, Housing Choice and Wealth Accumulation
Presenter: Julia Braun, University St.Gallen
Discussant: Danjela Guxha, University of St. Gallen

F6b: Natural Disasters and Regulatory Constraints: U.S. Homeowners Insurer Market Responses
Presenter: Dana Telljohann, Florida State University
Discussant: Vaibhav Anand, St. John’s University

F6c: The Consumer Litigation Tax: The Impact of the Cost of Litigation on Personal Automobile Insurance
Presenter: Gabriel Carrillo, Florida State University
Discussant: Harold Weston, Georgia State University

10:00 AM - 10:15 AM Refreshment Break
Foyer, Second Floor

10:30 AM - 12:00 PM Concurrent Session G

G1 Risk Taking and Moral Hazard
Georgia
Moderator: Katja Hanewald, UNSW Sydney

G1a: A sharing Rule for Multi-Period Interest-Sensitive Insurance Contracts
Presenter: Minha Lee, Sungkyunkwan University
Discussant: Seyoung Park, University of Nottingham

G1b: Deterring Insurance Fraud through Repeated Audits
Presenter: Reda Aboutajdine, World Bank
Discussant: Yoichiro Fujii, Meiji University

G1c: The Many Faces of Multivariate Risk-Taking: Risk Apportionment for Desirable and Undesirable Attributes
Presenter: Richard Peter, University of Iowa
Discussant: Carole Bernard, Vrije Universiteit Brussel

G2 Household Behavior
Virginia
Moderator: Hua Chen, University of Hawaii at Manoa

G2a: Credit When You Need It
Presenter: Benjamin Collier, Temple University
Discussant: Chia-Chun Chiang, University of Texas at El Paso

G2b: Do Households Respond to Climate Change? Evidence from the U.S. Homeowners Insurance Market
Presenter: Tao Sun, Lingnan University
Discussant: Nicolas Ziebarth, Cornell University and ZEW Mannheim

G2c: Should Premium Subsidies Replace Disaster Relief Payments?
Presenter: Tim Filippi, University of Hohenheim
Discussant: Adam Solomon, Massachusetts Institute of Technology
G3 Artificial Intelligence and Big Data in Insurance
South Carolina

Moderator: Kwangmin Jung, Pohang University of Science and Technology

G3a: Artificial Intelligence in Insurance:
Implications for Competition and Policy
Presenter: Jakob Walter, University of St. Gallen
Discussant: Jianren Xu, University of North Texas

G3b: Data-enriched Prediction of Insurance Risk
Presenter: Ye Yin, Peking University
Discussant: Chenghsien Tsai, National Chengchi University

G3c: Privacy-Preserving Collaborative Information Sharing
through Federated Learning: A Case of the Insurance Industry
Authors: Tianyang Wang, Colorado State University
Discussant: Tyler Leverty, University of Wisconsin-Madison

G4 Climate and Extreme Events
Rhode Island

Moderator: Gene Lai, University of North Carolina at Charlotte

G4a: Extreme Weather Risk and the Cost of Equity
Presenter: Alexander Braun, University of St. Gallen
Discussant: Anne Kleffner, University of Calgary

G4b: Flood Insurance, Government Relief Programs,
and Economic Recovery in Europe
Presenter: Sophia Bock, University of Hamburg
Discussant: Dana Telljohann, Florida State University

G4c: Insurance Supervision under Climate Change
Presenter: Eric Vansteenberghe, Banque de France
Discussant: Jeffrey Czajkowski, National Association of Insurance Commissioners
American Risk and Insurance Association

ANNUAL MEETING

August 4-7, 2024

The Westin Denver Downtown
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