## Officers & Directors

<table>
<thead>
<tr>
<th>Outgoing Officers</th>
<th>Incoming Officers</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>President</strong></td>
<td><strong>President</strong></td>
</tr>
<tr>
<td>David Eckles</td>
<td>Lorilee Medders</td>
</tr>
<tr>
<td>University of Georgia</td>
<td>Florida State University</td>
</tr>
<tr>
<td><strong>First Vice President</strong></td>
<td><strong>First Vice President</strong></td>
</tr>
<tr>
<td>Lorilee Medders</td>
<td>Joe Ruhland</td>
</tr>
<tr>
<td>Florida State University</td>
<td>Georgia Southern University</td>
</tr>
<tr>
<td><strong>Second Vice President</strong></td>
<td><strong>Second Vice President</strong></td>
</tr>
<tr>
<td>Joe Ruhland</td>
<td>Kevin Gatzlaff</td>
</tr>
<tr>
<td>Georgia Southern University</td>
<td>Ball State University</td>
</tr>
<tr>
<td><strong>Secretary/Treasurer</strong></td>
<td><strong>Secretary/Treasurer</strong></td>
</tr>
<tr>
<td>Kevin Gatzlaff</td>
<td>Charles Nyce</td>
</tr>
<tr>
<td>Ball State University</td>
<td>Florida State University</td>
</tr>
<tr>
<td><strong>Immediate Past President</strong></td>
<td><strong>Immediate Past President</strong></td>
</tr>
<tr>
<td>Faith Neale</td>
<td>David Eckles</td>
</tr>
<tr>
<td>UNC Charlotte</td>
<td>University of Georgia</td>
</tr>
</tbody>
</table>

### Directors

<table>
<thead>
<tr>
<th>Directors</th>
<th>Directors</th>
</tr>
</thead>
<tbody>
<tr>
<td>University of Mississippi</td>
<td>Wilfrid Laurier University</td>
</tr>
<tr>
<td>Florida State University</td>
<td>St. John's University</td>
</tr>
<tr>
<td>Wilfrid Laurier University</td>
<td>Indiana University of Pennsylvania</td>
</tr>
<tr>
<td>St. John's University</td>
<td>East Carolina University</td>
</tr>
<tr>
<td>Indiana University of Pennsylvania</td>
<td>University of Akron</td>
</tr>
<tr>
<td>East Carolina University</td>
<td>California State University, Northridge</td>
</tr>
</tbody>
</table>
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Sincere appreciation is expressed to the following SRIA contributors for their financial support of this meeting:

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Georgia Southern University

University of Central Arkansas
### SRIA Past Presidents

<table>
<thead>
<tr>
<th>Year</th>
<th>President - University Affiliation</th>
<th>Annual Meeting (Site)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015</td>
<td>Faith Neale - UNC Charlotte</td>
<td>New Orleans, LA (Royal Sonesta Hotel)</td>
</tr>
<tr>
<td>2014</td>
<td>Andre Liebenberg - University of Mississippi</td>
<td>Charleston, SC (Francis Marion Hotel)</td>
</tr>
<tr>
<td>2013</td>
<td>Lars Powell - Univ. of Arkansas-Little Rock</td>
<td>Orlando, FL (Wynnsam Lake Buena Vista)</td>
</tr>
<tr>
<td>2012</td>
<td>Cassandra Cole - Florida State University</td>
<td>Savannah, GA (Hilton Savannah DeSoto)</td>
</tr>
<tr>
<td>2011</td>
<td>Ryan Lee - University of Calgary</td>
<td>New Orleans, LA (Hotel Monteleone)</td>
</tr>
<tr>
<td>2010</td>
<td>Kathleen McCullough - Florida State Univ.</td>
<td>Charleston, SC (Embassy Suites)</td>
</tr>
<tr>
<td>2009</td>
<td>Karen Epermanis - Appalachian State Univ.</td>
<td>Orlando, FL (Lake Buena Vista Resort)</td>
</tr>
<tr>
<td>2008</td>
<td>Randy Dunack, Jr.* - Georgia State Univ.</td>
<td>Bay St. Louis, MS (Hollywood Casino)</td>
</tr>
<tr>
<td>2007</td>
<td>Bill Ferguson - Univ. of Louisiana-Lafayette</td>
<td>San Antonio, TX (Palacio Del Rio)</td>
</tr>
<tr>
<td>2006</td>
<td>L. Lee Colquitt - Auburn University</td>
<td>Hilton Head, SC (Westin Resort)</td>
</tr>
<tr>
<td>2005</td>
<td>David Sommer - University of Georgia</td>
<td>Orlando, FL (Lake Buena Vista Resort)</td>
</tr>
<tr>
<td>2004</td>
<td>John C. Bratton - Univ. of Central Arkansas</td>
<td>Charleston, SC (Renaissance Charleston)</td>
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<tr>
<td>2003</td>
<td>Brenda P. Wells - University of North Texas</td>
<td>Clearwater, FL (Belleview Biltmore)</td>
</tr>
<tr>
<td>2002</td>
<td>Patrick F. Maroney - Florida State University</td>
<td>New Orleans, LA (Chateau Sonesta)</td>
</tr>
<tr>
<td>2001</td>
<td>Kevin L. Eastman - Florida State University</td>
<td>Savannah, GA (Savannah Hilton)</td>
</tr>
<tr>
<td>2000</td>
<td>David D. Wood - Appalachian State Univ.</td>
<td>San Antonio, TX (La Mansion Del Rio)</td>
</tr>
<tr>
<td>1999</td>
<td>Carol A.B. Jordan - Univ. of LA, Monroe</td>
<td>Orlando, FL (Grosvenor Resort)</td>
</tr>
<tr>
<td>1998</td>
<td>Robert E. Hoyt - University of Georgia</td>
<td>Williamsburg, VA (Williamsburg Inn)</td>
</tr>
<tr>
<td>1997</td>
<td>Helen Doeringhaus - University of SC</td>
<td>Asheville, NC (Radisson Hotel)</td>
</tr>
<tr>
<td>1996</td>
<td>Jack M. Nelson - College of Insurance</td>
<td>Hilton Head, SC (Westin Resort)</td>
</tr>
<tr>
<td>1995</td>
<td>Larry A. Cox - University of Mississippi</td>
<td>Charleston, SC (Mills House)</td>
</tr>
<tr>
<td>1994</td>
<td>Harold D. Skipper, Jr. - Georgia State Univ.</td>
<td>Point Clear, AL (Marriott Grand Hotel)</td>
</tr>
<tr>
<td>1993</td>
<td>E.G. Miller - VCU</td>
<td>New Orleans, LA (Omni Royal)</td>
</tr>
<tr>
<td>1992</td>
<td>Phyliss S. Myers - VCU</td>
<td>St. Petersburg Beach, FL (Don CeSar)</td>
</tr>
<tr>
<td>1991</td>
<td>Sandra G. Gustavson - University of Georgia</td>
<td>Williamsburg, VA (Williamsburg Inn)</td>
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<tr>
<td>1990</td>
<td>William R. Feldhaus - Georgia State University</td>
<td>Amelia Island, FL (Plantation Resort)</td>
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<tr>
<td>1989</td>
<td>George B. Flanagan - UNC-Greensboro</td>
<td>Nashville, TN (Sheraton Nashville)</td>
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<tr>
<td>1988</td>
<td>Richard B. Corbett - Florida State University</td>
<td>Charleston, SC (Omni)</td>
</tr>
<tr>
<td>1987</td>
<td>Joseph E. Johnson - UNC-Greensboro</td>
<td>Savannah, GA (Hyatt)</td>
</tr>
<tr>
<td>1986</td>
<td>Bruce A. Palmer - Georgia State University</td>
<td>Tampa, FL (Harbour Island Hotel)²</td>
</tr>
<tr>
<td>1985</td>
<td>John H. Thornton - Univ. of North Texas</td>
<td>Orlando, FL (Hilton)</td>
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<tr>
<td>1984</td>
<td>Claude C. Lilly - Florida State University</td>
<td>New Orleans, LA (Hilton)</td>
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<tr>
<td>1983</td>
<td>James S. Trieschmann - Univ. of Georgia</td>
<td>Atlanta, GA (Hilton)</td>
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<tr>
<td>1982</td>
<td>Jerry D. Todd - University of Texas</td>
<td>New Orleans, LA (Hilton)</td>
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<tr>
<td>1981</td>
<td>Larry D. Gaunt - Georgia State University</td>
<td>Atlanta, GA (Hilton)</td>
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<tr>
<td>1980</td>
<td>John Lewis - Florida State University</td>
<td>New Orleans, LA (Hilton)</td>
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<tr>
<td>1979</td>
<td>Susan M. Phillips - University of Iowa</td>
<td>Atlanta, GA (Hilton)</td>
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<tr>
<td>1978</td>
<td>Robert A. Marshall - Florida State University</td>
<td>New Orleans, LA (Hilton)</td>
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<tr>
<td>1977</td>
<td>S. Travis Pritchett - Univ. of South Carolina</td>
<td>New Orleans, LA (Hilton)</td>
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<tr>
<td>1976</td>
<td>J. Finley Lee - Univ. of North Carolina</td>
<td>Atlanta, GA (Peachtree Westin)</td>
</tr>
<tr>
<td>1975</td>
<td>Stuart Schwarzchild - Georgia State Univ.</td>
<td>New Orleans, LA (Royal Sonesta)</td>
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<tr>
<td>1974</td>
<td>Robert S. Cline* - University of Florida</td>
<td>Atlanta, GA (Royal Sonesta)</td>
</tr>
<tr>
<td>1973</td>
<td>Linda P. Fletcher - Louisiana State Univ.</td>
<td>Atlanta, GA (Royal Sonesta)</td>
</tr>
<tr>
<td>1972</td>
<td>John E. Stinton - University of South Carolina</td>
<td>Atlanta, GA (Royal Sonesta)</td>
</tr>
<tr>
<td>1971</td>
<td>William W. &quot;Bill&quot; Dotterweich - Univ. of TN</td>
<td>Atlanta, GA (Royal Sonesta)</td>
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<tr>
<td>1970</td>
<td>E. Ray Solomon - Florida State University</td>
<td>Atlanta, GA (Royal Sonesta)</td>
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<tr>
<td>1969</td>
<td>Kenneth Black, Jr.* - Georgia State Univ.</td>
<td>Atlanta, GA (Royal Sonesta)</td>
</tr>
<tr>
<td>1968</td>
<td>Kenneth Black, Jr.* - Georgia State Univ.</td>
<td>Atlanta, GA (Royal Sonesta)</td>
</tr>
</tbody>
</table>

### NOTES:
* = deceased
1 = organizational meeting held during ARIA meeting (August 25, 1968).
2 = first regular meeting, held in conjunction with Southern Economics Association.
3 = first independent meeting: Nov. 24-26, 1986; prior meetings conjunction with Allied Southern Business Associations (ASBA).
Sunday, November 20, 2016

2:00-4:00 P.M.  DIRECTORS’ & OFFICERS’ MEETING
CHIPPEWA

4:00-5:00 P.M.  HARRIS SCHLESINGER MEMORIAL AWARD
PAPER PRESENTATION
CUMBERLAND

Moderator:  Joseph Ruhland, Georgia Southern University

Medical Loss Ratio Malpractice?
Evan M. Eastman, University of Georgia

5:30-7:30 P.M.  REGISTRATION & WELCOME RECEPTION
PULASKI

Monday, November 21, 2016

7:30-9:00 A.M.  BREAKFAST & BUSINESS MEETING
Harborview

9:15-10:30 A.M.  CONCURRENT SESSION ONE

SESSION 1A:  Accounting Issues
OSSABAW

Moderator:  Charles Nyce, Florida State University

Accruals Quality and Analyst Forecast Accuracy: Evidence from the Property-Casualty Insurance Industry
Evan M. Eastman, University of Georgia
In Jung Song, University of Central Arkansas

Earnings Management and Dividend Policy in the Insurance Industry
Stephen G. Fier, University of Mississippi
Kathleen A. McCullough, Florida State University

Managerial Style and Accounting Discretion: Evidence from the Property-Casualty Insurance Industry
Evan M. Eastman, University of Georgia
SESSION 1B: CATASTROPHE ISSUES
CUMBERLAND

Moderator: Mary Kelly, Wilfrid Laurier University

Environmental Catastrophes: Endogenous Programs of Public Aid and Effects on Insurance Market Efficiency
  Thomas Husted, American University
  David Nickerson, Ryerson University

Credit Access and Natural Catastrophes: Considerations for Strengthening Local Credit Markets Through Risk Transfer
  Benjamin L. Collier, Temple University

Estimating the Effect of Fortified Construction on Home Resale Value
  Sebastain Awondo, University of Alabama
  Harris Hollans, Auburn University
  Lawrence Powell, University of Alabama
  Chip Wade, University of Mississippi

SESSION 1C: REGULATORY CHALLENGES
SAPELO

Moderator: Joe Ruhland, Georgia Southern University

Effect of Sarbanes-Oxley Act on Financial Reporting Quality: Evidence from the U.S. Property and Liability Industry
  Isariya Suttakulpiboon, Georgia State University

Market Discipline and Government Guarantees: Evidence from the Insurance Industry
  Yiling Deng, Saint Leo University
  J. Tyler Leverty, University of Wisconsin-Madison
  George Zanjani, Georgia State University

Cannabis Coverage in the United States
  Brenda Wells, East Carolina University

10:30-10:45 A.M. MORNING BREAK
Monday, November 21, 2016

10:45 A.M.-12:00 P.M.  CONCURRENT SESSION TWO

SESSION 2A:  RESERVE MANAGEMENT
             OSSABAW

Moderator:  David Pooser, St. John’s University

The Impact of Institutional Factors on Reserve Errors - A Cross-Border Analysis
  David L. Eckles, University of Georgia
  Mary Kelly, Wilfrid Laurier University
  Anne Kleffner, University of Calgary

Learning from Crises? The Role of Organizational Learning in the Insurance Industry
  Haibo Yao, Northern Michigan University
  Yiling Deng, Saint Leo University
  Ning Wang, Valdosta State University

Loss Reserve Errors: Fitting a Square Peg into a Triangle
  M. Martin Boyer, HEC Montreal
  David L. Eckles, University of Georgia
  Charles Nyce, Florida State University

SESSION 2B:  PATIENT PROTECTION AND AFFORDABLE CARE ACT
             CUMBERLAND

Moderator:  Kevin Gatzlaff, Ball State University

The Impact of the Patient Protection and Affordable Care Act (PPACA) on the Workers’ Compensation Marketplace
  Courtney B. Baggett, Butler University
  Cassandra R. Cole, Florida State University
  E. Tice Sirmans, Florida State University

The Differential Effects of Medical Loss Ratio Regulation on Health Insurer Operations
  Cassandra R. Cole, Florida State University
  J. Bradley Karl, East Carolina University

An Efficiency-Based Approach to Determining Potential Cost Savings and Profit Targets for Health Insurers: the Case of Obamacare Health Insurance CO-OPs
  Charles C. Yang, Florida Atlantic University
  Min-Ming Wen, California State University, Los Angeles
Monday, November 21, 2016

10:45 A.M.-12:00 P.M.  CONCURRENT SESSION TWO (CONTINUED)

SESSION 2C:   PUBLIC POLICY ISSUES
SAPELO

Moderator:    Lorilee Medders, Florida State University

Formulating Policy for Bancassurance Activities in Egypt, Based on
Evidence from the US Financial Market
Ahmed S. Abdelzaher, Florida State University
Patricia Born, Florida State University
Eid A. Abobakr, Beni Suef University

Does the Political Environment Affect Insurer Performance in Workers’
Compensation?  An Analysis of Party Affiliation and Regulatory Capture
Steven P. Clark, UNC Charlotte
Eric Heberlig, UNC Charlotte
Rob Roy McGregor, UNC Charlotte
Faith R. Neale, UNC Charlotte

How Long Must They Wait? An Evaluation of Rate Filing Approvals
Across Different Regulatory Regimes
Patricia Born, Florida State University
Robert Klein, Georgia State University

12:00-1:30 P.M.  LUNCHEON—HARBORVIEW

1:30-2:45 P.M. CONCURRENT SESSION THREE

SESSION 3A:   INSURER ISSUES
OSSABAW

Moderator:    Cassandra Cole, Florida State University

How Cellphone Bans Affect Automobile Insurance Markets
J. Bradley Karl, East Carolina University
Charles M. Nyce, Florida State University

Accounting for Line of Business Correlation When Measuring
Diversification: Evidence from the Insurance Industry
David M. Pooser, St. John’s University
Kathleen A. McCullough, Florida State University

Use of Litigation and Mediation in China
Doug Bujakowski, University of Wisconsin-Madison
Joan T. Schmit, University of Wisconsin-Madison
Monday, November 21, 2016

1:30-2:45 P.M.  CONCURRENT SESSION THREE (CONTINUED)

SESSION 3B:  LIFE, HEALTH AND RETIREMENT
CUMBERLAND

Moderator:  Faith Neale, UNC-Charlotte

Hospital reimbursement under the Medicare PPS: What is the relationship between cost and quality?
Matthew Alcusky, University of Massachusetts Medical School
Robert D. Lieberthal, The University of Tennessee, Knoxville

Considering Part-time Work After Retirement: Should I Stay Or Should I Go?
Hong Mao, Shanghai Second Polytechnic University
James M. Carson, University of Georgia
Krzysztof M. Ostaszewski, Illinois State University
Zhongkai Wen, University of Illinois at Chicago

Smoke'Em If You Got'Em: Pricing Power in the Life Insurance Industry
James M. Carson, University of Georgia
David L. Eckles, University of Georgia
Polin Wang, University of Georgia

SESSION 3C:  VALUATION
SAPELO

Moderator:  Courtney B. Baggett, Butler University

The Valuation of Contingent Convertible Catastrophe Debt under Simple Solvency and Liquidity Covenants
Nick Georgiopoulos, Bermuda Monetary Authority

Firm Value and Self-Insurance:
Evidence from Manufacturers in California
Mu-Sheng Chang, California State University, Northridge
Hsin-Hui Chiu, California State University, Northridge
Yanbo Jin, California State University, Northridge

The Valuation of Health Insurance Mergers in the Pre- and Post-Affordable Care Act Periods
Evan M. Eastman, University of Georgia
Joshua D. Frederick, University of Georgia

2:45-5:00 P.M.  AFTERNOON BREAK & RESEARCH NETWORKING

5:00-7:00 P.M.  PRESIDENT’S RECEPTION—HARBORVIEW
Tuesday, November 22, 2016

7:30-9:00 A.M. BREAKFAST– Harborview

9:00-10:15 A.M. CONCURRENT SESSION FOUR

SESSION 4A: RISK TAKING & MITIGATION
OSSABOW

Moderator: Jill M. Bisco, University of Akron

Corporate Demand for Reinsurance and Executive Compensation
James M. Carson, University of Georgia
David L. Eckles, University of Georgia
Jiyeon Yun, University of Georgia

Jammed Cessions: Insurance Cycles, Systemic Risk and the Fragility of
Equilibrium in the Market for Reinsurance
David Nickerson, Ryerson University

Is Risk Taking or Moral Hazard Beneficial To the Insured and the Society?
Hong Mao, Shanghai Second Polytechnic University
James M. Carson, University of Georgia
Krzysztof M. Ostaszewski, Illinois State University

SESSION 4B: INSURER FINANCIAL PERFORMANCE
CUMBERLAND

Moderator: Joshua Frederick, University of Georgia

An Analysis of Realized Capital Gains for Property-Casualty Insurers
Marc A Ragin, University of Georgia
Joan T. Schmit, University of Wisconsin-Madison

The Effects of Customer Satisfaction on Company Performance and
Solvency: Evidence from the Property & Casualty Insurance Industry
Mark J. Browne, St. John's University
David M. Pooser, St. John's University

Assessing the Tradeoff Between Premium Smoothness and Rating
Accuracy in a Dynamic Context with Moral Hazard
David Mccarthy, University of Georgia
Tuesday, November 22, 2016

9:00-10:15 A.M.  CONCURRENT SESSION FOUR (CONTINUED)

SESSION 4C:  APPLIED RESEARCH
SAPELO

Moderator:  Stephen Fier, University of Mississippi

Justifying Your Journal List
L. Lee Colquitt, Auburn University
David W. Sommer, St. Mary's University

Optimizing Philanthropic Reach:  Evidence from Best Practices
Kevin Gatzlaff, Ball State University

On the Use of Enterprise Risk Management in Post-Secondary Education: Linking ERM to Strategic Objectives
Yat-Sing Cheng, University of Calgary
Ryan B. Lee, Royal Roads University

10:30-10:45 A.M.     MORNING BREAK

10:45 A.M.-12:00 P.M.  CONCURRENT SESSION FIVE

SESSION 5:   RISK REDUCTION AND CLAIMS ISSUES
OSSABAW

Moderator:  Marc Ragin, University of Georgia

Risk Aversion and Perception and Propensities for Catastrophe Loss Reduction and Prevention: A Multi-Peril Examination
Courtney B. Baggett, Butler University
Lorilee Medders, Florida State University

How’s the Recovery? A Review of Salvage and Subrogation
Jill M. Bisco, University of Akron

The Disposition of Health Claims: Implications for Potential Fraud and the Cost of Handling Claims
Jordan Al-Zu’Bi, Florida State University
Patricia Born, Florida State University

***MEETING ADJOURNS***
See you next year!

50th SRIA Annual Meeting
November 19-21, 2017
Nashville, TN

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