SRIA

Southern Risk & Insurance Association



54th ANNUAL MEETING Held Virtually November 12th

Officers & Directors

Outgoing Officers

<u>President</u> Mary Kelly Wilfrid Laurier University

<u>First Vice President</u> Brad Karl East Carolina University

<u>Second Vice President</u> Jill Bisco University of Akron

<u>Secretary/Treasurer</u> Steve Fier University of Mississippi

<u>Immediate Past President</u> Charles Nyce Florida State University

Directors

Courtney Baggett (2021) Troy University

Evan Eastman (2021) Florida State University

Annette Hofmann (2022) St. John's University

David McCarthy (2022) University of Georgia

Jim Carson (2023) University of Georgia

Tice Sirmans (2023) Illinois State University

Incoming Officers

<u>President</u> Brad Karl East Carolina University

<u>First Vice President</u> Jill Bisco University of Akron

<u>Second Vice President</u> Steve Fier University of Mississippi

<u>Secretary/Treasurer</u> Courtney Baggett Troy University

<u>Immediate Past President</u> Mary Kelly Wilfrid Laurier University

Directors

Annette Hofmann (2022) St. John's University

David McCarthy (2022) University of Georgia

Jim Carson (2023) University of Georgia

Tice Sirmans (2023) Illinois State University

Josh Frederick (2024) Ball State University

David Pooser (2024) St. John's University

SRIA Past Presidents

Year President - University Affiliation Mary Kelly - Wilfrid Laurier University 2021 2020 Charles Nyce - Florida State University Kevin Gatzlaff - Ball State University 2019 Joseph Ruhland - Georgia Southern University 2018 Lorilee Medders - Appalachian State University 2017 David Eckles - University of Georgia 2016 2015 Faith Neale - UNC Charlotte 2014 Andre Liebenberg - University of Mississippi Lars Powell - Univ. of Arkansas-Little Rock 2013 Cassandra Cole - Florida State University 2012 2011 Ryan Lee - University of Calgary 2010 Kathleen McCullough - Florida State University 2009 Karen Epermanis - Appalachian State Univ. Randy Dumm - Florida State University Bill Ferguson - Univ. of Louisiana-Lafayette 2008 2007 2006 L. Lee Colquitt - Auburn University David Sommer - University of Georgia 2005 John C. Bratton - Univ. of Central Arkansas 2004 Brenda P. Wells - University of North Texas 2003 2002 Patrick F. Maroney - Florida State University 2001 Kevin L. Eastman - Florida State University 2000 David D. Wood - Appalachian State Univ. 1999 Carol A.B. Jordan - Univ. of LA, Monroe 1998 Robert E. Hoyt - University of Georgia 1997 Helen Doerpinghaus -University of SC 1996 Jack M. Nelson - College of Insurance 1995 Larry A. Cox - University of Mississippi 1994 Harold D. Skipper, Jr. - Georgia State Univ. E.G. Miller - Virginia Commonwealth Univ. 1993 1992 Phyllis S. Myers - Virginia Commonwealth University Sandra G. Gustavson - University of Georgia 1991 1990 William R. Feldhaus - Georgia State Univ. 1989 George B. Flanigan - Univ. of North Carolina, Greensboro 1988 Richard B. Corbett - Florida State University Joseph E. Johnson - UNC Greensboro 1987 1986 Bruce A. Palmer - Georgia State University 1985 John H. Thornton - Univ. of North Texas 1984 Claude C. Lilly - Florida State University James S. Trieschmann - Univ. of Georgia 1983 1982 Jerry D. Todd - University of Texas 1981 Larry D. Gaunt - Georgia State University 1980 John Lewis - Florida State University 1979 Susan M. Phillips - University of Iowa 1978 Robert A. Marshall - Florida State University 1977 S. Travis Pritchett - Univ. of South Carolina 1976 J. Finley Lee - Univ. of North Carolina 1975 Stuart Schwarzchild - Georgia State Univ. Robert S. Cline - University of Florida 1974 Linda P. Fletcher - Louisiana State Univ. 1973 1972 John E. Stinton - University of South Carolina William W. "Bill" Dotterweich - Univ. of TN 1971 E. Ray Solomon - Florida State University 1970 Kenneth Black, Jr. - Georgia State Univ. Kenneth Black, Jr. - Georgia State Univ. 1969 1968

NOTES:

- 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).

Annual Meeting (Site)

Virtual

Virtual Charleston, SC (Mills House Wyndham Grand Hotel) Orlando, FL (DoubleTree Hotel) Nashville, TN (Omni Hotel) Savannah, GA (Hilton DeSoto) New Orleans, LA (Royal Sonesta Hotel) Charleston, SC (Francis Marion Hotel) Orlando, FL (Wyndham Lake Buena Vista) Savannah, GA (Hilton Savannah DeS New Orleans, LA (Hotel Monteleone) Charleston, SC (Embassy Suites) Orlando, FL (Lake Buena Vista Resort) Bay St. Louis, MS (Hollywood Casino) San Antonio, TX (Palacio Del Rio) Hilton Head, SC (Westin Resort) Orlando, FL (Lake Buena Vista Resort) Charleston, SC (Renaissance Charleston) Clearwater, FL (Belleview Biltmore) New Orleans, LA (Chateau Sonesta) Savannah, GA (Savannah Hilton) San Antonio, TX (La Mansion Del Rio) Orlando, FL (Grosvenor Resort) Williamsburg, VA (Williamsburg Inn) Asheville, NC (Radisson Hotel) Hilton Head, SC (Westin Resort) Charleston, SC (Mills House) Point Clear, AL (Marriot Grand Hotel) New Orleans, LA (Omni Royal) St. Petersburg Beach, FL (Don CeSar)

Williamsburg, VA (Williamsburg Inn) Amelia Island, FL (Plantation Resort) Nashville, TN (Sheraton Nashville)

Charleston, SC (Omni) Savannah, GA (Hyatt) Tampa, FL (Harbour Island Hotel)³ Orlando, FL (Hilton) New Orleans, LA (Hilton) Atlanta, GA (Hilton) Atlanta, GA (Hilton) Atlanta, GA (Hilton) New Orleans, LA (Hilton) Atlanta, GA (Hilton) New Orleans, LA (Hilton) New Orleans, LA (Hilton) New Orleans, LA (Hilton) New Orleans, LA (Right) New Orleans, LA (Royal Sonesta)

Washington, DC ()² Atlanta (Dinkler Plaza)¹

Institutional Sponsors

Sincere appreciation is expressed to the following SRIA contributors for their financial support of this meeting:

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Monday, November 8th (Via Zoom)

All times are U.S. Eastern Time

10:00 A.M. – 12:00 P.M.Directors' and Officers' Meeting
(Zoom link will be sent to all officers and directors)

Friday, November 12th (Live Sessions – Via Zoom)

All times are U.S. Eastern Time

9:00 – 10:00 A.M.

Harris Schlesinger Memorial Doctoral Research Award Presentation

<u>The Capital Market Consequences Associated with Classifying Unrealized Gains and Losses on</u> <u>Available-For-Sale (AFS) Equity Securities in GAAP Net Income</u> Dan Yang, University of Georgia John L. Campbell, University of Georgia James M. Carson, University of Georgia

Evan M. Eastman, Florida State University

Moderator: Jill Bisco, The University of Akron

10:15 – 11:45 A.M. PhD Student Paper Presentations – Session 1

<u>The Cost and Use of Insurance Float for Property-Liability Insurers</u> J. C. Marais, University of Georgia James M. Carson, University of Georgia

<u>The Wild(fire) West: An Examination into California Insurer Response to Wildfire Risk</u> Dana Telljohann, Florida State University

<u>Why Do Institutions Invest in Socially Responsible Firms? Evidence from the Insurance Industry</u> Patrick Cho, University of Mississippi Andre Liebenberg, University of Mississippi

Moderator: Steve Fier, University of Mississippi

12:00 – 12:45 P.M. SRIA Business Meeting

* The doctoral student is listed first in the listing of authors regardless of the order listed on the paper submitted.

Friday, November 12th (Live Sessions – Via Zoom)

All times are U.S. Eastern Time

1:15 – 2:45 P.M. PhD Student Paper Presentations – Session 2A

<u>Price Subsidies and the Demand for Automobile Insurance</u> Boheng Su, The University of Alabama Sharon Tennyson, Cornell University

<u>Three-Step Risk Inference in Insurance Ratemaking</u> Seul Ki Kang, Georgia State University Yanxi Hou, Fudan University Chia Chun Lo, Georgia State University Liang Peng, Georgia State University

Target Capital Structure and Financial Strength Ratings

Dan Yang, University of Georgia James M. Carson, University of Georgia Evan M. Eastman, Florida State University

Moderator: Tice Sirmans, Illinois State University

1:15 - 2:45 P.M.

PhD Student Paper Presentations – Session 2B

<u>The End Justifies the Means – How do Religious Beliefs/Racial Background Affect Medical Network</u> <u>Adequacy in the US Healthcare Market?</u> Jordan Al-Zu'Bi, The University of Queensland

<u>The Role of Piousness in U.S. Life Insurance Demand</u> Monica E. Heidesch, University of Georgia James M. Carson, University of Georgia Thor Watson, U.S. Census Bureau Marc A. Ragin, University of Georgia

<u>Organizational Risk Culture: A Literature Review on Dimensions, Assessment, Improvement Levers, and</u> <u>Value Relevance</u>

Heike Bockius, Friedrich-Alexander University Nadine Gatzert, Friedrich-Alexander University

Moderator: Josh Frederick, Ball State University

2:45 - 3:45 P.M.

Optional Virtual Social Hour

* The doctoral student is listed first in the listing of authors regardless of the order listed on the paper submitted.

See you next year!

55th SRIA Annual Meeting November 20-22, 2022 New Orleans, LA

Not receiving SRIA emails? Contact Courtney Baggett at southern.risk.sria@gmail.com to be added to the email list

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on the web at:

http://www.southernrisk.org