

Yu-Luen Ma, Ph.D.

EDUCATION

- Ph.D.** University of Wisconsin-Madison, Madison, WI, 1999
Major: Risk Management and Insurance
- M.S.** University of Wisconsin-Madison, Madison, WI, 1995
Major: Actuarial Science
- B.A.** National Taiwan University, Taipei, Taiwan, 1994
Major: International Relations

ACADEMIC EXPERIENCE

August, 2017 – Present
Glen L. Taylor Professor of Insurance
University of North Texas

August, 2011 – August 2017
Professor of Risk Management and Insurance
Illinois State University

August, 2005 – August 2011
Associate Professor of Risk Management and Insurance
Illinois State University

August, 2001 – August, 2005
Assistant Professor of Risk Management and Insurance
Illinois State University

July, 1999 – May, 2001
Assistant Professor of Risk Management and Insurance
University of New South Wales, Sydney, Australia

Summer, 1998
Lecturer of Risk Management and Insurance
University of Wisconsin-Madison

August, 1995 – May, 1999
Teaching and Research Assistant
University of Wisconsin-Madison

Summer, 1996
Teaching Assistant
Society of Actuaries

HONORS AND AWARDS

- World Transport Convention, Excellent Paper Award, 2018
- College of Business, Illinois State University, Gary R. Gemberling Faculty Scholar in Business Award, 2015-2016
- Department of Finance, Insurance and Law, Illinois State University, Outstanding Teaching Award, 2015
- College of Business Research Fellowship, 2014
- Department of Finance, Insurance and Law, Illinois State University, Outstanding Research Award, 2004, 2008, 2009, 2014, 2016
- College of Business, Illinois State University, ADM Faculty Scholar, 2011
- Illinois State University, *Educating Illinois* in Action, 2009
- College of Business, Illinois State University, Caterpillar Faculty Scholar Award, 2009
- College of Business, Illinois State University, Outstanding Research Award, 2008
- International Insurance Society, Shin Research Awards, 2004
- The *Journal of Insurance Issues*, Distinguished Reviewer Award, 2003
- American Risk and Insurance Association, Les B. Strickler Innovation in Instruction Award, 2003
- Asia-Pacific Risk and Insurance Association, Best Paper Award, 2002
- Vilas Scholarship, 1995, 1996
- Northwestern Mutual Life Scholarship, 1995
- National Taiwan University Book Awards, 1991, 1992

COURSES TAUGHT

University of North Texas

RMIN2500 Principles of Risk and Insurance Management (100% online and hybrid)
RMIN4600 Risk Management (Hybrid)

Illinois State University

FIL250 Introduction to Risk and Insurance (traditional, 100% online and hybrid)
FIL354 Risk Management and Insurance (traditional and hybrid)
FIL454.08 Seminar in Risk Management (MBA level)

University of New South Wales

FIN5531 Risk and Insurance (graduate level)
FIN5554 Life and Health Insurance (graduate level)

University of Wisconsin-Madison

RMI300/RMI700 Principles of Risk Management (undergraduate and graduate level)

PUBLICATIONS

Ma, Yu-Luen and Nat Pope, 2019, “ The Impact of Sarbanes-Oxley on Property-Casualty Insurer Loss Reserve Estimates.” Forthcoming at the *Geneva Papers on Risk and Insurance: Issues and Practice*.

Hu, Xianbiao, Xiaoyu Zhu, Yu-Luen Ma, Yi-Chang Chiu and Qing Tang, 2018, “Advancing Usage Based Insurance - A Contextual Driving Risk Modeling and Analysis Approach”, forthcoming at the *IET Intelligent Transport Systems*.

Ma, Yu-Luen, Xiaoyu Zhu, Xianbiao Hu and Yi-Chang Chiu, July 2018, “The Use of Insurance Telematics Data in Auto Insurance Rate Making”, *Transportation Research: Part A: Policy and Practice*, 113: 243-258.

Ma, Yu-Luen and Yayuan Ren, July 2018, “Is Catering Rewarded?: Evidence from the Insurance Industry.” *Geneva Papers on Risk and Insurance: Issues and Practice*, 43(3): 539-559

Zhu, Xiaoyu, Y. Yuan, X. Hu, Y. Chiu and Y. Ma, August 2017, “A Bayesian Network Model for Contextual versus Non-contextual Driving Behavior Assessment.” *Transportation Research Part C: Emerging Technologies*, 81: 172-187.

Inoguchi, Masahiro, Yu-Luen Ma, Nat Pope and Yoshihiko Suzawa, 2016, “Insurance Business Synergies, Economic Growth and Strategic Planning.” *International Journal of Business Environment*, 8(3): 191-216.

Ma, Yu-Luen and Nat Pope, 2016, “The Role of Loss Reserves in Smoothing Insurer Cost of Capital.” *Journal of Risk Management and Insurance*, 20(1): 1-18.

Hu, Xianbiao, Yi-Chang Chiu, Yu-Luen Ma, and Lei Zhu, 2015, “Studying Driving Risk Factors using Multi-Source Mobile Computing Data”, *International Journal of Transportation Science and Technology*, 4(3): 295-311.

Ma, Yu-Luen and Ping Wang, 2014, “Executive Compensation and Risk Taking in the Property and Liability Insurance Industry.” *Journal of Insurance Issues*, 37 (2): 187–207.

Ma, Yu-Luen, Nat Pope and Xiaoying Xie, 2014, “Insurer Performance and Intermediary Remuneration: The Impact of Abandonment of Contingent Commissions.” *Geneva Papers on Risk and Insurance: Issues and Practice*, 39: 373-388.

Ma, Yu-Luen, Nat Pope and Xiaoying Xie, 2014, “Contingent Commissions, Insurance Intermediaries and Insurer Performance.” *Risk Management and Insurance Review*, 17(1): 61-81.

Brandt, Erich, Yu-Luen Ma, and Nat Pope, 2013, “SOX Has No Impact on P/C Reserving; Earnings Management Persists,” *Carrier Management*, Feb. 14, available online at <http://www.carriermanagement.com/features/2013/02/14/100000.htm>.

Ma, Yu-Luen, Nat Pope and Raymond Yeung, 2013, “Foreign Participation and its Relationship with Non-Life Insurer Performance in the Northeast Asian Markets.” *Geneva Papers on Risk and Insurance: Issues and Practice*, 38: 43-61.

Ma, Yu-Luen and Yayuan Ren, 2012, “Do Publicly-Traded Property-Casualty Insurers Cater to the Stock Market?” *Journal of Risk and Insurance*, 79(2): 415-430.

Huang, Li-Ying, Yu-Luen Ma and Nat Pope, 2012, "Foreign Ownership and Non-Life Insurer Efficiency in the Japanese Marketplace." *Risk Management and Insurance Review*, 15(1): 57-88.

Ma, Yu-Luen and Yayuan Ren, Fall 2011, "Influence of the Stock Prices on Insurers' Managerial Decisions." *Journal of Financial and Economic Practice*, 11(2): 77-83.

Browne, Mark, Yu-Luen Ma and Ping Wang, 2009, "Stock-Based Executive Compensation and Reserve Errors in the Property and Casualty Insurance Industry", *Journal of Insurance Regulation*, 27(4): 35-54.

Ma, Yu-Luen, Nat Pope and Xiaoying Xie, 2009, "Insurer Performance and Contingent Commissions: What's the Relationship?" *Journal of Financial and Economic Practice*, 9 (2): 45-57.

Kerr, Dana, Yu-Luen Ma and Joan Schmit, 2009, "A Cross-National Study of Government Social Insurance as an Alternative to Tort Liability Compensation?" *Journal of Risk and Insurance*, 76(2): 367-384.

Nat Pope and Yu-Luen Ma, 2008, "The Market Structure - Performance Relationship in the International Insurance Sector." *Journal of Risk and Insurance*, 75(4), 947-966.

Ma, Yu-Luen and Nat Pope, 2008, "Foreign Share, Insurance Density and Penetration: An Analysis of the International Life Insurance Market." *Risk Management and Insurance Review*, 11(2): 327-347.

Elango, B., Yu-Luen Ma and Nat Pope, 2008, "An Investigation into the Diversification-Performance Relationship in the U.S. Property-Liability Insurance Industry." *Journal of Risk and Insurance*, 75(3):567-591.

Ma, Yu-Luen and B. Elango, Spring 2008, "When Do International Operations Lead to Improved Performance: An Analysis of Property-Liability insurers." *Risk Management and Insurance Review*, 11(1): 141-155.

Ma, Yu-Luen and Mark Browne, September 2005, "Cross-Subsidization and Choice in the Group Health Insurance Market," *Journal of Risk and Insurance*, 72(3): 413-439.

Pope, Nat and Yu-Luen Ma, Spring 2005, "Applicability of the Permanent Income Hypothesis to Life Insurance Consumption Habits," *Journal of Financial and Economic Practice*, 5(2): 1-9.

Pope, Nat and Yu-Luen Ma, Spring 2005, "Market Deregulation and Insurer Pricing Strategies: The Japanese Experience," *Geneva Papers on Risk and Insurance: Issues and Practice*, 30(2): 312-326.

Pope, Nat and Yu-Luen Ma, Fall 2004, "Grade-Insurance: Capitalizing on Experiential Learning Opportunities," *Risk Management and Insurance Review*, 7(2): 189-195.

Ma, Yu-Luen and Nat Pope, June 2003, "Determinants of International Insurers' Participation in Foreign Non-Life Market," *Journal of Risk and Insurance*, 70(2): 235-248.

Ma, Yu-Luen and Joan T. Schmit, June 2000, "Factors Affecting the Relative Incidence of Uninsured Motorists Claims," *Journal of Risk and Insurance*, 67(2): 281-294.

REFEREED PROCEEDINGS

Xiaoyu Zhu, Xianbiao Hu, Yu-Luen Ma, Yi-Chang Chiu, 2016, “Contextual Driving Risks Analysis Using Dynamic Smartphone-Based Data: The Potential for Usage Based Insurance.” Conference Proceedings of the 14th World Conference on Transport Research (published in *Transportation Research Procedia*)

Hu, Xianbiao, Yi-Chang Chiu, Yu-Luen Ma and Lei Zhu, 2015, “Studying Driving Risk Factors using Multi-Source Mobile Computing Data”. Conference Proceedings of the 7th International Symposium on Travel Demand Management

Ma, Yu-Luen and Yayuan Ren, 2015, “Is Catering Rewarded?: Evidence from the Insurance Industry.” Conference Proceeding of the 2015 World Risk and Insurance Economics Congress

Chiu, Yi-Chang, Yu-Luen Ma, and Xian-Biao Hu, 2014, “Identifying Driving Risk Factors to Support Usage-Based Insurance using Smartphone Personalized Driving Data”, Conference Proceedings of the 2014 NSF sponsored Big Data and Urban Informatics workshop, available online at <http://urbanbigdata.uic.edu/proceedings/>

Inoguchi, Masahiro, Yu-Luen Ma, Nat Pope and Yoshihiko Suzawa, 2014, “National Market Economic Growth: The Contributions of Insurance Market Synergies”, Conference Proceedings of the 2014 Asia-Pacific Risk and Insurance Association

Ma, Yu-Luen and Nat Pope, 2013, “Loss Reserve Errors as a Source of Insurer Capital.” Conference Proceedings of the 2013 Asia-Pacific Risk and Insurance Association

Ma, Yu-Luen, Nat Pope and Xiaoying Xie, 2010, “The Cost of Insurer Reputation-Protection in the Post-Spitzer Investigation Era: The Impact of Contingent Commission Abandonment”, Conference Proceedings of the 2010 World Risk and Insurance Economics Congress

Ma, Yu-Luen, Nat Pope and Raymond Yeung, 2010, “Insurer Performance in the Asian Marketplace: The Impact of Market Structure and Foreign Participation on Market Competitiveness”, Conference Proceedings of the 2010 World Risk and Insurance Economics Congress

Ma, Yu-Luen, Nat Pope and Xiaoying Xie, 2009, “Contingent Commission and Insurer Efficiency in the Property-Casualty Insurance Marketplace”, Conference Proceedings of the 2009 Asia-Pacific Risk and Insurance Association

Huang, Li-Ying, Gene Lai, Yu-Luen Ma and Nat Pope, 2007, “Corporate Governance and Non-Life Insurance Efficiency in the Japanese Marketplace,” Conference Proceedings of the 2007 meeting of the Asia-Pacific Risk and Insurance Association.

Pope, Nat and Yu-Luen Ma, 2006, “The Market Structure-Performance Relationship in the International Insurance Sector,” Conference Proceedings of the 2006 meeting of the Asia-Pacific Risk and Insurance Association.

Browne, Mark, Yu-Luen Ma and Ping Wang, 2004, “Reserve Errors and Stock Options,” Conference Proceedings of the 2004 meeting of the International Insurance Society. (Shin Research Award)

Dana Kerr, Yu-Luen Ma and Joan Schmit, 2004, "Is Liability a Substitute for Social Insurance?" Conference Proceedings of the 2004 meeting of the International Insurance Society.

Carson, James M., Krzysztof Ostaszewski, and Yu-Luen Ma, 2003, "What is the true Value of Tax Deferral?" *The Record* (Proceedings of the 2003 spring meeting of the Society of Actuaries).

Ma, Yu-Luen and Nat Pope, 2002, "Determinants of International Insurers' Participation in Foreign Non-Life Market." Conference Proceedings of the 2002 meeting of the Asia-Pacific Risk and Insurance Association. (Best Paper Award)

RESEARCH GRANTS

"Insurer Risk and Performance during the 2007-2008 Financial Crisis: The Role of Monitoring Institutional Ownership", Research Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2016.

"Implications of Loss Reserve Misestimation: Are There Penalties for Excessive Reserving Errors?", Research Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2015.

"Insurance Telematics and Drive Safe Incentives for Teenage Drivers", Research Grant funded by University Research Grants program, Illinois State University, 2014.

"Is Catering Rewarded?: Evidence from the Insurance Industry", Research Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2014.

"Pay-As-You-Drive-And-You-Save (PAYDAYS) Insurance Actuarial Study", Research Grant (\$300,000) funded by Federal Highway Administration, 2013.

"Cost of Capital and Insurer Loss Reserve Manipulation", Research Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2013.

"The Impact of Sarbanes-Oxley on Property-Casualty Insurer Loss Reserve Estimates", Research Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2012.

"The Effect of Sarbanes-Oxley Act on Insurer Loss Reserving Accuracy", Faculty-Industry Development Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2011.

"Executive Compensation and Risk Taking in the Property and Liability Insurance Industry", Faculty-Industry Development Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2010.

"Insurer Performance in the Asian Marketplace: An Examination of the Impact of Market Structure and Foreign Participation", Research Grant funded by University Research Grants program, Illinois State University, 2010.

"Growth or Profit-Margin: Do Publicly-Traded Property-Casualty Insurers Cater to the Market?" Research Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2009.

“The Cost of Insurer Reputation-Protection in the Post-Spitzer Investigation Era: The Impact of Contingent Commission Abandonment.” Faculty-Industry Development Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2008.

“Contingent Commissions, Insurance Intermediaries and Insurer Efficiency.” Research Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2007.

“Do Extensive Government Social Programs Reduce Liability Costs?” Research Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2006.

“The relationship between stock options and loss reserves by property-liability insurers.” Research Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2005.

“Market Competition and Insurance Pricing: An International Analysis.” Research Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2004.

“Geographic Diversification and Corporate Performance: An Analysis of Property-Liability Insurers.” Research Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2003.

“Factors affecting Global Life Insurers’ Foreign Involvement.” Research Grant funded by University Research Grants program, Illinois State University, 2003.

“Grade Insurance: Capitalizing on Classroom Learning Opportunities.” Faculty-Industry Development Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2002.

“Does Product Diversification Lead to Better Financial Performance for Insurers?” Research Grant funded by Katie School of Insurance and Financial Services, Illinois State University, 2002.

“What Determines International Insurers’ Foreign Market Entry?” Faculty of Commerce and Economics Research Grant, University of New South Wales, Sydney, Australia, 2001.

“Plan Choice and Demand for Employer-Provided Health Insurance.” Faculty of Commerce and Economics Research Grant, University of New South Wales, Sydney, Australia, 2000.

REFERRED PRESENTATIONS AT PROFESSIONAL MEETINGS

“Stock Market Reaction to InsurTech Innovations” (with Yayuan Ren) presented at American Risk and Insurance Association (ARIA) meeting, San Francisco, August 2019.

“Stock Market Reaction to InsurTech Innovations” (with Yayuan Ren) presented at Asia Pacific Risk and Insurance Association (APRIA) meeting, Seoul, South Korea, July 2019.

“Stock Market Reaction to InsurTech Innovations” (with Yayuan Ren) presented at the 2019 China International Conference on Insurance and Risk Management, Chengdu, China, July 2019.

“Insurer Risk and Performance during the 2007-2008 Financial Crisis: The Role of Monitoring Institutional Ownership” (with Yayuan Ren) presented at the American Risk and Insurance Association (ARIA) meeting, Chicago, August 2018.

“Insurer Risk and Performance during the 2007-2008 Financial Crisis: The Role of Monitoring Institutional Ownership” (with Yayuan Ren) presented at the Asia Pacific Risk and Insurance Association (APRIA) meeting, Singapore, July 2018.

"Advancing Usage Based Insurance - A Contextual Driving Risk Modeling and Analysis Approach" (with Xianbiao Hu, Xiaoyu Zhu and Yi-Chang Chiu) presented at the 2018 World Transport Convention, Beijing, China, June 2018 (Excellent Paper Award)

“Insurer Risk and Performance During the 2007-2008 Financial Crisis: The Role of Institutional Ownership” (with Yayuan Ren) presented at the 2017 China International Conference on Insurance and Risk Management, Guilin, China, July 2017.

“Pay-As-You-Drive-And-You-Save (PAYDAYS) Insurance Actuarial Study” (with Xiaoyu Zhu, Xianbiao Hu and Yi-Chang Chiu) presented at the 20th Transportation Research Board Winter Symposium, Washington DC, January 2017.

“Contextual Driving Risks Analysis using Dynamic Smartphone-Based Data: The Potential for Usage Based Insurance” (with Xiaoyu Zhu, Xianbiao Hu and Yi-Chang Chiu) presented at the 14th World Conference on Transport Research, Shanghai, China, July 2016.

“Is Catering Rewarded?: Evidence from the Insurance Industry.” (with Yayuan Ren) presented at World Risk and Insurance Economics Congress (WRIEC) meeting, Munich, Germany, August 2015.

“Studying Driving Risk Factors using Multi-Source Mobile Computing Data.” (with Xianbiao Hu, Yi-Chang Chiu and Lei Zhu) presented at the 7th International Symposium on Travel Demand Management, Tucson, AZ, April 2015.

“Identifying Driving Risk Factors to Support Usage-Based Insurance using Smartphone Personalized Driving Data.” (with Yi-Chang Chiu and Xianbiao Hu) presented at the National Science Foundation Big Data and Urban Informatics Workshop, Chicago, IL, August 2014.

“The Synergistic Impact of Life and Nonlife Insurance Activities on National Market Economic Growth.” (with Masahiro Inoguchi, Nat Pope and Yoshihiko Suzawa) presented at the American Risk and Insurance Association (ARIA) meeting, Seattle, WA, August 2014.

“National Market Economic Growth: The Contributions of Insurance Market Synergies.” (with Masahiro Inoguchi, Nat Pope and Yoshihiko Suzawa) presented at the Asia-Pacific Risk and Insurance Association (APRIA) meeting, Moscow, Russia, July 2014.

“Earnings Management, Loss Reserve Errors, and Insurance Capital Structure.” (with Nat Pope) presented at the Southern Risk and Insurance Association (SRIA) meeting, Orlando, FL, November 2013.

“The Role of Loss Reserves in Smoothing Insurer Cost of Capital.” (with Nat Pope) presented at the American Risk and Insurance Association (ARIA) meeting, Washington, D.C., August 2013.

“Executive Compensation and Risk Taking” (with Ping Wang) presented at the 48th Actuarial Research Conference (ARC), Philadelphia, PA, August 2013.

“Loss Reserve Errors as a Source of Insurer Capital.” (with Nat Pope) presented at the Asia Pacific Risk and Insurance Association (APRIA) meeting, New York, NY, July 2013.

“Executive Compensation and Risk Taking in the Property and Liability Insurance Industry.” (with Ping Wang) presented at the American Risk and Insurance Association (ARIA) meeting, Minneapolis, MN, August 2012.

“The Impact of Sarbanes-Oxley on Property-Casualty Insurer Loss Reserve Estimates.” (with Erich Brandt and Nat Pope) presented at the American Risk and Insurance Association (ARIA) meeting, Minneapolis, MN, August 2012.

“Executive Compensation and Risk Taking in the Property and Liability Insurance Industry.” (with Mark Browne and Ping Wang) International Conference on Insurance and Risk Management meeting, Beijing, China, July 2011.

“Do Publicly-Traded Property-Casualty Insurer Cater to the Stock Market?” (with Yayuan Ren) Western Risk and Insurance Association (WRIA) meeting, Santa Barbara, CA, January, 2011.

“The Cost of Insurer Reputation-Protection in the Post-Spitzer Investigation Era: The Impact of Contingent Commission Abandonment” (with Nat Pope and Xiaoying Xie) World Risk and Insurance Economics Congress (WRIEC) meeting, Singapore, July, 2010.

“Insurer Performance in the Asian Marketplace: The Impact of Market Structure and Foreign Participation on Market Competitiveness.” (with Nat Pope and Raymond Yeung) World Risk and Insurance Economics Congress (WRIEC) meeting, Singapore, July, 2010.

“Growth versus Profit Margin: Corporate Strategy Analysis of Property-Casualty Insurers.” (with Yayuan Ren) American Risk and Insurance Association (ARIA) meeting, Providence, RI, August, 2009.

“Contingent Commission and Insurer Efficiency in the Property-Casualty Insurance Marketplace.” (with Nat Pope and Xiaoying Xie) Asia-Pacific Risk and Insurance Association (APRIA) meeting, Beijing, China, July, 2009.

“Executive Compensation and Reserve Errors in the Property and Casualty Insurance Industry.” (with Mark Browne and Ping Wang) American Risk and Insurance Association (ARIA) meeting, Portland, OR, August, 2008.

“Contingent commission, insurance intermediaries and insurer performance.” (with Nat Pope and Xiaoying Xie) American Risk and Insurance Association (ARIA) meeting, Portland, OR, August, 2008.

“Corporate Governance and Nonlife Insurance Efficiency in the Japanese Marketplace.” (with Li-Ying Huang, Gene Lai and Nat Pope) Asia-Pacific Risk and Insurance Association (APRIA) meeting, Taipei, Taiwan, July, 2007.

“Efficiency and Corporate Governance in the Japanese Non-Life Insurance Market.” (with Li-Ying Huang, Gene Lai and Nat Pope) American Risk and Insurance Association (ARIA) meeting, Quebec City, Canada, August, 2007

“Do Extensive Government Social Programs Reduce Liability Costs?” (with Dana Kerr and Joan Schmit) American Risk and Insurance Association (ARIA) meeting, Washington D.C., August, 2006.

“The Market Structure-Performance Relationship in the International Insurance Sector.” (with Nat Pope) Asia-Pacific Risk and Insurance Association (APRIA) meeting, Tokyo, Japan, July, 2006.

“Global Deregulation and Liberalization: A Profitable Proposition for the International Insurance Industry?” (with Nat Pope) Southern Risk and Insurance Association (SRIA) meeting, Orlando, FL, November, 2005.

“Geographic Diversity and Corporate Performance: An Analysis of Property-Liability Insurers.” (with Elango B.) American Risk and Insurance Association (ARIA) meeting, Chicago, IL, August, 2004.

“The Nature of Regulation: The Japanese Auto Insurance Market.” (with Nat Pope) American Risk and Insurance Association (ARIA) meeting, Chicago, IL, August, 2004.

“Reserve Errors and Stock Options.” (with Mark Browne and Ping Wang) International Insurance Society (IIS) meeting, London, U.K., July, 2004.

“Is Liability a Substitute for Social Insurance?” (with Joan Schmit and Dana Kerr) International Insurance Society (IIS) meeting, London, U.K., July, 2004.

“National Market Liberalization and its Impact on Pricing Competitiveness: the Case of Non-Life Insurance.” (with Nat Pope) Western Risk and Insurance Association (WRIA) meeting, Las Vegas, NV, January 2004.

“The Merits of Tax-Deferral.” (with Jim Carson and Krzysztof Ostaszewski) Western Risk and Insurance Association (WRIA) meeting, Las Vegas, NV, January 2004.

“The Ups and Downs of Tax-Deferral.” (with Jim Carson and Krzysztof Ostaszewski) Southern Risk and Insurance Association (SRIA) meeting, Clearwater, FL, November, 2003.

“Liberalization and Insurance Market Efficiencies: The Impact of International Insurers on Foreign National Markets.” (with Nat Pope) Southern Risk and Insurance Association (SRIA) meeting, Clearwater, FL, November, 2003.

“Grade-Insurance: Capitalizing on Experiential Learning Opportunities.” (with Nat Pope) American Risk and Insurance Association (ARIA) meeting, Denver, CO, August, 2003 (invited presentation).

“Reserve Errors and Stock Options.” (with Mark Browne and Ping Wang) American Risk and Insurance Association (ARIA) meeting, Denver, CO, August, 2003.

“Does Product Diversification Lead to Better Financial Performance for Insurers?” (with B. Elango) American Risk and Insurance Association (ARIA) meeting, Denver, CO, August, 2003.

“Competitive Advantages and Insurance Pricing: The Impact of Market Deregulation.” (with Nat Pope) American Risk and Insurance Association (ARIA) meeting, Denver, CO, August, 2003.

“What is the True Value of Tax Deferral?” (with Jim Carson and Krzysztof Ostaszewski) Society of Actuaries (SOA) meeting, Washington, D.C., May, 2003.

“Determinants of International Life Insurers’ Involvement in Foreign Market.” (with Nat Pope) American Risk and Insurance Association (ARIA) meeting, Montreal, Canada, August, 2002.

“Determinants of International Insurers’ Participation in Foreign Non-Life Market.” (with Nat Pope) Asia-Pacific Risk and Insurance Association (APRIA) meeting, Shanghai, China, July, 2002.

“Determinants of International Life Insurers’ Involvement in Foreign Market.” (with Nat Pope) Western Risk and Insurance Association (WRIA) meeting, San Diego, CA, January, 2002.

“Determinants of International Insurers’ Participation in Foreign Non-Life Market.” (with Nat Pope) American Risk and Insurance Association (ARIA) meeting, Indianapolis, IN, August, 2001.

“The Japanese Big Bang - Sizzle or Fizzle? The Impact of Deregulation on Non-Life Insurer Efficiency.” (with Nat Pope) American Risk and Insurance Association (ARIA) meeting, Indianapolis, IN, August, 2001.

“Determinants of Foreign Insurers’ Access to Domestic Markets: An International Analysis.” (with Nat Pope) Western Risk and Insurance Association (WRIA) meeting, Santa Barbara, CA, January, 2001.

“Premium Cross-Subsidization and Plan Choice: An Empirical Study of the Group Health Insurance Markets.” (with Mark Browne) Western Risk and Insurance Association (WRIA) meeting, Monterey, CA, January, 2000.

“Premium Cross-Subsidization and Choice in the Group Health Insurance Market.” (with Mark Browne) American Risk and Insurance Association (ARIA) meeting, Boston, MA, August, 1998.

“Factors Affecting the Percentage of Uninsured Motorists.” (with Joan T. Schmit) American Risk and Insurance Association (ARIA) meeting, Boston, MA, August, 1998.

SERVICE

University

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|------|--|
| 2019 | <ul style="list-style-type: none">▪ Chair, Risk Management and Insurance Advisory Board▪ Chair, Risk Management and Insurance Program Committee▪ Chair, Risk Management and Insurance Week Committee▪ Chair, Risk Management and Insurance Career Fair Committee▪ Chair, Risk Manager in Residence Program Committee |
|------|--|

- Member, FIREL department chairperson search committee
- Member, Personnel Affairs Committee
- Member, Reappointment, Promotion & Tenure Committee
-
- 2018
 - Chair, Risk Management and Insurance Program Committee
 - Chair, Risk Management and Insurance Week Committee
 - Chair, Risk Management and Insurance Career Fair Committee
 - Chair, Risk Manager in Residence Program Committee
 - Member, FIREL department chairperson search committee
 - Member, Personnel Affairs Committee
 - Member, Reappointment, Promotion & Tenure Committee
 - Member, Ph.D. Program Committee
- 2017
 - (University of North Texas)
 - Member, Personnel Affairs Committee
 - Member, Reappointment, Promotion & Tenure Committee
 - Member, Ph.D. Program Committee
 - Chair, Risk Management and Insurance Program Committee
 - (Illinois State University)
 - Member, Constituent Satisfaction Committee, College of Business
 - Advisor, Gamma Iota Sigma
 - Member, Insurance Outcomes Measurement Committee, Department of Finance, Insurance and Law
- 2016
 - Member, Constituent Satisfaction Committee, College of Business
 - Chair, Research Committee, Department of Finance, Insurance and Law
 - Advisor, Gamma Iota Sigma
 - Member, Insurance Outcomes Measurement Committee, Department of Finance, Insurance and Law
- 2015
 - Member, Constituent Satisfaction Committee, College of Business
 - Chair, Research Committee, Department of Finance, Insurance and Law
 - Advisor, Gamma Iota Sigma
- 2014
 - Member, Constituent Satisfaction Committee, College of Business
 - Chair, Honors Committee, Department of Finance, Insurance and Law
 - Chair, Research Committee, Department of Finance, Insurance and Law
 - Advisor, Gamma Iota Sigma
 - Advisor, Taiwanese Student Association
- 2013
 - Insurance Program Review Coordinator, Department of Finance, Insurance and Law
 - Chair, Honors Committee, Department of Finance, Insurance and Law
 - Member, Research Committee, Department of Finance, Insurance and Law
 - Advisor, Gamma Iota Sigma
 - Advisor, Taiwanese Student Association
- 2012
 - Member, Curriculum Committee, College of Business
 - Insurance Program Review Coordinator, Department of Finance, Insurance and Law

- Member, Honors Committee, Department of Finance, Insurance and Law
 - Member, Research Committee, Department of Finance, Insurance and Law
 - Advisor, Gamma Iota Sigma
- 2011
- Member, Curriculum Committee, College of Business
 - Member, Honors Committee, Department of Finance, Insurance and Law
 - Member, Research Committee, Department of Finance, Insurance and Law
 - Advisor, Gamma Iota Sigma
- 2010
- Member, Curriculum Committee, College of Business
 - Member, Honors Committee, Department of Finance, Insurance and Law
 - Member, Research Committee, Department of Finance, Insurance and Law
 - Advisor, Gamma Iota Sigma
- 2009
- Mentor, Dr. Abhishek Varma, Department of Finance, Insurance and Law
 - Member, Caterpillar Excellence Fund Scholarship Committee, College of Business
 - Member, Honors Committee, Department of Finance, Insurance and Law
 - Member, Research Committee, Department of Finance, Insurance and Law
 - Advisor, Gamma Iota Sigma
- 2008
- Secretary, MQM Chairperson Search Committee, College of Business
 - Member, Human Resource Committee, College of Business
 - Member, Honors Committee, Department of Finance, Insurance and Law
 - Member, Research Committee, Department of Finance, Insurance and Law
 - Advisor, Gamma Iota Sigma
- 2007
- Member, Human Resource Committee, College of Business
 - Member, Research Committee, Department of Finance, Insurance and Law
 - Advisor, Gamma Iota Sigma
- 2006
- Member, Human Resource Committee, College of Business
 - Member, Institutional Review Board, Illinois State University
 - Advisor, Gamma Iota Sigma
- 2005
- Member, Human Resource Committee, College of Business
 - Member, Institutional Review Board, Illinois State University
 - Advisor, Gamma Iota Sigma
 - Member, Honors Committee, Department of Finance, Insurance, and Law
 - Member, Master Thesis Dissertation Committee, Department of Mathematics
 - Advisor, Taiwanese Student Association
- 2004
- Member, Technology and Physical Environment Committee, College of Business
 - Member, Institutional Review Board, Illinois State University
 - Advisor, Gamma Iota Sigma
 - Member, Honors Committee, Department of Finance, Insurance, and Law
- 2003
- Member, Technology and Physical Environment Committee, College of Business
 - Member, Institutional Review Board, Illinois State University

- Advisor, Gamma Iota Sigma
 - Member, Honors Committee, Department of Finance, Insurance, and Law
- 2002
- Member, Technology and Physical Environment Committee, College of Business
 - Member, Institutional Review Board, Illinois State University
 - Advisor, Gamma Iota Sigma
 - Member, Honors Committee, Department of Finance Insurance and Law
 - Community for Our Community Fund Liaison
- 2001
- Advisor, Gamma Iota Sigma
 - Member, Honors Committee, Department of Finance Insurance and Law
 - Community for Our Community Fund Liaison
 - Commerce Society Liaison Officer, University of New South Wales
 - Social Science and Humanities Library Advisory Committee, University of New South Wales
 - Library Liaison Officer, School of Banking and Finance, University of New South Wales
- 2000
- Social Science and Humanities Library Advisory Committee, University of New South Wales
 - Library Liaison Officer, School of Banking and Finance, University of New South Wales

Professional

- 2018
- Managing Editor, *Journal of Insurance Issues*
 - Member, Teaching Resources Committee, American Risk and Insurance Association
 - Member, Program Review Committee, China International Risk Forum
 - Board member, Western Risk and Insurance Association
 - Board member, Southern Risk and Insurance Association
- 2017
- Member, Program Review Committee, China International Risk Forum
 - Reviewer, *Principles of Risk Management and Insurance* by Rejda and McNamara, 13th edition revision
 - Managing Editor, *Journal of Insurance Issues*
 - Reviewer, *European Scientific Journal*
 - Member, *Risk Management and Insurance Review Awards Committee*
 - Member, Program Review Committee, Asia-Pacific Risk and Insurance Association
 - Board member, Western Risk and Insurance Association
 - Board member, Southern Risk and Insurance Association
- 2016
- Hardigree Outstanding Article Award Committee, *Journal of Insurance Issues*
 - Reviewer, *Journal of Banking and Finance*
 - Reviewer, *Journal of Risk and Insurance*
 - Reviewer, *Geneva Papers on Risk and Insurance*
- 2015
- Reviewer, *Geneva Papers on Risk and Insurance*
 - Reviewer, *Journal of Banking and Finance*
 - Reviewer, *Journal of Risk and Insurance*

- External reviewer of Dr. Li Yang's Promotion to Associate Professor, University of New South Wales
- 2014
 - Member, *Risk Management and Insurance Review* Editor Search Committee
 - Reviewer, *Geneva Papers on Risk and Insurance*
 - Reviewer, *Journal of Banking and Finance*
 - Reviewer, *Principles of Risk Management and Insurance* by Rejda and McNamara, 13th edition
- 2013
 - Member, Program Review Committee, American Risk and Insurance Association
 - Member, Teaching Awards Committee, American Risk and Insurance Association
 - Discussant, American Risk and Insurance Association Annual Conference
 - Reviewer, *Geneva Papers on Risk and Insurance*
 - Reviewer, *Journal of Insurance Regulation*
- 2012
 - Discussant, American Risk and Insurance Association Annual Conference
 - Member, Scholarship Committee, Society of Insurance Trainers and Educators
 - Member, Teaching Awards Committee, American Risk and Insurance Association
 - Reviewer, *Geneva Risk and Insurance Review*
 - External reviewer of Dr. Cassandra Cole's Promotion to Full Professor, Florida State University
 - External reviewer of Dr. Enya He's Promotion and Tenure Review, Northern Texas University
- 2011
 - Member, Scholarship Committee, Society of Insurance Trainers and Educators
 - Member, Program Committee, Asia Pacific Risk and Insurance Association
 - Member, Teaching Awards Committee, American Risk and Insurance Association
 - Reviewer, *Journal of Banking and Finance*
 - Reviewer, *Journal of Risk Finance*
- 2010
 - External reviewer of Dr. Yu Lei's Promotion and Tenure Review, University of Hartford
 - Member, Program Committee of the 2010 Hagen Family Foundation Travel Award, American Risk and Insurance Association
- 2009
 - Reviewer, *Risk Management and Insurance Review*.
 - Reviewer, *Journal of Insurance Regulation*.
- 2008
 - Reviewer, *Risk Management and Insurance Review*.
 - Mentor, American Risk and Insurance Association annual meeting
 - Moderator, American Risk and Insurance Association annual meeting
 - Member, Teaching Awards Committee, American Risk and Insurance Association
- 2007
 - Referee, *Journal of Risk and Insurance*

- 2006
 - Chair, Teaching Awards Committee, American Risk and Insurance Association
 - Member, *Journal of Risk and Insurance* Editor Search Committee
 - Referee, *Journal of Risk and Insurance*
 - Referee, *Journal of Insurance Issues*
- 2005
 - Referee, *Journal of Risk and Insurance*
 - Referee, *Journal of Insurance Issues*
- 2004
 - Referee, *Journal of Risk and Insurance*
 - Member, Program Committee, American Risk and Insurance Association
 - Moderator, Western Risk and Insurance Association annual meeting
- 2003
 - Referee, *Journal of Risk and Insurance*
 - Referee, *Journal of Insurance Issues*
 - Member, Program Committee, American Risk and Insurance Association
 - Moderator, American Risk and Insurance Association annual meeting
 - Hardigree Award Committee, *Journal of Insurance Issues*
- 2002
 - Referee, *Journal of Risk and Insurance*
 - Referee, *Journal of Insurance Issues*
 - Moderator, American Risk and Insurance Association annual meeting
 - Moderator, Asia-Pacific Risk and Insurance Association annual meeting
 - Moderator, Western Risk and Insurance Association annual meeting
- 2001
 - Referee, *Journal of Risk and Insurance*
 - Referee, *Journal of Insurance Issues*
 - Member, Program Committee, American Risk and Insurance Association
 - Moderator, American Risk and Insurance Association annual meeting
- 1999
 - Proposal Review Committee, The 12th Australasian Finance and Banking Conference, Sydney, Australia

COMMUNITY SERVICE

- 2012
 - President, Chinese American Professional Association, Bloomington, Illinois