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**Annual Meeting Program**

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<tr>
<th>Event</th>
<th>Sponsor(s)</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Sunday First Time Reception</strong></td>
<td>Florida State University, The University of Mississippi</td>
</tr>
<tr>
<td><strong>Sunday Welcome Reception</strong></td>
<td>Casualty Actuarial Society, Katie School of Insurance and Financial Services</td>
</tr>
<tr>
<td><strong>Monday Breakfast</strong></td>
<td>Insurance Information Institute, ISO Innovative Analytics</td>
</tr>
<tr>
<td><strong>Monday JRI Editors Breakfast</strong></td>
<td>The University of Alabama</td>
</tr>
<tr>
<td><strong>Monday AM Refreshment Break</strong></td>
<td>Gamma Iota Sigma, Missouri State University</td>
</tr>
<tr>
<td><strong>Monday's President's Luncheon</strong></td>
<td>Baylor University, Griffith Insurance Education Foundation</td>
</tr>
<tr>
<td><strong>Monday PM Refreshment Break</strong></td>
<td>Georgia State University, University of Louisiana – Lafayette</td>
</tr>
<tr>
<td><strong>Monday Night Social</strong></td>
<td>Insurance Institute of Canada, University of Calgary, Wilfrid Laurier University</td>
</tr>
<tr>
<td><strong>Tuesday Breakfast</strong></td>
<td>Journal of Applied Risk Management &amp; Insurance at Saint Joseph's University, Mississippi State University</td>
</tr>
<tr>
<td><strong>Tuesday RMIR Editors Breakfast</strong></td>
<td>St. Mary’s University</td>
</tr>
<tr>
<td><strong>Tuesday AM Refreshment Break</strong></td>
<td>University of Illinois at Urbana-Champaign, University of North Texas</td>
</tr>
<tr>
<td><strong>Tuesday Awards Luncheon</strong></td>
<td>Temple University</td>
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<tr>
<td><strong>Tuesday PM Refreshments</strong></td>
<td>Ball State University, University of North Carolina Charlotte, Washington State University</td>
</tr>
<tr>
<td><strong>Wednesday Breakfast</strong></td>
<td>St. John’s University, University of Georgia</td>
</tr>
<tr>
<td><strong>Wednesday AM Refreshments Break</strong></td>
<td>Virginia Commonwealth University, The Wharton School, University of Pennsylvania</td>
</tr>
<tr>
<td><strong>Annual Meeting Program and Signs</strong></td>
<td>The Institutes</td>
</tr>
</tbody>
</table>
2012–2013 ARIA Board Members

Officers

President George Zanjani, Georgia State University
President-Elect Laureen Regan, Temple University
Vice President Patricia Born, Florida State University
Immediate Past President David Sommer, St. Mary’s University

Directors

Jeffrey Brown (2013), University of Illinois at Urbana-Champaign
Robert Hartwig (2013), Insurance Information Institute
Jennifer Wang (2013), National Chengchi University
Martin Ellingsworth (2014), ISO Innovative Analytics
Paul Thistle (2014), University of Nevada, Las Vegas
Alex Muermann (2015), Vienna University of Economics & Business
Richard Phillips (2015), Georgia State University
Mark Warshawsky (2015), Towers Watson

2013–2014 ARIA Board Members

Officers

President Laureen Regan, Temple University
President-Elect Patricia Born, Florida State University
Vice President Andreas Richter, Ludwig-Maximilians Universität
Immediate Past President George Zanjani, Georgia State University

Directors

Martin Ellingsworth (2014), ISO Innovative Analytics
Paul Thistle (2014), University of Nevada Las Vegas
Alex Muermann (2015), Vienna University of Economics & Business
Richard Phillips (2015), Georgia State University
Mark Warshawsky (2015), Towers Watson
Martin Boyer (2016), HEC Montreal
Rachel Huang (2016), National Taiwan University of Science and Technology
Stephen Mildenhall (2016), Aon Benfield

Executive Office

Executive Director Anthony J. Biacchi, The Institutes
Administrative Assistant Jennifer Long, The Institutes
Meeting Planner Sandy Bowman, The Institutes
Event Planner Elizabeth Sheely, The Institutes
Casualty Actuarial Society Award
M. Martin Boyer, HEC Montreal
Eric Jacquier, HEC Montreal
Simon van Norden, HEC Montreal

Early Career Scholarly Achievement Award
Rachel Huang, National Taiwan University of Science and Technology

Hagen Family Foundation Travel Award
Willie Dion Reddic, Syracuse University

Hedges Undergraduate Student Award
Justin LoPiccolo, Temple University

Kulp-Wright Book Award
Michael Powers, Temple University & Tsinghua University

Kulp-Wright Book Award Honorable Mention
Gilles Beneplanc, Gras Savoye International
Jean-Charles Rochet, Toulouse School of Economics

Robert I. Mehr Award
Jeffrey R. Brown, University of Illinois at Urbana-Champaign

Patrick Brockett & Arnold Shapiro Actuarial Journal Award
Stephen P. D’Arcy, University of Illinois at Urbana-Champaign

ARIA President’s Award
TBA

RMIR Award Best Perspectives Article
Martin Eling, Institute of Insurance Economics, University of St. Gallen

RMIR Award Best Feature Article
William G. Johnson, Arizona State University
Richard J. Butler, Brigham Young University
Marjorie L. Baldwin, Arizona State University
Pierre Cote, Toronto Western Hospital

Strickler Innovation in Instruction Award
David Eckles, University of Georgia

Robert C. Witt Award
Antoine Bommier, ETH-Zurich
Bertrand Villeneuve, Université Paris-Dauphine and CREST (Laboratoire de Finance Assurance)
The Washington Court Hotel
525 New Jersey Avenue, NW
Washington, DC 20001
Phone: 202.628.2100
Conseriere: Please call front desk

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In the Event of Emergency at the hotel:
Dial 0

Name Badges:
Please wear your name badge to all meetings and social events.

Cell Phone Reminder:
Please turn off cell phones during all presentations.

Free Wi-Fi access in your room and lobby areas.

Small Business Center located in the lobby offers 3 computers with high-speed internet access.

Printing of airline boarding passes by guests is complimentary.

Meal Locations:
Breakfasts/Luncheons: Atrium, Mezzanine Level
JRI Editors Breakfast: Capitol, Mezzanine Level
RMIR Editors Breakfast: Capitol, Mezzanine Level

Private Meeting Room:
Reserve at ARIA Registration Desk

Washington Post complimentary. Delivered to your hotel room door Monday thru Friday.

ARIA 2014 ANNUAL MEETING
August 3–6, 2014
Renaissance Seattle Hotel
515 Madison Street
Seattle, WA 98104
## 2013 ARIA Annual Meeting
### Program at a Glance

#### Sunday, August 4th

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
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</thead>
<tbody>
<tr>
<td>8:00 AM – 3:00 PM</td>
<td>ARIA Board of Directors Meeting</td>
<td>Capitol</td>
</tr>
<tr>
<td>2:00 PM – 5:00 PM</td>
<td>Registration Desk Opens</td>
<td>Base of Stairs Ballroom Area</td>
</tr>
<tr>
<td>5:00 PM – 5:30 PM</td>
<td>First Time Participants Reception</td>
<td>Montpelier</td>
</tr>
<tr>
<td>5:30 PM – 7:30 PM</td>
<td>Welcome Reception</td>
<td>Atrium Ballroom</td>
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</tbody>
</table>

#### Monday, August 5th

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
<th>Location</th>
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</thead>
<tbody>
<tr>
<td>7:15 AM – 8:45 AM</td>
<td>Breakfast</td>
<td>Atrium Ballroom</td>
</tr>
<tr>
<td>7:15 AM – 8:45 AM</td>
<td>JRI Editors’ Breakfast</td>
<td>Capitol</td>
</tr>
<tr>
<td>9:00 AM – 10:00 AM</td>
<td>Plenary Session I: The Future of Retirement Income Security</td>
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<tr>
<td></td>
<td>Keynote Speaker: Roger Ferguson, Jr., CEO, TIAA-CREF</td>
<td>Grand Ballroom</td>
</tr>
<tr>
<td>10:00 AM – 10:15 AM</td>
<td>Refreshment Break</td>
<td>Grand Ballroom Foyer</td>
</tr>
<tr>
<td>10:15 AM – 11:45 AM</td>
<td>Plenary Session II: Expanding Insurance Opportunities in Developing Economies</td>
<td>Grand Ballroom</td>
</tr>
<tr>
<td>12:00 PM – 1:30 PM</td>
<td>President’s Luncheon: Too Big to Insure: A Review and Commentary on the Capital and Liquidity Rules of Non-Bank SIFI Insurers</td>
<td>Atrium Ballroom</td>
</tr>
<tr>
<td></td>
<td>Keynote Speaker: Aaron Sarfatti, Oliver Wyman Group</td>
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<tr>
<td>1:45 PM – 3:15 PM</td>
<td>Concurrent Sessions I</td>
<td></td>
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<tr>
<td></td>
<td>Concurrent Session IA: Catastrophe Bonds</td>
<td>Grand Ballroom</td>
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<td></td>
<td>Concurrent Session IB: Reinsurance</td>
<td>Executive</td>
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<tr>
<td></td>
<td>Concurrent Session IC: Reserving</td>
<td>Sagamore Hill</td>
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<tr>
<td></td>
<td>Concurrent Session ID: Health Insurance I</td>
<td>Springwood</td>
</tr>
<tr>
<td></td>
<td>Concurrent Session IE: Longevity Risk and Annuities</td>
<td>Montpelier</td>
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<tr>
<td>3:15 PM – 3:30 PM</td>
<td>Refreshment Break</td>
<td>Grand Ballroom Foyer</td>
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<tr>
<td>3:30 PM – 5:00 PM</td>
<td>Concurrent Sessions II</td>
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<tr>
<td></td>
<td>Concurrent Session IIA: Catastrophic Risks</td>
<td>Grand Ballroom</td>
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<tr>
<td></td>
<td>Concurrent Session IIB: Insurer Performance</td>
<td>Executive</td>
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<tr>
<td></td>
<td>Concurrent Session IIC: Capital Structure</td>
<td>Sagamore Hill</td>
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<tr>
<td></td>
<td>Concurrent Session IID: Asymmetric Information</td>
<td>Springwood</td>
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<tr>
<td></td>
<td>Concurrent Session IIE: Retirement and Savings</td>
<td>Montpelier</td>
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<td></td>
<td>Concurrent Session IIF: Systemic Risks and Crises</td>
<td>Madison</td>
</tr>
</tbody>
</table>
### 2013 ARIA Annual Meeting
#### Program at a Glance

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</thead>
<tbody>
<tr>
<td>5:15 PM – 6:00 PM</td>
<td>ARIA General Business Meeting – Grand Ballroom</td>
</tr>
<tr>
<td>6:45 PM – 9:30 PM</td>
<td>Member/Guest Reception – The National Press Club</td>
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</tbody>
</table>

### Tuesday, August 6th

<table>
<thead>
<tr>
<th>Time</th>
<th>Event</th>
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</thead>
<tbody>
<tr>
<td>7:15 AM – 8:15 AM</td>
<td>Breakfast – Atrium Ballroom</td>
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<tr>
<td>7:15 AM – 8:15 AM</td>
<td>RMIR Editors’ Breakfast – Capitol</td>
</tr>
<tr>
<td>8:30 AM – 10:00 AM</td>
<td>Plenary Session III: Spotlight on Behavioral Insurance Research – Grand Ballroom</td>
</tr>
<tr>
<td>10:00 AM – 10:15 AM</td>
<td>Refreshment Break – Grand Ballroom Foyer</td>
</tr>
<tr>
<td>10:15 AM – 11:45 AM</td>
<td>Concurrent Sessions III</td>
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<tr>
<td></td>
<td>Concurrent Session IIIA: Responses to Catastrophes – Grand Ballroom</td>
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<td>Concurrent Session IIIB: Capital Structure – Executive</td>
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<td></td>
<td>Concurrent Session IIIC: Governance – Sagamore Hill</td>
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<td></td>
<td>Concurrent Session IIID: Utility Theory – Springwood</td>
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<tr>
<td></td>
<td>Concurrent Session IIIE: Life Insurer Operations – Montpelier</td>
</tr>
<tr>
<td>12:00 PM – 1:30 PM</td>
<td>ARIA Awards Luncheon – Atrium Ballroom</td>
</tr>
<tr>
<td>1:45 PM – 3:15 PM</td>
<td>Concurrent Sessions IV</td>
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<tr>
<td></td>
<td>Concurrent Session IVA: Automobile Insurance – Grand Ballroom</td>
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<tr>
<td></td>
<td>Concurrent Session IVB: Systemic Risks – Executive</td>
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<td></td>
<td>Concurrent Session IVC: Insurer Operations – Sagamore Hill</td>
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<td></td>
<td>Concurrent Session IVD: Demand for Insurance – Springwood</td>
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<tr>
<td></td>
<td>Concurrent Session IVE: Health Insurance II – Montpelier</td>
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<tr>
<td>3:15 PM – 3:30 PM</td>
<td>Refreshment Break – Grand Ballroom Foyer</td>
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<tr>
<td>3:30 PM – 5:00 PM</td>
<td>Concurrent Sessions V</td>
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<td></td>
<td>Concurrent Session VA: Equilibrium in Insurance Markets – Grand Ballroom</td>
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<td>Concurrent Session VB: Investments – Executive</td>
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<td>Concurrent Session VC: Health Insurance III – Sagamore Hill</td>
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<td>Concurrent Session VD: Risk Preferences – Springwood</td>
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<td>Concurrent Session VE: Insurance Market Performance – Montpelier</td>
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<td>Time</td>
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<td>Breakfast – <em>Atrium Ballroom</em></td>
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<tr>
<td>7:15 AM – 8:15 AM</td>
<td>WRIEC Organizers’ Breakfast – <em>Capitol</em></td>
</tr>
<tr>
<td>8:30 AM – 10:00 AM</td>
<td>Les B. Strickler Innovation in Instruction Award Presentation – <em>Grand Ballroom</em></td>
</tr>
<tr>
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<td>Refreshment Break – <em>Grand Ballroom Foyer</em></td>
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<tr>
<td>10:15 AM – 11:45 AM</td>
<td>Concurrent Sessions VI</td>
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<tr>
<td></td>
<td>Concurrent Session VIA: Risk Management – <em>Grand Ballroom</em></td>
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<td>Concurrent Session VIB: Background Risk – <em>Executive</em></td>
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<td>Concurrent Session VIC: Reverse Mortgages – <em>Sagamore Hill</em></td>
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<td>Concurrent Session VID: Modeling and Measurement – <em>Springwood</em></td>
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<td></td>
<td>Concurrent Session VIE: Contracts – <em>Montpelier</em></td>
</tr>
</tbody>
</table>
# 2013 Annual Meeting Program

**Washington DC**

**Sunday, August 4 – Wednesday, August 7, 2013**

## Sunday, August 4th

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<td></td>
<td><strong>Moderator:</strong> Joan T. Schmit, University of Wisconsin-Madison</td>
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<td></td>
<td><strong>Panelists:</strong> Andrea Keenan, A.M. Best</td>
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<td>Paula Pagniez, Swiss Re</td>
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<td>Joan Lamm-Tennant, Guy Carpenter &amp; Co.</td>
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<td><strong>Concurrent Session IA: Catastrophe Bonds – <em>Grand Ballroom</em></strong></td>
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<tr>
<td></td>
<td><strong>Moderator:</strong> Martin Grace, Georgia State University</td>
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<tr>
<td>1:45 PM – 2:15 PM</td>
<td><em>The Impact of the Financial Crisis and Natural Catastrophes on CAT Bonds</em></td>
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<tr>
<td></td>
<td><strong>Authors:</strong> Marc Gürtler, Braunschweig Institute of Technology</td>
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<td></td>
<td>Martin Hibbeln, Braunschweig Institute of Technology</td>
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<td>Christine Winkelvos, Braunschweig Institute of Technology</td>
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<td><strong>Discussant:</strong> Martin Halek, University of Wisconsin-Madison</td>
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<tr>
<td>2:15 PM – 2:45 PM</td>
<td><em>The Valuation of Catastrophe Bonds with Exposure to Currency Exchange Risk</em></td>
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<tr>
<td></td>
<td><strong>Authors:</strong> Van Son Lai, Université Laval</td>
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<td>Mathieu Parcollet, BK Consultants</td>
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<td>Bernard Lamond, Université Laval</td>
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<td><strong>Discussant:</strong> Andreas Milidonis, University of Cyprus</td>
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</tbody>
</table>
Monday, August 5th

2:45 PM – 3:15 PM  
**Pricing in the Primary Market for Cat Bonds: New Empirical Evidence**  
**Author:** Alexander Braun, University of St. Gallen  
**Discussant:** Marc Ragin, University of Wisconsin-Madison

**Concurrent Session IB: Reinsurance – Executive**  
**Moderator:** Martin Eling, University of St. Gallen

1:45 PM – 2:15 PM  
**Reinsurance Networks and Their Impact on Reinsurance Decisions: Theory and Empirical Evidence**  
**Authors:** Yijia Lin, University of Nebraska  
Jifeng Yu, University of Nebraska  
Manferd Peterson, University of Nebraska  
**Discussant:** Charles Nyce, Florida State University

2:15 PM – 2:45 PM  
**The Market for Reinsurance**  
**Authors:** Martin Boyer, HEC Montréal  
Theodora Dupont-Courtade, Paris School of Economics  
**Discussant:** Gregor Weiss, Technische Universität Dortmund

2:45 PM – 3:15 PM  
**The Impact of CEO Turnover on Reinsurance Demand in the U.S. Property-Liability Insurance Industry**  
**Authors:** Chia-Ling Ho, Tamkang University  
Jiang Chang, Shanghai University of Finance and Economics  
Gene Lai, Washington State University  
Tzuting Lin, National Taiwan University  
**Discussant:** Li Zhang, St. Cloud State University

**Concurrent Session IC: Reserving – Sagamore Hill**  
**Moderator:** Jan Ambrose, La Salle University

1:45 PM – 2:15 PM  
**Analyst Forecasts, Executive Incentives, and Property-Liability Insurer Reserve Errors**  
**Authors:** J. Tyler Leverty, University of Iowa  
Andreas Milidonis, University of Cyprus  
**Discussant:** Franca Glenzer, Goethe University Frankfurt

2:15 PM – 2:45 PM  
**The Role of Loss Reserves in Smoothing Insurer Cost of Capital**  
**Authors:** Yu-Luen Ma, Illinois State University  
Nat Pope, Illinois State University  
**Discussant:** Yi Yao, Peking University

2:45 PM – 3:15 PM  
**Loss Reserve, Income Smoothing and Risks of Property and Casualty Insurance Companies**  
**Authors:** Chunyan Zhang, University of Wisconsin-Madison  
Mark Browne, St. John’s University  
**Discussant:** Stephen Fier, The University of Mississippi
**Monday, August 5th**

**Concurrent Session ID: Health Insurance I – Springwood**

**Moderator:** Jörg Schiller, University of Hohenheim

**1:45 PM – 2:15 PM**

*Take-up for Genetic Tests and Ambiguity*

**Authors:**
- Michael Hoy, University of Guelph
- Richard Peter, Ludwig-Maximilians Universität
- Andreas Richter, Ludwig-Maximilians Universität

**Discussant:** James Cardon, Brigham Young University

**2:15 PM – 2:45 PM**

*One Pool to Insure them All? Age, Risk and the Price(s) of Medical Insurance*

**Author:** Thomas Koch, University of California – Santa Barbara

**Discussant:** Jean François Outreville, HEC Montréal

**2:45 PM – 3:15 PM**

*Risk Management in Health Insurance Plans: An Analysis of the Use of Capitation*

**Authors:**
- Patricia Born, Florida State University
- J. Bradley Karl, East Carolina University

**Discussant:** Robert Lieberthal, Thomas Jefferson University

**Concurrent Session IE: Longevity Risk and Annuities – Montpelier**

**Moderator:** Lars Powell, University of Arkansas – Little Rock

**1:45 PM – 2:15 PM**

*A Cautious Note on Natural Hedging of Longevity Risk*

**Authors:**
- Nan Zhu, Illinois State University
- Daniel Bauer, Georgia State University

**Discussant:** Ming Dong, Goethe University Frankfurt

**2:15 PM – 2:45 PM**

*Retirement Income Strategies in Expected Utility and Loss Aversion Frameworks*

**Authors:**
- Gaobo Pang, Towers Watson
- Mark Warshawsky, Towers Watson

**Discussant:** Jing Ai, University of Hawaii

**2:45 PM – 3:15 PM**

*Systematic Mortality Risk: An Analysis of Guaranteed Lifetime Withdrawal Benefits in Variable Annuities*

**Authors:**
- Man Chung Fung, University of New South Wales
- Katja Ignatieva, University of New South Wales
- Michael Sherris, University of New South Wales

**Discussant:** Jingyuan Li, Lingnan University

**3:15 PM – 3:30 PM**

*Refreshment Break – Grand Ballroom Foyer*
Monday, August 5th

3:30 PM – 5:00 PM  **Concurrent Sessions II**

**Concurrent Session IIA: Catastrophic Risks – Grand Ballroom**

*Moderator:* Faith Neale, University of North Carolina - Charlotte

3:30 PM – 4:00 PM  **Market Expectations Following Major Catastrophes: An Examination of Insurance Broker Returns**

*Authors:* Marc Ragin, University of Wisconsin-Madison
Martin Halek, University of Wisconsin-Madison

*Discussant:* Vijay Aseervatham, Ludwig-Maximilians Universität

4:00 PM – 4:30 PM  **Model Uncertainty, Ambiguity Aversion and Implications for Catastrophe Insurance Market**

*Authors:* Hua Chen, Temple University
Tao Sun, Temple University

*Discussant:* Randy Dumm, Florida State University

4:30 PM – 5:00 PM  **Revealed Information and the Demand for Hurricane Mitigation Features**

*Authors:* Dean Gatzlaff, Florida State University
Kathleen McCullough, Florida State University
Lorilee Medders, Florida State University
Charles Nyce, Florida State University

*Discussant:* Martin Hibbeln, Braunschweig Institute of Technology

**Concurrent Session IIB: Insurer Performance – Executive**

*Moderator:* David Sommer, St. Mary’s University

3:30 PM – 4:00 PM  **Common Risk Factors of Infrastructure Firms**

*Authors:* Martin Eling, University of St. Gallen
Semir Ben Ammar, University of St. Gallen

*Discussant:* Jing Ai, University of Hawaii

4:00 PM – 4:30 PM  **Risk and Return Determinants of US Insurers**

*Authors:* Li Zhang, St. Cloud State University
Norma Nielson, University of Calgary
Joe Haley, St. Cloud State University

*Discussant:* Christoph Lex, Ludwig-Maximilians Universität

4:30 PM – 5:00 PM  **An Examination of the Long-term Impacts of Auto Insurance Reform: Evidence from Ontario**

*Authors:* Mary Kelly, Wilfrid Laurier University
Anne Kleffner, University of Calgary
Sharon Tennyson, Cornell University

*Discussant:* Chia-Ling Ho, Tamkang University
Monday, August 5th

Concurrent Session IIC: Capital Structure – Sagamore Hill
Moderator: Enya He, University of North Texas

3:30 PM – 4:00 PM  
Does One Size Fit All? Determinants of Insurer Capital Structure around the Globe  
Authors: Muhammed Altuntas, University of Cologne  
         Thomas Berry-Stoelzle, University of Georgia  
         Sabine Wende, University of Cologne  
Discussant: Noriyoshi Yanase, Tokyo Keizai University

4:00 PM – 4:30 PM  
Changing Capital Structure with Reinsurance: Wealth and Income Effects  
Authors: James Carson, University of Georgia  
         Stephen Fier, The University of Mississippi  
         James Hilliard, University of Georgia  
Discussant: Khalid Al Amri, Temple University

4:30 PM – 5:00 PM  
Asymmetric Partial Adjustment toward Target Capital Structures: Evidence from U.S. Property-Liability Insurance Industry  
Authors: Vincent Y. Chang, Chaoyang University of Technology  
         Vivian S. Jeng, National Chengchi University  
Discussant: Jonathan Daigle, The University of Mississippi

Concurrent Session IID: Asymmetric Information – Springwood  
Moderator: Alexander Muermann, Vienna University of Economics and Business

3:30 PM – 4:00 PM  
Empirical Analysis of Asymmetric Information Problems in the Swedish Vehicle Insurance  
Authors: Sherzod Yarmukhamedov, The Swedish National Road and Transport Research Institute  
Discussant: Martin Boyer, HEC Montreal

4:00 PM – 4:30 PM  
Compensation Incentives of Credit Rating Agencies and Predictability of Changes in Bond Ratings and Financial Strength Ratings  
Authors: Andreas Milidonis, University of Cyprus  
Discussant: Paul Thistle, University of Nevada-Las Vegas

4:30 PM – 5:00 PM  
The Interaction between Risk Classification and Adverse selection: Evidence from California’s Residential Earthquake Insurance Market  
Authors: Xiao (Joyce) Lin, University of Wisconsin-Madison  
Discussant: Kili Wang, Tamkang University

Concurrent Session IIE: Retirement and Savings – Montpelier  
Moderator: Andre Liebenberg, The University of Mississippi

3:30 PM – 4:00 PM  
Intertemporal Self-Insurance-cum-Protection, Saving, and Background Risk  
Authors: Annette Hofmann, University of Hamburg  
         Richard Peter, Ludwig-Maximilians Universität  
Discussant: Cassandra Cole, Florida State University
Monday, August 5th

4:00 PM – 4:30 PM Corporate Pension Funding and Management’s Private Information: An Empirical Investigation
Authors: Shingo Goto, University of South Carolina
Noriyoshi Yanase, Tokyo Keizai University
Discussant: Jianren Xu, University of Georgia

Concurrent Session IIF: Systemic Risks and Crises – Madison
Moderator: Krupa Viswanathan, Temple University

3:30 PM – 4:00 PM Surrenders in the life insurance industry: A Systemic Risk of Runs?
Authors: Etti Baranoff, Virginia Commonwealth University
Daniel Haefeli, The Geneva Association
Thomas Sager, University of Texas at Austin
Discussant: Nan Zhu, Illinois State University

4:00 PM – 4:30 PM Price Bounds of Mortality-Linked Security in Incomplete Insurance Market
Authors: Jeffrey Tsai, National Tsing Hua University
Yu-Lieh Huang, National Tsing Hua University
Sharon Yang, National Central University
Discussant: Daniel Bauer, Georgia State University

4:30 PM – 5:00 PM Impact of Financial Crisis on Non-life Insurance Consumption
Authors: Shinichi Kamiya, Nanyang Technological University
George Zanjani, Georgia State University
Jackie Li, Nanyang Technological University
Discussant: Richard Butler, Brigham Young University

5:15 PM – 6:00 PM ARIA General Business Meeting – Grand Ballroom

6:45 PM – 9:30 PM Member/Guest Reception – The National Press Club

Tuesday, August 6th

7:15 AM – 8:15 AM Breakfast – Atrium Ballroom

7:15 AM – 8:15 AM RMIR Editors’ Breakfast – Capitol

8:30 AM – 10:00 AM Plenary Session III: Spotlight on Behavioral Insurance Research – Grand Ballroom
Moderator: Andreas Richter, Ludwig-Maximilians Universität

Public Finance Through the Lens of Behavioral Economics
Panelist: Jeffrey Kling, Congressional Budget Office and National Bureau of Economic Research

The Effects of Savings on Risk-Taking and Intertemporal Choice Behavior: Evidence from a Randomized Experiment
Panelist: Leandro Carvalho, RAND Corporation
Silvia Prina, Case Western Reserve University
Justin Sydnor, University of Wisconsin-Madison
Tuesday, August 6th

10:00 AM – 10:15 AM **Refreshment Break – Grand Ballroom Foyer**

10:15 AM – 11:45 AM **Concurrent Sessions III**

**Concurrent Session IIIA: Responses to Catastrophes – Grand Ballroom**
Moderator: William Rabel, University of Alabama

10:15 AM – 10:45 AM *Demand Reactions in the Aftermath of Catastrophes and the Need for Behavioral Approaches*
Authors: Vijay Aseervatham, Ludwig-Maximilians Universität
Patricia Born, Florida State University
Andreas Richter, Ludwig-Maximilians Universität
Discussant: Hua Chen, Temple University

10:45 AM – 11:15 AM *Demand for Catastrophe Insurance and the Representative Heuristic*
Authors: Randy Dumm, Florida State University
David Eckles, University of Georgia
Charles Nyce, Florida State University
Jacqueline Volkman-Wise, Temple University
Discussant: Alexander Braun, University of St. Gallen

11:15 AM – 11:45 AM *Insured Loss Inflation: How Natural Catastrophes Affect Reconstruction Labor Wages*
Authors: David Döhrmann, Braunschweig Institute of Technology
Marc Gürtler, Braunschweig Institute of Technology
Martin Hibbeln, Braunschweig Institute of Technology
Discussant: Kathleen McCullough, Florida State University

**Concurrent Session IIIB: Capital Structure – Executive**
Moderator: Steven Pottier, University of Georgia

10:15 AM – 10:45 AM *Optimal Economic Capital under the Consideration of Systemic Risk*
Authors: Hong Mao, Shanghai Second Polytechnic University
James Carson, University of Georgia
Krzysztof Ostaszewski, Illinois State University
Nan Zhu, Illinois State University
Discussant: Vincent Chang, Chaoyang University of Technology

10:45 AM – 11:15 AM *The Direct and Indirect Effect of Derivatives Hedging on Firm Value*
Authors: Serhat Yildiz, The University of Mississippi
Andre Liebenberg, The University of Mississippi
Discussant: Tong Yu, University of Rhode Island

11:15 AM – 11:45 AM *The Design and Adoption of Default Asset Allocations*
Authors: Joachim Inkmann, University of Melbourne
Zhen Shi, University of Melbourne
Discussant: Sabine Wende, University of Cologne
**Monday, August 6th**

**Concurrent Session IIIC: Governance – Sagamore Hill**
Moderator: J. Tyler Leverty, University of Iowa

10:15 AM – 10:45 AM  
*Performance, Risk, and Governance: Family and Alliance Control*  
Authors: James Barrese, St. John’s University  
David Pooser, St. John’s University  
Nicos Scordis, St. John’s University  
Ping Wang, St. John’s University  
Discussant: Xiaoli Jin, University of Wisconsin-Madison

10:45 AM – 11:15 AM  
*CEO Compensation and Operational Risk in the Property-Liability Insurance Industry*  
Authors: Khalid Al Amri, Temple University  
Yevgeniy Davydov, Temple University  
Discussant: Yu-Luen Ma, Illinois State University

11:15 AM – 11:45 AM  
*CEO Turnover and Risk Taking in the U.S. Property-Liability Insurance Industry*  
Authors: Chia-Ling Ho, Tamkang University  
Gene Lai, Washington State University  
Jiang Cheng, Shanghai University of Finance and Economics  
Tzuting Lin, National Taiwan University  
Discussant: Greg Niehaus, University of South Carolina

**Concurrent Session IIID: Utility Theory – Springwood**
Moderator: Martin Boyer, HEC Montréal

10:15 AM – 10:45 AM  
*Heideggerian Temporality and the Demand for Insurance*  
Author: Richard Butler, Brigham Young University  
Discussant: Rachel Huang, National Taiwan University of Science and Technology

10:45 AM – 11:15 AM  
*All Investors are Risk Averse Expected Utility Maximizers*  
Authors: Carole Bernard, University of Waterloo  
Jit Seng Chen, University of Waterloo  
Steven Vanduffel, Vrije Universiteit  
Discussant: Harris Schlesinger, University of Alabama

11:15 AM – 11:45 AM  
*Equilibrium and Welfare in Insurance Markets with Time-Inconsistent Consumers*  
Authors: Jing Ai, University of Hawaii  
Lin Zhao, Chinese Academy of Sciences  
Wei Zhu, University of International Business and Economics  
Discussant: Justin Sydnor, University of Wisconsin-Madison

**Concurrent Session IIIE: Life Insurer Operations – Montpelier**
Moderator: Etti Baranoff, Virginia Commonwealth University

10:15 AM – 10:45 AM  
*The Risk-Shifting Behavior of Insurers under Different Guarantee Schemes*  
Authors: Ming Dong, Goethe University Frankfurt  
Helmut Gründl, Goethe University Frankfurt  
Sebastian Schlütter, Goethe University Frankfurt  
Discussant: Rosario Monter Espinosa, University of the Balearic Islands
Tuesday, August 6th

10:45 AM – 11:15 AM  *Dynamic Hybrid Products in Life Insurance: Assessing the Policyholders' Viewpoint*
Authors: Alexander Bohnert, Friedrich-Alexander-University of Erlangen-Nürnberg  
Patricia Born, Florida State University  
Nadine Gatzert, Friedrich-Alexander-University of Erlangen-Nürnberg  
Discussant: Katja Ignatieva, University of New South Wales

11:15 AM – 11:45 AM  *Resisted and Denied Claims: Their Role in the Post Underwriting of Life Insurance*
Authors: Jill Bisco, Florida State University  
Discussant: Xiaohu Ping, Georgia State University

12:00 PM – 1:30 PM  ARIA Awards Luncheon – *Atrium Ballroom*

1:45 PM – 3:15 PM  **Concurrent Sessions IV**

Concurrent Session IVA: Automobile Insurance – *Grand Ballroom*
Moderator: Richard Derrig, OPAL Consulting

1:45 PM – 2:15 PM  *Why Buy Accident Forgiveness Policies? An Experiment*
Author: Fan Liu, Shippensburg University  
Discussant: Deng Yinglu, Tsinghua University

2:15 PM – 2:45 PM  *Unisex Tariffs and the Automobile Insurance Market - Insights from Germany*
Authors: Vijay Aseervatham, Ludwig-Maximilians Universität  
Christoph Lex, Ludwig-Maximilians Universität  
Martin Spindler, Max Planck Institute for Social Law and Social Policy  
Discussant: Mary Kelly, Wilfrid Laurier University

2:45 PM – 3:15 PM  *Automobile Insurance and Driver Ability: Contract Choice as a Screening Mechanism*
Authors: Lisa Posey, Pennsylvania State University  
Paul Thistle, University of Nevada – Las Vegas  
Discussant: Xiao (Joyce) Lin, University of Wisconsin-Madison

Concurrent Session IVB: Systemic Risks – *Executive*
Moderator: Nils Mahlow, University of St. Gallen

1:45 PM – 2:15 PM  *Systemic Risk Measures in the Insurance Industry: A Copula Approach*
Authors: Hua Chen, Temple University  
J. David Cummins, Temple University  
Krupa Viswanathan, Temple University  
Mary Weiss, Temple University  
Discussant: Martin Eling, University of St. Gallen

2:15 PM – 2:45 PM  *Consolidation and Systemic Risk in the International Insurance Industry*
Authors: Gregor Weiss, Technische Universität Dortmund  
Janina Mühlnickel, Technische Universität Dortmund  
Discussant: Willie Dion Reddic, Syracuse University

2:45 PM – 3:15 PM  *Systemic Risks, Interconnectedness and Catastrophes in the US Financial Industry*
Authors: Martin Grace, Georgia State University  
Jannes Rauch, University of Cologne  
Sabine Wende, University of Cologne  
Discussant: Jan Ambrose, LaSalle University
Tuesday, August 6th

Concurrent Session IVC: Insurer Operations – Sagamore Hill
Moderator: Anne Kleffner, University of Calgary

1:45 PM – 2:15 PM
Valuation of Life Insurance Liabilities under Changes of Regimes
Author: Rosario Monter Espinosa, University of the Balearic Islands
Discussant: Alexander Bohnert, Friedrich-Alexander-University of Erlangen-Nürnberg

2:15 PM – 2:45 PM
Comparing Micro- and Macro-Level Loss Reserving Models
Authors: Xiaoli Jin, University of Wisconsin-Madison
Edward (Jed) Frees, University of Wisconsin-Madison
Discussant: Chia-Ling Ho, Tamkang University

2:45 PM – 3:15 PM
Explaining the Rate Spreads of Life Settlements
Authors: Ming-Hua Hsieh, National Chengchi University
Jin-Lung Peng, National Chengchi University
Chenghsien (Jason) Tsai, National Chengchi University
Jennifer Wang, National Chengchi University
Discussant: Jill Bisco, Florida State University

Concurrent Session IVD: Demand for Insurance – Springwood
Moderator: David Eckles, University of Georgia

1:45 PM – 2:15 PM
Advertising and the Demand for Insurance
Authors: Stephen Fier, The University of Mississippi
David Pooser, St. Johns University
Discussant: Verena Jäger, Ludwig-Maximilians Universität

2:15 PM – 2:45 PM
Willingness-to-Pay for Potential Standing Timber Insurance
Authors: Yiling Deng, Georgia State University
Ian Munn, Mississippi State University
Keith Coble, Mississippi State University
Discussant: Sherzod Yarmukhamedov, The Swedish National Road and Transport Research Institute

2:45 PM – 3:15 PM
Does Competition Drive Up Corporate Demand for Insurance? Evidence from China
Authors: Wei Huang, University of International Business and Economics
Zhiyong (John) Liu, Indiana State University
Discussant: Shinichi Kamiya, Nanyang Technological University

Concurrent Session IVE: Health Insurance II – Montpelier
Moderator: Cassandra Cole, Florida State University

1:45 PM – 2:15 PM
The Impact of Public Health Care on the U.S. Market for Private Health Insurance
Authors: Patricia Born, Florida State University
Renate Lange, University of Hohenheim
Jörg Schiller, University of Hohenheim
Discussant: Thomas Koch, University of California – Santa Barbara

2:15 PM – 2:45 PM
Managing Genetic Tests, Surveillance, and Preventive Medicine under a Public Health Insurance System
Authors: Lilia Filipova-Neumann, University of Augsburg
Michael Hoy, University of Guelph
Discussant: James Hilliard, University of Georgia
### Tuesday, August 6th

**2:45 PM – 3:15 PM**  
*The Influence of Premium Subsidies on Moral Hazard in Insurance Contracts*  
**Authors:** Johannes Jaspersen, Ludwig-Maximilians Universität  
Andreas Richter, Ludwig-Maximilians Universität  
**Discussant:** Hisashi Nakamura, Hitotsubashi University

**3:15 PM – 3:30 PM**  
*Refreshment Break – Grand Ballroom Foyer*

**3:30 PM – 5:00 PM**  
**Concurrent Sessions V**

**Concurrent Session VA: Equilibrium in Insurance Markets – Grand Ballroom**  
**Moderator:** Kathleen McCullough, Florida State University

**3:30 PM – 4:00 PM**  
*The Legal Constraint of Misrepresentation in Insurance Market*  
**Authors:** Shinichi Kamiya, Nanyang Technological University  
Joan T. Schmit, University of Wisconsin-Madison  
**Discussant:** Daniel Schwarcz, University of Minnesota Law School

**4:00 PM – 4:30 PM**  
*Paying for a Refund — Return-of-Premium Contracts in Insurance*  
**Authors:** Florian Englmaier, University of Würzburg  
Jörg Schiller, University of Hohenheim  
Frauke von Bieberstein, University of Bern  
**Discussant:** Elena Veprauskaite, University of Bath

**4:30 PM – 5:00 PM**  
*Insuring Non-Verifiable Losses*  
**Authors:** Neil Doherty, University of Pennsylvania  
Christian Laux, Vienna University of Economics and Business  
Alex Muermann, Vienna University of Economics and Business  
**Discussant:** David Eckles, University of Georgia

**Concurrent Session VB: Investments – Executive**  
**Moderator:** James Garven, Baylor University

**3:30 PM – 4:00 PM**  
*The Determinants of Private Equity Holdings within the Insurance Industry*  
**Authors:** Jonathan Daigle, The University of Mississippi  
Andre Liebenberg, The University of Mississippi  
Shane Moser, The University of Mississippi  
**Discussant:** Semir Ben Ammar, University of St. Gallen

**4:00 PM – 4:30 PM**  
*In Search of Habitat: A First Look at Investors’ Government Bond Portfolios*  
**Authors:** Xuanjuan Chen, Shanghai University of Finance and Economics  
Zhenzhen Sun, Siena College  
Tong Yao, University of Iowa  
Tong Yu, University of Rhode Island  
**Discussant:** Serhat Yildiz, The University of Mississippi

**4:30 PM – 5:00 PM**  
*Home State Loyalty: An Examination of Investments in States of Property-Casualty Insurers*  
**Authors:** Dara Marie Marshall, Miami University  
Willie Dion Reddic, Syracuse University  
**Discussant:** Yayuan Ren, Illinois State University
Tuesday, August 6th

Concurrent Session VC: Health Insurance III – Sagamore Hill
Moderator: Jean-Francois Outreville, HEC Montreal

3:30 PM – 4:00 PM Diversification Strategies and the Financial Performance of Health Insurers
Authors: Cassandra Cole, Florida State University
Enya He, University of North Texas
J. Bradley Karl, East Carolina University
Discussant: Anne Kleffner, University of Calgary

4:00 PM – 4:30 PM Health insurance, health savings accounts and health care utilization
Authors: Richard Peter, Ludwig-Maximilians Universität
Sebastian Soika, Ludwig-Maximilians Universität
Petra Steinorth, St. John’s University
Discussant: Zhiyong (John) Liu, Indiana State University

4:30 PM – 5:00 PM Does Health Insurers’ Bargaining Power Affect Health Insurance Premium Change?
Authors: Etti Baranoff, Virginia Commonwealth University
Thomas Sager, University of Texas at Austin
Bo Shi, Morehead State University
Discussant: Leon Chen, Minnesota State University at Mankato

Concurrent Session VD: Risk Preferences – Springwood
Moderator: Paul Thistle, University of Nevada – Las Vegas

3:30 PM – 4:00 PM Higher-Order Risk Attitudes toward Correlation
Author: Jingyuan Li, Lingnan University
Discussant: Johannes Jaspersen, Ludwig-Maximilians Universität

4:00 PM – 4:30 PM Optimal Risk Sharing in the Presence of Moral Hazard under Market Risk and Jump Risk
Authors: Takashi Misumi, Hitotsubashi University
Hisashi Nakamura, Hitotsubashi University
Koichiro Takaoka, Hitotsubashi University
Discussant: Michael Hoy, University of Guelph

4:30 PM – 5:00 PM Almost Marginal Conditional Stochastic Dominance
Authors: Michel Denuit, Universite Catholique de Louvain
Rachel Huang, National Taiwan University of Science and Technology
Larry Tzeng, National Taiwan University of Science and Technology
Discussant: Tao Sun, Temple University

Concurrent Session VE: Insurance Market Performance – Montpelier
Moderator: Kim Staking, California State University, Sacramento

3:30 PM – 4:00 PM Economies of Scope and Agency Problems: Evidence from the Takaful Insurance Industry
Authors: Khalid Al Amri, Temple University
David Cummins, Temple University
Mary Weiss, Temple University
Discussant: Etti Baranoff, Virginia Commonwealth University
**Tuesday, August 6th**

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<th>Time</th>
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| 4:00 PM – 4:30 PM | Organizational Structure and Insurers’ Risk Taking: Evidence from the Life Insurance Industry in Japan  
Authors: Noriyoshi Yanase, Tokyo Keizai University  
Yoshihiro Asai, Meiji University  
Discussant: David Pooser, St. John’s University |
| 4:30 PM – 5:00 PM | Insurance and economic growth revisited: International evidence  
Authors: Chien-Chiang Lee, National Sun Yat-sen University  
Chi-Hung Chang, Shih Chien University  
Discussant: Jannes Rauch, University of Cologne |

**Wednesday, August 7th**

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<th>Time</th>
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<tr>
<td>7:15 AM – 8:15 AM</td>
<td>Breakfast – Atrium Ballroom</td>
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<td>7:15 AM – 8:15 AM</td>
<td>WRIEC Organizers’ Breakfast – Capitol</td>
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| 8:30 AM – 10:00 AM | Les B. Strickler Innovation in Instruction Award Presentation – Grand Ballroom  
"One Dollar Bob Simulation," David Eckles, University of Georgia |
| 10:00 AM – 10:15 AM | Refreshment Break – Grand Ballroom Foyer                              |
| 10:15 AM – 11:45 AM | Concurrent Sessions VI                                                |
| 10:15 AM – 10:45 AM | Concurrent Session VIA: Risk Management – Grand Ballroom  
Moderator: Chenghsien (Jason) Tsai, National Chengchi University  
Authors: Thomas Berry-Stoelzle, University of Georgia  
Jianren Xu, University of Georgia  
Discussant: Norma Nielson, University of Calgary |
| 10:45 AM – 11:15 AM | Enterprise Risk Management and Diversification Effects  
Authors: Jing Ai, University of Hawaii  
Vickie Bajtelsmit, Colorado State University  
Tianyang Wang, Colorado State University  
Discussant: Martin Grace, Georgia State University |
| 11:15 AM – 11:45 AM | Does Regulatory Scrutiny Change Investment Behavior? Evidence of Suboptimal Portfolio  
Rebalancing after the Financial Crisis  
Authors: Willie Dion Reddic, Syracuse University  
Discussant: David Döhrmann, Braunschweig Institute of Technology |
| 10:15 AM – 10:45 AM | Concurrent Session VIB: Background Risk – Executive  
Moderator: Carole Bernard, University of Waterloo  
Authors: Georges Dionne, HEC Montréal  
Jingyuan Li, Lingnan University  
Cedric Okou, HEC Montréal  
Discussant: Jeffrey Tsai, National Tsing Hua University |
### Wednesday, August 7th

<table>
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<tr>
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</thead>
</table>
| 10:45 AM – 11:15 AM | **Optimal Insurance Contracts with Insurer’s Background Risk** | *Optimal Insurance Contracts with Insurer’s Background Risk* | Xiaohu Ping, Georgia State University  
George Zanjani, Georgia State University | Shinichi Kamiya, Nanyang Technological University |
| 11:15 AM – 11:45 AM | **Ross Meets Bell: Linex Utility and Riskier Background Risk** | *Ross Meets Bell: Linex Utility and Riskier Background Risk* | Michel Denuit, Catholic University de Louvain  
Louis Eeckhoudt, IESEG School of Management  
Harris Schlesinger, University of Alabama | Jacqueline Volkman-Wise, Temple University |

**Concurrent Session VIC: Reverse Mortgages – Sagamore Hill**  
**Moderator:** James Carson, University of Georgia

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</table>
Hua Chen, Temple University  
Daniel Cho, University of New South Wales  
Katja Hanewald, University of New South Wales  
Michael Sherris, University of New South Wales | Helmut Gründl, Goethe University Frankfurt |
| 10:45 AM – 11:15 AM | **Contributors to the Potential Demand for Reverse Mortgage in China—An Empirical Investigation Based on a Questionnaire Survey of Residents in Beijing** | *Contributors to the Potential Demand for Reverse Mortgage in China—An Empirical Investigation Based on a Questionnaire Survey of Residents in Beijing* | Chen Bingzheng, Tsinghua University  
Deng Yinglu, Tsinghua University  
Liu Xiaofei, Tsinghua University  
Zhang Lihong, Tsinghua University | Fan Liu, Shippensburg University |
| 11:15 AM – 11:45 AM | **A Performance Analysis of Riester pension schemes** | *A Performance Analysis of Riester pension schemes* | Nils Mahlow, University of St. Gallen  
Hato Schmeiser, University of St. Gallen  
Joël Wagner, University of St. Gallen | Joachim Inkmann, University of Melbourne |

**Concurrent Session VID: Modeling and Measurement – Springwood**  
**Moderator:** Yayuan Ren, Illinois State University

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| 10:15 AM – 10:45 AM | **Validating the PRIDIT method for determining hospital quality with outcomes data** | *Validating the PRIDIT method for determining hospital quality with outcomes data* | Robert Lieberthal, Thomas Jefferson University  
Dominique Comer, Thomas Jefferson University | Mohammed Altuntas, University of Cologne |
| 10:45 AM – 11:15 AM | **Trademarks as Innovation Measurements in Mature Service Industries: The Case of Insurance Services** | *Trademarks as Innovation Measurements in Mature Service Industries: The Case of Insurance Services* | David Orozco, Florida State University  
Kathleen McCullough, Florida State University | Yiling Deng, Georgia State University |
Wednesday, August 7th

11:15 AM – 11:45 AM  Does Credit Score Proxy for Income in Predicting Policyholder Risk?
Authors:  Daniel Schwarcz, University of Minnesota Law School
         Joshua Teitelbaum, Georgetown Law School
Discussant:  Gaobo Pang, Towers Watson

Concurrent Session VIE: Contracts – Montpelier
Moderator:  Randy Dumm, Florida State University

10:15 AM – 10:45 AM  Are long-term customers less likely to commit fraud?
Author:  Kili Wang, Tamkang University
Discussant:  J. Bradley Karl, East Carolina University

10:45 AM – 11:15 AM  “And lead us not into temptation”: Presentation formats and the choice of risky alternatives
Authors:  Franca Glenzer, Goethe University Frankfurt
         Helmut Grundl, Goethe University Frankfurt
         Christian Wilde, Goethe University Frankfurt
Discussant:  Andre Liebenberg, The University of Mississippi

11:15 AM – 11:45 AM  Wages, Benefits, and Worker Sorting Under Asymmetric Information
Author:  James Cardon, Brigham Young University
         Mark Showalter, Brigham Young University
Discussant:  Sharon Tennyson, Cornell University
Annual Meeting Program Chairperson, Patricia Born, gratefully acknowledges the commitment of ARIA’s 2013 Annual Meeting Program Committee.

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<tr>
<th>Name</th>
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<tr>
<td>Jing Ai</td>
<td>University of Hawaii at Manoa</td>
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<td>Christoph Lex</td>
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<td>Faith Neale</td>
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<td>BVZL and Ulm University</td>
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S.S. Huebner
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<tr>
<th>Year</th>
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<tr>
<td>1995-1996</td>
<td>Norma Nielson</td>
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<td>Stephen P. D’Arcy</td>
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<td>Jack M. Nelson</td>
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<td>James E. Carson</td>
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<td>James Garven</td>
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<td>2007-2008</td>
<td>Mary A. Weiss</td>
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<td>Terri Vaughan</td>
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