



**CIPR INSURANCE REGULATORY RESEARCH SYMPOSIUM**  
Following the NAIC Insurance Summit

**17**

Sheraton Hotel

**Wednesday**

**1:00 P.M.** Welcome and Introductions  
Jeff Czajkowski (NAIC)

**SESSION 1**

**1:15 P.M.** Impact of ERM Mandates on Firm Behavior  
Cameron Ellis (University of Iowa)

Property and Casualty Insurer Characteristics  
Associated with Excess RBC Values  
David Pooser (East Carolina University)

**2:15 P.M.** Break

**SESSION 2**

**2:30 P.M.** Strategic Fraud in Florida Homeowners Insurance Claims  
Lars Powell (University of Alabama)

Understanding Homeowner Experiences with Flood  
and Wind Insurance Purchase and Claims  
John Zinda (Cornell University)

**SESSION 3**

**3:30 P.M.** Insured Mortality and Policyholder Behavior Trends  
Dale Hall (Society of Actuaries)

Regulatory Research Needs  
CIPR Staff

**4:30 P.M.** Poster Session and Reception



CENTER FOR INSURANCE  
POLICY AND RESEARCH



## CIPR INSURANCE REGULATORY RESEARCH SYMPOSIUM

Following the NAIC Insurance Summit

# 18

Sheraton Hotel  
Thursday

### SESSION 4

**8:30 A.M.** Consumers' Homeowners Insurance Literacy  
Sharon Tennyson (Cornell University) and  
Brenda Cude (University of Georgia)

Homeowners Insurance and Housing Prices  
Kyeonghee Kim (Florida State University)

### SESSION 5

**9:30 A.M.** When Health Insurers are Not Insuring: Insurer Based  
TPAs, No Underwriting Risk, No Problem?  
Tice Sirmans (Illinois State University)

Advice Utilization Under Economic Policy Uncertainty:  
Evidence from Insurance Rate Filings  
Jingshu Luo (University of Mississippi)

**10:30 A.M.** Break

### SESSION 6

**11:00 A.M.** JIR update  
Jill Bisco (Illinois State University) and  
Steve Fier (Virginia Commonwealth University)

Regulatory Collaboration  
CIPR Staff

**12:00 P.M.** Adjourn  
Box lunches available

The CIPR team would like to thank the ARIA Small Grants Committee and ARIA Executive Board for additional funding for this year's symposium.

NATIONAL ASSOCIATION OF INSURANCE COMMISSIONERS