KYEONGHEE KIM

(pronounced ki-young-hee kim)

CONTACT INFORMATION

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ACADEMIC POSITIONS

Dr. William T. Hold/The Alliance's Program of Risk Management & Insurance, Real Estate, and Legal Studies, Herbert Wertheim College of Business, Florida State University (2018 – present)

Dean's Emerging Scholar (2025 – present)
Assistant Professor (2018 – present)

EDUCATION

- Ph.D. in Actuarial Science, Risk Management and Insurance, University of Wisconsin-Madison, 2018
- Bachelor of Business Administration, Yonsei University, 2009

RESEARCH INTERESTS

Insurance economics, Regulation, Financial intermediaries

RESEARCH

Papers under peer-review process

- "How Does Private Equity Impact Insurer Asset Management" with J. Tyler Leverty and Joan T. Schmit.
- "Regulatory Capital and Catastrophe Risk" with Evan Eastman.
    - Media: Bloomberg Law Op-Ed (link)
- "Compliance Costs of Contract Regulation" with J. Tyler Leverty and Junhao Liu.
- "Homeowners Insurance and Housing Prices", with Evan Eastman and Tingyu Zhou.
    - Media: Bloomberg Law Op-Ed (link)

Publications

- "Accounting Standards and Gains Trading" with Evan Eastman and Marc Ragin, 2025, *Journal of Insurance Regulation*
- "Assessing Oral Health in US Children and Its Impact on Disparities of Overall Health and Health Expenditures: An Application Using Two-Stage Clustering" with Marjorie A. Rosenberg and Seulkee Yun, 2024, *North American Actuarial Journal.*
- "Climate Risks in The Commercial Mortgage Portfolios of Life Insurers: A Focus on Sea Level Rise and Flood Risks." with Xiao (Joyce) Lin, 2023, *Journal of Insurance Regulation*.

    - Winner of the Journal of Insurance Regulation 2023 Kimball Award
- "The Impact of Dentition Status and Barriers to Dental Care Services on Perceived Oral Health of Medicare Beneficiaries" with Marjorie A. Rosenberg, 2023, *Journal of Public Health Dentistry, 84(1): 3-12.*
- "Regulatory Capital and Asset Risk Transfer," with J. Tyler Leverty and Joan T. Schmit, 2023, *Journal of Risk and Insurance,* 90 (4): 1027 – 1061.
    - Media: FT Life Annuity Specialist (link), The Capitol Forum (link)
- "Insights from The Mandatory Insurer Climate Risk Disclosure Survey in The United States," with Xiao (Joyce) Lin and Anastasia Ivantsova, 2023, *Risk Management and Insurance Review* 26 (1):107–118.
- "Determinants of Persistent High-Utilizers in US Adults Using Nationally-Representative Data," with Marjorie A. Rosenberg, 2020, *North American Actuarial Journal*, 24 (1): 1-21.
- "The Role of Unhealthy Behaviors on An Individual's Self-reported Perceived Health Status," with Marjorie A. Rosenberg, 2018, *North American Actuarial Journal*, 22 (2): 252-269.

Other Non-refereed Articles

"Private Equity Owners' Involvement in the Life Insurance Industry" for *The Palgrave Encyclopedia of Private Equity* (2023)

"Climate Risks in the Commercial Mortgage Portfolios of Life Insurers: A Focus on Sea Level Rise and Flood Risks" with Xiao (Joyce) Lin for the *National Association of Insurance Commissioners* (2023)

Working Papers

"Spillovers Across Catastrophe Risks: California's Homeowners and Earthquake Insurance Markets" with Xiao (Joyce) Lin

"Product-Market Expertise and Institutional Investors' Response to Cyber Risk" with Michael Neel and Jianren Xu

"Regulatory Reform and Resilience: The Effect of Certified Reinsurer Programs on U.S. Insurance Markets", with Vaibhav Anand and Doug Bujakowski

"Underwriting Sea Level Rise Risk: Evidence from the Insurance Industry" with Xiao (Joyce) Lin

"Fixing Shadow (re)Insurance?" with Jaewon Choi, Evan Eastman, and Jiyeon Yun

"Unemployment Benefits During the Pandemic and Life Insurer Disintermediation." with James Carson, Evan Eastman, and Robert Hoyt.

"Product Standardization and Firm Efficiency: The Case of Life Insurers" with J. Tyler Leverty

"How Has the COVID-19 Pandemic Impacted Private U.S. Health Insurers?" with Patricia Born and Evan Eastman

"Medical Loss Ratio Requirements and Health Insurance Prices" with Patricia Born and Evan Eastman

"Climate Risk Disclosure and Institutional Investors: Evidence from the Insurance Industry" with Anastasia Ivantsova and Xiao (Joyce) Lin

"What Role Does Limited Attention Play in Explaining Consumer Inertia in Insurance?" with Justin R. Sydnor

Research Presentations

"Spillovers Across Catastrophe Risks: California's Homeowners and Earthquake Insurance Markets" with Xiao (Joyce) Lin

- American Risk and Insurance Association (2026)*, Southern Risk and Insurance Association (2026, scheduled)

"Product-Market Expertise and Institutional Investors' Response to Cyber Risk" with Michael Neel and Jianren Xu

- American Risk and Insurance Association (2026), NAIC-CIPR Regulatory Research Conference (2026)*

"Homeowners Insurance and Housing Prices", with Evan Eastman and Tingyu Zhou

- Wisconsin School of Business (2024), Southern Risk and Insurance Association (2024)*, Allied Social Science Association – American Real Estate and Urban Economics Association session (2025)*, World Risk Economics Insurance Congress - American Risk and Insurance Association (2025), American Real Estate Society Annual Conference (2025)*, Urban Economics Associations Annual Conference (2025)*, NAIC-CIPR Regulatory Research Conference (2025), Southern Finance Association (2025), Yonsei University (2025), Risk Theory Society (2026)*

"How Does Private Equity Impact Insurer Asset Management" with J. Tyler Leverty and Joan T. Schmit.

- NAIC-CIPR Regulatory Research Conference (2024), American Risk and Insurance Association (2024)*

"Regulatory Capital and Catastrophe Risk" with Evan Eastman

- American Risk and Insurance Association (2023), University of St. Gallen (2024), Southern Finance Association (2024), Southern Risk and Insurance Association (2022)*, CEAR-MRIC Workshop (2023)*, Allied Social Science Association – American Risk and Insurance Association session (2024)*, Risk Theory Society (2024), Eastern Finance Association (2024)*, Southern Finance Association (2024)

"Regulatory Reform and Resilience: The Effect of Certified Reinsurer Programs on U.S. Insurance Markets", with Vaibhav Anand and Doug Bujakowski

- American Risk and Insurance Association (2024)*, Southern Risk and Insurance Association (2025)*

"Compliance Costs of Contract Regulation" with Junhao Liu and J. Tyler Leverty

- NAIC-CIPR Regulatory Research Conference (2023)

"Underwriting Sea Level Rise Risk: Evidence from the Insurance Industry" with Xiao (Joyce) Lin

- University of Georgia at Athens (2022), American Risk and Insurance Association (2022), NAIC Insurance Summit (2022), Financial Management Association (2022), Southern Risk and Insurance Association (2022)

"Fixing Shadow (re)Insurance?" with Jaewon Choi, Evan Eastman, and Jiyeon Yun

- American Risk and Insurance Association (2023)*

"Unemployment Benefits During the Pandemic and Life Insurer Disintermediation." with James Carson, Evan Eastman, and Robert Hoyt

- Southern Risk and Insurance Association (2022)*, American Risk and Insurance Association (2023)*

"Product Standardization and Firm Efficiency: The Case of Life Insurers" with J. Tyler Leverty

- Conference in honor of J. David Cummins and Mary Weiss (2022)*, American Risk and Insurance Association (2022)

"Life Insurers and Affiliated Asset Managers" with J. Tyler Leverty and Joan T. Schmit

- Southern Risk and Insurance Association (2020)

"Investment Outsourcing: An Investigation of the Life Insurance Industry" with J. Tyler Leverty and Joan T. Schmit

- World Risk Economics Insurance Congress (2015), University of Wisconsin – Madison (2016)
- American Risk and Insurance Association (2017), Financial Management Association (2017)

"Climate Risk Disclosure and Institutional Investors: Evidence from the Insurance Industry" with Anastasia Ivantsova and Xiao (Joyce) Lin

- American Risk and Insurance Association (2021)*, Temple University, Robert A. Hedges Research Seminar Series (2021)*, St. Gallen University (2021)*

"How Has the COVID-19 Pandemic Impacted Private U.S. Health Insurers?" with Patricia Born and Evan Eastman

- World Risk and Insurance Economics Congress (2020)*

"Regulatory Capital and Asset Risk Transfer" with J. Tyler Leverty and Joan T. Schmit

- American Risk and Insurance Association (2019), Allied Social Science Association – American Risk and Insurance Association session (2020), Temple University, Doctoral ProSeminar Series (2021)

"Accounting for Asset Sales: The Effect on Earnings Smoothing" with Marc A. Ragin and Evan M. Eastman

- Temple University, Robert A. Hedges Research Seminar Series (2020), Southern Risk and Insurance Association (2019), American Risk and Insurance Association (2019)*

"Identification of Persistent High-Utilizers and the Role of Multiple Unhealthy Behaviors," with Marjorie A. Rosenberg

- American Risk and Insurance Association (2017), Actuarial Research Conference (2017)*, AcademyHealth Interest Group Meeting (2017; Poster), International Conference on Health

Policy Statistics (2018; Poster)*

"What Role Does Limited Attention Play in Explaining Consumer Inertia in Insurance?" with Justin R. Sydnor

- World Risk Economics Insurance Congress (2015)*

** indicates papers presented by co-authors*

AWARDS AND GRANTS

Jay Newman Insurance Regulation and Policy Award, 2026

Les B. Strickler Innovation in Instruction Award, with Cassandra Cole and Evan Eastman, ARIA 2026

Journal of Insurance Regulation 2023 Kimball Best Paper Award

NAIC Research Fellow, 2022-2023

Florida State University

Honors Thesis Mentor Materials Grant, 2026

College of Business Summer Research Grant, 2019, 2022 – present

Provost's Travel Award Grant, 2020, 2023, 2025

First Year Assistant Professor Award, 2019

University of Wisconsin-Madison

Vilas Student Research Travel Grant, 2015 and 2017

Wisconsin School of Business, Wisconsin Distinguished Graduate Fellowship, 2016 – 2017

Wisconsin School of Business, Ph.D. Travel Award Fund, 2015 and 2017

Wisconsin School of Business, Distinguished Teaching Award, 2014

Korea Life Insurance Association, Full Scholarship for Doctoral Students, 2013 – 2017

Daesan Foundation, Korea, Full Scholarship for Graduate Students, 2012 – 2013

Yonsei University, Korea, Full Scholarship for Graduate Students, 2011 – 2012

TEACHING

Florida State University

Teaching Experience

Risk Management and Insurance, undergraduate (RMI 3011)

Lifecycle Risk Management, former Life/Health Insurance Products, undergraduate (RMI 4115)

Personal Financial Planning, Master's/MBA course (RMI 5810)

Participation (co-teaching) in doctoral seminar in Life/Health Insurance Topics (RMI 6195) and doctoral seminar in Risk and Insurance Theory (RMI 6395)

Student advising

Undergraduate Honors in the Major Thesis: Savannah Seger (Chair, 2025-2026)

Undergraduate Research Opportunity Program: Francisco Issac Lebron (2019-2020), Landen Pitts (2024-2025), Tara Lambert (2024-2025), Khushi Bhalani (2024-2025)

Undergraduate Honors Course Augmentation: Emily Ault (Spring 2026), Amber Matherne (Spring 2020)
Undergraduate Research Advisee: Melissa Dart (2024-2025)

University of Wisconsin-Madison

TA for Professor Joan. T. Schmit: RMI 300 Principles of Risk Management and Insurance

PROFESSIONAL ACTIVITIES

Ad-hoc Review Service

Asia-Pacific Journal of Risk and Insurance, Contemporary Accounting Research, Finance Research Letters, Frontiers in Oral Health, Frontiers in Public Health, Handbook of Insurance 3rd Edition, Journal of Banking and Finance, Journal of Insurance Issues, Journal of Insurance Regulation, Journal of Public Health Dentistry, Journal of Risk and Insurance, Humanities Social Sciences Communications, North American Actuarial Journal, npj Climate Action, Risk Management and Insurance Review

Professional service

- NAIC-CIPR, Academic Advising Council (2026 – present)
- Insurance Regulator Education Foundation, Speaker, Private Equity and Private Credit (2026)
- Actuarial Research Conference, Panelist, Offshore Life Reinsurance Workshop (2026)
- National Science Foundation, External Reviewer (2025)
- Korea Insurance Research Institute: Member, Academic Advisory Board (2023– present)
- NAIC Summit, Commercial Real Estate, Panelist, (2024)
- American Risk and Insurance Association:
  Member of Conference Program Committee (2020,2022,2024,2025,2026); Mentor for First-time Attendee (2021-2022, 2025); Member of Small Conference/Workshop Committee (2021-present); Member of Hagen Travel Award Committee (2021-2022)
- Southern Risk and Insurance Association: Member of Best PhD Student Award Committee (2020)

University service at Florida State University

- RMI Department:
  Member of Curriculum Committee (2018 – present); Member of Faculty Evaluation Committee (2021 – 2022); Member of Faculty Search Committee (2021-2022, 2023-2024); Member of Staff Search Committee (2022 Fall); Member of MS-RMI Admissions Committee (2023 – present); Research seminar organizer (2019 – 2026); Member of FSU RMI Research Symposium Review Committee (2022 – present)
- College of Business:
  Member of Library Committee (2021-present); Member of Seneff Honors Program Committee (2021-2025); Member of MBA Committee (2026-present)

University service at the University of Wisconsin – Madison

Student member of School of Business Ph.D. and Research Committee (2015 – 2016)

Other activities

Risk Theory Society, Member (2024 – present)

Price Theory Summer Camp Participant, University of Chicago (2016)

NON-ACADEMIC EMPLOYMENT

- ING Life Korea, Investment Department, Separate Account Management: 2009 – 2011
- A.T. Kearney Korea, Intern: 2007

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