

Department of Insurance, Legal Studies, and Real Estate
Terry College of Business
University of Georgia
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Research Interests

Catastrophe risk, insurer operations, insurance market economics, financial markets, and behavioral insurance.

Education

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| Ph.D., Actuarial Science, Risk Management & Insurance | 2014 |
| <i>University of Wisconsin-Madison, Madison, WI</i> | |
| Dissertation: <i>Essays on Insurance Intermediaries</i> | |
| B.B.A., Risk Management & Insurance and Banking & Finance | 2006 |
| <i>University of Georgia, Athens, GA</i> | |

Academic Positions

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|---|-----------------------|
| University of Georgia, Athens, GA | 2016 – Present |
| <i>Assistant Professor</i> | |
| Temple University, Philadelphia, PA | 2014 – 2016 |
| <i>Assistant Professor</i> | |
| University of Wisconsin-Madison, Madison, WI | 2010 – 2014 |
| <i>Teaching Assistant</i> | |

Published Articles

Ragin, M., & Halek, M. (2016). Market Expectations Following Catastrophes: An Examination of Insurance Broker Returns. *The Journal of Risk and Insurance*. 83(4): 849-876.

Research Under Review

Collier, B. & Ragin, M. (2018). The Influence of Sellers on Contract Choice: Evidence from Flood Insurance. *Under review at the Journal of Risk and Insurance, first round*. Submitted May 9, 2018.

Ragin, M. & Xu, J. (2017). An Ex-Post Assessment of Investor Response to Catastrophes. *Under review at the North American Actuarial Journal, first round*. Submitted June 28, 2017.

Research in Progress

Working Papers

Jaspersen, J., Peter, R., & Ragin, M. (2018). The Role of Probability Weighting in Optimal Insurance Demand: A Double-Edged Sword. *Working Paper*.

Jaspersen, J., Ragin, M., & Sydnor, J. (2018). On the Predictive Validity of Behavioral Decision Theories in Insurance Demand. *Working Paper*.

Ragin, M. (2015). The Effect of Disclosure on Demand for High-Load Insurance. *Working Paper*.

Ragin, M. & Schmit, J. (2017). Cherry Picking to Manage Earnings and Capital: An Analysis of Capital Gains Realizations for the Property-Casualty Insurance Industry. *Working Paper*.

Works in Progress

Berry-Stölzle, T., Ragin, M., & Xu, J. (2018). Determinants of Capital Issuance by Insurance Companies.

Boquist, A., Davidson, T., Nejadmalayeri, A. & Ragin, M. (2016). Insurer Ownership Structure and the Cost of Debt.

Collier, B., Powell, L., & Ragin, M. (2018). The Effect of Hurricane Harvey on Risk Management by SMEs.

Jaspersen, J., Leverty, T., & Ragin, M. (2018). Corporate Political Activity: Insurance Companies and State Elections.

Grants and Research Support

Alfred P. Sloan Foundation, Behavioral Economics and Household Finance (2016) \$19,754

University of Wisconsin BRITE Lab, Graduate Student Research Grant (2014) \$3,935

Conference Presentations

Collier, B. & Ragin, M. 2017. “The Influence of Sellers on Demand for Excess Flood Insurance”. Presented at the Annual Meeting of the Southern Risk and Insurance Association, Nashville, TN.

Ragin, M. 2016. “An Analysis of Realized Capital Gains for Property-Casualty Insurers”. Presented at the Annual Meeting of the Southern Risk and Insurance Association, Savannah, GA.

Ragin, M. 2016. “An Ex-Post Assessment of Investor Response to Catastrophes”. Presented at the Annual Meeting of the American Risk and Insurance Association, Boston, MA.

Ragin, M. 2016. “An Ex-Post Assessment of Investor Response to Catastrophes”. Presented at the 2nd Annual Joint Conference on the Management of Global Catastrophic Risks, Tallahassee, FL.

Ragin, M. 2016. “An Ex-Post Assessment of Investor Response to Catastrophes”. Presented at the Annual Meeting of the Western Risk and Insurance Association, Maui, HI.

Ragin, M. 2015. “An Ex-Post Assessment of Investor Response to Catastrophes”. Presented at the Annual Meeting of the Southern Risk and Insurance Association, New Orleans, LA.

Ragin, M. 2015. “The Effect of Information on Demand for High-Load Insurance”. Presented at the World Risk and Insurance Economics Congress, Munich, Germany.

Ragin, M. 2014. “The Effect of Information on Demand for High-Load Insurance”. Presented at the CEAR/MRIC Behavioral Insurance Workshop, Munich, Germany.

Ragin, M. 2014. “The Effect of Information on Demand for High-Load Insurance”. Presented at the Annual Meeting of the Southern Risk and Insurance Association, Charleston, SC.

Ragin, M and Halek, M. 2013. “Market Expectations Following Catastrophes: An Examination of Insurance Broker Returns”. Presented at the Annual Meeting of the American Risk and Insurance Association, Washington, D.C.

Ragin, M. and Halek, M. 2012. “Market Expectations and the Insurance Cycle: An Examination of Broker Returns Surrounding Capacity Shocks”. Presented at the Annual Meeting of the American Risk and Insurance Association, Minneapolis, MN.

Invited Talks

Ragin, M. 2018. “The Influence of Sellers on Contract Choice: Evidence from Flood Insurance”. University of Wisconsin-Madison. Madison, WI.

Ragin, M. 2017. “The Effect of Disclosure on Demand for High-Load Insurance”. Risk & Microeconomics Seminar at Ludwig-Maximilians Universität. Munich, Germany.

Ragin, M. 2015. “The Effect of Information on Demand for High-Load Insurance”. Chubb Research Symposium at St. John’s University. New York, NY.

Honors and Awards

Terry College Outstanding Teacher Award **2018**

The Henry C. Naiman Graduate Student Teaching Award **2013**

Distinguished Teaching Award **2013**

Teaching

University of Georgia

RMIN 4000: Risk Management and Insurance (Intro)

Fall	2017	4.82/5.0	260 students
Spring	2017	4.82/5.0	173 students
Fall	2016	4.91/5.0	79 students

Temple University

RMI 2901: Introduction to Risk Management (Honors)

Spring	2016	4.60/5.0	27 students
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RMI 2101: Introduction to Risk Management

Spring	2016	4.80/5.0	60 students
Fall	2015	4.75/5.0	85 students
Spring	2015	4.45/5.0	90 students
Fall	2014	4.49/5.0	79 students

Service

University of Georgia

Study Abroad & Foreign Exchange (SAFE) Committee **2017 – Present**

Study Abroad Faculty Selection Panel **2018**

Study Abroad Scholarship Selection Panel **2017**

Risk Management Lecturer Search Committee **2017**

Professional Associations

American Risk and Insurance Association (ARIA)

Witt Award Committee **2018**

Teaching Resources Committee **2016 – Present**

Marketing/Branding Strategic Committee **2015 – Present**

Munich Risk and Insurance Center (MRIC)

Associated Member **2017 – Present**

University of Wisconsin

Teaching Improvement Program (Chair) **2013**

Teaching Improvement Program (Vice Chair)
Ph.D. and Research Committee
Ph.D. and Research “Moneyball” Subcommittee
Wisconsin Insurance Educator’s Institute Panelist

2012
2012 – 2013
2012 – 2013
2012

Referee Service

Asia-Pacific Journal of Risk and Insurance
Journal of Insurance Issues
Journal of Risk and Insurance
Journal of Risk Education
Quarterly Review of Economics and Finance
Risk Management and Insurance Review

Memberships

American Risk and Insurance Association (ARIA)
Munich Risk and Insurance Center (MRIC)
Professional Liability Underwriting Society (PLUS)
Southern Risk and Insurance Association (SRIA)
Western Risk and Insurance Association (WRIA)

Programming Languages

SAS, Stata, VBA, L^AT_EX

Professional Experience

Lockton Companies, Inc., Atlanta, GA

Account Manager, Financial Services

May 2006 – July 2009

Broker specializing in assessment and placement of executive risk lines, including Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Crime, Kidnap/Ransom, and Professional Liability.

Consulted on corporate governance, employment practices, and employee theft loss control.

Registered Professional Liability Underwriter (RPLU) designation earned in 2008.

Amazon.com, Inc., Seattle, WA

Risk Management Intern

May 2005 – August 2005

Developed and implemented a workers’ compensation training program for human resource managers

Designed risk management procedures for fine jewelry loans for red carpet events

Initiated the process of self-insuring workers’ compensation in Washington state.