

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

Catastrophe risk, disaster relief, financial markets, and behavioral insurance.

Education

Ph.D., Actuarial Science, Risk Management & Insurance **2014**
University of Wisconsin-Madison, Madison, WI
Dissertation: *Essays on Insurance Intermediaries*

B.B.A., Risk Management & Insurance and Banking & Finance **2006**
University of Georgia, Athens, GA

Academic Positions

University of Georgia, Athens, GA **2016 – Present**
Assistant Professor

Temple University, Philadelphia, PA **2014 – 2016**
Assistant Professor

University of Wisconsin-Madison, Madison, WI **2010 – 2014**
Teaching Assistant

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 in Progress

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

Jaspersen, J., Peter, R., & Ragin, M. (2017). On the Role of the Probability Weighting Function in Insurance. *Working Paper*.

Jaspersen, J., Ragin, M., & Sydnor, J. (2017). On the Predictive Validity of Behavioral Decision Theories in Insurance Demand. *Working Paper*.

McCullough, K., Nyce, C. & Ragin, M. (2016). Determinants of Federal Natural Disaster Relief. *Working Paper*.

Ragin, M., & Xu, J. (2017). An Ex-Post Assessment of Investor Response to Catastrophes *Working Paper*.

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

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

- 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. 2015. "The Effect of Information on Demand for High-Load Insurance". Chubb Research Symposium at St. John's University.

Honors and Awards

<i>The Henry C. Naiman Graduate Student Teaching Award</i>	2013
<i>Distinguished Teaching Award</i>	2013

Teaching

University of Georgia

RMIN 4000: Risk Management and Insurance (Intro)

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

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

University of Wisconsin-Madison

(as TA leading weekly discussion sessions)

RMI 300: Principles of Risk Management

Spring 2013 4.84/5.0 110 students

Fall 2012 4.81/5.0 98 students

Spring 2012 4.68/5.0 96 students

Fall 2011 4.77/5.0 131 students

Fall 2010 4.67/5.0 128 students

GB 303: Business Statistics

Spring 2011 4.40/5.0 119 students

Service

American Risk and Insurance Association

Teaching Resources Committee

2016 – Present

Marketing/Branding Strategic Committee

2015 – Present

Wisconsin School of Business Teaching Improvement Program

Chair

2013

Vice Chair

2012

Wisconsin School of Business Ph.D. and Research Committee

Voting Member

2012 – 2013

“Moneyball” Subcommittee

2012 – 2013

Wisconsin Insurance Educator’s Institute

Panelist

2012

Referee Service

Journal of Risk and Insurance

Risk Management and Insurance Review

Journal of Insurance Issues

Journal of Risk Education

Memberships

American Risk and Insurance Association (ARIA)

Southern Risk and Insurance Association (SRIA)

Western Risk and Insurance Association (WRIA)

Professional Liability Underwriting Society (PLUS)

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.