



American Risk and Insurance Association

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## ARIA Digital Campus: An Interview with Dr. Annette Hofmann

ARIA's Digital Campus is an initiative dedicated to promoting education and research in Risk Management and Insurance, serving as a platform for students, scholars and professionals to share knowledge. The Spring Digital Campus event featured speaker Annette Hofmann, Director of the Lindner Center for Insurance and Risk Management and Great American Insurance Group Chairholder at the University of Cincinnati. Dr. Hofmann is also Editor-In-Chief of the Risk Management and Insurance Review. Below is an excerpt from her Digital Campus interview with Dr. Richard Peter, Professor at the University of Iowa.



**As Editor-in-Chief of RMIR, what qualities do you look for in a high-impact submission, and what common pitfalls do you see in submissions that are rejected?**

**Annette:** Taking on the editorship of RMIR was both an honor and a responsibility. I've long admired RMIR's unique positioning in our field: it serves as a platform that's both academically rigorous and highly relevant to industry practitioners, educators, and policymakers. As editor, I am looking for papers that will be both interesting to our readership and advance their and the world's knowledge in understanding risk and insurance. A high-impact submission would be a submission that will be cited

by others due to its new important academic findings and insights or usefulness and applicability in practice. A common pitfall I see in submissions is that authors will need to make clear that they are offering something to the academic community that goes beyond just presenting survey results or data analysis—the academic community wants to advance their knowledge, and the contribution needs to be offering that. In revisions, it is essential to address each comment of the reviewers and answer in detail. Even if you just add a footnote to your paper, you are showing that the criticism was taken into account and noted.

**Given your research interests in catastrophe risk and decision-making under uncertainty, how do you see these topics evolving in the insurance literature?**

**Annette:** I think the literature is moving from viewing catastrophes as exogenous shocks to seeing them more as systemic

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stressors shaped by human activity. Journals increasingly focus on compound risks—e.g., how climate interacts with pandemics, cyber attacks, or geopolitical conflicts. Insurtech and AI-based models (e.g., generative models to simulate future catastrophes) are increasingly shaping underwriting and pricing.

Parametric insurance, cat bonds, and climate-linked securities are getting attention in both practical and academic circles. Research is shifting to how these instruments redistribute rather than reduce systemic risks—leading to papers on “financial contagion of catastrophe risk.”

There’s a growing move beyond EU to approach the gap we see in how people are supposed to behave and how they actually do behave under risk. Scholars are exploring how cognitive biases (e.g., , ambiguity aversion) distort catastrophe risk perception. Research links these insights to product design: how framing or loss salience affects take-up of flood or wildfire insurance.

### **What emerging trends or innovations in the field of RMI are you most excited to see in journal reflection?**

**Annette:** I am excited about the Ethics of Algorithmic Decision-Making in High-Stakes CAT Insurance, for instance the question of how do we possibly ensure fairness when Machine Learning models predict ZIP-code-level wildfire risk, potentially affecting affordability and availability.

There is also room for new research in catastrophe reinsurance using tools from finance (for example, stochastic optimization or tail risk hedging) in light of climate volatility.

I also like new insights into behavioral interventions when it comes to improving risk communication to the public. For instance, how can we design evidence-based nudges that help individuals and organizations make better insurance decisions under ambiguous or emerging risks?

### **With your international academic background, how do you ensure the journal maintains global relevance and diversity in its authorship and content?**

**Annette:** Maintaining global relevance and diversity in authorship and content is both a guiding principle and a practical commitment in my role as editor. I try to actively draw on global scholarly networks and perspectives to shape an inclusive editorial vision. We pursue diversity in multiple dimensions: geographic representation, methodological approaches, and thematic coverage. For example, we deliberately encourage submissions from traditionally underrepresented regions (like Africa) and support early-career scholars by adding editorial suggestions and reviews. To ensure relevance, we prioritize research that addresses transnational challenges—be it in regulation, risk transfer, or emerging markets—while remaining sensitive to local contexts. Our editorial board itself reflects this global orientation, comprising scholars from multiple continents who bring insight into diverse scholarly traditions and practitioner realities.

### **What advice would you give to scholars aiming to transition from publishing to editorial leadership roles in academia?**

**Annette:** Interesting question. Be aware that you are not making friends by rejecting papers of your peers. I think integrity is very important and being an editor is not always easy, especially in cases where the first reviewer finds the paper excellent and publishable, and the second reviewer is outraged and cannot find a positive. Then my job is to make a decision on what to do with the paper and that is not necessarily easy. So be prepared for tough decisions. A few authors tend to react more emotionally than others when their paper is rejected- be prepared to deal with nasty email responses.

Also, think of editorial work as a form of academic service leadership. Editors don’t just manage manuscripts; you lead a conversation, you mentor authors, and you shape the future of the discipline. I think the most impactful editors are those who see themselves as bridge-builders across RMI, methods, and career stages.

# WRIEC 2025: Schedule At-A-Glance



**REGISTRATION NOW OPEN**

## 2025

### WORLD RISK AND INSURANCE ECONOMICS CONGRESS (WRIEC)

**August 3-7, 2025**  
Hyatt Regency Calgary | Calgary, Canada

All times listed in Mountain Time

**\*SCHEDULE AT A GLANCE**

**\*Subject to Change**

Date	Time	Event
<b>Saturday 8/2/25</b>		
	6:00pm-8:30pm	ARIA Board Dinner
<b>Sunday 8/3/25</b>		
	7:15am-12:00pm	ARIA Board Meeting
	8:00am-3:30pm	RITS Workshop
	12:00pm-3:00pm	APRIA Executive Committee Meeting
	12:00pm-6:00pm	Registration Opens
	1:00pm-5:00pm	Huebner Colloquium
	3:00pm-5:00pm	APRIA Board Meeting
	3:00pm-5:00pm	EGRIE Board Meeting
	5:00pm-5:30pm	First Timers Welcome Reception- All Attendees
	5:30pm-7:30pm	Welcome Reception - All Attendees
<b>Monday 8/4/25</b>		
	7:00am-4:00pm	Registration Open
	7:00am-8:15am	Breakfast (All Attendees)
	7:00am-8:15am	JRI Editorial Team Breakfast Meeting
	8:15am-8:30am	Welcome Remarks from ARIA, APRIA, & EGRIE
	8:30am-10:00am	Plenary Session-Geneva Risk Economics Lecture-The Importance of Financial and Risk Literacy: Lessons from Many Years of Data
	10:00am-10:30am	Networking Refreshment Break
	10:30am-12:00pm	Concurrent Sessions #1, 1-8
	12:00pm-1:00pm	Lunch (All Attendees)
	1:00pm-2:30pm	Plenary Session II-RITS: Play to Your Strengths; Strengths-Based Professional Development
	2:30pm-3:00pm	Networking Refreshment Break
	3:00pm-4:30pm	Concurrent Sessions #2, 1-8
	4:45pm-6:00pm	ARIA Awards & Business Meeting
	6:00pm-7:30pm	Attendee & Guest Reception (Offsite-StudioBell)
<b>Tuesday 8/5/25</b>		
	7:00am-3:00pm	Registration Open
	7:00am-8:15am	Breakfast (All Attendees)
	7:00am-8:15am	RMIR Editor's Breakfast/Meeting
	8:30am-10:00am	Concurrent Sessions #3, 1-8
	10:00am-10:30am	Networking Refreshment Break

	10:30am-12:00pm	Plenary Session III-APRIA Population Ageing and Insurance Solutions: Local Experiences and Global Implications
	12:00pm-1:00pm	Lunch (All Attendees)
	1:00pm-2:30pm	Plenary Session IV- Solving a Burning Issue? Wildfire Risk Management
	2:30pm-3:00pm	Networking Refreshment Break
	3:00pm-4:30pm	Concurrent Sessions #4, 1-8
	4:40pm-6:00pm	EGRIE Awards & General Assembly
	6:00pm-9:00pm	Dinner on Own
<b>Wednesday 8/6/25</b>		
	7:00am-6:00pm	Registration Open
	7:00am-8:15am	Breakfast (All Attendees)- Meet the new JRI Editor-in -Chief
	8:15am-10:15am	Concurrent Sessions #5, 1-8
	10:15am-10:45am	Networking Refreshment Break
	10:45am-12:15pm	Concurrent Session #6, 1-8
	12:15pm-1:15pm	Lunch (All Attendees)
	1:15pm-2:45pm	Concurrent Session #7, 1-8
	2:45pm-3:15pm	Networking Break
	3:15pm-4:45pm	Plenary Session V-Redefining Risk Management and Insurance in a Changing World – A Global Perspective
	4:45pm-6:00pm	APRIA Awards & Business Meeting
	6:00pm-7:30pm	ARIA President's Reception (INVITATION ONLY- OFFSITE)
<b>Thursday 8/7/25</b>		
	7:00am-12:00pm	Registration Open
	7:00am-8:15am	Breakfast (All Attendees)
	7:00am-8:15am	Doctoral Student Event
	8:30am-10:00am	Concurrent Sessions #8, 1-6
	10:00am-10:30am	Networking Refreshment Break
	10:30am-12:00pm	Concurrent Session #9, 1-6
	12:00pm	WRIEC 2025 Concludes

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## ARIA PhD Placement Profiles: Spring 2025

ARIA's PhD Placement Profiles recognize and highlight PhD candidates graduating in upcoming semesters.

The following article contains interviews with each candidate, including dissertation focus, position accepted, and primary areas of research. Have a candidate graduating next semester that you'd like to highlight? Contact [ace@aria.org](mailto:ace@aria.org) for more information.

### Shimeng Huang, University of Wisconsin

**Graduated:** Spring 2025



**Dissertation Focus:** My dissertation develops deep learning models for post-event risk assessment, with applications in designing innovative insurance products and reevaluating catastrophe (CAT) bonds. By creating transparent, data-driven loss models. My work aims to improve risk management strategies and decision-making processes following catastrophic events.

**Position Accepted:** Tenure-track Assistant Professor position in Actuarial Science at Purdue University, beginning in Fall 2025.

**Primary Research Areas:** My primary areas of research lie at the intersection of actuarial science, insurance analytics, machine learning, and dependence modeling.

**What she enjoyed most about her time as a PhD Student:** I particularly enjoyed presenting at conferences and connecting with peers. The constructive feedback I received not only strengthened my research but also exposed me to different perspectives.

**What she is looking forward to in her new position:** I am excited to collaborate with colleagues on climate risk modeling and applications. I am also looking forward to teaching and mentoring actuarial students through hands-on projects that bridge theoretical frameworks with real-world applications.

### Dana Telljohann, Florida State University

**Graduated:** Spring 2025



**Dissertation Focus:** My dissertation examines homeowner insurer responses to the evolving climate risks in the U.S.. Chapter 1 discusses the literature surrounding natural disasters and the insurability of such events. Chapter 2 examines the impact of insurance regulation on the insurer's decision to provide homeowner insurance products in the state. Chapter 3 examines insurer supply decisions following natural catastrophes.

**Position Accepted:** Visiting Assistant Professor of Insurance and Risk Management position at the University of Cincinnati, beginning Fall 2025.

**Primary Research Areas:** My research focuses on insurer responses to climate change focusing on natural disasters and catastrophe risks.

**What she enjoyed most about her time as a PhD Student:** I enjoyed working with the faculty at Florida State University. The research interest of the faculty aligned with my research interest, so I was able to learn a lot from many different faculty members. I also loved the atmosphere at FSU, and the passion for both research and education that was displayed across all schools and departments.

**What she is looking forward to in her new position:** I'm a Cincinnati native, so I'm excited to return to Cincinnati and my alma mater. I am also excited to continue working with Annette Hofmann as she is a great mentor and wonderful researcher.

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**Graduated:** Summer 2025



**Dissertation focus:** My dissertation focuses on how life events impact the healthcare utilization and risk preferences of the aging population. I primarily focus on the impact of widowhood, as it is a very underexplored area of research.

**Position Accepted:** Assistant Professor of Finance at New Mexico State University, beginning Fall 2025.

**Primary Research Areas:** I certainly lean toward the life/health side. A very common theme in my research has been the aging population and, in particular, widowhood. As our population ages, I think it is of vast importance that we understand the challenges and opportunities of aging.

**What she enjoyed most about her time as a PhD Student:** There is far too much to list! If I had to pick just one thing, it would be building a community. It has been such a joy to meet people from all over the world, and I feel so fortunate to have made such great friendships and working relations within our academic community.

**What she is looking forward to in her new position:** I am really looking forward to giving back to the community that helped shape me as an individual and as a student at NMSU. I feel incredibly lucky to have had such great mentors at NMSU and UGA, and I hope I can pay it forward as I enter this new chapter of my career.



**Do you have an idea for a news story? Do you want to share something with ARIA members via the newsletter or LinkedIn? Send all information to [ace@aria.org](mailto:ace@aria.org).**

**Graduated:** Summer 2025



**Dissertation Focus:** My dissertation analyzes the value of health and life through three chapters. The first chapter explores the complementarity between Social Security benefits and improvements in health and longevity. The second chapter examines the value retirees place on health and longevity improvements under a life-cycle framework with stochastic health risk and incomplete retirement markets. The third chapter studies aversion to health risk by analyzing value function concavity in health. This paper aims to identify the primitives that yield concavity and examine its broader implications on health-related decision making.

**Position Accepted:** Assistant Professor of Math at Bentley University, beginning in July 2025.

**Primary Research Areas:** My research is at the intersection of stochastic modeling, optimal control, and applied economic analysis. I develop and apply stochastic models to study important questions in health economics, public policy, retirement planning, and household finance.

**What she enjoyed most about her time as a PhD Student:**

What I enjoyed most was the freedom- both to explore questions I cared about and to work at my own pace (was able to continue working as a night owl:). Some of my favorite moments came from finally cracking tough problems, like the six months I spent wrestling with a stochastic model until it all clicked into place, and seeing the applications generated interesting results. But just as rewarding were the casual discussions with peers—throwing around ideas over coffee or discussions after seminars. Those conversations were stress-free but super helpful.

**What she is looking forward to in her new position:** I'm excited to deepen my research agenda while mentoring students. After years of focused dissertation work, I'm looking forward to exploring new collaborations and guiding undergrads through their first research experiences.