



The latest news, views, and announcements from the American Risk and Insurance Association

ARIA Member Profile



Annette Hofmann

Great American Insurance Group Endowed Chair and Academic Director of the Lindner Center for Insurance and Risk Management at Lindner College of Business | University of Cincinnati

I have spent my academic career studying, teaching, and writing about risk, while occasionally creating some of my own by volunteering for administrative roles. Along the way, I have had the privilege of leading insurance and risk management programs in the United States and Europe, serving as Academic Director of the Lindner Center for Insurance and Risk Management at the University of Cincinnati, and most recently as Editor-in-Chief of Risk Management and Insurance Review. Looking back, I have learned that while the risks we study continually evolve, the importance of strong professional communities does not.

When I began my academic career in Germany in 2004, our conversations focused largely on traditional insurance markets, health economics, and risk financing. Today, we discuss cyber risk, artificial intelligence, climate change, behavioral biases, and other emerging risks that would have seemed futuristic two decades ago. One reason I remain fascinated by this field is that it never stands still. Just when you think you understand risk, the world invents a new one. Teaching has always been at the center of what I do. At the University of Cincinnati, one of my most rewarding projects has been redesigning the undergraduate curriculum to better reflect the realities of today's risk environment. The resulting program adds tracks in Behavioral Risk Management, Risk Finance, and an international study program that takes students to organizations such as Munich Re and Lloyd's of London. I like to think this is a more effective way to teach global risk management than showing students slides of famous buildings.

One constant throughout my career has been my involvement with ARIA. What began as a conference talk in 2006 in Washington D.C. where I presented my first paper as an unknown young scholar eventually evolved into a professional home. Over the years, ARIA meetings have provided opportunities to present new ideas, receive invaluable feedback, serve on committees, organize sessions, mentor junior colleagues, and build friendships that have lasted throughout my career. Many of the people I first met through ARIA are now coauthors, editorial colleagues, research collaborators, and friends.

ARIA has played an important role in each of the three dimensions of academic life: research, teaching, and service. Some of my most influential research projects benefited from comments received during ARIA presentations, often delivered with honesty that only academic colleagues can provide. Fortunately, most of those critiques improved the papers, even if they occasionally lengthened the walk back to the hotel after the session. I can trace numerous research ideas, collaborations, and publications back to conversations that began in conference rooms or over coffee between sessions.

INSIDE

ARIA Member Profile
Annette Hofmann

Research Highlight
RTS Annual Meeting

Teaching Highlight
University of Georgia
PhD Symposium

Quarterly Quip
Education LOL

Member Highlights
ARIA member news and updates

Program Spotlight
University of North Texas
RMI Program

Member Profile (Continued)

Research has been a constant source of intellectual excitement. I have been fortunate to publish in many of the leading journals in our field and to work on topics ranging from health insurance and insurance regulation to catastrophe risk, cyber risk, behavioral economics, and risk leadership. Somewhere along the way, I also became fascinated with topics as diverse as social trading, race discrimination in claims adjudication, risk-taking in simulated auto racing, and why otherwise intelligent people insure their cell phones but not their homes. One of the joys of working in risk management is that no matter how long you stay in the field, there is always a new puzzle waiting to be solved.

ARIA has also shaped my service to the profession. Over the years, I have had the privilege of serving on committees, contributing as a reviewer, participating in conference activities, and serving on the ARIA Board of Directors. More recently, I have had the opportunity to contribute through editorial leadership, first as Editor-in-Chief of Risk Management and Insurance Review and now also as Deputy Editor-in-Chief of the Journal of Risk and Insurance. These roles have given me an even greater appreciation for the countless volunteers whose efforts sustain the intellectual community that ARIA has built over the decades.

Leadership has been another unexpected and rewarding part of my journey. As Academic Director of the Lindner Center for Insurance and Risk Management, I have had the opportunity to help grow the program, build partnerships with industry leaders, strengthen alumni engagement, and expand opportunities for students. During that time, the Center was recognized as a Global Center of Insurance Excellence, and together with alumni and industry supporters, we raised millions of dollars to support scholarships, programming, and new initiatives.

One of the occupational hazards of a long academic career is the growing realization that students somehow never seem to age while professors certainly do. Every fall, a new large group of bright and ambitious students arrives looking remarkably similar to the one that arrived twenty years earlier. Meanwhile, at ARIA meetings, I increasingly find myself wondering where the years went, but the meetings also represent one of the most gratifying aspects of being an academic.

Looking ahead, I remain optimistic about the future of risk management and insurance education. The world seems determined to provide us with an endless supply of new risks to study, teach, and debate. I am grateful to work in a field that remains both intellectually challenging and highly relevant and I look forward to continuing to contribute through research, teaching, service, and engagement with the remarkable community of scholars and practitioners that ARIA has fostered for generations.

Research Highlight: RTS Annual Meeting

The Risk Theory Society (RTS) held its 2026 Annual Seminar on April 24–26 at Florida State University's new Herbert Wertheim Center for Business Excellence in Tallahassee, Florida.

Originally established in the 1960s as the Risk Theory Seminar, RTS is a self-administered organization within ARIA that fosters research in risk theory, risk management, insurance economics, actuarial science, and the economics of risk and uncertainty.

The 2026 program featured a diverse set of papers spanning health insurance, entrepreneurship, homeowners insurance, catastrophe-risk financing, property insurance, price regulation, moral hazard, privacy and screening, and stochastic dominance.

"RTS is special because the format creates unusually deep engagement with each paper," Richard Peter, Professor of Finance in the Tippie College of Business at the University of Iowa, said. "Members commit to reading the papers in advance, the presentations are long, and the discussion is both vigorous and rigorous."

The papers combined theoretical and empirical approaches and generated lively discussion throughout the meeting. A distinctive feature of RTS is its extended format: each paper receives 75 minutes, with the first 20 minutes reserved for clarifying questions only before the discussion opens up.

Next year's meeting will take place in Munich, marking only the third time RTS is held outside North America, after Helsinki in 1983 and Munich in 2014.

Readers who would like to learn more about RTS can visit the RTS page on the [ARIA website](#).

Scholars in risk management and insurance should also consider submitting their work for consideration at a future RTS Annual Seminar. The submission deadline is typically December 15, and the call for papers is circulated through ARIA channels, including the ARIA newsletter.



Teaching Highlight: University of Georgia RMI PhD Symposium

The University of Georgia recently hosted a two-day symposium focused on developing the next generation of risk management and insurance faculty. The event brought together more than two dozen faculty members and doctoral students from universities across the country.

With support from the Spencer Educational Foundation, selected Ph.D. students were able to travel to Athens to present their research and engage directly with leading scholars in the field.

The program also included faculty-led panels centered on academic career development. Now in its ninth year, the symposium continues to draw strong participation and support.

Notably, several faculty attendees previously participated as doctoral students, underscoring the program’s long-term impact. The presence of distinguished scholars—including past leaders of the American Risk and Insurance Association—further highlights the program’s significance within the discipline.

Sponsorship for the event was provided by the Spencer Educational Foundation and the American Academy of Actuaries.

Additional information about the 2026 Symposium, including the full program, participant lists, and materials from previous years, is available on the event website.

The site also provides access to archives of past symposia, offering a comprehensive view of the program’s continued development and impact over time: <https://www.terry.uga.edu/rmi-symposium/>.

The 2027 Symposium will take place Feb. 5-6, 2027. Those wishing to learn more about the program can visit the website or contact [David Eckles](#).



Member Highlights



Iris SoolJin Park, a PhD Candidate in the Department of Risk and Insurance at the University of Wisconsin-Madison, was recently awarded the Rising Financial Literacy Scholar Award from the Stanford Financial Education Symposium.

David Pooser is joining Florida State University’s Herbert Wertheim College of Business in the Dr. William T. Hold/The Alliance Program in Risk Management and Insurance as specialized teaching faculty and Assistant Director of the Risk Management and Insurance Center. Prior to joining FSU, David served on the faculty at St. John’s University (2012-2023) and East Carolina University (2023-2026). He is a third generation Florida State graduate following his mother (1971) and grandmother (1943) and is a native of North Florida. David looks forward to continuing to support and work with RMI students at his alma mater. Go Noles!

Sarah Bass, a PhD candidate in Economics at the University of Wisconsin–Madison, will join the C. Herman Terry Risk Management and Insurance Program in the Terry College of Business at the University of Georgia as a tenure-track Assistant Professor beginning in Fall 2026.

Do you have any exciting personal or professional news you would like to share with ARIA members? If so, send the information to membernews@aria.org.

Quarterly Quip



Client: "I want zero risk exposure."

Risk Manager: "Great! Let’s start by dissolving your business."

Program Spotlight: Risk Management and Insurance Program, University of North Texas



Established in the 1950s, the University of North Texas (UNT) Risk Management and Insurance (RMI) program is one of the premier RMI programs in the Southwest. The program offers a comprehensive curriculum designed to prepare students for a wide range of careers in risk management, insurance, and related fields. In addition to the major, students may pursue a minor or earn a certificate in RMI. As of 2026, UNT remains the only university in Texas to hold the Global Center of Insurance Excellence designation awarded by the International Insurance Society. To further strengthen industry engagement, the RMI Advisory Board was established in 2019. Comprised of leaders from major insurance and risk management organizations, the Board provides students with mentorship, networking opportunities, career guidance, and financial support.

The RMI curriculum includes seven core courses: Introduction to Risk Management and Insurance, Property and Liability Risk Management and Insurance, Insurance Company Operations, Corporate Risk Management, Life Insurance, Retirement Planning and Employee Benefits, and Estate Planning. Multiple courses qualify for industry coursework waivers, including CPCU, CIC and CRM. In addition, all RMI majors are required to complete an internship, providing valuable hands-on industry experience. RMI courses are also incorporated as electives in several programs across the university, including multiple programs within the G. Brint Ryan College of Business, as well as the Certificate in Actuarial Science and the Emergency Administration and Planning Program. The RMI program is staffed by four full-time faculty members and two adjunct instructors. All full-time faculty members hold doctoral degrees with strong publication records in their respective fields. Their expertise ensures that students receive rigorous academic instruction while remaining current with industry developments and best practices.

UNT's RMI program maintains strong partnerships with the risk management and insurance industry. Industry support includes scholarships, conference sponsorships, internships, mentorship programs, and other professional development opportunities. The UNT chapter of Gamma Iota Sigma (GIS) has earned multiple national awards and recognition for its commitment to leadership, professional development, community engagement, and student success. UNT students have also received numerous nationally competitive scholarships and awards. Through GIS and the RMI program, students regularly interact with industry professionals by attending local, regional, and national conferences. The program also hosts several signature events each year, including RMI Week (Fall) and RMI Day (Spring), which expose students to emerging industry issues and provide valuable networking opportunities with industry professionals. In addition, the annual RMI Career Fair, held each fall, focuses exclusively on careers in risk management and insurance. The event attracts more than 40 employers from across the industry and more than 100 student participants annually, creating direct pathways to internships and full-time employment opportunities.

To learn more about this program, visit <https://cob.unt.edu/firel/rmi/index.html>.