



## Patricia Born

Risk Management/Insurance, Real Estate and Legal Studies

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### My Interest in Florida

- Insurance Economics
- Catastrophic Risks
- Health Care and Health Insurance

### Expertise/Skills

- I currently serve on the Florida Hurricane Loss Projection Methodology Commission.
- Access to insurance company financial data, covering the period 1984-2018 for all lines of insurance business.
- Expertise with regulatory/legal issues pertaining to insurance markets and insurance products
- Risk/behavioral theory background
- Econometrics experience
- Successful with obtaining research funding from State of FL – FDOT
- Member of winning team: Collaborative Collision 2022

### Research and/or Projects

- How regulatory and legal environments affect insurance markets and insurer behavior.
- Empirical research-based methods facilitated greatly by size & diversity of the insurance industry and the availability of firm-level financial data. Research techniques derived from the fields of economics, finance, and econometrics; my agenda involves colleagues from universities around the world.
- My objective is to ensure that public policy decisions affecting insurance markets are well-informed as such decisions can have far-reaching implications for consumers & the economy.

### Relevant work in progress:

- Evaluation of insurers' requests for rate changes following state-level catastrophic events; role of rate request approvals/denials in insurer's decision to maintain exposure in the state.
- Behavioral analysis of how catastrophic events affect the demand for property insurance; consideration of the relationship between demand and the size of the event, location, type of event, & timing.