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EDUCATION: Ph.D., 1979, Department of Economics, University of Chicago Thesis:
"Schooling Inputs and Relative Black Wage Growth: South Carolina Production
Workers, 1940-1971" Thesis Committee: James Heckman (Noble prize winner), Nick
Kiefer, T. W. Schultz (Noble prize winner)
M.A., Department of Economics, University of Chicago;
B.A., 1973, Department of Economics, University of Utah (Magna Cum Laude)

PROFESSIONAL EXPERIENCE:

2018, Peking University, School of Economics, RMI, short course on FIRE econometrics to
graduate students and faculty
2018, LMU (Munich) Behavioral Economics Conference, presenter
2018- , Munich Risk and Insurance Center (MRIC) Associate
2017- Research Fellow, Longevity Research Center, South-Western University of Finance and
Economics, Chengdu, China
2017, Tsinghua University, Beijing, visiting lecturer
2017 Mayo-ASU Payment Reform Summit conference, member
Chair, Small ARIA Grant Selection Committee, 2015-present
ARIA Witt Award Committee, Chair, 2017
2016, Munich Behavioral Economics Conference, moderator (December)
2016, LMU (Munich) Adjunct lecturer on Insurance Economics (graduate students),
September
2016, Moderator for "Implications of Big Data Analytics for Risk and Insurance" ARIA
(American Risk and Insurance Association), annual meeting, San Francisco
2016, Presenter for Plenary Session "Econometric Techniques in Risk and Insurance",
APRIA (Asian-Pacific Risk and Insurance Association), Chengdu, China (August)
2016-, South-Western University of Finance and Economics, SWUFE (Chengdu, China)
Visiting Professor, July 2016, 2017, 2018 (lecturing to graduate students)
Contributed to the book that won the 2015 Kulp-Wright Award for best book in Insurance
and Risk Management for *Handbook of Insurance*, Georges Dionne, ed (Springer
Science & Business Media, December 2013)
Keynote Address, 2015 International Symposium on Sino-American Risk Management
and Insurance, China July 2015
Elected Board of Directors, American Risk and Insurance Association, ARIA, 2015-2018
ARIA program committee for annual meeting, 2014-present
Organizing committee for ARIA session in ASSA meetings, 2013-2017

BYU University-wide promotion and tenure committee, 2013-2016
 FHSS College promotion and Tenure Committee, 2007-2012
 FHSS College Dean Search Committee, 2013
Journal of Risk and Insurance Editor Selection Committee, 2013
 Kulp-Wright Award selection committee, 2015 2017
 Adjunct Professor, ASU, Department of Medical Bioinformatics (Mayo West), 2008-present
 2013 recipient of the RMIR Award for Best Feature Article *Disability Risk Management and Post injury Employment of Workers with Back Pain*
 Martha Jane Knowlton Coray Professor, 2004-2016
 Center for the Economic Analysis of Risk (CEAR) on *Insurance for the Poor*, Georgia State University, Research group 2010-
 National Academy of Science, reviewer, NASA Aviation Safety Report, May 2010
 Big NORA Review Panel member for NIOSH (Asthma, Nanoparticles, and Ergonomics), 2005
 Martin J. Hickman Lecturer, 2005, College of Family, Home, and Social Science.
 2004, Robert I. Mehr Award for best insurance article published in 1994 (“Econometric Analysis of Workers’ Compensation Trends”), American Risk and Insurance Association
 2002, Kemper Award for the Best Feature Article in 2000-01 in the Risk Management and Insurance Review entitled "Insurers' Demutualization Decisions."
 Voted Life Member, 2002, Risk Theory Society
 Robert I. Mehr Award for the article published in 1991 in *Journal of Risk and Insurance* (“Claims Reporting and Risk Bearing Moral Hazard in Workers Compensation”) that has best stood the test of time (awarded 2001).
 Kulp-Wright Award for best book in Insurance and Risk Management published in 1999 (awarded 2001), for *The Economics of Social Insurance and Employee Benefits* (Kluwer Academic Publishers, 1999)
 Professor, Department of Economics, Brigham Young University, 2000-2016
 Listed in “Who’s Who in Economics” (1999, 2003 Mark Blaug, editor)
 Listed in “Who’s Who in Medicine and HealthCare,” (2003, Marquis Who’s Who)
 President, Risk Theory Society, 1998-1999
 Member, National Academy of Social Insurance, elected to membership, 1996
 C. Arthur Williams, Jr. Professor of Insurance, Industrial Relations Center, University of Minnesota, 1994-2000
 National Academy of Science, Committee to study the Federal Employment Liability Act, committee member 1992-1993
 Karl G. Maeser Research Award, Brigham Young University, 1991
 Professor, Department of Economics, Brigham Young University, 1990-1996
 Task Force on "Low Back Pain in the Workplace", International Association for the Study of Pain
 Young Scholar University Award, Brigham Young University, 1989-1992
 Associate Professor, Department of Economics, Brigham Young University, Fall 1985-Fall 1990
 Member of Risk Theory Society, elected to membership, June 15, 1983, Helsinki, Finland (to the present)
 Assistant Professor, Department of Economics, Brigham Young University, 1982-1985

Assistant Professor, Labor Economics, Cornell University, 1979-1982
Senior Research Economist, National Council on Compensation Insurance, 1981-1982
Instructor, Labor Economics, Cornell University, 1978-1979
Researcher, National Opinion Research Center, 1977
Department of Labor, MDTA fellowship, 1977
Instructor, Department of Economics, DePaul University, 1976
Researcher, Project on Hospital Costs, American Hospital Association, 1974-1975

PUBLICATIONS:

(with William Johnson, Gevork Harootunian), "Mixing Electronic and Non-Electronic Records Limits Physician Productivity," *European Journal for Biomedical Informatics*, 2018, <https://www.ejbi.org/scholarly-articles/mixing-electronic-and-nonelectronic-health-records-limits-physician-productivity--the-arizona-experience.pdf>

(with Val Lambson), "The Simplest Non-expected Utility Model for Lottery and Portfolio Choices" forthcoming 2018, *Asia-Pacific Journal of Risk and Insurance*.

(With Barbara Wilson, Matthew Butler, William G. Johnson) "Nursing gender-pay differentials in the new millennium" *Journal of Nursing Scholarship*, forthcoming, 2018. [http://onlinelibrary.wiley.com/journal/10.1111/\(ISSN\)1547-5069/earlyview](http://onlinelibrary.wiley.com/journal/10.1111/(ISSN)1547-5069/earlyview)

"Econometrics Illustrated, with Applications from Insurance-Research Awards" forthcoming 2017, *Asia-Pacific Journal of Risk and Insurance*.

(With Barbara Wilson, Matthew Butler) "Employment and Wage Disparities for Nurses with Activity Limitations", 2016, *Journal of Nursing Scholarship* (editors choice award) Nov 2016, Vol. 48 Issue 6, p608-615.

(with William Johnson), 2016, "Rating the Digital Help: Electronic Medical Records, Software Providers, and Physicians", *International Journal of Health Economics and Management*, 16(3), 269-283.

"The Simple Geometry of Correlated Regressors and IV Corrections" *International Journal of Statistics in Medical Research*, June 2016 <http://www.lifescienceglobal.com/journals/international-journal-of-statistics-in-medical-research/volume-5-number-3/91-abstract/ijsmr/2385-abstract-the-simple-geometry-of-correlated-regressors-and-iv-corrections>

(with William Johnson), 2016, "'EPSDT Care and Emergency Department Visits for Non-Urgent Care: Hispanic vs. Non-Hispanic Children in a Border Community" *Health Economics and Operations Research*, online access:

<http://www.omicsonline.org/ArchiveHEOR/currentissue-health-economics-outcome-research.php>

(with William Johnson, Gevork Harootunian, Barbara Wilson, Margaret Linan), "Registered Nurses: The Curious Case of Persistent Nursing Shortage" *Journal of Nursing Scholarship*, forthcoming.

The FIRE Project: Econometric Applications for Finance, Insurance and Risk Management online book, with taped lectures and auxiliary material, 2016:

<https://sites.google.com/site/fireeconometrics/>

(invited article): "Workers' Compensation: Social Insurance for Workplace Accidents and Illnesses" in Robert Rycroft ed *The American Middle Class: An Economic Encyclopedia of Progress and Poverty* Greenwood publishing), 2017. https://www.amazon.com/American-Middle-Class-volumes-Encyclopedia/dp/161069757X/ref=sr_1_1?ie=UTF8&qid=1495152432&sr=8-1&keywords=robert+rycroft

(with Nathan Kleinman, Harold H. Gardner) "I Don't Like Mondays: Explaining Monday Work Injury Claims" *Industrial and Labor Relations Review*, 2014, vol. 67, issue 2.5, pages 762-783

with William Johnson, "Regressions to Monitor Health Care Quality: A User's Guide and a New Index", *International Journal of Statistics in Medical Research*, Dec 2012
<<http://www.lifescienceglobal.com/home/cart?view=product&id=277>>

(with Nathan Kleinman, Harold H. Gardner), 'Workers' Compensation: Occupational Injury Insurance's Influence on the Workplace', Chapter 16, in Georges Dionne (Ed.), *Handbook of Insurance*, second edition, Springer, New York, 2013 (2015 Kulp-Wright award winner for best book published in Risk and Insurance).
<http://www.springer.com/economics/book/978-1-4614-0154-4>

(with Del Gardner, Hank Gardner), "Gauging Risk Stability: A Simple Test Using Patterns of Workers' Compensation Claims," Vol.1 No.3, September 2012, *Journal of Financial Risk Management*.

(with Harold H. Gardner), "Moral hazard and Benefits consumption Capital in Program Overlap: The Case of Workers' Compensation," in *Foundations and Trends in Microeconomics* Vol. 6, No. 1 (2011) 1–52

(with William Johnson, Barbara Wilson), "A Modified Measure of Health Care Disparities Applied to Birth Weight Disparities and Subsequent Mortality" *Health Economics*, [Volume 21, Issue 2](#), pages 113–126, February 2012

"The Effects of Non-Adherence with Prescription Drugs Among Older Adults" (with Taylor Davis, William Johnson, Hank Gardner), *American Journal of Managed Care*, 2011 Feb;17(2):153-60.

"Disability Risk Management and Post-Injury Employment of Workers with Back Pain," (with William Johnson, Pierre Cote, and Marjorie Baldwin), (2012) *Risk Management and Insurance Review*, v. 15 (2012), no 1 pp 35-55. *2013 recipient of the RMIR Award for Best Feature Article*

(with Barbara Wilson, Judith Elfin), "The relationship between cesarean section rate and labor induction", *Journal of Nursing Scholarship*. [J Nurs Scholarsh. 2010 Jun;42\(2\):130-8.](#)

(with John Ruser) 2010, "The Economics of Occupational Safety and Health", *Foundations and Trends® in Microeconomics*: Vol. 5: No 5, pp 301-354.
<http://dx.doi.org/10.1561/07000000036>.

(with Michael McShane, Larry Cox) "Regulatory competition and forbearance: Evidence from the life insurance industry", *Journal of Banking and Finance*, March 2010 34(2): 522-32.

(with William Johnson), "Adjusting Rehabilitation Costs and Benefits for Health Capital: the Case of Low Back Occupational Injuries", *Journal of Occupational Rehabilitation*. 2010, March 20:90–103..

(with William Johnson, Marjorie Baldwin, Pierre Cote) "Loss Reduction through Worker Satisfaction: the Case of Workers' Compensation", *Risk Management and Insurance Review*. Online publication 16aug2010. Spring 2011 14(1), p 1-26.

(with William Johnson, Timothy Gubler), "Economic Burden" in *Work and Cancer Survivors*, ed. Michael Feuerstein, (Springer Science, New York, 2009), pp. 25-72.

(with John Frank, William Johnson, Marjorie Baldwin, Pierre Côté) "Patterns of Sick-Leave and Health Outcomes in Injured Workers with Back Pain," *European Spine Journal*, (April 2008) 17:484–493. Epub 2008 Jan 23. PMID: 18214554.

(with Daniel Butler, Jesse Rich), “The Equalizing Effect of the Internet on Access to Research Expertise in Political Science and Economics”, *PS: Political Science & Politics* (2008), 41:579-584.

“Satisfaction with Low Back Pain Care” (with William G. Johnson), *The Spine Journal*, May-June 2008. 8 (3), 510-21. Epub 2007 May 25 PMID: 17602887

(with Daniel Butler) “Is the Internet Bridging the Gender Gap: The Case of Political Science”, *Economics of Education Review Vol. 30, no. 4 (August 2011)*. highlighted in Science: <http://www.sciencemag.org/content/334/6055/twil.full>

(with John Worrall) “Changes in Work Injury Liability, Injury Rates and Wage Changes,” *Industrial and Labor Relations Review*. Vol. 61, No. 2 (January 2008), pp. 181-200.

(with Margie Baldwin, William G. Johnson, Pierre Cote) “Self-reported severity measures as predictors of return-to-work outcomes in occupational back pain” forthcoming, *Journal of Occupational Rehabilitation* 17(4), (December 2007) 683-700.. Epub 2007 Oct 24 PMID: 17957451.

“Timing Makes A Difference: Early Employer Intervention and Low Back Pain” (with William Johnson and Brenda Gray), *Professional Case Management Journal*. 2007, Nov-Dec, 12(6), 316-27. Quiz 328-9. PMID: 18030151.

“It Pays To Be Nice: Employer-Worker Relationships and the Management of Back Pain Claims” (with William Johnson and Pierre Cote), *Journal of Occupational and Environmental Medicine*, 2007, vol 49, no 2, February; pp 214-225.

“JRI, JF and the Internet: Co-Authors, New Authors, and Empirical Research”, *Journal of Risk and Insurance* September 2007, 74 (3), 713–737.

“The Impact of Medicaid Disenrollment on Health Care Use and Cost,” (with Mary Rimsza and William Johnson), *Pediatrics*, 2007, May 119(5):1026-1032.

“Disability Incentives,” published in the *Encyclopedia of Pain*, Springer Verlag, October 2006.

“Upper extremity disorders in the workplace: Costs and outcomes beyond the first return to work,” *Journal of Occupational Rehabilitation*, September, 2006 (with Margie Baldwin)

(with Bill Johnson and Margie Baldwin), “The Effects of Occupational Injuries After Returns to Work: Work Absences and the Losses of On-the-Job Productivity,” *Journal of Risk and Insurance*, June 2006, vol. 73, 2, pp 309-334.

(co-author, Yong-Seung Park), *Safety Practices, Firm Culture, and Workplace Injuries*, (Kalamazoo, MI, UpJohn Institute for Employment Research, 2005).

(with Benjamin W. Cowan and Sebastian Nilsson), “From Obscurity to Bestseller: Examining the Impact of Oprah’s Book Club Selections,” *Publishing Research Quarterly*, Winter 2005, vol 20, no. 4, pp. 23-34.

“Industry Consolidation and Authors’ Income,” *Publishing Research Quarterly*, Summer 2004, vol 20, no. 2, pp. 9-17.

(with Yong-Seung Park) “Workplace Reorganization and Workers’ Compensation Costs,” *Philippine Journal of Labor and Industrial Relations*, XXI, no 1.

“Workers’ Compensation in the United States,” in *International Seminar on Industrial Accident Compensation Insurance*, pp. 217-252, (Seoul, Korean Labor Institute, 2002).

“Form Regulation in Commercial Insurance” in David Cummings, ed. *Deregulating Property-Liability Insurance* (Brookings-AEI, Washington, DC, 2002).

(with H. Liao) “Job Performance Failure and Occupational Carpal Tunnel Claims,” *Journal of Occupational Rehabilitation*, March 2002, 12(1), pp 1-12.

(with Margie Baldwin and Bill Johnson) "The Effects of Worker Heterogeneity on Duration Dependence: Low Back Claims in Workers' Compensation," *Review of Economics and Statistics*, Nov. 2001, 83(4), pp. 708-716.

(with H. Liao S.M. Nutting, and Richard Arvey) "Correlates of work injury frequency and duration among firefighters. *Journal of Occupational Health Psychology*, 6, 2001, 229-242.

"Insurance Regulation and Insurers' Interests in Relocation," (with Yijing Cui and Andrew Whitman), *Journal of Insurance Regulation*, 2001.

"Insurers Demutualization Decisions," (with Yijing Cui and Andrew Whitman), *Risk Management and Insurance Review*, Fall 2000, 3(2), pp. 135-154.

"Impairment Ratings for Back Claims are Poor Predictors of Wage Loss," (with Yong-Seung Park), *Journal of Occupational Rehabilitation*, v 10, no. 2 (June 2000), pp. 153-169.

"The Safety Costs of Contingent Work: Evidence from Minnesota," (with Yong-Seung Park), *Journal of Labor Research*, 22(4), 2001 Fall pp 831-848.

"Permanent Partial Disability Awards and Wage Loss," (with Yong-Seung Park), *Journal of Risk and Insurance*, v. 67, no. 3, 2000 (sep), pp. 331-351.

"Workers' Compensation Claims as a Measure of Health Care Reactions to Latex Gloves in Healthcare Settings: Rhode Island 1992-1997" (with Irwin Horwitz and John Kammeyer-Mueller), *Journal of Workers' Compensation*, Fall 2000, vol 10 no. 1, p 49-59.

"A Hierarchical Theory of Occupational Segregation and Wage Discrimination," (with Margie Baldwin and William Johnson), *Economic Inquiry*, vol. 29, no. 1 (January 2001): 94-110.

"Waiting Periods and Health-Related Absenteeism: The Need for Program Integration," (with Harold H. Gardner, and Nathan Kleinman), *Benefits Quarterly*, 3rd Quarter, pp. 47-53, vol 16, no. 3, 2000, 47-53.

"Economic Incentives in Disability Insurance and Behavioral Responses" *Journal of Occupational Rehabilitation*, v. 10, no. 1, 2000 (march), pp. 7-20.

"Workers' Compensation and Family and Medical Leave Act Claim Contagion" (with Hank Gardner and Nathan Kleinman), *Journal of Risk and Uncertainty*. Volume 20, Number 1 / January, 2000, p. 89-112.

"The Costs and Outcomes of Chiropractic and Physician Care for Workers' Compensation Low Back Claims" (with William Johnson and Margie Baldwin), vol. 66, no. 2 (June 1999), p. 185-205, *Journal of Risk and Insurance*.

The Economics of Social Insurance and Employee Benefits (Boston, MA; Kluwer Academic Publishers, 1999).

"Benefits Management Beyond the Adding Machine: Using Integrated, Worker Specific Analysis," (with Harold H. Gardner and B. Delworth Gardner), *Benefits Quarterly* Third Quarter, 1999, vol 15, no. 3, 1999, p. 30-39.

"Workers' Compensation Concepts and Economics" in *Occupational Musculoskeletal Disorders: Function, Outcomes and Evidence*, Tom G. Mayer, Robert J. Gatchel, Peter B. Potain, editors, (Lippincott-Raven, Philadelphia, PA: 1999).

"Successful Return to Work: The Value of Worker Specific Analysis," (with Hank Gardner), *Journal of Workers' Compensation*, summer, 1998, vol 7, no. 4, p. 19-30.

"Prevention of Disability From Work Related Sources," (with David Durbin) in *Disability in the Workplace: Prevention, Compensation and Cure*, ed. by Terry Thomason, John F. Burton, Jr. and Douglas Hyatt (IRRA, Madison, WI: 1998).

"More than Incentive Response: Moral Hazard Lowers Productivity" (with Hank Gardner and Del Gardner) *Journal of Risk and Insurance*, v. 65, no. 4 (Dec 1998), p. 671-688.

"Workers' Compensation Costs When Maximum Benefits Change," (with B. Delworth Gardner and Harold H. Gardner), *Journal of Risk and Uncertainty*, v. 15, (Dec 1997), p. 259-269.

"Back Pain and Work Disability: The Need for a New Paradigm," (with William G. Johnson and Marjorie L. Baldwin) *Industrial Relations*, v. 37, no. 1, Jan 1998, p. 9-34.

"Disability When Workers Matter," (with Hank Gardner and Del Gardner), *MIND/BODY Medicine*, v.2, no. 3, p. 1-12.

"HMOs, Moral Hazard and Cost Shifting in Workers' Compensation" (with Robert Hartwig and Hank Gardner), *Journal of Health Economics*, v. 16, no. 2, April, 1997, p. 191-206.

"Lost Injury Days: Moral Hazard Differences Between Tort and Workers' Compensation" *Journal of Risk and Insurance*, Sept 1996, v. 63, n. 3, p. 405-433.

(with Margie Baldwin and William G. Johnson), "The Error of Using Returns to Work to Measure the Outcomes of Health Care," *American Journal of Industrial Medicine*, (April 1996), v. 29, p. 632-641.

(with David L. Durbin and Nurhan M. Helvacian) "Increasing Claims for Soft Tissues Injuries in Workers' Compensation: Cost Shifting and Moral Hazard," *Journal of Risk and Uncertainty*, July 1996, v. 13, no. 1, pp. 73-87.

(with William G. Johnson and Marjorie Baldwin) "Measuring Success in Managing Work Disability: Why Return to Work Doesn't Work," *Industrial and Labor Relations Review*, (April 1995), 48(3)p. 452-469.

(with William G. Johnson and Marjorie Baldwin) "First Spells of Work Absences Among Ontario Workers," *Research in Canadian Workers' Compensation* Terry Thomason and Richard Chaykowski, editors (Industrial Relations Centre, Queen's University, Ontario, Canada, 1994).

(with Harold Gardner) "A Human Capital Perspective For Cumulative Trauma Disorders: Moral Hazard Effects in Disability Compensation Programs," in *Beyond Biomechanics: Psychosocial Aspects of Cumulative Trauma Disorders*, S. L. Sauter and S. D. Moon, editors (London: Taylor and Francis Publishers, 1996).

"The Economic Determinants of Worker Compensation Trends," *Journal of Risk and Insurance*, September 1994, pp. 383-401.

(with John D. Worrall) "Workers' Compensation: Determining a Feasible Payment Structure in a Regulatory Environment", *Journal of Regulatory Economics*, March 1993, p. 65-78.

(with John D. Worrall) "Claims Reporting and Risk Bearing Moral Hazard in Workers Compensation", *Journal of Risk and Insurance*, June, 1991, p. 191-204.

(with John D. Worrall) "Gamma Duration Models with Heterogeneity", *Review of Economics and Statistics*, February, 1991, p. 161-166.

(with Jim McDonald, Ray Nelson and Steve White) "Robust Regression with Partially Adaptive Estimators", *Review of Economics and Statistics*, (August 1990), pp. 321- 326.

(with David Appel) "Benefit Increases In Workers Compensation," *Southern Economic Journal*, (Jan 1990) p. 594-606.

"New Indices of Segregation," *Economics Letters*, 1987, p. 359-362.

(with John D. Worrall), "Self Insurance in Workers Compensation," in *Workers Compensation Insurance: Claim Costs, Prices, and Regulation* David Durbin and Philip S. Borba, ed. (Kluwer Academic Publishers, Norwell, MA, 1993).

(with John D. Worrall), "Workers Compensation Losses and Heterogeneous Claims," in *Workers Compensation Insurance: Claim Costs, Prices, and Regulation* David Durbin and Philip S. Borba, ed. (Kluwer Academic Publishers, Norwell, MA, 1993).

(with John D. Worrall and David Durbin and Philip S. Borba), "Leverage, Interest Rates and Workers Compensation Survival," in *Workers Compensation Insurance: Claim Costs, Prices, and Regulation* David Durbin and Philip S. Borba, ed. (Kluwer Academic Publishers, Norwell, MA, 1993).

(with John D. Worrall and David Durbin and Philip S. Borba), "Transition from Temporary Total to Permanent Disability: a Longitudnal Analysis," in *Workers Compensation Insurance: Claim Costs, Prices, and Regulation* David Durbin and Philip S. Borba, ed. (Kluwer Academic Publishers, Norwell, MA, 1993).

(with John D. Worrall) "Premium and Loss Cycles in Workers Compensation", in Philip S. Borba and David Appel, ed., *Benefits, Costs and Cycles in Workers Compensation* (Kluwer Academic Publishers, Norwell, MA, 1990)

(with John D. Worrall) "Estimating Hedonic Distributions Using Polynomials", *Insurance: Mathematics and Economics* (December, 1989), p. 303-308.

(with James Heckman and Brook Payner), "The Impact of the Economy and the State on the Economic Status of Blacks: A Study of South Carolina" in D. Galenson, ed., *Markets in History: Economic Studies of the Past* (University of Cambridge Press, 1989).

(with John D. Worrall) "Heterogeneity Bias in the Estimation of the Determinants of Workers' Compensation Loss Distributions", in Philip S. Borba and David Appel, ed., *Benefits, Costs and Cycles in Workers Compensation* (Kluwer Academic Publishers, Norwell, MA, 1990)

(with John D. Worrall), "Labor Market Theory and the Distribution of Workers Compensation Losses," in David Cummins and David Appel, eds., *Workers Compensation Pricing: Current Programs and Proposed Reforms*, (Kluwer Academic Publishers, Norwell, MA, 1988).

(with James B. McDonald) "Regressions with Positive Random Variables," *Journal of Econometrics* (Jan/Feb 1990), p. 227-251.

(with James B. McDonald) "Measuring Inequality with Incomplete Moments," *Journal of Econometrics* (Sept 1989), p. 109-120.

(with David Appel) "Internal Rate of Return Criteria in Rate Making," *NCCI Digest*, v. IV, III (1989), p. 1-13 (required reading for the fifth Casualty Actuarial exam).

"Comment on 'Racial Wage Gap' Studies", in Garth Mangum and Peter Phillips, eds., *Three Worlds of Labor Economics* (M.E. Sharp, Armonk, NY: 1988), p. 175-179.

(with John D. Worrall), "Experience Rating Matters," in David Cummins and David Appel, eds., *Workers Compensation Pricing: Current Programs and Proposed Reforms*, (Kluwer Academic Publishers: Norwell, MA, 1988).

(with James B. McDonald), "Trends in Unemployment Duration Data," in *The Review of Economics and Statistics*, (November 1986) pp. 545-557.

(with James B. McDonald) "Income Inequality in the U.S.: 1948-1980" in *Research in Labor Economics*, vol. 9, Ronald Enrenberg, editor (JAI Press: Greenwich, CT, 1986).

(with James B. McDonald) "Interdistributional Income Inequality," in *Journal of Business and Economic Statistics*, January 1987.

(with James B. McDonald), "Generalized Mixture Distributions," *The Review of Economics and Statistics*, (May 1987), p 232-240.

(with John D. Worrall) "Some Lessons of Workers' Compensation," in Monroe Berkowitz and Anne Hill (editors) *Disability and the Labor Market*, (ILR Press: Ithaca, NY, 1986), November 1986. (Best Book of 1986, President's Committee on the Employment of the Handicapped)

(with John D. Worrall) "Public vs. Private: Workers' Compensation Insurance," in *Journal of Law and Economics*, November 1986.

(with John D. Worrall and David Appel) "Sex, Marital Status, and Medical Utilization by Injured Workers," *Journal of Risk and Insurance*, (March 1987) Vol. 54, No. 1 (Mar., 1987), pp. 27-44

(with John D. Worrall) "Work Injury Compensation and the Duration of Nonwork Spells," (September 1985) *Economic Journal*, Vol. 95, No. 379 (Sep., 1985), pp. 714-724

(with David Monk) "The Cost of Public Schooling in New York State: The Role of Scale and Efficiency in 1978-79," *Journal of Human Resources*, (Fall, 1985).

(with David Appel and John Worrall) "Survivorship in the Property/Casualty Insurance Industry," (September 1985) *Journal of Risk and Insurance*.

(with Jack Worrall) "Workers' Compensation: Benefits and Duration of Claims" in John D. Worrall and David Appel (eds.) *Workers' Compensation Benefits: Adequacy, Equity and Efficiency*. (Ithaca: ILR School Press, 1985). (nominated for the Culp and Wright Awards--best book in Risk, best book in Insurance. Also on Princeton's list of the ten best books in industrial relations.)

"The Effect of Education on Wages--Hedonics Makes Selectivity Bias (Sort of) Simpler," *Economic Inquiry*, January 1984.

(with John D. Worrall) "Workers' Compensation: Benefit and Injury Claims Rates in the Seventies," *Review of Economics and Statistics*, November 1983.

"Direct Estimates of the Demand for Race and Sex Discrimination," *Southern Economic Journal*, April 1983.

"Wage and Injury Rate Response to Shifting Levels of Workers' Compensation" in John D. Worrall (ed.) *Safety and Labor Supply: Incentives and Disincentives in Workers' Compensation Insurance*. Ithaca: ILR School Press (December 1983). nominated for the Culp and Wright Insurance. Also on Princeton's list of the ten best books in industrial relations.)

(with John D. Worrall) "Health Conditions and Job Hazards: Union and Nonunion Jobs" (Fall 1983) *Journal of Labor Research*, pp. 339-347.

"A Note on Estimating Wage Discrimination in the Labor Market" (March 1981), *Journal of Human Resources*, October 1982.

(with Ronald Ehrenberg) "Estimating the Narcotic Effect of Public Sector Impasse Procedures" (January 1980), *Industrial and Labor Relations Review*, October 1981.

(with Tom Sisti) "Impact of Experience Rating and UI Benefits on Unemployment: The Neglected Firm Side" (August 1980) published in the Proceedings of the Thirty-Third Annual Meeting of the IRRA.

(with James J. Heckman) "The Impact of the Government on the Labor Market Status of the Black Americans: A Critical Review of the Literature and Some New Evidence" in *Equal Rights and Industrial Relations*, 1977 Research Volume of the Industrial Research Association.

OTHER PAPERS

(with Yong-Seung Park) "Doctors and Permanent Partial Disability Awards in Minnesota," forthcoming, Minnesota Physician, January, 1999.

(with David Durbin and Nurhan Helvacian, "Measuring Treatment Effectiveness: A Study of Lower Back Claims" in National Council on Compensation Insurance Issues Report, 1997, p. 54-55.

(with Harold Gardner and Del Gardner), "Employer Screening, Workers' Compensation Costs, and the Americans with Disabilities Act," Risk Management Section Quarterly, June 1995.

"Commentary on Emotional Distress and the Effect of Mental Health Treatment on Medical Costs," Mind/Body Medicine, March 1995, p. 13-16.

"Safety Incentives in Workers' Compensation," in John Burton's Workers' Compensation Monitor, September 1994

contributing committee member, National Research Council, Special Report #241, "Compensating Injured Railroad Workers Under the Federal Employers' Liability Act," (Washington, National Academy Press, 1994)

(with Ron Ehrenberg), "Data from the Consortium for Longitudinal studies: Its Potential Use in Analyzing the Educational and Labor Force Outcomes of Disadvantaged Youth," report prepared for the Department of Labor.

EDITORIAL BOARDS/ADVISORY PANELS:

Journal of Risk and Insurance, co-editor 2013-present

Journal of Risk and Insurance, associate editor 1995-2012

Journal of Occupational Rehabilitation, editorial board member, 2007-present

Insurance Markets and Companies: Analyses and Actuarial Computations, editorial Board, 2009-present

Journal of iBusiness, editorial board, 2010-present

editorial board, Journal of Financial Risk Management

International Journal of Statistics in Medical Research, editorial board, 2012-

Advisory Board, John Burton's Workers' Compensation

Monitor (1995- 1997, 2000-present)

Advisory Board, Center for Labor Policy, Hubert H. Humphrey Institute of Public Affairs, University of Minnesota, (1995-2000)

Board member, Minnesota Independent Insurance Agents Educational Foundation (1995-1996)

Editor, Minnesota Center for Insurance Research Newsletter, 1994-2000

PROFESSIONAL National Science Foundation

JOURNALS AND U.S. Department of Labor

ORGANIZATIONS Center for the Study of the American Political Economy

FOR WHICH I Canadian Social Research Council

HAVE REFEREED Review of Economics and Statistics

INCLUDE: Journal of Political Economy

Industrial and Labor Relations Review

Journal of Human Resources

Economic Inquiry

Quarterly Journal of Economics
Social Science Quarterly
Southern Economic Journal
American Economic Review
Journal of Public Economics
Rand Journal of Economics
Economic Journal
Journal of Labor Economics
Journal of Business and Economics Statistics
Princeton University Press
Journal of Industrial Economics
Journal of Risk and Insurance
Social Science Journal
Labour Economics
Review of Income and Wealth
Insurance: Mathematics and Economics
Safety Science
Industrial Relations
Risk Management and Insurance Review
The Clinical Journal of Pain
Canadian Journal of Economics
China Economic Review
Health Economics
Journal of Occupational Rehabilitation
Occupational and Environmental Medicine
Journal of Occupational and Environmental Medicine
Journal of Banking and Finance
Geneva Risk and Insurance Review
International Review of Law and Economics
Risk Management and Insurance Review
American Journal of Managed Care
American Journal of Industrial Medicine
Social Science and Medicine
British Journal of Industrial Relations
Insurance Markets and Companies: Analyses and Actuarial Computations
British Medical Journal
Health Economics
International Economics and Economic Policy
European Journal of Pain
Journal of iBusiness
Journal of Financial Risk Management
International Journal of Statistics in Medical Research
Canadian Medical Association Journal

CONSULTING Parsons, Behle and Latimer
National Council on Compensation Insurance

U.S. Department of Education
U.S. Department of Labor
Kennecott Copper
Price River Coal Company
Massachusetts Rating Bureau
United States Steel Corporation
St. Paul's Insurance Company
Workers Compensation Research Institute
AT&T
STS Technology
Hercules Aerospace
Ontario Workers Compensation Board
National Academy of Science
Zenith Insurance Companies
Medical Services Review Board, public member (MN Dept of Labor and Industries, 1995-1999)
Paradigm Steering Committee member (Low Back Treatments)
Commercial Self-Insurance Group Trust Fund, State of Minnesota, Board of Trustees (1995-1998)
OCI
New Zealand Government, Department of Labor
Workers Compensation Resources, Advisory Board
Union Pacific Railroad Company
St. Luke's Health Initiatives
Center for Health Information and Research
Human Capital Resource Management
National Institutes of Health
National Aeronautics and Space Administration
Arizona Hospital Association