

HOWARD UNIVERSITY

SCHOOL of BUSINESS

DEPARTMENT OF FINANCE and ACCOUNTING

Curriculum Vitae

B. Paul Choi, Ph.D., CPCU
Professor and Director

Howard University, School of Business
Dept. of Finance & Accounting
2600 Sixth Street, NW
Washington, DC 20059

Email: bchoi@howard.edu
Phone: (202) 806-1638
Fax: (202) 986-4409

WORK EXPERIENCE

Professor, Howard University, Washington, DC, 2022 – present

Co-director and Faculty Advisor, Project ACCLAIM, 2025 – present

Director, Center for Insurance Education, Howard University, School of Business,
Washington, DC, 2013 – present

Chairperson, Department of Finance and International Business, School of Business, Howard
University, 2017 – 2022

Associate Professor, Howard University, Washington, DC, 2011 – 2022

Assistant Professor, Howard University, Washington, DC, 2002 – 2011

Head Instructor and Program Coordinator, Summer Actuarial Program, Howard University,
Washington, DC, 2007 – present

Instructor and Coordinator, Actuarial Study Program, Howard University, Washington, DC
2004 – 2011

Instructor, CPCU 500, Professional Risk Management Services, 2011

Assistant Instructor, Summer Actuarial Program, Howard University, Washington, DC, 2004
– 2006

Instructor, Temple University, Philadelphia, 1999 – 2000 & 2002

Graduate Teaching Assistant, Temple University, Philadelphia, 1997 – 2001

Assistant Manager, SsangYong Fire and Marine Insurance Company,
Seoul, Korea, 1991 – 1994

EDUCATION

Temple University, Philadelphia, Pennsylvania, Ph.D., January 2002

Major – Risk, Insurance, and Healthcare Management

Minor – Finance

Georgia State University, Atlanta, Georgia, M.S., June 1997

Major – Risk Management and Insurance

Hankuk University of Foreign Studies, Seoul, Korea, B.B.A., February 1991

Major – International Trade

Minor – English

PROFESSIONAL DESIGNATION

Chartered Property and Casualty Underwriter (CPCU), American Institute for CPCU, August 2001

Passed Society of Actuary (SOA) Course 2, 2004

AREAS OF INTERESTS

Teaching: Corporation Finance, Investments, Financial Management, Financial Markets and Institutions, Risk Management, Insurance

Research: Market Structure, Efficiency, Firm Structure, Advertising Impact, Firm Performance, Interest Rate Sensitivity, Liquidity Issue, SCP, Board Behavior

TEACHING EXPERIENCE

Professor, Howard University, 2002 – present

(Average Teaching Evaluation: 4.9 out of 5.0)

- Financial Management (graduate course)
- Financial Markets and Institutions (graduate course)
- Investment Analysis and Portfolio Management (graduate course)
- Principles of Investment (Project ACCLAIM)
- Series 7 Prep Course
- Finance Principles (Honors)
- Finance Principles
- Risk and Insurance
- Property Liability Insurance
- Life and Health Insurance
- Risk Management
- Employee Benefit Plans

▪ Practicum in Insurance

Head Instructor, Howard University, 2007 – present

(Summer Actuarial Program for high school students)

Instructor, Howard University, 2004 – 2011

(Actuarial Study Program, Course 2, Exam FM of SOA)

Assistant Instructor, Howard University, 2004 – 2006

(Summer Actuarial Program for high school students)

Instructor, Temple University, Macro Economics, spring 2002

(Seminar class for the Actuarial Science Course 2)

Instructor, Temple University, Money and Credit, 1999 – 2000

PEER-REVIEWED PUBLICATIONS

"The Relationship between Firm Growth, Ownership Structure and Performance: An Analysis of U.S. Property-Liability Insurers" with Hong, *Journal of Finance Issues*, 2025, Vol. 23, Iss. 3: 110–119.

"Mean Reversion of Low and High Stock Returns" with Jeong and Mukherji, *Journal of Accounting and Finance*, 2023, Vol. 23, Iss. 3: 7–17.

"The Relationship Between Growth and Profitability: An Empirical Analysis of US Property and Liability Insurers" with J. Jeong, *Journal of Finance Issues*, 2022, Vol. 20, Iss. 3: 26–39.

"The Impact of Internal and External Reinsurance on Insurers' Performance and Price" with J. Park, and C. Ho, *Managerial Finance*, 2021, Vol. 47, Iss. 7: 937–950.

"Advertising, Market Concentration, and Firm Performance on the Distribution System" solo-author, *International Journal of Business and Finance Research*, 2019, Vol. 13, Iss. 2: 21–32.

"Advertising Intensity in the U.S. Property and Liability Insurance Industry: Market Power or Profits?" solo-author, *Journal of Finance Issues*, 2017, Vol. 15, Iss. 2: 35–46.

"Liquidity Transformation: An Examination of U.S. Life Insurers," with J. Park and C. Ho, *Managerial Finance*, 2016, Vol. 42, Iss. 7: pp 618–634.

"Diversity and Firm Performance: An Analysis of Different Workforce Level and Ethnic Groups," with J. Jeong and Y. Lee, *Journal of Business Diversity*, 2014, Vol. 14, Iss. 1: 48–58.

"Liquidity Creation or De-creation: Evidence from U.S. Property and Liability Insurance Industry," with J. Park and C. Ho, *Managerial Finance*, 2013, Vol. 39, Iss. 10: 938–962.

"Surplus Sensitivity and Immunization of Property and Liability Insurers," with Park, Lee, and Song, *Journal of Finance Issues*, 2013, Vol. 11, Iss. 2: 68–79.

“Diversity and Firm Performance: An Analysis of Different Level of Management Composition,” with Jin-Gil Jeong, *Journal of International Finance and Economics*, 2013, Vol. 13, No. 1: 159–167.

“State Guaranty Fund System and Price Implications,” solo-author, *Journal of Academy of Business and Economics*, 2011, Vol. 11, No. 3: 84–94.

“Foreign-Owned Insurer Performance in the U.S. Property-Liability Markets,” with Elyas Elyasiani, *Applied Economics*, 2011, Vol. 43, 3: 291–306, First published on: 11 March 2009 (i-First).

“Exchange Rate Dynamics: The Case of US Dollar Exchange Rates against Three Major Currencies in Asia,” with Jin-Gil Jeong, *Journal of Academy of the Finance*, 2010, Vol. 8, Iss. 2: 1–10.

“Interest Rate Sensitivity of U.S. Property/Liability Insurers Stock Returns,” with Jin Park, *Managerial Finance*, 2010, Vol. 37, Iss. 2: 134–150.

“Optimal Portfolio for Different Holding Periods,” with S. Mukherji, *Journal of Business and Economics Research*, 2010, Vol. 8, No. 10: 1–6.

“Distribution System Choice in a Service Industry: An Analysis of International Insurance Firms Operating in the United States,” with Parente, Slangen, and Ketkar, *Journal of International Management*, 2010, Vol. 16: 275–287.

“The U.S. Property and Liability Insurance Industry: Firm Growth, Size and Age,” solo-authored, *Risk Management and Insurance Review*, 2010, Vol. 13: 207–224.

“State Regulation and the Structure, Conduct, Efficiency, and Performance of U.S. Auto Insurers,” with Mary A. Weiss, *Journal of Banking and Finance*. 2008, Vol. 32: 134–156.

“Interest Rate Sensitivity of Financial Institutions by Liquidity: Evidence from U.S. Property and Liability Insurers,” with Jin Park, *Journal of the Academy of Finance*, 2007, Vol. 5: 88–98.

“An Empirical Investigation of Market Structure, Efficiency, and Performance in Property-Liability Insurance,” with Mary A. Weiss, *The Journal of Risk and Insurance*, 2005, Vol. 72: 635–673.

OTHER PUBLICATION

Interview article, “How health insurance reform affects you,” published by *Bankrate.com*, August 12, 2013

Link: <http://www.bankrate.com/finance/insurance/how-health-insurance-reform-affects-you.aspx>

RESEARCH IN PROGRESS

“Optimization of Reinsurance in the Relationship with Firm Growth and Profitability”

“The Impact of the Female Board Composition: A Case Analysis of U.S. Insurers”

“Structure and Profitability in Multimarket Competition in Insurance”, solo-authored

CONFERENCE PROCEEDINGS

“The Impact of the Female Board Composition: A Case Analysis of U.S. Insurers”, Washington Business Research Forum, 2025

“The Relationship between Growth and Profit: Case for the Insurance Distribution,” solo-author, 2022, Academy of Finance Proceedings.

“An Analysis of Reinsurance and Performance: Evidence from the US Property/Casualty Insurers,” with J. Park and C. Ho, 2018, Academy of Finance, MBAA International Conference Proceedings.

“Liquidity Creation and Firm Characteristics: An Examination of U.S. Life Insurers,” with J. Park and C. Ho, 2015, published by Elsevier, Howard University Research Week Conference Proceedings

“Insurer Liquidity Creation: The Evidence from U.S. Property and Liability Insurance Industry,” with J. Park, and C. Ho, 2009, *America Risk and Insurance Association (ARIA)* Proceedings.

“Impact of Guaranty Fund and Price Implications on Small and Large Property-Liability Insurers,” 2008, International Academy of Business and Economics Annual Conference Proceedings.

“The US Property and Liability Insurance Industry: Firm Size, Growth and Impact of Guaranty Fund,” 2006, *America Risk and Insurance Association (ARIA)* Proceedings.

“The U.S. Property and Liability Insurance Industry: Firm Size and Growth,” 2006, *The Washington Research Forum* Proceedings.

“Foreign-Owned Insurers’ Performance in the U.S. Property and Liability Markets,” 2005, *World Risk and Insurance Economics Congress (WRIEC)* proceedings

“International Insurers in the U.S. Property and Liability Markets: Return, Risk and Efficiency,” 2005, *The Twenty-First Annual Research Forum* Proceedings.

“Cultural Distance and Distribution System Choice in Service Industry: An Empirical Analysis of the International Insurance Industry,” with R. Parente, A. Slangen, and J. Gu, 2005, *Academy of International Business* (AIB) proceedings

“International Insurers’ Choice of Distribution System in U.S. Property-Liability Insurance Market,” with Ronaldo Parente, 2004, *Fifteenth Annual Faculty Research Forum*, Washington Consortium of Business Schools Proceedings

“Distribution System Choice and Channel Integration in the Global Insurance Industry,” with Ronaldo Parente, 2004, *Academy of Management* (AOM) proceedings

CONFERENCE PRESENTATION

“Stock vs. Mutual Insurers: An Empirical Study of Underwriting Performance, Risk Appetite, and Capital Management”, MBAA International, Academy of Finance, Chicago, IL, March 2026

“The Impact of the Female Board Composition: A Case Analysis of U.S. Insurers”, China Conference in Insurance and Risk Management (CCIRM) conference, July 2025

“The Impact of the Female Board Composition: A Case Analysis of U.S. Insurers”, World Risk and Insurance Economic Congress (WRIEC) 2025 Annual Meeting, Quebec, Canada, August 2025

“The Impact of the Female Board Composition: A Case Analysis of U.S. Insurers”, MBAA International, Academy of Finance, Chicago, IL, April 2025

“The Impact of the Female Board Composition: A Case Analysis of U.S. Insurers”, Washington Business Research Forum, Arlington, VA, March 2025

“Optimization of Reinsurance in the Relationship with Firm Growth and Profitability,” MBAA International, Academy of Finance, Chicago, IL, April 2024

“The Relationship between Firm Growth, Ownership Structure and Performance: An Analysis of U.S. Property-Liability Insurers,” MBAA International, Academy of Finance, Chicago, IL, March 2023

“The Relationship between Growth and Profit: Case for the Insurance Distribution,” solo-author, MBAA International, Academy of Finance, Chicago, IL, March 2022

“The Relationship between Growth and Profit: Case for the Insurance Distribution System”, 2021, Howard University, Brown Bag Seminar

“The Relationship between Growth and Profitability: An Empirical Analysis of US Property and Liability Insurers”, MBAA International, Academy of Finance, Chicago, IL, accepted for presentation, 2020 (conference was canceled due to COVID-19)

“Advertising, Market Concentration, and Firm Performance on the Distribution System,”
Global Conference on Business and Finance, Las Vegas, NV, January 2019

“An Analysis of Reinsurance and Performance: Evidence from the US Property/Casualty Insurers,” MBAA International, Academy of Finance, Chicago, IL, April 2018

“U.S. Property and Liability Insurance Marketing System and Advertising Intensity”
presented at the Academy of Finance, MBAA International Conference, Chicago, IL, March 2017

“Advertising Intensity in the U.S. Property and Liability Insurance Industry:
Market Power or Profits?” presented at the Academy of Finance, MBAA International
Conference, Chicago, IL, April 2016

“Liquidity Transformation: An Examination of U.S. Life Insurers,” with J. Park and C. Ho,
presented at the Academy of Finance, MBAA International Conference, Chicago, IL, March 2015

“Liquidity Creation and Firm Characteristics: An Examination of U.S. Life Insurers,”
presented at Howard University Research Symposium, Washington, DC, April 2015

“Diversity and Firm Performance: An Analysis of Different Workforce Level and Ethnic
Groups,” with J. Jeong and Y. Lee, presented at the Academy of Finance, MBAA
International Conference, Chicago, IL, March 2014

“An Examination of U.S. Life Insurer Liquidity Creation,” with J. Park and C. Ho, presented
at the Western Risk and Insurance Association, Las Vegas, NV, January 2013

“Diversity and Firm Performance: An Analysis of Different Level of Management
Composition,” with J. Jeong, presented at the International Academy of Business and
Economics, Orlando, FL, March 2013

“The Impact of Reinsurance Utilization on Price and Return: Evidence from the U.S.
Property/Liability Insurance,” with J. Park and C. Ho, presented at the Academy of Finance,
Chicago, IL, March 2012

“The Experiences of Monetary Union in Vietnam and Germany and Their Implication for
Two Koreas,” presented at the Southern Economic Association Annual Meeting,
Washington, DC, November 2011

“State Guaranty Fund System and Price Implication,” presented at the International Academy
of Business and Economics Annual Conference, Las Vegas, NV, October 2011

“Surplus Sensitivity and Immunization of Property and Liability Insurers,” with J. Park,
presented at the Academy of Finance, Chicago, IL, March 2011

“An Examination of Property-Liability Insurer Liquidity Creation,” with J. Park and C. Ho, presented at the Southern Risk and Insurance Association, Charleston, SC, November 2010

“Insurer Liquidity Creation: The Evidence from U.S. Property and Liability Insurance Industry,” with J. Park and C. Ho, presented at the American Risk and Insurance Association, Providence, RI, August 2009

“Liquidity Creation: The Evidence from U.S. Property and Liability Insurance Industry,” with J. Park, presented at the Western Risk and Insurance Association, Las Vegas, NV, January 2009

“Impact of Guaranty Fund and Price Implications on Small and Large Property-Liability Insurers,” presented at International Academy of Business and Economics, Las Vegas, NV, October 2008

“Interest Rate Sensitivity of Financial Institutions by Liquidity: Evidence from U.S. Property and Liability Insurers,” with Jin Park, presented at the Academy of Finance, Chicago, IL, March 2007

“The U.S. Property and Liability Insurance Industry: Firm Size and Growth,” 2006, The Twenty-Second Annual Research Forum, The Washington Research Forum, Washington, DC, November, 2006

“The U.S. Property and Liability Insurance Industry: Firm Size, Growth and Impact of Guaranty Fund,” presented at the American Risk and Insurance Association Annual Meeting, Washington, DC, August 2006

“International Insurers in the U.S. Property and Liability Markets: Return, Risk and Efficiency,” with Elyas Elyasiani, presented at The Twenty-First Annual Research Forum, Washington, DC, December 2005

“Foreign-Owned Insurers’ Performance in the U.S. Property and Liability Markets,” presented at the World Risk and Insurance Economics Congress (WRIEC), Salt Lake City, UT, August 2005

“Cultural Distance and Distribution System Choice in Service Industry: An Empirical Analysis of the International Insurance Industry,” with Parente, Slangen and Gu, presented at the Academy of International Business (AIB), Quebec City, Canada, July 2005

“International Insurers’ Choice of Distribution System in U.S. Property-Liability Insurance Markets,” with Parente, presented at the Annual Washington Consortium of Business Schools Faculty Research Forum, Washington, DC, December 2004

“International Insurers’ Choice of Distribution System in U.S. Property-Liability Insurance Markets,” with Ronaldo Parente, presented at the American Risk and Insurance Association, Chicago, IL, August 2004

“Distribution System Choice and Channel Integration in the Global Insurance Industry,” with Ronaldo Parente, presented at the Academy of Management (AOM) Meeting, New Orleans, LA, August 2004

“Interest Rate Sensitivity of U.S. Property-Liability Insurer Stock Returns,” with Jin Park, presented at the Southern Risk and Insurance Association Annual Meeting, New Orleans, LA, November 2002

“State Regulation and the Structure, Conduct, Efficiency, and Performance of U.S. Property-Liability Insurers,” with Mary A. Weiss, presented at the American Risk and Insurance Association Annual Meeting, Montreal, Canada, August 2002

“An Empirical Investigation of Market Structure, Efficiency, and Performance in Property-Liability Insurance,” with Mary A. Weiss, presented at the American Risk and Insurance Association Annual Meeting, Indianapolis, IN, August 2001

SERVICE

Program Co-Director and Faculty Advisor, Project ACCLAIM, 2025 – present
Reviewer, Best Paper in Track for Corporate Finance, Academy of Finance, 2026
Reviewer, Best Paper in Track for Corporate Finance, Academy of Finance, 2025
Ad Hoc APT Committee of Full Professor for College of Nursing and Allied Health Science, Howard University, 2023-2024
APT Committee of the Marketing Department, School of Business, Howard University, 2023-2024
Chair, Academic Planning Committee, School of Business, Howard University, 2023-2024
Member of Board of Directors, The Academy of Finance, 2023-2026 term.
Committee Member, ARIA Kulp-Wright Book Award Committee, American Risk and Insurance Association, 2023
Editorial Board, Journal of Finance Issues (JFI), 2022 – present
Editorial Board (Topics Board Editor), *Risks*, An international, scholarly, peer-reviewed, open access journal for research and studies on insurance and financial risk management. *Risks* is published monthly online by MDPI, 2021 – present
Reviewer, Best Paper in Track for Personal Finance and Real Estate, Academy of Finance, 2024
Panelist, Aon Juneteenth Event, Washington, DC, 2022
Faculty Advisor, National African American Insurance Association (NAAIA) National Talent Case Competition, 2018 – present
Panelist, American Council of Life Insurers (ACLI), DEI Forum (Virtual), 2022
Reviewer, *Managerial Finance*, 2021
Faculty Liaison, Emerging Leaders Program, University of Southern California, 2021–present
Faculty Advisor, Gamma Iota Sigma, Department of Finance, International Business, and Insurance, Howard University, 2002 – present
Assessment Committee, Department of Finance, International Business, and Insurance, Howard University, 2002 – present

Advisor, Risk Management and Insurance/Actuarial Science Major/Concentration, Howard University, 2002 – present
 Faculty Advisor, Student Research, Field of Study and Research Plan, Japanese Government, 2020
 TaskStream (Program Prioritization Team) evaluator, PPTF Administrative Subcommittee member, Howard University, 2019
 Section Chair, Global Conference on Business and Finance, 2019
 Board Member, Maguire Academy of Risk Management and Insurance, Gallaudet University, 2016
 Evaluator, Kimbo Scholarship Committee, Korean Daily News, 2013 – 2018
 Decanal Search Committee, Business School Dean, Howard University, 2019-2020
 Research Council Member, University Research Advisory Council, 2011, 2012, 2013, 2014, 2015, 2016, 2018, 2019
 Organizer and director, Financial Services, Insurance and Risk Management Symposium, Philadelphia, PA, 2017
 Organizer and director, Financial Services, Insurance and Risk Management Symposium, New York, NY, 2016
 Organizer and director, Summer Intern School, Hartford, CT, 2015
 Organizer and director, Summer Intern School, Philadelphia, PA, 2014
 Organizer and director, Summer Intern School, Hunt Valley, MD, 2013
 Co-Chair, Faculty Development and Research Committee, Howard University, 2012 – 2016
 Member, Academic Excellence Committee for 4-Year Graduation Enhancement, 2015
 Discussant, MBAA International Conference, Finance Track, 2014, 2015, 2016, 2018
 Panel Judge, Summer Intern School, Howard University, 2004 – 2012
 Reviewer, *Managerial Finance*, 2013, 2014
 Section Chair, Annual MBAA International Conference, Finance Track, 2014
 Reviewer, professional credentials of Dr. Zaneta A. Chapman, a candidate for tenure at Arcadia University, 2014
 Reviewer, *The Geneva Papers on Risk and Insurance-Issues and Practice*, 2007, 2011, 2012
 Advisor, VCU - Risk Management and Insurance Challenge Case Competition, 2012
 Reviewer, *Asia-Pacific Journal of Risk and Insurance*, 2011
 Reviewer, *Southern Economic Journal*, 2011
 Reviewer, *Journal of Risk and Insurance*, 2010, 2011
 Discussant, Southern Economic Association Annual Meeting, 2011
 Member, Education Committee, International Center for Captive Insurance Education, 2010
 Member, RMIR Award Committee, American Risk and Insurance Association (ARIA), 2009 – 2010
 Member, Faculty Development and Research Committee, Howard University, 2010
 Member, Judiciary and Grievance Committee, Howard University, 2007 – 2009
 Reviewer, *Journal of Insurance Regulation*, 2009
 Discussant, American Risk and Insurance Association (ARIA), 2009
 Reviewer, *Journal of the Academy of Finance*, 2007
 Advisor, Actuarial Science Club, Howard University, 2003 – 2007
 Discussant, American Risk and Insurance Association (ARIA), 2006
 Member, American Risk and Insurance Association (ARIA) 2006 Program Committee, 2006
 Member, Faculty Development and Teaching Committee, Howard University, 2004 – 2006

Discussant, *World Risk and Insurance Economics Congress* (WRIEC), 2005
Reviewer, Academy of International Business, 2005
Member, Education Committee, International Center for Captive Insurance Education, 2005
Section Moderator, Southern Risk and Insurance Association Annual Meeting, 2003
Reviewer, *Risk Management & Insurance Review*, 1999, 2002, 2003

MEMBERSHIP IN PROFESSIONAL ORGANIZATIONS

American Risk and Insurance Association
Academy of Finance
Southern Risk and Insurance Association
Western Risk and Insurance Association
CPCU Society
Gamma Iota Sigma
RIMS, the Risk Management Society

AWARDS/GRANT

Summer Research Award, Howard University, 2026
Best Conference Paper Award, 2025 Taiwan Risk and Insurance Association Cathay Life, 2025
Casualty Actuarial Society and Society of Actuaries, Joint Committee on Equity and Diversity Grant, funded for Summer Actuarial Program, 2025
Best in Track Award, Risk Management and Insurance track, Academy of Finance, 2025
Summer Research Award, Howard University, 2024
Casualty Actuarial Society and Society of Actuaries, Joint Committee on Equity and Diversity Grant, funded for Summer Actuarial Program, 2024
State Farm Good Neighbor Citizenship Grant, 2024
Excellence in Service, School of Business, Howard University, 2023
Summer Research Award, Howard University, 2023
State Farm Good Neighbor Citizenship Grant, 2023
Casualty Actuarial Society and Society of Actuaries, Joint Committee on Equity and Diversity Grant, funded for Summer Actuarial Program, 2023
State Farm Good Neighbor Citizenship Grant, 2022
Casualty Actuarial Society and Society of Actuaries, Joint Committee on Equity and Diversity Grant, funded for Summer Actuarial Program, 2022
State Farm Good Neighbor Citizenship Grant, 2021
Provost's Distinguished Service Award, Howard University, January 2021
Summer Research Award, Howard University, 2021
Casualty Actuarial Society and Society of Actuaries, Joint Committee on Equity and Diversity Grant, funded for Summer Actuarial Program, 2021
Summer Research Award, Howard University, 2020
Casualty Actuarial Society and Society of Actuaries, Joint Committee on Equity and Diversity Grant, funded for Summer Actuarial Program, 2020
State Farm Good Neighbor Citizenship Grant, 2020
The President's Volunteer Service Award, Silver Medal, 2020

Outstanding Research Award, The Institute for Business and Finance Research, 2019
 Best in Session Award, Global Conference on Business and Finance, 2019
 The President's Volunteer Service Award, Silver Medal, 2019
 Casualty Actuarial Society and Society of Actuaries, Joint Committee on Equity and
 Diversity Grant, funded for Summer Actuarial Program, 2019
 State Farm Good Neighbor Citizenship Grant, 2019
 The President's Volunteer Service Award, Silver Medal, 2018
 Casualty Actuarial Society and Society of Actuaries, Joint Committee on Equity and
 Diversity Grant, funded for Summer Actuarial Program, 2018
 State Farm Good Neighbor Citizenship Grant, 2018
 Summer Research Award, Howard University, 2018
 Certificate of Achievement, Chair Leadership Academy, Howard University, 2018
 Casualty Actuarial Society and Society of Actuaries, Joint Committee on Equity and
 Diversity Grant, funded for Summer Actuarial Program, 2017
 State Farm Good Neighbor Citizenship Grant, 2017
 Summer Research Award, Howard University, 2017
 The President's Volunteer Service Award, Bronze Medal, 2017
 Casualty Actuarial Society and Society of Actuaries, Joint Committee on Equity and
 Diversity Grant, funded for Summer Actuarial Program, 2016
 State Farm Good Neighbor Citizenship Grant, 2016
 Summer Research Award, Howard University, 2015
 Casualty Actuarial Society and Society of Actuaries, Joint Committee on Equity and
 Diversity Grant, funded for Summer Actuarial Program, 2015
 Summer Research Award, Howard University, 2014
 Robert P. Ashlock Risk Management and Insurance Development Program, 2014
 Summer Research Award, Howard University, 2013
 Risk Manager in Residence Program, Spencer Education Foundation, 2012
 Risk Manager in Residence Program, Spencer Education Foundation, 2011
 Summer Research Award, Howard University, 2011
 Risk Manager in Residence Program, Spencer Education Foundation, 2010
 Summer Research Award, Howard University, 2010
 Risk Manager in Residence Program, Spencer Education Foundation, 2009
 Summer Research Award, Howard University, 2009
 Risk Manager in Residence Program, Spencer Education Foundation, 2008, 2009, 2010,
 2011, 2012
 Summer Research Award, Howard University, 2008
 Research Authorship, Howard University, 2008
 Best in Track Award, Academy of Finance, 2007
 Summer Research Award, Howard University, 2007
 Research Authorship, Howard University, 2006
 Summer Research Award, Howard University, 2006
 New Faculty Research Award, Howard University, 2005
 Summer Research Award, Howard University, 2005
 New Faculty Research Award, Howard University, 2004
 Dissertation Research Grant, Temple University, 2001

2600 6th Street, NW
Washington, DC 20059



202-806-1532
bchoi@howard.edu