

## About the Authors

**Harold D. Skipper** is *Professor Emeritus of Risk Management and Insurance* and former *Chairman* of the Department of Risk Management and Insurance in The Robinson College of Business at Georgia State University, from which he retired in 2005. His academic focus has been on life insurance and on insurance-related public policy issues. Besides several dozen articles, his publications include four books, the most recent being *Life and Health Insurance* (with Kenneth Black, Jr., 13th ed.) and *Risk Management and Insurance: Perspectives in a Global Economy* (with W. Jean Kwon), which received the outstanding book award from the American Risk and Insurance Association in 2009.

He has been a visiting professor at the University of Paris and at Nanyang Technological University in Singapore. In addition, he serves as a Research Fellow with the Chinese Center for Social Security and Insurance Research at Peking University and as a member of the Advisory Boards to the Center for Insurance Research at the Indian Institute of Management in Bangalore and to the Singapore College of Insurance.

His non-academic experience includes a three-year appointment, while on leave of absence from GSU, with the United Nations Conference on Trade and Development in Geneva. He has also worked with the Paris-based Organization for Economic Cooperation and Development (OECD), the World Bank, the Geneva Association, U.S. Department of Commerce, state and international insurance supervisors, the NAIC, as well as several major corporations and law firms.

He is past President of the American Risk and Insurance Association and past Vice President of the International Insurance Society. He was the moving force in 1996–97 in the creation of the Asia-Pacific Risk and Insurance Association for which its Board of Governors named its outstanding research award in his honor. His bachelor's degree is from Georgia State University and his masters and Ph.D. degrees are from the University of Pennsylvania where he was a Huebner Fellow in the Wharton School.

**Wayne Tinning** is Director of Product Management at M Financial Group and has more than two decades of experience with the company. In his current position with the M Product Management team, Wayne plays a lead role in M Financial's Due Care initiatives, conducting competition and product studies, managing M Financial's Due Care analysis, and participating in the development of new products. He also contributes to M Financial's in-force management activities, a critical component of the company's client advocacy strategy. Wayne is a primary author of M Due Care Bulletins and other related materials. Prior to joining M Financial's Product Management team, Wayne spent 12 years implementing and managing reinsurance arrangements for M Financial Re, M Financial's reinsurance company. Wayne is a Fellow of the Society of Actuaries, an educational, research, and professional organization dedicated to advancing actuarial knowledge.