

American Risk and Insurance Association 1995-1996 President

Norma L. Nielson

Norma L. Nielson is Professor in the College of Business at Oregon State University. Her bachelor's degree with dual majors in Mathematics and Business/Computer Science was awarded with highest honors from Northwest Missouri State University in 1974. Upon graduation she received an S. S. Huebner Foundation fellowship to attend graduate school at the University of Pennsylvania's Wharton School. In 1979, with the completion of her dissertation on direct recognition dividend formulas in life insurance, she was the first female Huebner fellow to be granted a Ph.D.

After teaching at Iowa State University from 1977 to 1979, Dr. Nielson moved to the University of Southern California, where she taught for six years, served as co-investigator on *The U.S. Life Insurance Industry to the Year 2000*, a study conducted by the USC Center for Futures Research. From 1984 to 1985, she worked as a consulting professional with the Los Angeles office of Mercer-Meidinger before moving to Oregon State University in 1985.

Dr. Nielson's teaching and research expertise span insurance, employee benefits, risk management, and finance. As a leader in the application of computers and the Internet to educational endeavors, Dr. Nielson received ARIA's Innovation in Instruction Award in 1993. In her capacity as director of the Web Instructional Productivity project at Oregon State University in 1995, she coordinated technical and pedagogical training for 31 faculty designing World Wide Web materials for their classes.

During her early years at Oregon State, Dr. Nielson's research examined, with support from the AARP Andrus Foundation, the viability of pension maximization financing for retirement. Beginning in 1992, Dr. Nielson's work shifted to include an expanded public policy focus. Working with support from the Robert Wood Johnson Foundation, she headed a task force that developed detailed recommendations for the employer-mandate phase of the Oregon Health Plan. Her present research proposes ERISA reform that would facilitate state experimentation in health care reform. She has published nearly three dozen articles in the *Journal of Risk and Insurance*, *Journal of Insurance Regulation*, *Benefits Quarterly*, *CLU Journal*, *Best's Review*, and other academic and business journals in disciplines from insurance to accounting to organizational behavior. She served from 1992 to 1994 on the Board of Examiners that develops and administers the examination for the Certified Financial Planner designation. She has served since 1990 as a member of the Editorial Advisory Board for *Benefits Quarterly*.



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