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EDUCATION

- Ph.D. Spring 2019
Risk Management and Insurance
University of Georgia, Athens, GA
Minor Field: Finance
Committee Chair: James Carson
- MBA Spring 2012
Georgia Southern University, Statesboro, Georgia
Distinction in Finance
Advisor: William Wells
- BBA Finance, Spring 2010
Georgia Southern University, Statesboro, Georgia
Distinction with Honors in Finance
Advisor: Kevin Eastman

ACADEMIC POSITIONS

University of Georgia Athens, GA
Postdoctoral Scholar June 2019 - Present

RESEARCH INTERESTS

Internal Capital Markets, Mergers and Acquisitions, Health Insurance, Social Insurance, Capital Allocation, Cash Holdings

PUBLICATIONS

Pottier, Steven W., Xu, Jianren, Frederick, Joshua D. "The Journal of Risk and Insurance: Authors of Influence," *Risk Management and Insurance Review*. 2017.

Price, Barbara, Randall, Cindy, Frederick, Joshua D., Gall, J., and Tom Jones. "Different Cultures, Different Students, Same Test: Comparing Math Skills of Hungarian and American College Students," *Journal of Education and Learning*. 2012.

MANUSCRIPTS UNDER REVIEW

Carson, James M., Eastman, Evan M., Eckles, David L., Frederick, Joshua D. “Are Internal Capital Markets Efficient? Evidence of Effective Winner Picking”

WORKING PAPERS

Carson, James M., Eckles, David L., Frederick, Joshua D., Wang, Polin. “Did the ACA Inject a Healthy Dose of Discipline in the U.S. Health Insurance Market?”

Frederick, Joshua D., Montesinos, Hugo M., Sirmans, E. Tice. “The Financial Performance of Health Insurers Pre- and Post- Affordable Care Act”

Carson, James M., Frederick, Joshua D., McCarthy, David G. “Money for Nothing: The Regulatory Effects of the ACA on Health Insurer Cash Holdings”

Ellis, Cameron M., Esson, Meghan I., Frederick, Joshua D. “Spillover Effects of Medicaid Expansion on Private Premiums: Evidence from Cost-Sharing Subsidy Thresholds”

Eastman, Evan M., Frederick, Joshua D. “Healthy Competition: Direct and Indirect Valuation Effects from Health Insurer Mergers”

Eastman, Evan M., Karl, J. Bradley, Frederick, Joshua D. “Capital Structure and Financing in the Health Insurance Industry: Evidence from the Affordable Care Act”

PRESENTATIONS

August 2018 “Money for Nothing: The Regulatory Effects of the ACA on Health Insurer Cash Holdings”
American Risk and Insurance Association Conference; Chicago, IL

November 2017 “Money for Nothing: The Regulatory Effects of the ACA on Health Insurer Cash Holdings”
Southern Risk and Insurance Association Conference; Nashville, TN

November 2017 “The Financial Performance of Health Insurers Pre- and Post-Affordable Care Act”
Southern Risk and Insurance Association Conference; Nashville, TN

August 2017 “Healthy Competition: Direct and Indirect Valuation Effects from Health Insurer Mergers”
American Risk and Insurance Association Conference; Toronto, Ontario, Canada

- August 2017 “In It to Win It: Evidence of “Winner Picking” from the Property-Casualty Insurance Industry”
American Risk and Insurance Association Conference; Toronto, Ontario, Canada
- January 2017 “Healthy Competition: Direct and Indirect Valuation Effects from Health Insurer Mergers”
Western Risk and Insurance Association Conference; Santa Barbara, CA
- January 2017 “In It to Win It: Evidence of “Winner Picking” from the Property-Casualty Insurance Industry”
Western Risk and Insurance Association Conference; Santa Barbara, CA
- November 2016 “Crowding Out: Second Order Effects of Medicaid Refusal”
Southern Economic Association Conference; Washington, DC
- November 2016 “Healthy Competition: Direct and Indirect Valuation Effects from Health Insurer Mergers”
Southern Risk and Insurance Association Conference; Savannah, GA
- August 2016 “Crowding Out: Second Order Effects of Medicaid Refusal”
American Risk and Insurance Association Conference; Boston, MA
- July 2016 “Healthy Competition: Direct and Indirect Valuation Effects from Health Insurer Mergers”
University of Georgia Economics Department Brown Bag Workshop; Athens, GA
- May 2016 “Healthy Competition: Direct and Indirect Valuation Effects from Health Insurer Mergers”
Florida State University and University of Georgia Insurance Research Symposium; Tallahassee, FL
- November 2015 “In It to Win It: Evidence of “Winner Picking” from the Property-Casualty Insurance Industry”
Southern Risk and Insurance Association Conference; New Orleans, LA
- November 2015 “Crowding Out: Second Order Effects of Medicaid Refusal”
Southern Risk and Insurance Association Conference; New Orleans, LA

May 2015 “In It to Win It: Evidence of “Winner Picking” from the Property-Casualty Insurance Industry”
Florida State University/University of Georgia Research Symposium; Athens, GA

June 2015 “Crowding Out: Second Order Effects of Medicaid Refusal”
University of Georgia Economics Department Brown Bag Workshop; Athens, GA

August 2015 “Competition in Health Insurance Exchanges”
World Risk and Insurance Economics Congress; Munich, Germany

CONFERENCES ATTENDED

Southern Risk and Insurance Association (2018)
American Risk and Insurance Association Conference (2018)
Property and Liability Resource Bureau Claims Conference (2018)
Southern Risk and Insurance Association (2017)
American Risk and Insurance Association Annual Meeting (2017)
Western Risk and Insurance Association Annual Meeting (2017)
Southern Risk and Insurance Association (2016)
American Risk and Insurance Association Annual Meeting (2016)
Florida State University and University of Georgia Insurance Research Symposium (2016)
Southern Risk and Insurance Association (2015)
Florida State University and University of Georgia Insurance Research Symposium (2015)
Southern Risk and Insurance Association (2014)

PROFESSIONAL EXPERIENCE

State Farm, Statesboro, GA
Position: Customer Service Summer 2011 to Spring 2012

State Farm, Soperton, GA
Position: Marketing and Sales Spring 2010 to Spring 2011

Bank of Dudley, Dublin, GA
Position: Customer Service Summer 2006 to Spring 2010

TEACHING EXPERIENCE

University of Georgia, Athens, GA
Instructor Current
-RMIN 4000: Introduction to Risk Management and Insurance (11 Sections)

University of Georgia, Athens, GA
Teaching Assistant Current
-RMIN 4100: The Theory of Interest (1 Section)

Georgia Southern University, Statesboro, GA

Instructor May 2012 to June 2014
-BUSA 3132: Applied Statistics and Optimization (1 Section)
-BUSA 3131: Business Statistics (16 Sections)
-BUSA 1150: Personal Finance (2 Sections)
-BUSA 1105: Introduction to Business (8 Sections)

RESEARCH EXPERIENCE

University of Georgia, Athens, GA

Research Assistant Fall 2018 to Spring 2019
-James M. Carson

University of Georgia, Athens, GA

Research Assistant Fall 2017 to Fall 2018
-Marc A. Ragin

University of Georgia, Athens, GA

Research Assistant Fall 2016 to Spring 2017
-James M. Carson

University of Georgia, Athens, GA

Research Assistant Fall 2014 to Spring 2016
-David L. Eckles

SERVICE

Reviewer, *Risk Management and Insurance Review*
Reviewer, *Journal of Insurance Issues*
Reviewer, *Journal of Risk Education*

MEMBERSHIPS

Western Risk and Insurance Association (2016-present)
American Risk and Insurance Association (2015-present)
Southern Risk and Insurance Association (2014-present)

AWARDS

Spencer Educational Foundation Ph.D. Scholar (2016-2018)
Southern Risk and Insurance Harris Schlesinger Best Doctoral Student Paper Award (2017)
Drew Hamilton State Farm Summer Research Scholarship (2017)
University of Georgia RMIN Ph.D. Student Summer Research Scholarship (2016,2017)
Perryco Graduate Student Travel Scholarship (2016)
State Farm Insurance Drew Hamilton Scholarship (2016)
University of Georgia "Thank-a-Teacher" Commemoration (2016)
Delta Insurance Company and Atlantic American Insurance Scholarship (2015)
Best Graduate Student Paper Award - Southern Risk and Insurance Conference (2015)

REFERENCES

Dr. James M. Carson

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