

TAYLOR G. GRACIANO

Department of Insurance, Legal Studies, and Real Estate
Terry College of Business
University of Georgia
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EDUCATION

Ph.D., Business Administration: Risk Management and Insurance (Major) & Management (Minor), Expected Spring 2025

University of Georgia

B.B.A., Economics (Major), Finance (2nd Major), & General Business (3rd Major), Summa Cum Laude with Highest Honors, Spring 2021

New Mexico State University

RESEARCH AND TEACHING INTEREST

Research: Health Insurance, Insurance Economics, Behavioral Insurance, and Health Economics

Teaching: Risk Management, Insurance, and Health Economics

EXPERIENCE

Research Assistant

The University of Georgia

August 2021 - Present

Athens, GA

Vice President of Operations

The Hatch Chile Store

July 2019 - July 2021

Las Cruces, NM

PUBLICATIONS

Non-Refereed Publications

- Graciano, Taylor and Query, Tim, “Event Cancellation Debacles Will Have Insurers Reframing Coverage Terms for Years to Come,” *Risk and Insurance*, 2022
- Graciano, Taylor and Query, Tim, “The Impact of Covid-19 on Event Cancellation Insurance in the United States,” *CPCU Insights*, 2022

WORKING PAPERS

- Til’ Death Do Us Part: Widowhood and Healthcare Utilization (with David Eckles)
- Changes in Willingness to Take Risks in the Golden Years

WORK IN PROGRESS

- Household Decision Making of Widows
- Social Connectedness’s Impact on Healthcare Utilization
- Racial Disparities in Life Insurance (with James Carson, Cassandra Cole, and Stephen G. Fier)

TEACHING EXPERIENCE

Instructor of Record

- University of Georgia RMIN 4000 - Risk Management and Insurance - Fall 2023 & Fall 2024
- University of Hamburg Principles of Risk Management and Insurance - Winter 2024/2025 (Upcoming)

Teaching Assistant

- University of Georgia RMIN 5530 - Advanced Property Insurance - Fall 2021, Fall 2022, Fall 2023, & Fall 2024
- University of Georgia RMIN 4000H - Risk Management and Insurance (Honors) - Fall 2022 & Fall 2024
- University of Georgia RMIN 7100 - Fundamentals of Risk Management - Fall 2023 & Fall 2024

AWARDS AND HONORS

June 2024	S.S. Huebner Foundation Fellowship for Insurance Education S.S. Huebner Foundation
June 2024	Finalist for the Annual Award for Outstanding Public Policy Research from an Actuarial Perspective by an Early-Career Scholar The American Academy of Actuaries
April 2024	Doctoral Candidate PhD Scholarship Spencer Educational Foundation
March 2024	Outstanding Teaching Assistant Award University of Georgia
January 2024	Travel Award University of Georgia Graduate School
January 2024	Dorfman Doctoral Student Support Award Western Risk and Insurance Association
December 2023	Research Stay Ludwig Maximilian University of Munich
October 2023	Harris Schlesinger Memorial Doctoral Student Research Award Southern Risk and Insurance Association
September 2023	Philadelphia Insurance Scholar University of Georgia
May 2021	Highest Honors Graduating Student of the College of Business New Mexico State University
May 2021	Outstanding Graduate of the Economics Department New Mexico State University
May 2021	Outstanding Graduate of the Management Department New Mexico State University
May 2021	Mountain States Insurance Group Award: Outstanding Achievement in Insurance New Mexico State University

SERVICE

2024 - Present	Webmaster Western Risk and Insurance Association
2023 - Present	Webmaster University of Georgia Doctoral Symposium
2023 - Present	Webmaster Southern Risk and Insurance Association

CONFERENCE PRESENTATIONS

- August 2024
(Upcoming) “Til’ Death Do Us Part: Widowhood and Moral Hazard in Health Insurance”
(with David Eckles)
American Risk and Insurance Association Annual Meeting; Denver, CO
- August 2024
(Upcoming) “Changes in Willingness to Take Risks in the Golden Years”
American Risk and Insurance Association Annual Meeting; Denver, CO
- January 2024 “Changes in Willingness to Take Risks in the Golden Years”
Western Risk and Insurance Association Annual Meeting; Scottsdale, AZ
- December 2023 “Til’ Death Do Us Part: Widowhood and Healthcare Utilization”
(with David Eckles)
Ludwig Maximilian University of Munich Behavioral Risk Management and Insurance Doctoral Colloquium; Munich, Germany
- November 2023 “Changes in Willingness to Take Risks in the Golden Years”
Southern Risk and Insurance Association Annual Meeting; Savannah, GA
- August 2023 “Til’ Death Do Us Part: Widowhood and Moral Hazard in Health Insurance”
(with David Eckles)
American Risk and Insurance Association Annual Meeting; Washington, DC
- January 2023 “Til’ Death Do Us Part: Widowhood and Moral Hazard in Health Insurance”
(with David Eckles)
Western Risk and Insurance Association Annual Meeting; Oceanside, CA
- November 2022 “Til’ Death Do Us Part: Widowhood and Moral Hazard in Health Insurance”
(with David Eckles)
Southern Risk and Insurance Association Annual Meeting; New Orleans, LA

MEMBERSHIPS

American Risk and Insurance Association, Southern Risk and Insurance Association, & Western Risk and Insurance Association