

# TAYLOR G. GRACIANO

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Department of Insurance, Legal Studies, and Real Estate  
Terry College of Business  
University of Georgia  
B415 Amos Hall, 620 S Lumpkin Street, Athens, GA 30602

taylorgraciano@uga.edu  
575-343-5262

## EDUCATION

Ph.D., Business Administration: Risk Management and Insurance (Major) & Management (Minor), Expected Spring 2024

**University of Georgia**

B.B.A., Economics (Major), Finance (2<sup>nd</sup> Major), & General Business (3<sup>rd</sup> 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

- Social Connectedness’s Impact on Healthcare Utilization
- Household Decision Making of Widows

## TEACHING EXPERIENCE

**Instructor of Record**

- RMIN 4000 - Risk Management and Insurance - Fall 2023

**Teaching Assistant**

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

## AWARDS AND HONORS

January 2024	Dorfman Doctoral Student Support Award <b>Western Risk and Insurance Association</b>
December 2023	Research Stay <b>Ludwig Maximilian University of Munich</b>
October 2023	Harris Schlesinger Memorial Doctoral Student Research Award <b>Southern Risk and Insurance Association</b>
September 2023	Philadelphia Insurance Scholar <b>University of Georgia</b>
May 2021	Highest Honors Graduating Student of the College of Business <b>New Mexico State University</b>
May 2021	Outstanding Graduate of the Economics Department <b>New Mexico State University</b>
May 2021	Outstanding Graduate of the Management Department <b>New Mexico State University</b>
May 2021	Mountain States Insurance Group Award: Outstanding Achievement in Insurance <b>New Mexico State University</b>

## SERVICE

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

## CONFERENCE PRESENTATIONS

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