

# JOSHUA D. FREDERICK, PH.D.

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## EDUCATION

- Ph.D. Spring 2019  
Risk Management and Insurance  
**University of Georgia**, Athens, GA  
Minor Field: Finance
- MBA Spring 2012  
**Georgia Southern University**, Statesboro, Georgia
- BBA Finance, Spring 2010  
**Georgia Southern University**, Statesboro, Georgia

## ACADEMIC POSITIONS

**Ball State University**  
Assistant Professor of Finance & Insurance

Muncie, IN  
August 2020 - Present

**University of Georgia**  
Lecturer

Athens, GA  
August 2019 - July 2020

## RESEARCH INTERESTS

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

## PUBLICATIONS

Frederick, Joshua D., Karl, J. Bradley, "The COVID-19 Pandemic and Health Insurance Regulation," *Journal of Insurance Regulation*. Forthcoming.

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**

“Are Internal Capital Markets Efficient? Evidence of Effective Winner Picking,” (with James M. Carson, Evan M. Eastman and David L. Eckles). Revise and resubmit at the *North American Actuarial Journal*.

“Money for Nothing: The Regulatory Effects of the ACA on Health Insurer Cash Holdings,” (With James M. Carson and David G. McCarthy). Under review at the *Journal of Banking and Finance*.

“Potential Effects of Expanding Interstate Health Insurance Markets: the Analysis of Interstate Expansion and State Competition on Health Insurer Performance,” (with Charles Yang). Under review at the *European Journal of Operations Research*.

## **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?”

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

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

Ellis, Cameron M., Esson, Meghan I., Frederick, Joshua D., Liebman, Eli “Medicaid Expansion and the Private Market: A Moral Hazard Story”

## **WORKS IN PROGRESS**

Carson, James M., Eastman, Evan M., Eckles, David L., Frederick, Joshua D., Powell, Lars “Discrepancies in Internal Capital Market Transactions: ICM, Do You?”

## **CONFERENCES ATTENDED**

Financial Management Association Annual Meeting (2019)

American Risk and Insurance Association Conference (2016–2019)

Property and Liability Resource Bureau Claims Conference (2018)

Western Risk and Insurance Association Annual Meeting (2017, 2021)

Southern Risk and Insurance Association (2014–2020)

## **MEMBERSHIPS**

Financial Management Association (2018–present)

Western Risk and Insurance Association (2016–present)

American Risk and Insurance Association (2015–present)

Southern Risk and Insurance Association (2014–present)

## PROFESSIONAL EXPERIENCE

### State Farm Mutual Insurance Company

Statesboro, GA

2010 – 2012

### Bank of Dudley

Dublin, GA

2006 – 2010

## TEACHING EXPERIENCE Ball State University, Muncie, IN

Assistant Professor

2020–Current

-RMI 270: Introduction to Risk Management and Insurance

(2 Sections)

-RMI 330: Employee Benefits & Retirement Planning

(2 Sections)

### University of Georgia, Athens, GA

Graduate Student, Lecturer

2015 – 2020

-RMIN 4000: Introduction to Risk Management and Insurance

(13 Sections)

-RMIN 4100: The Theory of Interest (Teaching Assistant)

(1 Section)

### Georgia Southern University, Statesboro, GA

Instructor of Record

2012 – 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)

## SERVICE

Advisor, *Risk and Insurance Management Society*, Ball State University

Reviewer, *Managerial Finance*

Reviewer, *Risk Management and Insurance Review*

Reviewer, *Journal of Insurance Issues*

Reviewer, *Journal of Risk Education*

## 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)