

Cameron M. Ellis

CONTACT INFORMATION	S284 Pappajohn Business Building Tippie College of Business University of Iowa Iowa City, IA, 52242 https://cellis212.github.io/ Last Updated: July 13, 2026	cameron-ellis@uiowa.edu Cell: (912)-656-0379 Citizenship: U.S.
RESEARCH INTERESTS	Insurance Economics, Household Finance, Public Policy Analysis, Causal Inference	
ACADEMIC POSITIONS	University of Iowa, Tippie College of Business, Iowa City, IA Hentges Fellow in Finance , 2022 - current Associate Professor (with tenure), Department of Finance , 2026 - current Assistant Professor, Department of Finance , 2022 - 2026 Temple University, Fox School of Business, Philadelphia, PA Assistant Professor, Department of Risk, Insurance, and Healthcare Management, 2019 - 2022 Research Assistant Professor (non-tenure track), 2017 - 2019	
REFEREED JOURNAL PUBLICATIONS	1. Ellis, Cameron M., Esson, Meghan I., & Liebman, Eli. (2026). Moral Hazard on the ACA Exchanges: Evidence from a Cost-Sharing Subsidy Discontinuity. <i>Journal of Risk and Insurance</i>. Forthcoming. https://doi.org/10.1111/jori.70052 2. Collier, B. L., Ellis, C., & Keys, B. J. (2025). The Cost of Consumer Collateral: Evidence from Bunching. <i>Econometrica</i>. 93 (3) pp. 779-819. https://doi.org/10.3982/ECTA22303 • NBER Working Paper 29527 • Reference in Federal Register 3. Ellis, C., Moenig, T., & Volkman-Wise, J. (2025). Registered Index-Linked Annuities in Qualified Retirement Plans. <i>Journal of Risk and Insurance</i>. 92 (3) pp. 665-691. https://onlinelibrary.wiley.com/doi/10.1111/jori.12505 • TIAA Institute & Boettner/Pension Research Council (PRC) Partnership grant for Financial Wellness and Behavioral Finance (\$45,000) 4. Collier, Benjamin L. & Ellis, Cameron M. (2024). A Demand Curve for Disaster Recovery Loans. <i>Econometrica</i>. 92 (3) pp. 713-748. https://doi.org/10.3982/ECTA20417 • Media Mentions: Radio Iowa 5. Du, Sabrina and Ellis, Cameron M. (2024) Multidimensional Barriers to Entry in the Insurance Industry <i>Asia-Pacific Journal of Risk and Insurance</i> 18: 21-53. https://doi.org/10.1515/apjri-2023-0026	

6. Ellis, Cameron M., Grace, Martin F., Smith, Rhet A., and Zhang, Juan. (2022) Medical Cannabis and Automobile Accidents: Evidence from Auto Insurance. *Health Economics* (9):1878-1897
<https://onlinelibrary.wiley.com/doi/10.1002/hec.4553>
 - Media Mentions: Axios.com; ifscience.com; newsbreak.com; boulderweekly.com; policygenius.com; Radio Iowa
7. Ellis, Cameron M. and Meghan I. Esson. (2021) Crowd-Out and Emergency Department Utilization. *Journal of Health Economics* (80)
<https://doi.org/10.1016/j.jhealeco.2021.102542>.
8. Carson, J.M., Ellis, C.M., Hoyt, R.E. and Ostaszewski, K. (2020), Sunk Costs and Screening: Two-Part Tariffs in Life Insurance. *Journal Risk and Insurance*, 87: 689-718.
<https://onlinelibrary.wiley.com/doi/10.1111/jori.12283>.

PRE-PHD
PUBLICATIONS

9. Poddar, A., Ellis, C.M., Ozcan, T. (2015) Imperfect Recall: The Impact of Composite Spending Information Disclosure on Credit Card Spending. *Journal of Consumer Policy* 38, 93–104.
<https://doi.org/10.1007/s10603-014-9279-8>
10. Arias, J. J., and Cameron M. Ellis. (2013) The Decreasing Excludability of Digital Music: Implications for Copyright Law. *American Economist* 58.2.
<https://www.jstor.org/stable/43664748>

WORKING PAPERS

1. “Risk Management, Product Offerings, and Consumer Surplus: Evidence from the Insurance Industry.” (with Andrew Ellul, Chotibhak Jotikasthira, and Jianren Xu)
2. “Selection through Lapsation in Life Insurance Markets.” (with Johannes Jaspersen)
 - NAIC Research Fellows Program (\$5,000)
 - 2025 Colorado Finance Summit Best Paper Award
3. “The Source of Nonprofit Risk Aversion: Theory and Evidence from Hospitals.” (with Meghan Esson and Jingshu Luo)
4. “Price Regulation and Cream-Skimming: How Private Equity Competes with Government-Backed Firms.” (with Meghan Esson)
5. “Lags, Leave-outs, and Fixed Effects.” (with Alex Chudik and Johannes Jaspersen)
6. “No Smoking Gun: The Brady Act, Medical Cannabis, and Violent Gun Crime.” (with J. Bradley Karl and Rhet Smith)
7. “Moral Hazard Induced Unraveling: Theory and Evidence from the Affordable Care Act.” (with Meghan Esson and Eli Liebman)
 - R&R at the *Journal of Risk and Insurance*
8. “Public vs. Private Risk Management Disclosure.” (with Takefumi Ueno and Stefan Veith)
9. “Local Fiscal Consequences of Sports Betting.” (with Lars Powell)

NON-PEER
REVIEWED
WRITING

1. Ellis, Cameron M. (2025). PSAOs and Prescription Drug Wholesale Distribution: Public Report to the Iowa Legislature. Iowa Insurance Division. December 2025. <https://www.legis.iowa.gov/docs/publications/DF/1594766.pdf>

EDUCATION

University of Georgia, Athens, GA

Ph.D., Economics, May 2017

- Dissertation Topic: *Essays in Insurance Economics*
- Advisor: William B. Vogt, Ph.D

Georgia College & State University, Milledgeville, GA

Masters, Business Administration, August 2011

B.S., Mathematics and Economics (Double Major), May 2010

SERVICE

Editorial Activities:

- Editorial Board, *Journal of Risk and Insurance* 2025-present

Ad Hoc Reviewer:

- Quarterly Journal of Economics
- Review of Economic Studies
- Review of Financial Studies
- Management Science
- RAND Journal of Economics
- Journal of Health Economics
- Health Economics
- European Journal of Health Economics
- Journal of Economic Behavior and Organization
- Journal of Risk and Insurance
- Journal of Risk and Uncertainty
- Geneva Risk and Insurance Review
- Risk Management and Insurance Review
- North American Actuarial Journal
- Journal of Insurance Regulation

Awards Committee:

- American Risk and Insurance Association (ARIA) Small Grants Committee 2023 - present
- Kulp-Wright Book Award (chair) 2021 - 2023
- Risk Management and Insurance Review (RMIR) Best Paper Award 2021
- Hagen Family Foundation Travel Award 2020

General Professional Service:

- ARIA Membership Outreach Committee (chair) 2025 - present
- ARIA Mentor Program 2022 - present

Program Committee:

- European Group of Risk and Insurance Economists (EGRIE) 2025
- ARIA 2018 - present

Department Service:

- **University of Iowa:**
 - Undergraduate Curriculum Committee 2022 - present
- **Temple University:**
 - Research Committee (co-chair) 2019-2022
 - Research Committee (member) 2017-2019

	– Doctoral Program Committee (member)	2019-2022
	– Core Course Coordination Committee (member)	2017-2020
	– Organizer of Department Brownbag Seminar Series	2017-2022
	– Organizer of Department Reading Group	2019-2022
	– Department Scholarship Coordinator	2019-2022
GRANTS AND AWARDS	• American Risk and Association Early Career Scholar Award	2025
	• Tippie College of Business Early Career Research Award	2025
	• Les B. Strickler Innovation in Instruction Award	2024
	[-] American Risk and Insurance Association	
	• (\$5,000) NAIC Research Fellow	2023
	• Excellence in Reviewing Award, Journal of Risk and Insurance	2022
	• Excellence in Reviewing Award, Journal of Risk and Insurance	2021
	• (\$45,000) Registered Index-Linked Annuities in Qualified Retirement Plans	2021
	- TIAA Institute & Boettner/Pension Research Council (PRC) Partnership grant for Financial Wellness and Behavioral Finance	
	• Swift Undergraduate Teaching Fellowship	2016
	• Harris Schlesinger Memorial Doctoral Research Award	2015
TEACHING	Advising and Current (Initial) Placements:	
	• University of Iowa:	
	– Yi Hao (committee)	Tulane Post-Doc
	– Sepehr Roudini (committee)	University of Memphis
	– Jiawei (Brooke) Wang (committee)	Miami University
	• Temple University:	
	– Yu (Rainie) Fang (committee)	Capital University of Business and Economics
	– Jian Zhang (committee)	Le Moyne College
	– Jingshu (Joy) Luo (committee)	University of Mississippi (Le Moyne College)
	– Yuan (Sabrina) Du (committee)	University of South Florida (St. Norbert College)
	Courses:	
	• University of Iowa:	
	– Principles of Risk Management and Insurance	
	– Enterprise Risk Management	
	– Life and Health Insurance	
	• Temple University:	
	– Micro I: Theory of Choice (Ph.D. Course)	
	– Risk Analytics	
	– Introduction to Risk Management	
	• University of Georgia:	
	– Introduction to Microeconomics	