

## Ruo (Alex) Jia 贾若

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### Working Experience

2019.9-present **Associate Professor of Insurance, tenured since 2022.8, Ph.D. Supervisor**

2016.9-2019.8 **Assistant Professor of Insurance**

Dept. of Risk Management and Insurance, School of Economics, Peking University

**Director & Collaborating Expert** (2022- ), Digital Technologies, Geneva Association

**Principle Investigator** (2024-), Major grant of Social Science Foundation of China

**Deputy Director** (2022- ), China Center for Actuarial Science Development, PKU

2010.9-2013.8 **Casualty Underwriter, Graduate@SwissRe / Associate / Assistant Vice President**

Swiss Reinsurance Company Ltd.

### Education

2013.9-2016.7 **Ph.D. in Finance**, Institute of Insurance Economics, University of St. Gallen

(AACSB & EQUIS), supervised by *Prof. Dr. Martin Eling*

2008.9-2010.7 **M.Sc. in Finance**, specialization in Insurance, Peking University

2004.9-2008.7 **B.Sc. in Insurance**, Peking University

2005.9-2008.7 **B.A. in International Relations and Foreign Affairs**, Peking University

2007.6-2007.8 PKU-YALE Exchange Program, Yale University

### Research Interests

- Risk governance (catastrophe risk management, public-private partnership, emergency management)
- Insurtech (impact of digital technologies, blockchain, big data and machine learning)
- Insurance institution and regulation (solvency regulation, systemic risk, insurer performance)
- Social insurance (pension, social security)

### Editorial Services

- Associate Editor for insurance topics, *European Journal of Finance* (SSCI)
- Member of Editorial Board, *Geneva Papers on Risk and Insurance-Issues and Practice* (SSCI)
- Editor for insurance and social protection topics, *Risk Sciences*
- Associate Editor, *Risk Management and Insurance Review*
- Member of Youth Editorial Board, *China Finance Review International*

### Peer-reviewed Journal Articles

1. Adverse impact of capital regulatory reform and policy remedy: Theory and evidence, with Zenan Wu, Yulong Zhao, *European Journal of Finance*, 1-34, 2024
2. The Impact of Expected Pensions on Consumption: Evidence from China, with Wei Zheng, Youji Lyu, Katja Hanewald, *Journal of Pension Economics and Finance*, 22(1), 69-87, 2023

3. Technology Heterogeneity and Market Structure, with Martin Eling, Jieyu Lin, Casey Rosthchild, *Journal of Risk and Insurance*, 89(2), 427-448, 2022
4. The Magic Triangle: Growth, Profitability and Safety in the Insurance Industry, with Martin Eling, Philipp Schaper, *Geneva Papers on Risk and Insurance - Issues and Practice*, 47(2), 321-348, 2022
5. Why is Inequality Higher among the Old? Evidence from China, with Katja Hanewald, Zining Liu, *China Economic Review*, 60, 101592, 2021
6. Globalization: Blessing or Curse? Evidence from the Insurance Industry, with Christian Biener, Martin Eling, *European Journal of International Management*, 15(2/3), 457-483, 2021
7. Insurer Commitment and Dynamic Pricing Pattern, with Zenan Wu, *Geneva Risk and Insurance Review*, 44(1): 87-135, 2019, **Cao Fengqi Youth Scholar Award**
8. Global Consistent or Market-Oriented? A Quantitative Assessment of RBC Standards, Solvency II, and C-ROSS, with Shuyan Liu, Yulong Zhao, Qixiang Sun, *Pacific-Basin Finance Journal*, 57: 101037, 2019, **China International Risk Forum-Pacific Basin Finance Journal Research Excellence Award**
9. How Private Sector Participation Improves Retirement Preparation: A Case from China, with Wei Zheng and Zining Liu, *Geneva Papers on Risk and Insurance - Issues and Practice*, 44(1): 123-147, 2019
10. Efficiency and Profitability in the Global Insurance Industry, with Martin Eling, *Pacific-Basin Finance Journal*, 57: 101190, 2019
11. Business Failure, Efficiency, and Volatility: Evidence from the European Insurance Industry, with Martin Eling, *International Review of Financial Analysis*, 59(1): 58-76, 2018
12. Between-Group Adverse Selection: Evidence from Group Critical Illness Insurance, with Martin Eling and Yi Yao, *Journal of Risk and Insurance*, 84(2): 771-809, 2017
13. The Structure of the Global Reinsurance Market: An Analysis of Efficiency, Scale, and Scope, with Christian Biener and Martin Eling, *Journal of Banking and Finance*, 77(1): 213-229, 2017
14. Recent Research Developments Affecting Non -Life Insurance: The CAS Risk Premium Project 2014 Update, with Martin Eling, *Risk Management and Insurance Review*, 20(1): 63-77, 2017
15. 《家庭金融参与中的信任重建：来自农村社会养老保险的证据》，合作者高明、艾美彤，《经济研究》，2021年第8期，174-191页
16. 《医疗保险、健康异质性与精准脱贫》，合作者刘子宁、郑伟、景鹏，《金融研究》，2019年第5期，56-75页，**封面文章**

17. 《量化供给侧指标对寿险消费的影响——基于寿险供给质量、动能和效率的视角》，合作者范庆祝、孙祁祥，《金融研究》，2017年第9期，115-129页
18. 《农业保险大灾风险分散体系：评估框架与国际比较》，合作者郑伟、郑豪、陈广，《农业经济问题》，2019年第9期，121-133页
19. 《保险机制能否助推脱贫并守住脱贫成果》，合作者景鹏、郑伟、刘子宁，《经济科学》，2019年第2期，104-116页，**人大复印资料全文转载**
20. 《金融业资本监管制度的评估框架》，合作者刘淑彦、孙祁祥，《北京大学学报（哲学社会科学版）》，2019年第1期，137-148页
21. 《保险扶贫项目的评估框架及应用——基于两个调研案例的分析》，合作者郑伟、景鹏、刘子宁，《保险研究》，2018年第8期，13-20页，**封面文章，年度最佳论文奖第一名**
22. 《OTC 金融衍生交易的市场风险、定价风险与交易公平性之间的关系》，《金融法苑》，2009年第2期，147-158页
23. 《中国巨灾风险管理的制度研究》，合作者刘新立、罗忠敏、张文渊，《保险研究》，2008年增刊，11-33页
24. 《道路交通事故中的侵权责任与责任保险》，合作者李响，《保险研究》，2007年第8期，21-23页

## Grants

- 2024.1-2028.12 *National Risk Management System based on Insurance*, **Major Grant of Social Science Foundation of China**
- 2022.1-2025.12 *Insurance Solvency Regulation and Insurer Risk Decision*, **Natural Science Foundation of China**
- 2018.1-2020.12 *Globalization of Insurance Regulation and Systemic Risk*, **Natural Science Foundation of China**
- 2025.1-2026.8 *Implicit Insurance, Group Decisions, and Technology Adoption*, **Swiss National Science Foundation**
- 2019.2-2019.8 *Consistency of SARMRA Evaluation in C-ROSS*, **China Banking and Insurance Regulatory Commission**
- 2017.6-2018.7 *Catastrophic Risk Diversification System of Agricultural Insurance: An International Comparison*, **China Banking and Insurance Regulatory Commission**
- 2022.1-2024.6 *Reform and Development of the Chinese Social Security System: 2012-2022*, **Social Insurance Society of China**
- 2022.3-2022.12 *Institutional Interactions in Catastrophe Risk Management System*, **Insurance Society of China**
- 2020.3-2021.12 *COVID-19 Emergency Project on Risk Management of Pandemic Catastrophe Risk*
- 2018.3-2019.12 *Development Program on Management and Supervision of Systemic Risk*
- 2016.11-present, PKU School of Economics Research Seeds Fund

## Industry Reports

25. Digital platform ecosystems in insurance: Connecting with customers in new ways, sponsored by The Geneva Association, 2024
26. Assessing the potential of decentralized finance and blockchain technology in insurance, ***Industry Report Sponsored by The Geneva Association***, 2023
27. The Magic of Insurtech, with Jieyu Lin, Meitong Ai, Chang Zhang, Ye Yin, Cancun He, ***Industry Report Sponsored by Shanghai Renaissance Insurtech***, 2022
28. Insurance in Poverty Reduction: A Case from China, with Wei Zheng, Peng Jing, and Zining Liu, ***Industry Report Sponsored by Swiss Re Institute***, 2018
29. Report on Chinese Outbound Travelling Risk, with Wei Zheng, Wenyuan Wang, Bowen Zhu, and Chunyan Lei, ***Industry Report Sponsored by Allianz Worldwide Partners***, 2018

## Selected Plenary Talks

- *The Geneva Association Digital Technologies Conference: Generative AI and the future of insurance, 2024, program chair and moderator.*
- Risk conversation webinar of the Geneva Association, 2024, *Connecting Insurance Customers through Digital Platform Ecosystems*
- Risk conversation webinar of the Geneva Association, 2023, *Beyond Cryptos: DeFi and Blockchain Technology in Insurance*
- Annual Conference of **Asia-Pacific Risk and Insurance Association**, 2022, ***The Impact of Insurtech: Theory and Evidence***
- Annual Conference of China Association of Insurance Law, 2021, *Solvency Regulation: International Comparison and Empirical Analyses*
- China International Conference on Insurance and Risk Management (CICIRM), 2020-2021, *Adverse Impacts of Regulatory Reform*
- **ARIA-ASSA**, 2021, *Adverse Impacts of Regulatory Reform: Theory and Evidence*
- Korean Insurance Academic Association, 2020, *Mobile Insurance Education*
- Joint Seminar of Modern Risk Society, Quantitative Finance Committee, and Sina Finance, 2020, *Loan Prime Rate and Liberalization of Interest Rate*
- SOE-PKU New Year Forum @Asia Society, New York: China and World Economy, 2018, *Insurance Solvency Capital Regulation in the U.S., EU, and China*
- **Risk Theory Society**, 2017, *Insurer Commitment and Dynamic Pricing Pattern*

## Teaching Courses

- Insurance Operation (Undergraduates and Graduates, 2016-present)
- Insurance Topics: Theory and Global Practice (Graduates, 2022-present)
- InsurTech Topics (Graduates, co-lecture with Suo, Lingyan, 2024-present)
- Insurance Law (Undergraduates, 2017-present, PKU Excellence in Teaching Innovation)

- Property and Casualty Insurance (Undergraduates, 2017-present)
- PKU-THU-RUC joint seminar on Economics of Risk, Insurance, and Uncertainty (G, 2021-present)
- Executive Education (2018-present): Insurance Regulation, Insurance Contract, Insurance Globalization, Catastrophe Risk Management, Insurance Underwriting

### Referee Services

*Journal of Risk and Insurance, Geneva Papers on Risk and Insurance - Issues and Practice, North American Actuarial Journal, Scandinavian Actuarial Journal, Journal of Insurance Regulation, Journal of Insurance Issues, Risk Management and Insurance Review, Asia-Pacific Journal of Risk and Insurance*

*Journal of Banking and Finance, Journal of Empirical Finance, International Review of Financial Analysis, Journal of Financial Stability, European Financial Management, European Journal of Finance, Pacific – Basin Finance Journal, International Journal of Banking, Accounting and Finance, Emerging Markets Finance and Trade*

*Annals of Operations Research, Omega, Review of Managerial Science, Eurasian Business Review, International Journal of Emerging Markets, Economic Analysis and Policy, China and World Economy, Economic Research Journal (in Chinese)*

### Services

- Member (2017-2023), **Risk Theory Society**
- Board of Governors (2018-2021), Asia-Pacific Risk and Insurance Association
- Founding Director (2017-present), Modern Risk Society
- Membership Committee (2018-2019), Les. B. Strickler Teaching in Innovation Award Committee (2016-2018), American Risk and Insurance Association
- Member (2024-present), Graduates Education Committee, School of Economics, Peking University
- Member (2018-2024), Research Committee, School of Economics, Peking University
- Head Teacher (2017-present), School of Economics, Peking University
- Consultant on Economics Subjects (2016-present), Peking University Library

### Awards

- Best Paper Award, 14<sup>th</sup> & 20<sup>th</sup> PKU-CCISSR Forum, 2017, 2023
- Best Paper Award, China International Conference on Insurance and Risk Management 2023
- Excellence in Teaching Award, Peking University, 2021
- Excellence in the Undergraduate Course Reform Project, 2021
- **Harold D. Skipper Award for the 2020 APRIA Best Conference Paper @WRIEC 2020**
- Cao Fengqi Young Scholar Research Excellence Award in Finance, 2020 (Top 2 Young Finance Scholars in Peking University)
- Excellent Head Teacher, Peking University, 2019

- Best Paper Award, *Insurance Studies (in Chinese)*, 2018
- China International Risk Forum-*Pacific Basin Finance Journal* Research Excellence Award, 2017
- First Class Best Paper Award, 9<sup>th</sup> China Insurance Education Forum, 2017
- **Les B. Strickler Innovation in Instruction Award, American Risk and Insurance Association**, 2016
- Excellent Teaching Skill Award, Peking University, 2016

### Personal

- Passed the BAR in China (2008), specialized in insurance law
- Mandarin Chinese (native), English (proficient), German (basic)
- Born in December 1985 in Beijing