



## Faculty

- Full Time Faculty
- Adjunct Faculty
- Advisory Committee



## Department of risk management and insurance

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JIA Ruo (Alex)

2018-07-12

### Interview with students:

9am-12pm, Thursday

### Job title:

Assistant Professor, Senior Research Scientist

### Telephone:

+86 (0)10 6275 8449

### E-mail:

ruo.jia@pku.edu.cn

### Address:

Rm. 416, School of Economics, Peking University, Yiheyuan Rd. 5, Haidian, 100871 Beijing, China | 北京市海淀区颐和园路5号北京大学经济学院416室, 100871

### Education background:

Aug 2013 - Jul 2016, Ph.D. in Finance (2016), Institute of Insurance Economics, School of Finance, University of St. Gallen

Sep 2008 - Jul 2010, Master of Economics in Finance (2010), Department of Risk Management and Insurance, School of Economics, Peking University

Sep 2005 - Jul 2008, Bachelor of Law in International Relations and Foreign Affairs (2008), School of International Relations, Peking University

Sep 2004 - Jul 2008, Bachelor of Economics in Insurance (2008), Department of Risk Management and Insurance, School of Economics, Peking University

### Work experience:

Sep 2016 – present, Assistant Professor, Senior Research Scientist, Department of Risk Management and Insurance, School of Economics, Peking University

Sep 2013 – Aug 2016, Project Manager, Institute of Insurance Economics, University of St. Gallen

Aug 2010 - Sep 2013, Casualty Underwriter, Assistant Vice President, Swiss Reinsurance Company Ltd. Beijing Branch

### Research interests:

Empirical Insurance Research

Insurance Operations and Management

Insurance Regulation, Reinsurance, Pension

### Teaching:

\* Insurance Operation and Management (in English), undergraduate, graduate and Ph.D. students, fall semester

- \* Insurance Law (in Chinese), undergraduate students, spring semester
- \* Property and Casualty Insurance, undergraduate students, fall semester

#### **Publications:**

##### Peer-Reviewed Journals

- \* Business Failure, Efficiency, and Volatility: Evidence from the European Insurance Industry, *International Journal of Financial Analysis*, 2018, forthcoming, coauthored with Martin Eling.
- \* How Private Sector Participation Improves Retirement Preparation: A Case from China, *Geneva Papers on Risk and Insurance - Issues and Practice*, 2018, forthcoming, coauthored with Wei Zheng and Zining Liu.
- \* Between-Group Adverse Selection: Evidence from Group Critical Illness Insurance, *Journal of Risk and Insurance*, 2017, 84(2): 771-809, coauthored with Martin Eling and Yi Yao.
- \* The Structure of the Global Reinsurance Market: An Analysis of Efficiency, Scale, and Scope, *Journal of Banking and Finance*, 2017, 77(1): 213–229, coauthored with Christian Biener and Martin Eling.
- \* Recent Research Developments Affecting Non -Life Insurance: The CAS Risk Premium Project 2014 Update, *Risk Management and Insurance Review*, 2017, 20(1): 63-77, coauthored with Martin Eling.
- \* 《寿险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》，《金融研究》，2017年第9期，115-129页，范庆祝、贾若、孙祁祥
- \* 《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》，总第79期，2009年，147-158页；贾若
- \* 《中国巨灾风险管理的制度研究》，《保险研究》，2008年增刊，11-33页；刘新立、贾若、罗忠敏、张文渊
- \* 《道路交通事故中的侵权责任与责任保险》，《保险研究》，2007年第8期，21-23页；贾若、李响

##### Working Papers

- \* Globalization of the Insurance Industry: A Blessing or a Curse? by Christian Biener, Martin Eling, and Ruo Jia
- \* Growth, Profitability, and Safety: How European Insurance Companies Manage the Magic Triangle, by Martin Eling, Ruo Jia, and Philipp Schaper
- \* Efficiency and Profitability in the Global Insurance Industry, by Martin Eling and Ruo Jia
- \* Insurer Commitment and Dynamic Pricing Pattern: Theory and Evidence, by Ruo Jia and Zenan Wu
- \* The New Generation of Capital Standards in the Insurance Industry: A Comparative Analysis of RBC Standards, Solvency II, and C-ROSS, by Shuyan Liu, Ruo Jia, Yulong Zhao, and Qixiang Sun
- \* Does expected replacement rate at retirement affect the consumption of the unretired, by Wei Zheng, Youji Lv, and Ruo Jia
- \* It's all about speed and costs: The impact of digital technology on the insurance market structure, by Martin Eling, Ruo Jia, and Casey Rothschild
- \* Trends in Retirement Income Inequality in China: A Decomposition of Inequality, by Katja Hanewald, Ruo Jia, and Zining Liu

#### **Honors and Awards:**

- \* The 2017 China International Risk Forum-Pacific Basin Finance Journal Research Excellence Award
- \* 第14届北大赛瑟(CCISR)论坛最佳论文奖，2017
- \* 第九届中国保险教育论坛优秀论文评选一等奖，2017
- \* Les B. Strickler Innovation in Instruction Award, American Risk and Insurance Association (ARIA), 2016