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| <b>EDUCATION</b> | <b>Ph.D. in Finance</b> 09.2017 - 09.2022<br>University of St. Gallen (HSG), St. Gallen, Switzerland, GPA: 5.4/6.0<br>Institute of Insurance Economics (I.VW)<br>Advisor: Prof. Dr. Martin Eling<br>Dissertation: “ <i>Essays on insurance economics</i> ” |
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| <b>M.Sc. in Actuarial Science</b> 09.2011 - 09.2014<br>Allameh Tabataba’i University, Tehran, Iran, GPA: 5.36/6.0<br>Thesis title: “ <i>Optimal retention with ruin probability target: The case of fire insurance in Iran</i> ” |
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| <b>B.Sc. in Insurance Management</b> 09.2007 - 07.2011<br>Allameh Tabataba’i University, Tehran, Iran, GPA: 5.69/6.0 |
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| <b>ACADEMIC ACTIVITIES</b> | <b>Research Assistant</b><br>University of St. Gallen (HSG), St. Gallen, Switzerland 09.2017 - 03.2023 |
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| <b>Project Manager</b><br>University of St. Gallen (HSG), St. Gallen, Switzerland <ul style="list-style-type: none"> <li>• Pandemic risk pricing 01.2023 - 03.2023</li> <li>• Educational platform for insurance 05.2022 - 08.2022</li> </ul> |
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| <b>Teaching Assistant</b><br>University of St. Gallen (HSG), St. Gallen, Switzerland <ul style="list-style-type: none"> <li>• Value based management in insurance (Graduate) 09.2017 - 03.2023</li> <li>• Research seminar insurance I (Graduate) 01.2018 - 07.2022</li> <li>• Theses supervision and evaluation (B.Sc. and M.Sc.) 09.2017 - Present</li> <li>• Microeconomics (Undergraduate) 09.2008 - 01.2009</li> </ul> |
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| <b>Referee Services</b> <ul style="list-style-type: none"> <li>• Insurance: Mathematics and Economics; Journal of Risk and Insurance; ASTIN Bulletin; The Journal of the International Actuarial Association; European Journal of Operational Research; Scandinavian Actuarial Journal; Eurasian Business Review, Health and Social Care in the Community</li> </ul> |
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**PUBLICATIONS *Journal Papers***

- Eling, M., **Ghavibazoo, O.** & Hanewald, K. (2021). Willingness to take financial risks and insurance holdings: A European survey, *Journal of Behavioral and Experimental Economics*, 95, 1-15.
- Eling, M. & **Ghavibazoo, O.** (2019). Research on long-term care insurance: Status quo and directions for future research, *The Geneva Papers on Risk and Insurance-Issues and Practice*, 44(2), 303-356.

### **Working Papers**

- **Ghavibazoo, O.** The interplay between longevity and morbidity on optimal choice of long-term care insurance

### **Non-peer Reviewed Papers**

- **Ghavibazoo, O.** & Tabatabae, Z. (2013). Designing a bonus-malus system for third party liability auto insurance in Iran, *Journal of Market and Investment*, 39 (In Farsi)

**PROFESSIONAL Actuary** 01.2013 - 07.2017  
**EXPERIENCE** Headquarter, Mellat Insurance Co., Tehran, Iran

**Life Insurance Intern** 06.2009 - 09.2009  
Headquarter, Saman Insurance Co., Tehran, Iran

### **SKILLS**

#### **Software and Programming Skills**

- High experience: R, Python, VBA, MS Office, L<sup>A</sup>T<sub>E</sub>X
- Good experience: MATLAB, Julia, Gauss, MySQL, PowerBI, Bloomberg
- Basic experience: MySQL, HTML

#### **Languages**

- English (fluent), Persian (mother tongue), Azeri (fluent), German (basic)

**AWARDS AND HONORS** **Honor of Exceptionally Outstanding Undergraduate Student** 07.2011  
Invited to continue master studies without any nationwide entrance exam in the field of Actuarial Science, Allameh Tabataba'i University, Tehran, Iran

**First Top Ranked Undergraduate Student** 07.2011  
Having the highest cumulative grade points average (GPA) among all peers, (72 students), Allameh Tabataba'i University, Tehran, Iran

**Nation Top Student Award** 04.2007  
Totally ranked in top 1 % of the nationwide admission exam for undergraduate degree among 400,000 participants

### **ACADEMIC PRESENTATION**

- Western Risk and Insurance Association (WRIA), Oceanside, USA 01.2023
- GPEF PhD day (45 minutes Job-Talk format) at University of St. Gallen, St. Gallen, Switzerland 10.2022
- American Risk and Insurance Association (ARIA), Long Beach, USA 08.2022
- Ph.D. in Finance Seminar (45 minutes Job-Talk format) at University of St. Gallen, St. Gallen, Switzerland 12.2021
- Pensions, Retirement and Ageing Seminar, University of New South Wales (UNSW), Sydney, Australia 05.2021
- Research Seminar at Institute of Insurance Economics, University of St. Gallen, St. Gallen, Switzerland 10.2020
- Ph.D. in Finance Seminar (45 minutes Job-Talk format) at University of St. Gallen, St. Gallen, Switzerland 09.2020
- World Risk and Insurance Economics Congress (WRIEC) annual meeting, Virtual 08.2020

- International Congress on Insurance: Mathematics and Economics (IME), Munich, Germany 07.2019
- World Risk and Insurance Economics Congress (WRIEC) annual meeting, Munich, Germany 08.2015
- Investigating Advanced Actuarial Methods Conference, Insurance Research Center, Tehran, Iran 04.2015
- Research Week Seminar, Allameh Tabataba'i University, Tehran, Iran 12.2010

#### MEMBERSHIPS

- American Risk and Insurance Association
- Actuarial Society of Iran

#### ADDITIONAL ACTIVITIES

**Board member** 01.2020 - 01.2021  
Marketing and social media, DocNet - Doctoral Network at the University of St. Gallen

#### REFERENCES

##### **Prof. Dr. Martin Eling**

Full professor, Director, Institute of Insurance Economics (I.VW)  
University of St. Gallen (HSG), St. Gallen, Switzerland  
E-mail: martin.eling@unisg.ch

##### **Prof. Dr. Hato Schmeiser**

Full professor, Director, Institute of Insurance Economics (I.VW)  
University of St. Gallen (HSG), St. Gallen, Switzerland  
E-mail: hato.schmeiser@unisg.ch

##### **Prof. Dr. Katja Hanewald**

Associate professor, School of Risk and Actuarial Studies  
University of New South Wales (UNSW), Sydney, Australia  
E-mail: k.hanewald@unsw.edu.au