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RESEARCH INTERESTS Health Insurance, Household Finance, Behavioral Economics, Longevity

EDUCATION *Ph.D. candidate in Finance* 09/2017 - Present
 Institute of Insurance Economics, University of St. Gallen, St. Gallen, Switzerland
 Advisor: Prof. Dr. Martin Eling
 Dissertation: “*Essays on Insurance Economics*”

M.Sc. in Actuarial Science 09/2011 - 09/2014
 Allameh Tabataba’i University, Tehran, Iran, GPA: 3.5/4.0
 Thesis title: “*Optimal retention with ruin probability target: The case of fire insurance in Iran*”

B.Sc. in Insurance Management 09/2007 - 07/2011
 Allameh Tabataba’i University, Tehran, Iran, GPA: 3.7/4.0

ACADEMIC ACTIVITIES *Research Assistant* 09/2017 - Present
 University of St. Gallen, St. Gallen, Switzerland

Teaching Assistant
 University of St. Gallen, St. Gallen, Switzerland

- Value Based Management in Insurance (Graduate) 09/2017 - Present
- Seminar Research Insurance I (Graduate) 01/2018 - Present
- Theses Supervision and Evaluation (B.Sc. and M.Sc.) 09/2017 - Present

Referee Services

- ASTIN Bulletin: The Journal of the International Actuarial Association; Insurance: Mathematics and Economics; European Journal of Operational Research; Scandinavian Actuarial Journal; Journal of Risk and Insurance; Eurasian Business Review, Health & Social Care in the Community

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

PROFESSIONAL EXPERIENCE	Actuary Headquarter, Mellat Insurance Co., Tehran, Iran	01/2013 - 07/2017
	Engineering Insurance Underwriter Headquarter, Parsian Insurance Co., Tehran, Iran	06/2011 - 09/2011
	Life Insurance Intern Headquarter, Saman Insurance Co., Tehran, Iran	06/2009 - 09/2009
SKILLS	Software and Programming Skills • R, Python, Gauss, Matlab, MS Office, Pajek, L ^A T _E X	
	Languages • Persian (Mother tongue), English (Fluent), Azeri (Fluent), German (basic)	
AWARDS AND HONORS	Honor of Exceptionally Outstanding Undergraduate Student Invited to continue master studies without any nationwide entrance exam in the field of Actuarial Science, Allameh Tabataba'i University, Tehran, Iran	07/2011
	First Top Ranked Undergraduate Student Having the highest cumulative Grade Points Average (GPA) among all peers, (72 students), Allameh Tabataba'i University, Tehran, Iran	07/2011
	Nation Top Student Award Totally ranked in top 1 % of the nationwide admission exam for undergraduate degree among 400,000 participants	04/2007
ACADEMIC PRESENTATION	<ul style="list-style-type: none"> • 2022: American Risk and Insurance Association (ARIA) Annual Meeting (Virtual) • 2021: Ph.D. in Finance Seminar (45 minutes Job-Talk format) at University of St. Gallen • 2020: World Risk and Insurance Economics Congress (WRIEC) (Virtual) • 2019: Research Seminar at Institute of Insurance Economics (University of St. Gallen); Ph.D. in Finance Seminar (45 minutes Job-Talk format) at University of St. Gallen; International Congress on Insurance: Mathematics and Economics (IME) (Munich, Gemrnay) • 2015: World Risk and Insurance Economics Congress (WRIEC) (Münich, Germany); Investigating Advanced Actuarial Methods Conference, (Tehran, Iran) 	
REFERENCES	Prof. Dr. Martin Eling , Full professor, Director, Institute of Insurance Economics, University of St. Gallen, Girtannerstrasse 6, 9010, St. Gallen, Switzerland +41 71 224 79 80, martin.eling@unisg.ch	
	Prof. Dr. Hato Schmeiser , Full professor, Director, Institute of Insurance Economics, University of St. Gallen, Tannenstrasse 19, 9000, St. Gallen, Switzerland +41 71 224 36 50 hato.schmeiser@unisg.ch	
	Prof. Dr. Christian Biener , Associate professor, Director, Institute of Insurance Economics, University of St. Gallen, Tannenstrasse 19, 9000, St. Gallen, Switzerland +41 71 224 79 81 christian.biener@unisg.ch	