

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
China Representative & Collaborating Expert (2022-), Geneva Association
Independent Director (2026-), PICC Group
Young Talent (2025-), National High-Level Talents Special Support Program
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, public-private partnership, emergency management)
- Insurtech (impact of digital technologies, AI, 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. How Temperature Drives Health Insurance Demand? with Yanran Chen, Xuezheng Qin, **Risk Analysis**, forthcoming, 2026
2. Machine Learning and Insurer Failure Prediction, with Canchun He, Dejin Huang, Xi Wang, **International Journal of Forecasting**, forthcoming, 2026

3. Catastrophe Risk Sharing among Individuals, Private Insurance, and Government, with Jieyu Lin, Michael R. Powers, Hanyang Wang, *Journal of Risk and Insurance*, 92(2): 263-311, 2025
4. Adverse Impact of Capital Regulatory Reform and Policy Remedy: Theory and Evidence, with Zenan Wu, Yulong Zhao, *European Journal of Finance*, 31(3): 348-381, 2025
5. InsurTech: Digital Technologies in Insurance (Editorial), with Alexander Braun, *Geneva Papers on Risk and Insurance: Issues and Practice*, 50: 1-7, 2025
6. Data-enriched Prediction of Insurance Risk, with Shaoran Li, Ye Yin, *Risk Sciences*, 2025
7. 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
8. Technology Heterogeneity and Market Structure, with Martin Eling, Jieyu Lin, Casey Rosthchild, *Journal of Risk and Insurance*, 89(2), 427-448, 2022
9. 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
10. Why is Inequality Higher among the Old? Evidence from China, with Katja Hanewald, Zining Liu, *China Economic Review*, 60, 101592, 2021
11. 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
12. Insurer Commitment and Dynamic Pricing Pattern, with Zenan Wu, *Geneva Risk and Insurance Review*, 44(1): 87-135, 2019, Cao Fengqi Youth Scholar Award
13. 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
14. 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
15. Efficiency and Profitability in the Global Insurance Industry, with Martin Eling, *Pacific-Basin Finance Journal*, 57: 101190, 2019
16. Business Failure, Efficiency, and Volatility: Evidence from the European Insurance Industry, with Martin Eling, *International Review of Financial Analysis*, 59(1): 58-76, 2018
17. 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

18. 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
19. 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
20. 《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
21. 《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**
22. 《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
23. 《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
24. 《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**
25. 《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
26. 《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**
27. 《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
28. 《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
29. 《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

- 2025.10-2030.9, *Institutional and technical innovation of insurance for catastrophe and systemic risks*, **National High-Level Talents Special Support Program (Yong Talents)**
- 2025.1-2026.12, *Implicit Insurance, Group Decisions, and Technology Adoption*, **Swiss National Science Foundation**
- 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**
- 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*, **Peking University**
- 2018.3-2019.12 *Development Program on Management and Supervision of Systemic Risk*, **Peking University**
- 2016.11-present, Research Seeds Fund, **School of Economics, Peking University**

Industry Reports

30. Gen AI in the insurance customer journey, with Martin Eling, Tianyang Wang, **sponsored by the Geneva Association**, 2025
31. Gen AI risks for businesses: Exploring the role for insurance, with Martin Eling, Tianyang Wang, **sponsored by the Geneva Association**, 2025
32. Digital platform ecosystems in insurance: Connecting with customers in new ways, **sponsored by The Geneva Association**, 2024
33. Assessing the potential of decentralized finance and blockchain technology in insurance, **sponsored by The Geneva Association**, 2023
34. The Magic of Insurtech, with Jieyu Lin, Meitong Ai, Chang Zhang, Ye Yin, Cancun He, **sponsored by Shanghai Renaissance Insurtech**, 2022
35. Insurance in Poverty Reduction: A Case from China, with Wei Zheng, Peng Jing, and Zining Liu, **sponsored by Swiss Re Institute**, 2018
36. Report on Chinese Outbound Travelling Risk, with Wei Zheng, Wen Yuan Wang, Bowen Zhu, and Chunyan Lei, **sponsored by Allianz Worldwide Partners**, 2018

Plenary Talks and Conference Chairs

- Microinsurance Network European Members Meeting, 2025, *AI and Inclusive Insurance*
- Risk conversation webinar of the Geneva Association, 2025, *Insurance in the Age of AI*
- **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*
- Korean Insurance Academic Association, 2020, *Mobile Insurance Education*
- 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*

Services

- Board of Governors (2018-2021), Asia-Pacific Risk and Insurance Association
- Member (2017-2023), **Risk Theory Society**
- Founding Director/Board Member (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
- Consultant on Economics Subjects (2016-present), Peking University Library

Awards

- **Asia-Pacific Journal of Risk and Insurance, Best Reviewer Award, 2024**
- Best Paper Award, 14th & 20th 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, 9th 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

Teaching Courses

- PKU-THU-RUC joint seminar on Economics of Risk, Insurance, and Uncertainty (G, 2021-present)
- Insurance Operation (Undergraduates and Graduates, 2016-present)
- Insurance Topics: Theory and Global Practice (Graduates, 2022-present)
- InsurTech Topics (Graduates, co-lecture with Prof. Suo, Lingyan, 2024-present)
- Insurance Law (Undergraduates, 2017-present, PKU Excellence in Teaching Innovation)
- Property and Casualty Insurance (Undergraduates, 2017-present)
- Executive Education (2018-present): Insurance Regulation, Insurance Contract, Insurance Globalization, Catastrophe Risk Management, Insurance Underwriting

Media Articles

37. Generative AI and the Insurance Customer Experience, with Martin Eling, Tianyang Wang, *The Actuary*, December 2025
38. Generative KI verändert die Customer Journey erheblich, *HZ Insurance*, with Martin Eling, Tianyang Wang, 2025-12-11
39. Insights: AI Insurability, with Martin Eling, Tianyang Wang, *The Actuary*, October 2025
40. Planting the Seeds of AI: How insurers think about AI and digital technologies, co-authored with Bernhard Schneider, *The Actuary*, July 2024
41. Blockchain in Insurance: Potential versus realized benefits, *The Actuary*, April 2024
42. 30+ Chinese articles in *China Insurance and Banking News, Economics Daily*

Books and Book Chapters

43. 《从十八大到二十大——新时代中国社会保障》，合作者胡晓义、郑伟、张浩田、贺灿春，经济科学出版社，2025 年 2 月，**国家出版基金项目资助，人力资源与社会保障部、中央党史和文献研究院主要负责同志批示**
44. 《保险法》，合作者郑伟，保险法课程教材，2009，中国发展出版社
45. 《中国保险业发展报告 2020/2021/2022/2023》，第五章，全球保险和再保险市场，合作者郑伟等
46. 《中国保险业发展报告 2018/2019》，第八章，全球再保险市场，合作者孙祁祥、郑伟等

Policy White Papers

47. 《关于尽快修订〈中华人民共和国保险法〉的建议》，**全国人大常委、民盟中央副主席批示，采纳作为全国人大代表建议案提交十四届全国人大三次会议**，合作者郑伟，2025-8
48. 《从十八大到二十大——新时代中国社会保障》，**人力资源与社会保障部、中央党史和文献研究院主要负责同志批示**，合作者郑伟、张浩田、贺灿春，2024-10
49. 《偿付能力风险管理要求与评估（SARMRA）评估主体的评分一致性分析》，**中国银保监会采纳认定**，合作者刘淑彦、胡雅晴，2020-10

50. 《农业保险大灾风险分散机制的国际经验与启示》，**中央全面深化改革领导小组办公室、财政部、农业农村部、原中国保监会采纳认定**，合作者郑伟、郑豪、陈广，2018-04
51. 《当前我国经济的结构性问题分析》，北大智库要报，2021-11
52. 《关于将巨灾保险机制纳入北京市应急管理体系的建议》，北京市应急管理局，2021-06
53. 《新冠疫情风险转折背景下的国内和对外风险管理公共政策》，北大智库要报，2020-03
54. 《重大突发事件国家应急管理体系应当更加注重事前风险管理》，北大智库要报，2020-02

Personal

- Passed the BAR in China (2008), specialized in insurance law
- Mandarin Chinese (native), English (proficient), German (basic)
- Interests, hiking and skiing