

APRIA

Asia-Pacific Risk and Insurance Association



上海财经大学
SHANGHAI UNIVERSITY OF FINANCE AND ECONOMICS

Insurance Technology: Challenge and Hope

保险科技：挑战与希望

Asia-Pacific Risk and Insurance Association / 亚太风险与保险学会

The 26th annual conference / 第26届年会

July 25~26, 2022 / 2022年7月25日~26日

Shanghai University of Finance and Economics / 上海财经大学

Shanghai, China / 中国、上海

中国平安
PINGAN

学说

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About APRIA

亚太风险与保险学会



The Asia-Pacific Risk and Insurance Association (APRIA) was created in 1997 to provide a means for all persons and entities with an interest in risk management, insurance, actuarial science, and related areas to share ideas and to engage in collaborative research for the ultimate benefit of the insurance industry.

APRIA is international, drawing members from throughout the world, but particularly from Asia-Pacific countries. The Association invites participation from all countries' academics, executives, researchers, and government leaders willing to share ideas and to engage in collaborative research for the ultimate benefit of the insurance industry. APRIA offers individual membership as well as Institutional Membership . APRIA members come from countries in Asia-Pacific, Africa, Europe and North America.

APRIA provides a forum where individuals from diverse cultural, political, and economic backgrounds share their ideas, as well as market developments, openly and in a spirit of helpfulness.

The Association publishes its own journal, *Asia-Pacific Journal of Risk and Insurance*, bi-annually. The inaugural issue was published in June 2005.

亚太风险与保险学会（APRIA）成立于1997年，旨在为所有对风险管理、保险、精算学和相关领域感兴趣的个人和公司提供一种交流意见和进行合作研究的方式，以实现保险业的最终利益。

APRIA 是国际性学会，成员来自世界各地，尤其是亚太国家。该学会邀请各国的学者、高管、研究人员和政府领导人积极参与。为了保险业的最终利益大家愿意相互分享各自的想法，并参与合作研究。APRIA 成员来自亚太、非洲、欧洲和北美国家，可以以个人会员或机构会员的形式加入。

APRIA 提供了一个交流的平台，来自不同文化、政治和经济背景的保险人以一种有益的精神，公开分享他们的想法，以及保险市场发展的经验。

APRIA 还出版学会自己的期刊《*Asia-Pacific Journal of Risk and Insurance*》，每半年出版一期。创刊号已于2005年6月出版。

Conference Organizer

会议主办方

Shanghai University of Finance and Economics

上海财经大学



Shanghai University of Finance and Economics (SUFU) began as a business program at the Nanjing Higher Normal School in 1917. Xingfo Yang, a well-known social activist and patriotic democrat, was appointed as program director. In 1932, the university split and became known as the National Shanghai College of Commerce, the only national undergraduate business school in China at the time. In 1985,

it was renamed as Shanghai University of Finance and Economics. In 2017, SUFE has entered the national "double First-class" construction sequence, opening a new chapter to strive for the goal of Chinese characteristics, the world first-class university.

After generations of hard work and unremitting efforts, Shanghai University of Finance and Economics has become a multi-disciplinary key university that focuses on finance and economics and maintains coordinated development in economics, management, law, arts and science. The university makes every effort to progress and cultivate tens of thousands of talents in financial management and related professions for the economic and social development of China. Shanghai University of Finance and Economics is striving to become an internationally renowned research university specializing in finance and economy.

上海财经大学源于1917年南京高等师范学校创办的商科，著名社会活动家、爱国民主人士杨杏佛任商科主任。1932年独立建校，定名为国立上海商学院，时为国内唯一的国立商科类本科高校。1985年，学校更名为上海财经大学。2017年，学校进入国家“双一流”建设序列，翻开了向中国特色、世界一流目标奋进的新篇章。

经过几代人的艰苦创业和努力奋斗，上海财经大学已成为一所以经济管理学科为主，经、管、法、文、理协调发展的多科性重点大学。砥砺前行，薪火相传，上财人铭记厚德博学、经济匡时之校训，坚持“扎根中国、放眼世界、立德树人、追求卓越”的人才培养理念，励精图治，奋发进取，为国家经济和社会发展输送了数以万计的财经管理和相关专业人才。学校正在为建设成为鲜明财经特色世界一流大学而努力！

The School of Finance

金融学院



In 1998, in order to meet the needs of China's financial development and further promote the development of financial discipline, The School of Finance was established in Shanghai University of Finance and Economics (SUFE), which is also the first school of finance among universities in mainland China. The School of Finance consists of five departments, namely, The Department of Banking, the Department of Insurance, the Department of International Finance, the Department of Securities and Futures and the Department of Corporate Finance. The school has four undergraduate programs, four academic master's programs, two professional master's programs and four doctoral programs. With its excellent infrastructure, senior faculty, modern management and international vision, the college has created a group of academic and practical talents active in the financial sector. Financial institute is committed to building a team with international vision and high scientific research level of first-class teaching staff, to foster critical thinking ability, creativity, and looking forward to force the internationalization of the high quality financial professionals, committed to in the short-to-medium term, make the institute become Asia's first-class, has a certain international influence of the teaching and scientific research base.

1998年，为了适应我国金融事业发展的需要，进一步促进金融学科发展，上海财经大学成立了金融学院，这也是我国大陆高校中设立的第一个金融学院。金融学院设有银行系、保险系、国际金融系、证券期货系及公司金融系共5个系，现有本科四个专业、四个学术型硕士点、两个专业学位硕士点和四个博士点。凭借学院优良的基础设施、资深的师资队伍以及现代化的管理方式和国际化视野，成就了一批批活跃于金融界的学术和实践人才。金融学院致力于构建一支具有国际视野和较高科研水平的一流师资队伍，以培养具备批判思维能力、创造力和前瞻力的国际化高素质金融专业人才，致力于在中短期内，使学院成为亚洲一流、有一定国际影响力的金融教学、科研基地。

The department of Insurance

保险系



The department of Insurance was founded in 1946 by Shanghai National College of Commerce, which is the first department of Insurance in China. In 1985, Shanghai University of Finance and Economics (SUFE) resumed the insurance program, becoming the only university in East China with undergraduate and master programs in insurance. In 1994, the Department of Insurance took the lead in recruiting actuarial undergraduate students in East China, and began to recruit actuarial master students in 1998. The Department of Insurance has two undergraduate programs: insurance and actuarial science, two master programs: Risk Management and Insurance, actuarial Science and Accounting, and three doctoral programs: insurance, Risk Management and Actuarial Science. The insurance department aims to cultivate high-quality interdisciplinary talents with a solid foundation of insurance theory, professional skills in insurance and actuarial calculation, and innovative consciousness and practical ability.

保险系的前身为 1946 年国立上海商学院创建的我国第一个保险系。1985 年上海财经大学恢复保险专业，为当时华东地区唯一的一所设有保险专业本科和硕士研究方向的院校。1994 年保险系在华东地区率先招收精算方向本科生，1998 年开始招收精算方向硕士研究生。保险系现有保险和精算两个本科专业方向，设有风险管理与保险、保险精算与会计两个硕士专业方向以及保险、风险管理和精算三个博士专业方向。保险系旨在培养具有扎实保险理论功底，掌握保险和精算专门技能，具备创新意识和实践能力的高素质复合型人才。

Institute of Finance and Insurance

金融保险研究所



The Institute of Finance and Insurance of SUFE was founded in 1998 with professor Ziyou Yu as its first director. In 2010, Professor Su Fang was appointed as the director. Based on the original intention of industry-university-research cooperation, the institute organizes research forces inside and outside the university to focus on the risk and risk management of the financial and insurance industry and carry out various academic researches to solve practical problems in the industry. The Institute strives to provide academic research opportunities for the financial and insurance

sectors and provides project funding to participants; provide a platform for the industry to exchange training opportunities for the industry; disseminate the latest information and provide practical and academic research information to the industry; participate in industry research and regulatory research, provide academic research support for various companies and regulatory departments.

上海财经大学金融与保险研究所成立于1998年，首任所长为俞自由教授。2010年，由粟芳教授担任所长。研究所立足于产学研合作的初衷，组织校内外研究力量，聚焦于金融与保险行业的风险及风险管理等相关领域，开展各项学术研究，解决行业的实际问题。研究所努力为金融界和保险界提供学术研究的机会，为参加者提供课题资助经费；提供业界交流的平台，为业界提供培训交流的机会；传递最新资讯，为业界提供实务和学术研究的信息；参与行业研究和监管研究，为各类公司和监管机构提供学术研究支持。

APRIA 2022 is sponsored by Ping An Property & Casualty

Insurance Company of China Ltd., Shanghai Branch

APRIA2022 年会由中国平安财产保险股份有限公司上海分公司独家赞助

Committee Member

APRIA 委员会

	Name	University affiliation
1	Thitivadee Chaipayat	Chulalongkorn U. Thailand (泰国, 朱拉隆功大学)
2	Shih-Chieh Bill Chang	National Chengchi U. Taiwan, China (中国台湾, 政治大学)
3	Yu-Luen Ma	U. of North Texas, USA (美国, 北德克萨斯大学)
4	Jochen Russ	Ulm U. Germany (德国, 乌尔姆大学)
5	Nat Pope	U. of North Texas, USA (美国, 北德克萨斯大学)
6	Norio Hibiki	Keio U. Japan (日本, 庆应义塾大学)
7	Andreas Richter	Ludwig-Maximilians U. Germany (德国, 慕尼黑大学)
8	Michael Sherris	U. of New South Wales, Australia (澳大利亚, 新南威尔士大学)
9	Johnny Siu-Hang Li	U. of Waterloo, Canada (加拿大, 滑铁卢大学)
10	Thomas R. Berry-Stölzle	U. of Iowa, USA (美国, 爱荷华大学)
11	Sojung Park	Seoul National U. Korea (韩国, 首尔大学)
12	Masayasu Kanno	Nihon U. Japan (日本, 日本大学)
13	Michael Powers	Tsinghua U. China (中国, 清华大学)
14	Olivier Le Courtois	Em-Lyon Busiess School, France (法国, 里昂商学院)
15	Ruo (Alex) Jia 贾若	Peking U. China (中国, 北京大学)
16	Hung-Shi Huang	National Taiwan U. Taiwan, China (中国台湾, 台湾大学)
17	Wei Zheng 郑伟	Peking U. China (中国, 北京大学)
18	Joelle Fong	Singapore National U. Singapore (新加坡, 新加坡国立大学)
19	Fang(Sofia) Su 粟芳	Shanghai U. of Fin. & Econ. China (中国, 上海财经大学)
20	Subir Sen	Indian Ins. of Technology Roorkee, India (印度, 印度理工学院鲁尔基分校)
21	Yi(Kitty) Yao 姚奕	Peking U. China (中国, 北京大学)
22	Hongjoo Jung	Sungkyunkwan U. Korea (韩国, 成均馆大学)

Program Agenda

会议议程

East Asia Time (UTC+8, Beijing, Hong Kong, Singapore, Manila)
北京时间

Date 日期	Time 时间	Content 会议内容
Mon 25/7	8:30-9:00am	<p>Opening Ceremony 开幕式 Zoom ID: 83919534930 Passcode: 458924 Link: https://us06web.zoom.us/j/83919534930?pwd=Qk9RRERkc3Y2NitzaC9paFBQdnVKUT09</p> <p>Moderator: Prof. Xuanjuan Chen, Associate Director, School of Finance, SUFE 主持人: 陈选娟教授, 上海财经大学金融学院副院长 Speaker 演讲嘉宾:</p> <ol style="list-style-type: none"> 1. Pro. Xinyuan Chen, President of SUFE 陈信元教授 上海财经大学副校长 2. Mr. Guoliang Wu, Deputy Secretary General, Shanghai Insurance Association 伍国良副秘书长 上海保险学会 3. Prof. Piotr Manikowski, President of APRIA APRIA 主席
	9:00-12:00am	<p>Keynote Speech 大会主旨演讲 Zoom ID: 83919534930 Passcode: 458924 Link: https://us06web.zoom.us/j/83919534930?pwd=Qk9RRERkc3Y2NitzaC9paFBQdnVKUT09</p> <p>Moderator: Prof. Xuanjuan Chen, Associate Director, School of Finance, SUFE 主持人: 陈选娟教授, 上海财经大学金融学院副院长 Speaker 演讲嘉宾:</p> <ol style="list-style-type: none"> 1. 9:00-9:45 Prof. Motohiro Yogo Princeton University, USA, 美国普林斯顿大学 2. 9:45-10:30 Prof. Rene Stulz Ohio State University, USA, 美国俄亥俄州立大学 3. 10:30-11:15 Prof. Guoping Zhao Academician of Chinese Academic of Sciences 中国科学院院士, 赵国屏教授 4. 11:15-12:00 Prof. Hailiang Yang University of Hong Kong, Editor of Insurance: Mathematics and Economics 中国, 香港大学, 杨海亮教授

12:00-13:00pm	Break 休息
13:00-15:00 pm	<p>Plenary1 大会报告 1 Zoom ID: 83919534930 Passcode: 458924 Link: https://us06web.zoom.us/j/83919534930?pwd=Ok9RRERkc3Y2NitzaC9paFBQdnVKUT09</p> <p>Moderator: Prof. Sofia, Fang Su, Director, Institute of Finance and Insurance, SUFE 主持人: 粟芳教授, 上海财经大学金融保险研究所主任</p> <p>Speaker 演讲嘉宾: 1、 13:00-14:00 Prof. Andrew Ellul Indiana University, USA, 美国印第安纳大学 2、 14:00-15:00 Prof. Sojung Park Seoul National University, Korea, 韩国首尔国立大学</p>
15:00-15:15 pm	Break 休息
15:15-17:15 pm	<p>Plenary2 大会报告 2 Zoom ID: 83919534930 Passcode: 458924 Link: https://us06web.zoom.us/j/83919534930?pwd=Ok9RRERkc3Y2NitzaC9paFBQdnVKUT09</p> <p>Moderator: Prof. Sofia, Fang Su, Director, Institute of Finance and Insurance, SUFE 主持人: 粟芳教授, 上海财经大学金融保险研究所主任</p> <p>拟邀请嘉宾: 1、 15:15-16:15 Prof. Ruo Jia Peking University 北京大学 贾若副教授 2、 16:15-17:15 Prof. Xudong Zeng Shanghai University of Finance and Economics 上海财经大学 曾旭东教授</p>
17:15-21:00 pm	Break 休息
21:00-21:45pm	<p>EXCO meeting, EXCO members or invited only EXCO 委员会会议, EXCO 委员或受邀参加</p> <p>Moderator: Prof. Piotr Manikowski, President of APRIA 主持人: Prof. Piotr Manikowski, APRIA 主席</p>
21:45-22:30pm	<p>BOG meeting, BOG members or invited only BOG 会议, BOG 成员或受邀参加</p> <p>Moderator: Prof. Piotr Manikowski, President of APRIA 主持人: Prof. Piotr Manikowski, APRIA 主席</p>

Tue 26/7	Zoom NO: Please look at the detailed arrangement for all sessions Zoom 会议号: 详见下文平行分论坛的详细安排	
	9:00-10:15 am	Concurrent sessions 1 平行分论坛 1
	10:15-10:30 am	Break 休息
	10:30-12:10 am	Concurrent sessions2 平行分论坛 2
	12:10-13:00 pm	Break 休息
	13:00-15:05 pm	Concurrent sessions3 平行分论坛 3
	15:05-15:20 pm	Break 休息
	15:20-17:25pm	Concurrent sessions4 平行分论坛 4
	21:00-22:00 pm	<p>*AGM, Awards Ceremony & Farewell, APRIA members APRIA 会员大会及颁奖典礼, APRIA 会员或受邀参加 Zoom ID: 82482193138 Passcode: 554847 Link: https://us02web.zoom.us/j/82482193138</p> <p>Moderator: Prof. Piotr Manikowski, President of APRIA 主持人: Prof. Piotr Manikowski, APRIA 主席</p>

Zoom links (Zoom 会议室)

Date 日期	Time 时间	Content 会议内容	Zoom ID 会议室号码	Passcode 密码	Link 会议室链接
25th July 7月25日	8:30-12:00	Opening Ceremony 开幕式 Keynote Speech 大会主旨演讲	83919534930	458924	https://us06web.zoom.us/j/83919534930?pwd=Qk9RRERkc3Y2NitzaC9paFBQdnVKUT09
	13:00-17:15	Plenary 大会报告 Plenary2 大会报告 2	83919534930	458924	https://us06web.zoom.us/j/83919534930?pwd=Qk9RRERkc3Y2NitzaC9paFBQdnVKUT09
	21:00-21:45	EXCO meeting (EXCO 会议)	89418255908	718140	https://us02web.zoom.us/j/89418255908
	21:45-22:30	BOG meeting (BOG 会议)	89418255908	718140	https://us02web.zoom.us/j/89418255908
26th July 7月26日	*8:30-10:15	Concurrent Session 1A	89732044501	315984	https://us02web.zoom.us/j/89732044501
	9:00-10:15	Concurrent Session 1B	89636183837	873972	https://us02web.zoom.us/j/89636183837
	9:00-10:15	Concurrent Session 1C	82120109045	966147	https://us02web.zoom.us/j/82120109045
	9:00-10:15	Concurrent Session 1D	87352903944	294435	https://us02web.zoom.us/j/87352903944
	10:30-12:10	Concurrent Session 2A	89732044501	315984	https://us02web.zoom.us/j/89732044501
	10:30-12:10	Concurrent Session 2B	89636183837	873972	https://us02web.zoom.us/j/89636183837
	10:30-12:10	Concurrent Session 2C	82120109045	966147	https://us02web.zoom.us/j/82120109045
	10:30-12:10	Concurrent Session 2D	87352903944	294435	https://us02web.zoom.us/j/87352903944
	10:30-12:10	Concurrent Session 2E	86873096951	710271	https://us02web.zoom.us/j/86873096951
	13:00-15:05	Concurrent Session 3A	89732044501	315984	https://us02web.zoom.us/j/89732044501
	13:00-15:05	Concurrent Session 3B	89636183837	873972	https://us02web.zoom.us/j/89636183837
	13:00-15:05	Concurrent Session 3C	82120109045	966147	https://us02web.zoom.us/j/82120109045
	13:00-15:05	Concurrent Session 3D	87352903944	294435	https://us02web.zoom.us/j/87352903944
	13:00-15:05	Concurrent Session 3E	86873096951	710271	https://us02web.zoom.us/j/86873096951
	15:20-17:25	Concurrent Session 4A	89732044501	315984	https://us02web.zoom.us/j/89732044501
	15:20-17:25	Concurrent Session 4B	89636183837	873972	https://us02web.zoom.us/j/89636183837
	15:20-17:25	Concurrent Session 4C	82120109045	966147	https://us02web.zoom.us/j/82120109045
15:20-17:25	Concurrent Session 4D	87352903944	294435	https://us02web.zoom.us/j/87352903944	
21:00-22:00	Award Ceremony & Farewell (颁奖典礼)	82482193138	554847	https://us02web.zoom.us/j/82482193138	

Live links

直播链接

The conference will be broadcast live through Xueshuo. You can look through it again anytime before 31st July 2022.

You'd better use PC. You may be asked to register with your mobile number.

[Xueshuo] invites you to watch the livestream **【APRIA 2022】**

Starttime: 2022-07-25 08:30

Clickthe URL below

<https://www.55xueshuo.com/#/viewLive?planCode=1544603384701652992&l=en&=1657246763059>



Or scan by Wechat

本次大会通过学说平台进行直播，在 2022 年 7 月 31 日之前都可回看。

您可以通过 PC 端、APP 端，官微“学说平台”、学说在线，都可以观看直播。

「学说」向您分享直播 **【亚太风险与保险学会 2022 年会】**

开始时间: 2022-07-25 08:30

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或打开“微信”扫一扫 右侧二维码

Biographies of Speakers

演讲嘉宾

1. Prof. Motohiro Yogo, Princeton University, USA

Motohiro Yogo 教授，美国普林斯顿大学



Motohiro Yogo is a Professor of Economics and the Hugh Leander and Mary Trumbull Adams Professor at Princeton University. He is also a research associate of the NBER and a co-director of the NBER Insurance Working Group. Prior to joining Princeton in 2015, he held research and teaching positions at that Federal Reserve Bank of Minneapolis and Wharton. He Earned a Ph. D. in economics from Harvard in 2004 and an A.B. in economics from Princeton in 2000.

His fields of expertise are financial economics, insurance, and econometrics. He teaches undergraduate financial investments and graduate asset pricing at Princeton. His research has received financial support from the National Science Foundation, the National Institute on Aging, and the Social Security Administration. He has received several awards for his work including the GPIF Finance Awards and the Zellner Thesis Award in Business and Economic Statistics.

2. Prof. Rene Stulz, Ohio State University, USA

Rene Stulz 教授，美国俄亥俄州立大学



René M. Stulz is the Everett D. Reese Chair of Banking and Monetary Economics and the Director of the Dice Center for Research in Financial Economics at The Ohio State University. He received his Ph.D. from the Massachusetts Institute of Technology. He was awarded a Marvin Bower Fellowship from the Harvard Business School, a Doctorat Honoris Causa from the University of Neuchâtel, and the Risk Manager of the Year Award of the Global Association of Risk Professionals. In 2004, the magazine Treasury and Risk Management named him one of the 100 most influential people in finance. Reuters includes him in its list of the world's most influential scientific minds. He is a past president of the American Finance Association and of the Western Finance Association, and a fellow of the American Finance Association, the European Corporate

Governance Institute, the Financial Management Association, and the Wharton Financial Institutions Center.

René M. Stulz was the editor of the Journal of Finance, the leading academic publication in the field of finance, for twelve years, and co-editor of the Journal of Financial Economics for five years. He is on

the editorial board of more than ten academic and practitioner journals. Further, he is a member of the Asset Pricing and Corporate Finance Programs and the director of the Risk of Financial Institutions Group of the National Bureau of Economic Research.

3. Guoping Zhao, Academician of Chinese Academic of Sciences

赵国屏，中国科学院院士

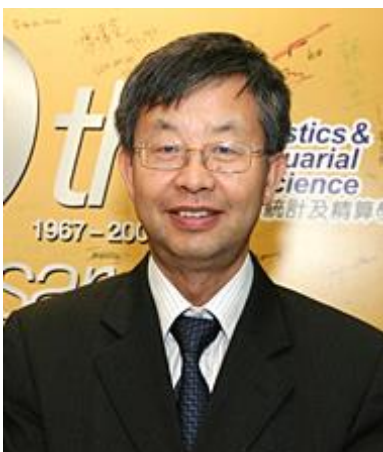


Guoping Zhao, Molecular microbiologist. Academician of the Chinese Academy of Sciences. Academician of the Academy of Developing Countries. Professor of the Faculty of Medicine of the Chinese University of Hong Kong. Professor and doctoral supervisor of Institute of Plant Physiology and Ecology, Shanghai Institutes for Biological Sciences, Chinese Academy of Sciences. Chief Scientist of Biomedical Big Data Center, Shanghai Academy of Biological Sciences. Chief scientist of Synthetic Biology Institute. Shenzhen Institutes of Advanced Technology, Chinese Academy of Sciences.

Guoping Zhao graduated from Fudan University with a Bachelor's degree in Biology in July 1982. He received his Ph.D. degree in Biochemistry from Purdue University in December 1990. Since February 2002, he became the professor and doctoral supervisor of Institute of Plant Physiology and Ecology, Shanghai Institutes of Biological Sciences, Chinese Academy of Sciences. He was the Executive Director of National Human Genome Southern Research Center, Director of Shanghai National Engineering Research Center for Biochips. He was elected as an academician of the Chinese Academy of Sciences in 2005, and is a professor of Department of Microbiology, Li Ka-shing Institute of Health Sciences and Prince of Wales Hospital, CUHK since July 2008. In 2011, he was elected as an academician of the Academy of Sciences for Developing Countries. Zhao's research interests include microbial genomics and bioinformatics, evolution, metabolic regulation, and synthetic biology.

4. Prof. Hailiang Yang, University of Hong Kong, China

杨海亮教授，香港大学



Hailiang Yang is the professor of Department of Statistics and Actuarial Science, University of Hong Kong. He got B.Sc. of Mathematics from Inner Mongolia University in China 1982, and got Ph.D. of Statistics and Applied Probability in University of Alberta 1993, M. Math. of Actuarial Science in University of Waterloo 1995. Then, He joined in The University of Hong Kong from 1996 and became a professor from 2006. He was Zijiang Professor (honorary) in the School of Finance and Statistics, East China Normal University in Shanghai China from 2007 – 2017.

2014, he got the Honorary Fellow of the Institute and Faculty of Actuaries and became an Corresponding Member of the Swiss Association of Actuaries. He got Outstanding Researcher Award in the University of Hong Kong 2013 and 2014. He was elected to be a member of the International Statistical Institute 2004.

He is the editor of so many journals, such as Insurance: Mathematics and Economics from 2018, the Springer Actuarial series from 2017. He was an Associate editor of Insurance: Mathematics and Economics from 2003 to 2017, Associate editor of North American Actuarial Journal from 2013 to now, Associate editor of Stochastics: An International Journal of Probability and Stochastic Processes from 2008 to now, Associate editor of Journal of Industrial and Management Optimization (JIMO) from 2012 to now.

5. Prof. Andrew Ellul, Indiana University, USA

Prof. Andrew Ellul, 美国印第安纳大学



Andrew Ellul is Professor of Finance and Fred T. Greene Chair of Finance at Indiana University's Kelley School of Business. He joined Indiana University after completing his Ph. D. at the London School of Economics and Political Science. Andrew is a Research Associate of the Center for Studies of Economics and Finance, Centre for Economic Policy Research, and European Corporate Governance Institute and serves on the organization Committees of the leading finance conferences.

He is the Executive Editor of the Review of Corporate Finance Studies, and was formerly Editor of the Review of Finance.

His research interests focus on institutional investors' trading and risk management, empirical corporate finance, labor and finance and market microstructure. His research has been published by the leading finance and economics journals, including the Journal of Finance, Journal of Financial Economics, Review of Financial Studies, and the American Economic Review. Adrew has received awards for both teaching and research. He teaches courses in corporate finance and investment analysis at the undergraduate, graduate (MBA) and PhD levels and has won several teaching awards.

6. Prof. Sojung (Carol) Park, Seoul National University, Korea

Prof. Sojung (Carol) Park, 韩国首尔国立大学



Sojung C. Park is a Full Professor at the College of Business Administration, Seoul National University.

She received her BA and MS degree in Industrial Engineering from Seoul National University and Ph.D. in Risk Management and Insurance from the Wharton School, University of Pennsylvania in 2009. Before joining Seoul National University, she worked at California State University, Fullerton. She published academic papers in Journal of Risk and Insurance, ASTIN Bulletin, Insurance: Mathematics and Economics, the Geneva Papers on Risk and Insurance - Issues and Practice, Risk Management and Insurance Review, the Asia-Pacific Journal of Risk and Insurance.

Her current research interests focus on the areas of auto insurance risk, bonus-malus system, financial literacy and insurance literacy, reinsurance and systemic risk, insurance company rating and market discipline, and InsurTech.

7. Ruo (Alex) Jia. Peking University, China

贾若，副教授，北京大学经济学院风险管理与保险学系



Ruo (Alex) Jia is an Associate Professor of Insurance in the School of Economics, Peking University. He joined the Peking University in 2016 and was promoted to Associate Professor in 2019. His research field is insurance economics, including information asymmetry in insurance markets, insurance institutional research, insurtech, and social insurance. He has published in the *Journal of Risk and Insurance*, *Geneva Risk and Insurance Review*, *Journal of Banking and Finance*, and *Economic Research Journal*, among others. He serves in the Editorial Board of the *Geneva Papers on Risk and Insurance-Issues and Practice* and as an Associate Editor of the *European Journal of Finance* and the *Risk Management and Insurance Review*. He is a member of the Solvency Supervision Expert Committee of the China Banking and Insurance

Regulatory Commission.

He obtained his Bachelor (2008) and Master (2010) degrees in Insurance from the School of Economics, Peking University and Ph.D. in Finance (2016) from the Institute of Insurance Economics (I.VW), University of St.Gallen (HSG) in Switzerland. He was a Casualty Underwriter in Swiss Reinsurance Company in 2013-2016 and promoted to Assistant Vice President.

8. Xudong Zeng. Shanghai University of Finance and Economics, China

曾旭东，教授，上海财经大学金融学院保险系



Xudong Zeng, Professor in finance, Head of the Insurance Department at Shanghai University of Finance and Economics. He received his Bachelor and Master degree in Applied Mathematics from University of Science and Technology of China, and received Ph.D. in Applied Mathematics from University of Southern California.

He has published many influential research papers on leading field journals, including *Management Science*, *Journal of Economic Theory*, *Insurance: Mathematics and Economics*, and *North American Actuarial Journal*. His research interests cross portfolio optimization, asset pricing, risk management, insurance/reinsurance models, and insurtech. He is currently engaged in several local or national education committees, for example, the China National Master of Insurance Education Supervisory Committee. He is devoted to insurance education for under or graduate students, as well as for communities.

9. Prof. Xuanjuan Chen. Shanghai University of Finance and Economics, China

陈选娟，教授，上海财经大学金融学院



Prof. Xuanjuan Chen is the associate director in School of Finance, Shanghai University of Finance and Economics, China.

She got the bachelor of accounting from Zhongnan University of Economics and Law in 1997, the master of accounting from Renmin University of China 2000, and PhD in Finance from the University of Rhode Island 2005.

Her research interests include Risk Management, Financial Institute, Finance Regulation and Asset Pricing.

10. Prof. Fang (Sofia) Su, Shanghai University of Finance and Economics, China

粟芳，教授，上海财经大学金融学院保险系，上海财经大学金融保险研究所



Prof. Fang Su Chen is the professor in School of Finance, Director of Institute of Finance and Insurance, Shanghai University of Finance and Economics, China.

She got the bachelor of management from Sichuan University in 1996, the master of management from University of Electronic Science and Technology in China 1999, and PhD in Finance from Shanghai University of Finance and Economics China, 2002.

Her research interests include Risk Management and Insurance, Inclusive Finance, Insurance Regulation.

Arrangement of Concurrent Sessions

平行分论坛简表

East Asia Time (UTC+8, Beijing, Hong Kong, Singapore, Manila)

北京时间

1. Concurrent Session 1 (9:00-10:15)

Session 1A (Health Insurance 1) moderated by <u>Yu-Luen Ma</u> Zoom ID: 89732044501 Passcode: 315984 Sec: Wei Tang Link: https://us02web.zoom.us/j/89732044501	**8:30-10:15
Session 1B (Climate and Disaster) moderated by <u>Ruo (Alex) Jia</u> Zoom ID: 89636183837 Passcode: 873972 Sec: Fei Jin Link: https://us02web.zoom.us/j/89636183837	
Session 1C (Insurance Economics) moderated by <u>Mahito Okura</u> Zoom ID: 82120109045 Passcode: 966147 Sec: Xing Li Link: https://us02web.zoom.us/j/82120109045	
Session 1D (数字化与 ESG) 主持人: <u>蒲明</u> Zoom ID: 87352903944 Passcode: 294435 秘书: 虞幸然 Link: https://us02web.zoom.us/j/87352903944	

2. Concurrent Session 2 (10:30-12:10)

Session 2A (Insurance Finance) moderated by <u>Masayasu Kanno</u> Zoom ID: 89732044501 Passcode: 315984 Sec: Xing Li Link: https://us02web.zoom.us/j/89732044501	
Session 2B (Pension and Behavioral Insurance) moderated by <u>Thitivadee Chaiyawat</u> Zoom ID: 89636183837 Passcode: 873972 Sec: Fei Jin Link: https://us02web.zoom.us/j/89636183837	
Session 2C (风险管理) 主持人: <u>王雅婷</u> Zoom ID: 82120109045 Passcode: 966147 秘书: 孙珏祥 Link: https://us02web.zoom.us/j/82120109045	
Session 2D (社会保障) 主持人: <u>陈璐</u> Zoom ID: 87352903944 Passcode: 294435 秘书: 虞幸然 Link: https://us02web.zoom.us/j/87352903944	
Session 2E (保险需求与保险市场发展) 主持人: <u>蒲成毅</u> Zoom ID: 86873096951 Passcode: 710271 秘书: 汤薇 Link: https://us02web.zoom.us/j/86873096951	

3. Concurrent Session 3 (13:00-15:05)

Session 3A (Risk Management 1) moderated by <u>Wei Zheng</u> Zoom ID: 89732044501 Passcode: 315984 Sec: Juexiang Sun Link: https://us02web.zoom.us/j/89732044501
Session 3B (Actuarial Science and Accounting) moderated by <u>Igor Kotlobovskiy</u> Zoom ID: 89636183837 Passcode: 873972 Sec: Wei Tang Link: https://us02web.zoom.us/j/89636183837
Session 3C (Health Insurance 2) moderated by <u>Takau Yoneyama</u> Zoom ID: 82120109045 Passcode: 966147 Sec: Xingran Yu Link: https://us02web.zoom.us/j/82120109045
Session 3D (医疗保险) 主持人: <u>周明</u> Zoom ID: 87352903944 Passcode: 294435 秘书: 金菲 Link: https://us02web.zoom.us/j/87352903944
Session 3E (保险公司运营) 主持人: <u>黄枫</u> Zoom ID: 86873096951 Passcode: 710271 秘书: 李兴 Link: https://us02web.zoom.us/j/86873096951

4. Concurrent Session 4 (15:20-17:25)

Session 4A (Risk Management 2) moderated by <u>Shih Chieh Bill Chang</u> Zoom ID: 89732044501 Passcode: 315984 Sec: Juexiang Sun Link: https://us02web.zoom.us/j/89732044501
Session 4B (Global Insurance Markets and Consumers) moderated by <u>Piotr Manikowski</u> Zoom ID: 89636183837 Passcode: 873972 Sec: Xingran Yu Link: https://us02web.zoom.us/j/89636183837
Session 4C (Data Science and Insurtech) moderated by <u>So Jung Park</u> Zoom ID: 82120109045 Passcode: 966147 Sec: Wei Tang Link: https://us02web.zoom.us/j/82120109045
Session 4D (养老保险) 主持人: <u>冯玉林</u> Zoom ID: 87352903944 Passcode: 294435 秘书: 金菲 Link: https://us02web.zoom.us/j/87352903944

Detailed Program of Concurrent Session

平行分论坛详表

East Asia Time (UTC+8, Beijing, Hong Kong, Singapore, Manila)
北京时间

1. Concurrent Session 1 (9:00-10:15)	
Concurrent Session 1A - Health Insurance 1	**8:30-10:15
moderated by Yu-Luen Ma Zoom ID: 89732044501 Passcode: 315984 Sec: Wei Tang Link: https://us02web.zoom.us/j/89732044501	
8:30-9:00	
Does the Expectation of Losing Eligibility for Generous Health Insurance Plans in the Future Change Low-income Individuals' Healthcare Consumption? Jiacheng Li & Yi Yao (Peking University) <i>discussed by Xian Xu</i>	
9:00-9:25	
The Contagion Effect of Adverse Selection in Micro Health Insurance Market: Evidence from Pakistan Xia Du & Yi Yao (Peking University) <i>discussed by Chia-Ling Ho</i>	
9:25-9:50	
Does Underwriting Matter in the Context of Adverse Selection? Evidence from Health Information Release Effect on the Private Health Insurance Chia-Ling Ho (Tamkang University) <i>discussed by Yoshihiko Suzawa, Katsuhiko Nagai</i>	
9:50-10:15	
Does Health Promotion Medical Insurance Improve the Business Value of an Insurer? An Analysis of the Japanese Market Yoshihiko Suzawa, Katsuhiko Nagai (Kyoto S-U) <i>discussed by Xia Du & Yi Yao</i>	
Concurrent Session 1B - Climate and Disaster	
moderated by Ruo (Alex) Jia	
Zoom ID: 89636183837 Passcode: 873972 Sec: Fei Jin	
Link: https://us02web.zoom.us/j/89636183837	
9:00-9:25	
The Impact of Natural Disasters on US Property Casualty Insurers' Capital Adjustment: Evidence from Hurricane Katrina Chia-Chun Chiang (Tamkang University) <i>discussed by Kwangmin Jung, Seungjoon Lee</i>	
9:25-9:50	
Climate change risk prediction using tropical cyclone data: A two-step procedure with machine learning techniques Kwangmin Jung, Seungjoon Lee (Postech) <i>discussed by Kai Zhana, Zhiqing Cuia, & Yugang Dinga</i>	
9:50-10:15	
Climate Risks and Health Insurance Demand Kai Zhana, Zhiqing Cuia & Yugang Dinga (Guangdong University of Foreign Study) <i>discussed by Chia-Chun Chiang</i>	

Concurrent Session 1C-Insurance Economics

moderated by Mahito Okura

Zoom ID: 82120109045**Passcode:** 966147**Sec:** Xing Li**Link:** <https://us02web.zoom.us/j/82120109045>**9:00-9:25**

A Competitive Model of Rating for Insurance Premium Discount under Observable Efforts+ Mahito Okura (Doshisha Women's College of Liberal Arts)

*discussed by Ze Chen***9:25-9:50**

Online Mutual Aid Versus Commercial Insurance in China: Compete or Boost?

Ze Chen (Peking University)

*discussed by Jingzhen Liu, Shiqi Yan and Shan Jiang***9:50-10:15**

Optimal Investment, Consumption and Life Insurance Strategies Under Stochastic Differential Utility with Habit Formation

Jingzhen Liu, Shiqi Yan and Shan Jiang (Central University of Finance and Economics)

*discussed by Mahito Okura***Concurrent Session 1D-数字化与 ESG**

主持人: 蒲明, 教授, 西南财经大学金融学院

Zoom ID: 87352903944**Passcode:** 294435**秘书:** 虞幸然**Link:** <https://us02web.zoom.us/j/87352903944>**9:00-9:25**

保险科技促进中国农村普惠保险发展了吗——一个数字普惠视角

作者: 吴剑*, 讲师, 重庆工商大学金融学院

评阅人: 王雅婷, 教授, 首都经济贸易大学金融学院

9:25-9:50

数字普惠金融对地区商业保险发展影响研究

作者: 王雅婷, 教授, 首都经济贸易大学金融学院

马佳丽*, 硕士研究生, 首都经济贸易大学金融学院

评阅人: 吴剑, 讲师, 重庆工商大学金融学院

9:50-10:15

“双碳”背景下上市保险公司 ESG 投资对企业价值的影响

作者: 黄秋逸*, 硕士研究生, 云南财经大学金融学院

评阅人: 蒲明, 教授, 西南财经大学金融学院

2. Concurrent Session 2 (10:30-12:10)**Concurrent Session 2A-Insurance Finance**

moderated by Masayasu Kanno

Zoom ID: 89732044501**Passcode:** 315984**Sec:** Xing Li**Link:** <https://us02web.zoom.us/j/89732044501>**10:30-10:55**

The dynamic impacts of COVID-19 and the March 2020 stock market crash on the multifractality of NASDAQ Composite and Insurance Indexes

Xing Li and Fang Su (SUFU)

discussed by Shih-Chieh Bill Chang, Yen-Kuan Lee, Chang-Ye Tu, and Hao-Liang Chung

10:55-11:20

Evaluating the Efficiency of Capital Enhancement and Investment Constraints in Life Insurance Supervision
 Shih-Chieh Bill Chang, Yen-Kuan Lee, Chang-Ye Tu, and Hao-Liang Chung (National Chengchi University)
discussed by Katie Sun, Hazel Bateman+ and Katja Hanewald

11:20-11:45

Funding Retirement with Public Reverse Mortgages: An Evaluation of Australia's Home Equity Access Scheme
 Katie Sun, Hazel Bateman+ and Katja Hanewald (UNSW)
discussed by Seungryul Ma

11:45-12:10

Evaluating Money's Worth and Expected Rates of Return in Housing Pension Program
 Seungryul Ma (SonSa Research Institute)
discussed by Xing Li and Fang Su

Concurrent Session 2B -Pension and Behavioral Insurance

moderated by Thitivadee Chaiyawat

Zoom ID: 89636183837

Passcode: 873972

Sec: Fei Jin

Link: <https://us02web.zoom.us/j/89636183837>

10:30-10:55

Peer effects in pension expectations
 Youji Lyu, Wei Zheng, and Zining Liu (Peking University)
discussed by Haoyu Hu, Wei Wang and Ge Xin

10:55-11:20

Enrollment in public pension program and household land transfer behavior: Evidence from rural China
 Haoyu Hu, Wei Wang and Ge Xin (SUFE)
discussed by Meitong Ai, Ming Gao, Ruo Jia

11:20-11:45

Health and Pension Participation: A New Perspective on Annuity Puzzle
 Meitong Ai, Ming Gao, Ruo Jia (Peking University)
discussed by Zhiwei Xie, Wei Zheng, and Peng Jing

11:45-12:10

The impact of flexible retirement on fertility and intergenerational transfer decisions
 Zhiwei Xie, Wei Zheng, and Peng Jing (Peking University)
discussed by Youji Lyu, Wei Zheng, and Zining Liu

Concurrent Session 2C-风险管理

主持人: 王雅婷, 教授, 首都经济贸易大学金融学院

Zoom ID: 82120109045

Passcode: 966147

秘书: 孙珏祥

Link: <https://us02web.zoom.us/j/82120109045>

10:30-10:55

保险分支机构对保险公司风险的影响研究
作者: 褚鹤群*, 硕士研究生, 中央财经大学保险学院
评阅人: 蒲明, 教授, 西南财经大学金融学院

10:55-11:20

寿险公司治理对投诉风险影响的实证研究
作者: 肖勇*, 硕士研究生, 上海对外经贸大学金融管理学院
评阅人: 王丽珍, 副教授, 中央财经大学保险学院

11:20-11:45

亚洲银行业对保险业系统性风险的溢出效应
作者: 王丽珍, 副教授, 中央财经大学保险学院

郝祎琳*, 硕士研究生, 中央财经大学保险学院
 评阅人: 蒲明, 教授, 西南财经大学金融学院

11:45-12:10

不同政府防疫模式下的新冠肺炎疫情风险评估及保险定价研究

作者: 蒲明*, 教授, 西南财经大学金融学院

王旭钊, 西南财经大学金融学院

徐华, 教授, 西南财经大学金融学院

评阅人: 王雅婷, 教授, 首都经济贸易大学金融学院

Concurrent Session 2D-社会保障

主持人: 陈璐, 教授, 南开大学金融学院

Zoom ID: 87352903944

Passcode: 294435

秘书: 虞幸然

Link: <https://us02web.zoom.us/j/87352903944>

10:30-10:55

社会保险缴费压力与企业避税行为: 促进还是抑制?

作者: 刘璐, 教授, 东北财经大学金融学院

杨明辉*, 硕士研究生, 东北财经大学金融学院

评阅人: 李涛, 讲师, 青岛大学经济学院

10:55-11:20

Long-Term Care Insurance and Providers' Responses

作者: 陈宇*, 博士研究生, 上海财经大学经济学院

黄枫, 副研究员, 上海财经大学经济学院

评阅人: 刘璐, 教授, 东北财经大学金融学院

11:20-11:45

长期护理保险、劳动力匹配与城市工资溢价

作者: 李涛, 讲师, 青岛大学经济学院

朱贺文*, 硕士研究生, 青岛大学经济学院

成前, 副教授, 南开大学经济学院

朱铭来, 教授, 南开大学金融学院

评阅人: 黄枫, 副研究员, 上海财经大学经济学院

11:45-12:10

退休制度变革下政府和个人的福利水平变化

作者: 虞幸然*, 博士研究生, 上海财经大学金融学院

评阅人: 李涛, 讲师, 青岛大学经济学院

Concurrent Session 2E-保险需求与保险市场发展

主持人: 蒲成毅, 教授, 中央财经大学保险学院

Zoom ID: 86873096951

Passcode: 710271

秘书: 汤薇

Link: <https://us02web.zoom.us/j/86873096951>

10:30-10:55

收入结构和家庭保险需求——基于 CFPS 数据

作者: 袁辉, 教授, 中南财经政法大学金融学院

韩居伯*, 博士研究生, 中南财经政法大学金融学院

评阅人: 蒲成毅, 教授, 中央财经大学保险学院

10:55-11:20

家庭商业保险参与的“生命周期”效应研究

作者: 胡宏兵, 教授, 中南财经政法大学金融学院

王乔*, 博士研究生, 中南财经政法大学金融学院

评阅人：张瑞纲，副教授，广西大学经济学院

11:20-11:45

中国责任保险市场研究

作者：张瑞纲，副教授，广西大学经济学院

王欣童^{*}，硕士研究生，广西大学经济学院

评阅人：蒲成毅，教授，中央财经大学保险学院

11:45-12:10

乡村振兴视角下农业保险提高农业产出水平的机理分析

作者：赵文瑞^{*}，硕士研究生，中央财经大学保险学院

蒲成毅，教授，中央财经大学保险学院

评阅人：袁辉，教授，中南财经政法大学金融学院

3. Concurrent Session 3 (13:00-15:05)

Concurrent Session 3A-Risk Management 1

moderated by Wei Zheng

Zoom ID: 89732044501

Passcode: 315984

Sec: Juexiang Sun

Link: <https://us02web.zoom.us/j/89732044501>

13:00-13:25

Do males recognize the veil of ignorance only when related to risk? Experimental observations in the context of loss
Yoichiro Fujii, Go Ohtani, Yusuke Osaki, Ryuji Saito, and Ryuta Shirakawa (University of Tsukuba)

discussed by Zining Liu

13:25-13:50

Air pollution and the long-term care risk in an aging society

Zining Liu (Central University of Finance and Economics)

discussed by Masayasu Kanno

13:50-14:15

Risk analysis of the market for syndicated loans to real estate investment trusts

Masayasu Kanno (Nihon U)

discussed by Nadine Gatzert, Moritz Hanika

14:15-14:40

The Impact of Product-Dependent Policyholder Risk Sensitivities in Life Insurance: Insights from Experiments and Model-Based Simulation Analyses

Nadine Gatzert, Moritz Hanika (FAU)

discussed by Yung Ming Shiu and Xiaoyi Li

14:40-15:05

How and When does risk management affect capital structure? Evidence from capital structure decomposition

Yung Ming Shiu and Xiaoyi Li

discussed by Yoichiro Fujii, Go Ohtani, Yusuke Osaki, Ryuji Saito, and Ryuta Shirakawa

Concurrent Session 3B-Actuarial Science and Accounting

moderated by Igor Kotlovovskiy

Zoom ID: 89636183837

Passcode: 873972

Sec: Wei Tang

Link: <https://us02web.zoom.us/j/89636183837>

13:00-13:25

Research on the influence of profit source clarity on the development of security business of life insurance companies under NIAS

Wenjing Zhu (Shanghai University of International Business and Economics)

discussed by Tang Wei and SU Fang

13:25-13:50

Evolution of healthy life expectancy and prediction of disability population in China

Tang Wei and SU Fang (SUFE)

*discussed by Zan Yu and Lianzeng Zhang***13:50-14:15**

Calculating Ruin Probabilities Using Collocation Methods

Zan Yu and Lianzeng Zhang (Nankai University)

*discussed by Ichiro Nishi***14:15-14:40**

Valuation of Property and Casualty Insurance Business by the Real Options Method

Ichiro Nishi (Tokio marine)

*discussed by Liu Qianlong, Kenny Wunder and George Zanjani***14:40-15:05**

The Ignorance of Crowds: Understanding Loss Reserving Errors in the Liability Catastrophe of 1997-2001

Liu Qianlong, Kenny Wunder and George Zanjani (Lingnan U)

*discussed by Wenjing Zhu***Concurrent Session 3C-Health Insurance 2****moderated by** Takau Yoneyama**Zoom ID:** 82120109045**Passcode:** 966147**Sec:** Xingran Yu**Link:** <https://us02web.zoom.us/j/82120109045>**13:00-13:25**

The Impact of Long-term Care Insurance on the Utilization of Inpatient Care: Micro Evidence from China

Xiao Han and Hanyang Wang (PKU)

*discussed by Minglai Zhu and Ennan Wang***13:25-13:50**

Air Pollution, Health Expenditures and Multilevel Medical Insurance Systems: Evidence from China

Minglai Zhu and Ennan Wang (Nankai University)

*discussed by Yanyin Li, Yuan Cao, and Jiakun Zheng***13:50-14:15**

Environment Pollution, Health Risk Perception and Insurance Take-up: Evidence from a National Survey in China

Yanyin Li, Yuan Cao, and Jiakun Zheng (RUC)

*discussed by Takau Yoneyama, Katsuhiko Nagai, Yoshiyuki Kuno, and Shinichi Yamamoto***14:15-14:40**

Health Improvement After Regular and Continuous Health Checkups

Takau Yoneyama, Katsuhiko Nagai, Yoshiyuki Kuno, and Shinichi Yamamoto (Tokyo Keizai University)

*discussed by Jiaxuan Zhou***14:40-15:05**

The Impact of public health Insurance on Labor Supply of Rural-urban Migrants in China: Further Discussion on the Role of Health

Jiaxuan Zhou (Central University of Finance and Economic)

*discussed by Xiao Han and Hanyang Wang***Concurrent Session 3D-医疗保险****主持人:** 周明, 教授, 中国人民大学统计学院**Zoom ID:** 87352903944**Passcode:** 294435**秘书:** 金菲**Link:** <https://us02web.zoom.us/j/87352903944>**13:00-13:25**

中国基本医疗保险制度效率对中老年劳动力供给的影响——基于健康与临界点视角的中介效应分析

作者: 朱铭来, 教授, 南开大学金融学院
 孙赫阳*, 博士研究生, 南开大学金融学院
 解莹, 硕士研究生, 南开大学金融学院
评阅人: 袁辉, 教授, 中南财经政法大学金融学院

13:25-13:50

生存预期对于中老年人商业医疗保险需求的影响——基于感性与理性视角

作者: 徐睿*, 博士研究生, 中央财经大学保险学院
 王晓军, 教授, 中国人民大学统计学院
 孟辉, 研究员, 中央财经大学保险学院
 周明, 教授, 中国人民大学统计学院

评阅人: 袁辉, 教授, 中南财经政法大学金融学院

13:50-14:15

医疗保险参保、居住证制度与流动人口市民化意愿——基于 2017 年全国流动人口动态监测数据

作者: 安超帆*, 博士研究生, 中央财经大学保险学院

评阅人: 陈璐, 教授, 南开大学金融学院

14:15-14:40

何以为家: 长期护理保险、照护模式与医疗费用支出

作者: 袁辉, 教授, 中南财经政法大学金融学院
 陈烁琦*, 博士研究生, 中南财经政法大学金融学院

评阅人: 陈璐, 教授, 南开大学金融学院

14:40-15:05

健康和老年人的工作能力——来自中日韩三国的比较研究

作者: 陈璐, 教授, 南开大学金融学院
 王婉莺, 博士研究生, 南开大学金融学院

评阅人: 周明, 教授, 中国人民大学统计学院

Concurrent Session 3E-保险公司运营

主持人: 黄枫, 副研究员, 上海财经大学经济学院

Zoom ID: 86873096951

Passcode: 710271

秘书: 李兴

Link: <https://us02web.zoom.us/j/86873096951>

13:00-13:25

考虑衍生品交易兼顾保险公司和再保险公司利益的最优投资——再保险策略

作者: 李梦婕*, 硕士研究生, 上海对外经贸大学统计与信息学院

评阅人: 刘子宁, 助理教授, 中央财经大学保险学院

13:25-13:50

“低利率”时代下海外寿险业资产与负债双端结构的演化——以美、日、德为例

作者: 吴锋, 副总经理, 中国人保资产管理有限公司投资研究部
 李骏, 博士后, 中国人保资产管理有限公司投资研究部
 王欣*, 资深研究员, 中国人保资产管理有限公司投资研究部

评阅人: 王丽珍, 副教授, 中央财经大学保险学院

13:50-14:15

社会责任与经营目标: 此消彼长还是协同促进? ——基于我国保险业的实证研究

作者: 王丽珍, 副教授, 中央财经大学保险学院
 张简荻*, 博士研究生, 中央财经大学保险学院
 刘子宁, 助理教授, 中央财经大学保险学院

评阅人: 王欣, 资深研究员, 中国人保资产管理有限公司投资研究部

14:15-14:40

论 IFRS17 新保险合同会计准则下的重大保险风险测试

作者: 李晓翀*, 中国财产再保险有限责任公司

评阅人: 黄枫, 副研究员, 上海财经大学经济学院

4. Session 4 (15:20-17:25)**Concurrent Session 4A-Risk Management 2**

moderated by Shih Chieh Bill Chang

Zoom ID: 89732044501**Passcode:** 315984**Sec:** Juexiang Sun**Link:** <https://us02web.zoom.us/j/89732044501>**15:20-15:45**

Firm Internationalization and Stock Price Crash Risk

Haehean Park, Yixue Duan and Jaicheng Zhao

*discussed by Xudong Zeng, Guanxia Zhu***15:45-16:10**

The n-player and mean-field game of optimal reinsurance and investment

Xudong Zeng, Guanxia Zhu (SUFE)

*discussed by Martin Eling, Rustam Ibragimov, and Dingchen Ning***16:10-16:35**

Time dynamics of cyber risk

Martin Eling, Rustam Ibragimov, and Dingchen Ning

*discussed by Sanjay Mansabdar, China Hussain Yaganti and Sankarshan Basu***16:35-17:00**

The impact of embedded location options on the hedging effectiveness of agricultural commodity futures contracts in India

Sanjay Mansabdar, China Hussain Yaganti and Sankarshan Basu (IIM)

*discussed by Gunther Kraut***17:00-17:25**

Epidemic and pandemic risk transfer solutions and options for public sector support

Gunther Kraut (Munich Re.)

*discussed by Haehean Park, Yixue Duan and Jaicheng Zhao***Concurrent Session 4B-Global Insurance Markets and Consumers**

moderated by Piotr Manokowski

Zoom ID: 89636183837**Passcode:** 873972**Sec:** Xingran Yu**Link:** <https://us02web.zoom.us/j/89636183837>**15:20-15:45**

ASEAN Preference over Insurer and Insurance Products - Myanmar, Vietnam and Indonesia

Soyoung Lim and Hongjoo Jung (SKKU)

*discussed by Yoichiro Fujii and Shuhei Nishizawa***15:45-16:10**

Cream Skimming and Technological Innovations in Insurance Market

Yoichiro Fujii and Shuhei Nishizawa (University of Tsukuba)

*discussed by Hideto Azegami***16:10-16:35**

Persisting Heterogeneity of Demand on Life Insurance in Japan: A study Using the Data in Pre-war Period

Hideto Azegami (TYG)

discussed by Lan Zou

16:35-17:00

The impact of subsidies on deductible choice in health insurance

Lan Zou (U. of St. Gallen)

*discussed by Jingxuan Ding, Xian Xu and Hong Zou***17:00-17:25**

Financial consumer protection via regulatory disclosure of consumer complaints

Jingxuan Ding, Xian Xu and Hong Zou

*discussed by Soyoung Lim and Hongjoo Jung***Concurrent Session 4C-Data Science and Insurtech****moderated by So Jung Park****Zoom ID:** 82120109045**Passcode:** 966147**Sec:** Wei Tang**Link:** <https://us02web.zoom.us/j/82120109045>**15:20-15:45**

Insurance Tariff Plans with Explainable Machine Learning Methods

Yingjie Huang and Lujia Jiang (Nankai U)

*discussed by Kai Chen***15:45-16:10**

A Comparative Study on the Effectiveness of Machine Learning Methods in Auto Insurance Fraud Identification

Kai Chen (Peking University)

*discussed by Ye Yin, Ruo Jia, and Shaoran Li***16:10-16:35**

Data-enriched Prediction of Insurance Risk

Ye Yin, Ruo Jia, and Shaoran Li (Peking University)

*discussed by Ruiyun Wanyan, Lingyan Suo***16:35-17:00**

Has InsurTech Changed the Insurance Industry? Empirical Evidence from China

Ruiyun Wanyan, Lingyan Suo

*discussed by Jaehun Choa and Kwangmin Jung***17:00-17:25**

Spatial dependency and socio-economic impacts on data breach risks: Nation-wide analysis in the U.S.

Jaehun Choa and Kwangmin Jung (Postech)

*discussed by Yingjie Huang and Lujia Jiang***Concurrent Session 4D- 养老保险****主持人:** 冯玉林, 讲师, 上海财经大学金融学院**Zoom ID:** 87352903944**Passcode:** 294435**秘书:** 金菲**Link:** <https://us02web.zoom.us/j/87352903944>**15:20-15:45**

我国保险公司参与养老市场的模式分析

作者: 董政*, 北京工商大学**评阅人:** 车辉, 副教授, 沈阳航空航天大学安全工程学院**15:45-16:10**

中国养老保险制度媒体宣传的地区差异及影响效果

作者: 金菲*, 博士研究生, 上海财经大学金融学院

粟芳, 教授, 上海财经大学金融学院

评阅人: 毛磊, 副教授, 中央财经大学保险学院**16:10-16:35**

社会养老保险立法: 逻辑依据、国际比较与经验启示

作者: 张宗良^{*}, 博士研究生, 中央财经大学保险学院
滕蕾, 博士研究生, 山东大学政治学与公共管理学院
评阅人: 冯玉林, 讲师, 上海财经大学金融学院

16:35-17:00

“助推”是否能提高商业养老保险需求? ——来自一个实地实验的证据

作者: 李璐桐^{*}, 硕士研究生, 中央财经大学保险学院
毛磊, 副教授, 中央财经大学保险学院
评阅人: 冯玉林, 讲师, 上海财经大学金融学院

17:00-17:25

布局“保险+医养”战略提升辽宁省养老保险第三支柱发展研究

作者: 周昀涵^{*}, 硕士研究生, 沈阳航空航天大学安全工程学院
车辉, 副教授, 沈阳航空航天大学安全工程学院
杨佳慧、刘苡瞳
评阅人: 金菲, 博士研究生, 上海财经大学金融学院

Ping An Property and Casualty Insurance Company of China Shanghai Branch

Ping An Property and Casualty Insurance Company of China (Shanghai Branch) (hereinafter referred to as "Ping An PCIC Shanghai Branch") is a secondary institution of Ping An PCIC in Shanghai, established in 1994. Since its establishment, the business scale of Ping An PCIC Shanghai Branch has been increasing year by year with healthy and steady development. Since 2010, the premium scale has consistently ranked first in Shanghai nonlife insurance market.

Ping An PCIC Shanghai Branch practiced the service concept of customer first, actively reformed and innovated, took customer service as the orientation. Its business scope covers all statutory property insurance business and international reinsurance business, including Automobile Insurance, Property Insurance, Engineering Insurance, Freight Insurance, Liability Insurance, Accident and Health insurance. In recent years, it developed many new coverage according with the market demand. The current number of insurance products has reached more than 200.

Adhering to compliance development and law-abiding operation, Ping An PCIC Shanghai Branch has established a good image in Shanghai with professional skills and excellent services, and has successively insured a large number of important projects with significant social benefits which are influential in Shanghai and even the whole country. In addition, with the outstanding market performance and service innovation, Ping An PCIC Shanghai branch won many honors in 2021, such as the "Golden Finance Annual Insurance Service Excellence Award" from "Shanghai Securities News", "Shanghai Insurance Industry Innovation Award of the year" from "Financial Weekly", Shanghai's Financial Innovation, Annual Grand Meeting Excellent Organization, Annual Innovation Industry Propaganda, Outstanding Individual, Outstanding Creator and many other brand reputation awards.

中国平安财产保险股份有限公司上海分公司

中国平安财产保险股份有限公司上海分公司（简称“平安产险上海分公司”）是中国平安财产保险股份有限公司在上海设立的二级机构，成立于 1994 年。自成立以来，平安产险上海分公司业务规模逐年攀升，发展健康稳健。数据显示，自 2010 年起，保费规模持续位居上海财产保险市场首位。

平安产险上海分公司践行客户至上的服务理念，积极改革创新，以客户服务为导向。公司经营业务范围涵盖车险、财产险、工程险、货运险、责任险及意外健康险等一切法定产险业务及国际再保险业务，近年又适时开发推出了多种符合市场需求的新险种，目前经营的险种已达 200 多个。

平安产险上海分公司坚持合规发展、守法经营，以专业的技能、优良的服务在上海地区树立了良好的形象，先后承保了一大批在上海地区、乃至全国有影响的、社会效益显著的重要项目。此外，凭借突出的市场业绩和服务创新，平安产险上海分公司在 2021 年斩获多项荣誉，荣获《上海证券报》“金理财年度保险服务卓越奖”、《理财周刊》“上海保险年度行业创新奖”、上海市金融创新奖、年度行业宣传大比武优秀组织奖、年度创新奖，优秀个人、优秀创作者等多项品牌美誉度大奖称号。

Thanks for Participation! 感谢参与!