

## Yu Fang

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### EDUCATION

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**Ph.D. Student** 9/2017-present

Temple University, Fox School of Business, Department of Risk, Insurance & Healthcare Management

**Master of Insurance** 9/2015-7/2017

Central University of Finance and Economics (CUFE), Department of Risk Management and Insurance

GPA: 3.83/4.5; Class rating: 3/35 (top 10%)

- Graduate Model Student of Academic Records: 2015, 2016

**Bachelor of Economics** 9/2011-7/2015

CUFE, Department of Risk Management and Insurance

GPA: 91.18/100; Class rating: 3/46 (top 10%)

- National Encouragement Scholarship (2/120): 2012, 2013, 2014
- Merit Student:2015
- Excellent Student of Comprehensive Quality,2<sup>nd</sup> Prize: 2014
- Model Student of Academic Records: 2013,2014

### Research Interests

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- Insurance Capital Structure
- Corporate Finance
- Insurance Demand and Insurance Economics

### PAPERS

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- Capital Structure Adjustment for Property-Liability Insurance Industry: Test of Financing Needs-Motivated Adjustment Framework, work in progress, 2019.
- The Impact of Tort Reform on U.S. Medical Malpractice Insurance Market Entry and Exit Behavior, work in progress, 2018, present at APRIA 2018.
- Managing Environmental Pollution Risk through “Environmental Liability Insurance + Private Equity Investment Fund”. *China Insurance*, 2016 (7).
- Can Regulators’ Transfer Improve the Regulatory Efficiency of the Insurance Market? working paper, present at: The 8<sup>th</sup> China Insurance Education Forum, 2015 (with Hua Chen and Xiaobo Hu)
- Review of Long-term Care System in Netherlands. *China Health Insurance*, 2015 (5), 68-70.

### RESEARCH

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- **Research Assistant** (Temple University) 9/2017-present
- **Lead Researcher:** Analysis and Optimization of the Pattern of Supplementary Injury Insurance in China (PICC Property and Casualty Company Ltd, Disaster Research Fund Project), 2016, grant (RMB: 10,000): led group research and write report
- **Member:** Optimization of Financing Structure and Actuarial Balance of New Rural Cooperative Medical System (Ministry of Education, Humanities and Social Science Project), 2015: data collecting and conduct empirical study

### WORK EXPERIENCE

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- **Teaching Assistant** (CUFE)

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| Insurance Economics (for undergraduate students)   | 3/2016-6/2016  |
| Advanced Risk Management (for graduate students)   | 9/2016-12/2016 |
| • <b>Intern</b> , Beijing Jiang Heng International Consulting Co.                          | 3/2016-10/2016 |
| ○ Member of the project “Strategic Planning of LianYungang City’s Financial Holding Group” |                |

## **SKILLS & LANGUAGES**

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- Microsoft Office, SPSS, STATA, EVIEWS, SAS, R
- English; Native Mandarin