

Jian Zhang

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EDUCATION

Fox School of Business, Temple University	Philadelphia, USA
Ph.D. in Business Administration, concentration in RMI	2017-2022
Research interest: Insurance Economics, Disaster Insurance	(Expected)
Faculty of Business, Lingnan University	Hong Kong, China
Master of Philosophy in Business, concentration in Finance and Insurance	2015- 2017
Jilin University	Changchun, China
Master of Science in Finance	2013-2015
Southwestern University of Finance and Economics	Chengdu, China
Bachelor of Science, Finance major	2009-2013
Bachelor of Arts, English major	

WORKING PAPERS

“Textual Analysis on P&C Insurers’ MD&As,” **Jian Zhang**, Supervised by Dr. Martin Grace,

- Job Market Paper
- This paper uses an unsupervised machine learning method to classify thematic contents in insurer’s Management Discussion and Analysis (MD&A) sections. Moreover, this study examines how these topics from MD&As are related to earnings management and various firm performance measures.

“Communication-Efficient Estimator for Linear Models with Distributed Data: Limiting Distribution and Its Approximation,” Cheng Yong Tang, Ziyang Yin, and **Jian Zhang**

- We develop a new efficient estimator for distributed computation and apply it with National Flood Insurance Program (NFIP) claim data.
- Under review. *Journal of Machine Learning Research*

“Saving, Insurance, and Self-protection for Increased Risk Aversion,” Jingyuan Li, Jianli Wang, and **Jian Zhang**

- This study derives a new condition for higher self-protection actions (actions that reduce the probability of risk occurrence) when the decision maker becomes more risk-averse (utility function is more “concave”).

PRESENTATIONS AND CONFERENCE

“Textual Analysis on P&C Insurers’ Disclosure” **Jian Zhang**,

WRIEC 2020 Virtual Conference

“Tort Reform and Single State Insurers,” **Jian Zhang**
APRIA 2018 Annual Conference, Singapore (August 2018)

“Tort Reform and Single State Insurers,” **Jian Zhang**
Presentation at CICRM 2018 Annual Conference, Baoding, China (July 2018)

“Saving, Insurance, and Self-protection for Increased Risk Aversion,” Jingyuan Li, Jianli Wang, and **Jian Zhang**,
APRIA 2017 Annual Conference, Poznan, Poland (August 2017)

TEACHING EXPERIENCE

Temple University 2021 Spring
Instructor,
Risk Financing (RMI 3505),
Online, synchronous undergraduate course for Risk Management majors.
Student feedback form score: 4.1/5

Baruch College 2020 Fall
Adjunct instructor,
The Measurement and Management of Credit Risk 1(FIN 9854),
The Measurement and Management of Credit Risk 2(FIN 9855),
Online, synchronous graduate course for Finance and Financial Risk Management programs.

Temple University 2019 Spring
Teaching Assistant, Actuarial Practice: Property and Liability (AS3596), 2018 Fall
Professor Randy Dumm 2018 Spring
• Facilitated insurance simulation activity mid-semester project
• Proctored and graded quizzes and exams

Lingnan University, 2016 Fall
Teaching Assistant, Property & Liability Insurance (RIM3351),
Professor Jingyuan Li
Corporate Finance (FIN2200),
Professor Jin Gao
• Proctored and graded quizzes and exams

Fox Ph.D. Summer Teaching Academy 2019 2019 May
Fox Online Teaching Certificate 2020 July

SELECTED AWARDS

2021 ICSA Applied Statistics Symposium Student Paper Award,
Seed Funding, 20th Young Scholar Interdisciplinary Forum, Fox School of Business 2018, \$700
Seed Funding, 17th Young Scholar Interdisciplinary Forum, Fox School of Business 2020, \$500
Excellent Undergraduate Award, SWUFE, 2013

INDUSTRY EXPERIENCE

Debt Capital Department, Northeast Securities, Beijing, China	2014 Aug– 2015 Feb
• Working as a member of the corporate bond underwriting team	
International Business Department, Da Hua CPAs, Beijing, China	2013 Dec– 2014 Feb
• Working as a member of the audit team	
HSBC Chengdu Branch, Chengdu, China	2013 Feb – 2013 Apr

CERTIFICATES AND SKILLS

R, Python
SOA P passed,
CFA Level 2 passed