# **CURRICULUM VITAE**

## PERSONAL INFORMATION

Name: Yujia SHAO Email: yujiashao@link.cuhk.edu.hk Address: Department of Finance, Chinese University of Hong Kong (CUHK), Shatin, NT, Hong Kong

EDUCATIONAL BACKGROUND			
•	PhD Candidate	Aug.2021-Present	
	Department of Finance, CUHK Business School, Hong Kong, China		
•	Master of InsuranceSchool of Insurance, CUFE, Beijing, ChinaGPA:4.13/4.5Rank: 1/53	Sept.2019-Jun.2021	
•	Bachelor of EconomicsSchool of Insurance, CUFE, Beijing, ChinaGPA:4.09/4.5Rank: 2/57	Sept.2015-Jun.2019	

# **Research Experience**

- National Natural Science Foundation of China Study on the welfare effect and policy optimization of the integration of basic medical insurance system for urban and rural resident Nov.2019-present Responsible for the sub-project: Empirical Analysis of Welfare Change.
- Ministry of Education, Humanities and Social Sciences Project: Study on the welfare change of the integration of basic medical insurance system for urban and rural residents Sept.2019-present Responsible for the sub-project: The Impact of Health Insurance on Parents' Educational Expectation
- Undergraduate Level Textbook: Insurance Economics Jun.2019-Aug.2019
  Responsible for drafting Chapter 4: Insurance Demand( II ) and Chapter 5: Insurance Pricing

# **TEACHING AND WORKING EXPERIENCE**

•	School of Insurance, CUFE, Beijing, China	Sept.2020-Dec.2020
	Teaching assistant in Advanced Risk Management (Graduate Level) Duties include correcting assignments and test papers, also responsible for stu	dents Q&A.
•	Swiss Reinsurance Company Ltd, Beijing Branch, China Intern of property team Responsible for data processing, renewal related work, and writing research re	Jan.2019-Feb.2019
•	PICC, Foshan Branch, Guangdong Province, China Intern of P&C department Responsible for consolidating policies and writing insurance product design re	July.2017-Aug.2017

# PAPER SUBMITTED AND IN PREPARATION

• The Impact of Directors' and Officers' Insurance on the Corporate's Capital Structure of Public Companies in China. Working Paper

- Research on Asymmetric Information in Basic Medical Insurance of Urban and Rural Residents, Master's Thesis.
   June.2021
- Could the Basic Medical Insurance System Affects Parents' Educational Expectations? —Evidence from Chinese Rural Household Data in CFPS, with Hua CHEN and Jing ZHAO, Financial Economics Research(CSSCI). Nov.2020
- Business Diversification Motivations of P&C Insurers—Heterogeneity Analysis Based on Corporate Characteristics, with Hua CHEN and Lizhen WANG, Insurance Studies(CSSCI, Top journal in the field of insurance in China).
  Aug.2020
- A Research of New-Energy Vehicle Insurance Product Based on the Analysis of Hybrid Vehicle, with four other students, Disaster Fund Project of PICC. May.2016- Sept.2017

### **CONFERENCE PRESENTATION**

The 11<sup>th</sup> China Forum for Risk Management and Actuarial Science, Xiamen, China Nov.2020
 Presented the paper Could the Basic Medical Insurance System Affects Parents' Educational
 Expectations? —Evidence from Chinese Rural Household Data in CFPS and won the second prize

### CAMPUS ACTIVITIES

- The 3rd "Because of you" Innovation and Entrepreneurship Competition May.2017 Through SWOT analysis and 4P analysis, analyzing feasibility, marketing strategy of the online borrowing platform project.
   Won the excellent award of Beijing-Tianjin-Hebei region
- *The 14<sup>th</sup> "Challenge Cup" Entrepreneurship Competition, CUFE Jun.2016* Designing online borrowing platform for some expensive yet not-frequently-used articles in real life. Won the third prize
- *Voluntary Work: Sun Village, Beijing Children's Hospital, National Library* 2015-2018 Assisting farmers harvest their crops, providing guidance and consultation service for children parents, organizing books

#### **RESEARCH SKILLS**

- Language: English (TOEFL:105), Chinese (Native), Yunnan dialect (Native)
- **Programming:** Stata, R, SPSS, Python
- Graduation Record Exam: 325+3.5

#### SCHOLARSHIP AND AWARDS

•	Outstanding Graduates of Beijing, Beijing Municipal Education Commission	Jul.2021
٠	National Scholarship, Ministry of Education of China	Nov.2020
•	First Prize of Graduate Academic Scholarship, CUFE	Nov.2020
•	Academic Scholarship for New Graduate Students, CUFE	Oct.2019
•	Comprehensive Development Scholarship for two times, CUFE	2017-2018
•	Academic Excellence Scholarship for three times, CUFE	2016-2018