

Junhao Liu

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Discipline of Finance, The University of Sydney Business School
The University of Sydney NSW 2006

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Current Position

Postdoctoral Research Associate, University of Sydney 2019-present

Education

Ph.D. in Risk and Insurance, University of Wisconsin–Madison 2014-2019

- Dissertation: “Policy Form and Rate Regulation in the Property-Liability Insurance Market”

M.S. in Mathematical Statistics, University of Cambridge 2011-2012

B.S. in Statistics and Mathematics (First Class Honors), University of Hong Kong 2008-2011

SOA/CAS Actuarial Exams: P/1, FM/2, MFE/3F, 3L

Research Interests

Consumer Finance, Economics of Regulation, Risk Management and Insurance

Publications

“[Medicaid and Long-Term Care: The Effects of Penalizing Strategic Asset Transfers](#)”

with Anita Mukherjee (*Journal of Risk and Insurance*, forthcoming)

“[Building Financial and Health Literacy at Older Ages: The Role of Online Information](#)”

with Hessam Bavafa and Anita Mukherjee (*Journal of Consumer Affairs*, 2019)

Working Papers

“[Compliance Costs of Contract Regulation](#)” with Ty Leverty

“[Does Technology Adoption Save Regulatory Compliance Costs?](#)” with Ty Leverty

Research in Progress and Other Work

“[Understanding and Overcoming Confusion in Consumer Mortgage Decisions](#)” with Sol Chung, Julie Agnew, Hazel Bateman, Christine Eckert, Fedor Iskhakov, and Susan Thorp

“[Elections and Insurance Rate Regulation](#)” with Ty Leverty

“[Reverse Mortgages](#)” with J. Michael Collins and Anita Mukherjee

- Entry prepared for the Encyclopedia of Gerontology and Population Aging (section: Social Security and Pension Systems), published by Springer, March 2019.

Teaching

Teaching Assistant, RMI 300 Principles of Risk Management 2018-2019

- Core course for the Risk Management and Insurance major

- Developed weekly in-class exercise, homework, and exam questions

Lecturer, ACT SCI 300 Actuarial Science Methods I	2017
- University-wide Exam P (Probability) review course	
- Developed the syllabus, lecture notes, weekly in-class and homework exercises	
Head Teaching Assistant, GEN BUS 306 Business Analytics I	2017
- Core course on analytical skills for business undergraduates	
- Planned weekly discussion sections and coordinated fellow TAs in teaching	
Teaching Assistant, GEN BUS 306 Business Analytics I (Five Semesters)	2015-2017
- Received Dean's letter of recognition for designing and implementing an auto-grading system of case projects for 600+ students each semester	
- Developed weekly discussion sections and taught 500+ students in 5 semesters	

Presentations

World Risk and Insurance Economics Congress (WRIEC)	2020
The University of Sydney Finance Discipline Brownbag	2020
Pensions, Retirement and Ageing seminar, CEPAR-UNSW Sydney	2019
Research School of Economics, Australian National University, Canberra	2019
EALE-The Geneva Association Joint Seminar, Milan	2019
JCA/FLEC Research Symposium, Washington, D.C.	2019
Southwestern Finance Association Conference, Houston	2019
Department of Economics, University of Wisconsin–La Crosse	2018
Wisconsin School of Business, University of Wisconsin–Madison	2018
American Risk and Insurance Association (ARIA) Annual Meeting, Chicago	2018
APRIA-IRFRC Joint Conference Joint Conference, Singapore	2018
Ph.D. Student Research Symposium, University of Georgia	2018

Referee Service & Conference Participation

Referee, Journal of Pension Economics and Finance	
Ad hoc Referee, The Journal of the Economics of Ageing	
Invited Participant, FMA Doctoral Student Consortium	2018
Annual CEAR-Huebner Summer Risk Institute, Georgia State University	2017
Invited Participant, Price Theory Summer Camp, University of Chicago	2016

Research Assistance & Undergraduate Research

Research Assistant for Professor Anita Mukherjee, Wisconsin School of Business	2017-2019
Research Assistant for Professor Peng Shi, Wisconsin School of Business	2015
Project Manager, Research in Industrial Projects for Students, Institute for Pure and Applied Mathematics, University of California, Los Angeles	2010

Honors, Fellowships, & Scholarships

Distinguished Teaching Award, Wisconsin School of Business	2016
Robert Bruce Wisconsin Distinguished Graduate Fellowship, UW–Madison	2014
Finalist, S. T. Yau College Student Mathematics Contest (among top 12 undergraduate students in mathematics in China)	2014

Industry Experience

Actuarial Consulting Analyst, Milliman Inc., Shanghai, China 2013-2014

- Conducted more than 20 consulting projects on auto-insurance pricing and risk segmentation, insurance reserve modeling, health insurance experience study and portfolio review in Greater China, Southeast Asia, and the U.S.

Last updated: August 06, 2020