

Yinan YING

SEK 203/11, Institute of Insurance and Risk Management
8 Castle Peak Road, Lingnan University, Hong Kong

🌐 Website: <https://yinanying.weebly.com> | ✉ Email: yinanying@ln.edu.hk | 📞 Cell: (852) 69960803

EMPLOYMENT

Research Assistant Professor, Institute of Insurance and Risk Management, Lingnan University
2023.08 - current

EDUCATION

Ph.D. Economics, University of Hong Kong	2017.09 - 2023.07
M.S. Economics, University of Bath	2014.09 - 2015.07
B.A. Economics, Henan University	2010.09 - 2014.07

FIELDS OF INTEREST

Primary: Public Economics, Insurance and Risk Management
Secondary: Demographic Economics, Gender Economics, Household Finance

WORKING PAPERS

“Deferred annuities with gender-neutral pricing: Benefitting most women without adversely affecting too many men” (with S.-H. P. Lau), March 2023. *R&R at Journal of Economic Dynamics and Control*.

– *Summary: The trend of the political quest for gender equality has led to the prohibition of using gender information in pricing annuities, resulting in a loss of market efficiency. We propose a potential solution to solve this problem by offering deferred annuities to buyers at their earlier ages.*

“Banning gender-based pricing in a mandatory annuity program with partial waiver may unintentionally lead to advantageous selection” (with S.-H. P. Lau and Q. Zhang), August 2023. *Under review*.

– *Summary: Mandatory purchase is a standard solution to adverse selection in insurance markets. This paper revisits this solution in a mandatory public annuity program by providing two counter-examples.*

“Uniqueness of equilibrium when the annuity payout level and annuitization choices are mutually dependent” (with S.-H. P. Lau and Q. Zhang), June 2023. *Under review*.

– *Summary: It is generally difficult to prove the uniqueness of the equilibrium annuity price because of the mutual dependence between annuitization choices and the annuity price. This paper provides a sufficient condition on the buyers’ risk types that leads to the unique equilibrium.*

“How do households hedge against the environmental regulation risk? Evidence from China” (with X. Chen and Y. Zhang), March 2023.

– *Summary: Environmental regulations achieve better environmental quality, but unintentionally engender some risks to workers in polluting sectors. This paper provides theoretical and empirical evidence that polluting-sector households hedge against environmental regulation risks by increasing insurance purchases but decreasing savings.*

“Introducing a gender-neutral public annuity program to help female retirees”, July 2023.

– *Summary: This paper evaluates a policy that has the potential to address the issue of higher poverty rates among older women: introducing a gender-neutral public annuity program in a defined contribution pension scheme.*

SELECTED WORKS IN PROGRESS

“Refundable annuities help poor retirees” (with S.-H. P. Lau and Q. Zhang)

“Information asymmetry and government expropriation: Theory and evidence from political risk insurance market” (with Y. Zhang)

“Cross-border retirement” (with Q. Zhang)

SELECTED CONFERENCES AND SEMINAR PRESENTATIONS

2023 Asian Meeting of the Econometric Society, Tsinghua University

2022 Asian Meeting of the Econometric Society, Keio University and University of Tokyo

2022 Asian Meeting of the Econometric Society, Chinese University of Hong Kong

2022 Royal Economic Society Annual Conference, University of Warwick

2022 ASSA Annual Meeting (poster)

2021 HCEO-CEP-CREC Summer School, Hong Kong University of Science and Technology

TEACHING EXPERIENCE

Lecturer, Financial Management Fall 2023

Lecturer, International Financial Management Fall 2023

Teaching Assistant, Economics of Population Changes Fall 2021, Fall 2020, Fall 2019

Certificate of Teaching and Learning in Higher Education Jan 2019

GRANTS, FELLOWSHIPS AND AWARDS

Postgraduate Scholarship and Research Assistantship HKU 2017-current

Research Postgraduate Student Representative (Econ Area) HKU 2019, 2020

Excellent Graduating Student Henan University 2014

Excellent Student Henan University 2011, 2012, 2013

University Scholarship Henan University 2012, 2013

SERVICE

Student Coordinator, HKU Economics Ph.D. Recruitment Camp 2020

SKILLS

Languages: Chinese (native), English (fluent)

Computer: LaTeX, Matlab, Stata, Python (intermediate)