

# Yizhou Jin

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## Academic Appointments

University of Toronto

*Assistant Professor, 2022 –  
Rotman School of Management, UTSC, and Department of Economics*

University of California, Berkeley

*Gilbert Center Postdoctoral Fellow and Visiting Scholar, 2019 – 2022  
Haas School of Business and Department of Economics*

## Education

Ph.D. Business Economics, Harvard University, 2019.

A.M. Economics, Harvard University, 2016.

B.A. Economics and Mathematics, *Departmental Citation and Valedictorian*, University of California, Berkeley, 2011.

## Research

### RESEARCH SUMMARY

I am an economist trained in empirical industrial organization. I study how data and AI technologies generate useful information in imperfect markets, and the mechanisms through which they create and distribute economic value. I focus on applications in insurance and digital platforms. I specialize in structural modeling, field experiments, and independent collaboration with firms.

### WORKING PAPERS

Buying Data from Consumers: The Impact of Monitoring in U.S. Auto Insurance  
(*corresp. author* | *w/ Shosh Vasserman* | *NBERSI IO/Digitization, QME, FTC Micro, R&R Journal of Political Economy*)

How to Prevent Traffic Accidents: Moral Hazard, Inattention, and Behavioral Data  
(*corresp. author* | *w/ Thomas Yu* | *NBERSI Digitization*)

AI Training for Online Entrepreneurs: An Experiment with Two Million New Sellers on an E-commerce Platform  
(*corresp. author* | *w/ Zhengyun Sun* | *NBER Economics of AI, EC, World Bank Blog, #AEARCTR-0006725*)

Information Acquisition and the Return to Data: Evidence from Firms on an E-commerce Platform  
(*w/ Zhengyun Sun*)

*Data usage agreement contact: carolina\_harvey@harvard.edu*

## WORK IN PROGRESS

Market Concentration and Polarization: Evidence from Twitter

Higher Cost and Higher Markups: Uncertainty and Competition in Michigan's Auto Insurance Market

## OTHER WRITINGS

Privacy Regulations and Information Collection in the U.S. Insurance Industry: A Brief History

Moral Hazard in Auto Insurance: an Overview

## Invited Seminars and Presentations

- Scheduled University of Wisconsin at Madison, North American Winter Meeting of the Econometric Society  
 2022-2023 American Risk and Insurance Association Annual Meeting, University of Mississippi  
 2021-2022 NBER Summer Institute (Digitization), NBER-AIEA Conference on Innovation and Entrepreneurship, NBER Economics of AI, NBER Insurance Fall Meeting  
 2020-2021 Caltech (Econ), New York University (Stern Econ), University College London (Marketing), University of Toronto (Rotman Strategy & Econ), National University of Singapore (Econ), PKU School of Economics, University of Connecticut (Law School)\*, Advances with Field Experiments conference\*, CODE@MIT 2020\*, World Bank\*, HKUST\*  
 2019-2020 NBER Summer Institute (Digitization and Industrial Organization Joint Session), Yale Cowles Summer Conference (Structural Micro), LHA Annual Digital Economy Conference, Annual Conference of the European Association for Research in Industrial Economics (EARIE), Quantitative Marketing and Economics Conference (Wharton), Cornell University (Econ), Annual NABE Tech Economics Conference (TEC2019), London School of Economics and Political Science (Econ), Competition and Markets Authority (U.K.), UC Berkeley (Econ), Stanford University (GSB/Econ), Berkeley-Stanford IO Fest, NBER Spring Workshop (Financial Economics in Insurance), EC '20\*, MaCCI EPoS IO Seminar\*  
 2018-2019 NBER Productivity Seminar, Harvard University (HBS Digital Initiative), Harvard University (HBS EM Unit), Georgetown University (MSB SEEP Unit), University of Chicago (Booth Microeconomics), UC Berkeley (Haas EAP), Penn State (Econ), University of Maryland (Econ), Northeastern University (Finance Unit), Cornerstone, Analysis Group, AQR Capital, Lyft, Uber ATG, Toulouse/LHA Privacy and Data Governance Conference, Chinese Economists Society North America Conference, Harvard University (Econ)  
 2015 Chinese Academy of Social Sciences, Reserve Bank of Australia  
 2014 Jerusalem Summer School of Economics  
 \* presented by coauthor

## Teaching Experience

Sophomore Tutorial, *Information Problems in Financial Markets*, Harvard College, 2015

Econ 199, Independent Studies, UC Berkeley, 2019

Berkeley IO Student Seminar, UC Berkeley, 2019-2020

## Professional Activities and Services

Referee *Journal of Political Economy*, *Quarterly Journal of Economics*, *Review of Economic Studies*, *American Economic Review: Insight*, *American Economic Journal: Policy*, *Review of Economics and Statistics*, *Journal of Public Economics*, *Journal of the European Economic Association*, *Management Science*, *Marketing Science*, *Journal of Marketing Research*

Discussant NBER Insurance Fall Meeting (2021)

2021 Individual Contributor, Twitter Inc., San Francisco

2021 Program Committee, 2021 ACM Conference on Economics and Computation (EC'21)

2021 Co-organizer, 2021 Berkeley-NHH Conference in Applied Economics

2020 Program Committee, 2020 ACM Conference on Economics and Computation (EC'20)

2019 Co-organizer, Berkeley-Stanford IO Fest

2019 Organizer, UC Berkeley IO Lunch

2019 Research Science Affiliate, Lyft Inc, San Francisco

2018 PhD Fellow and Founding Member, Luohan Academy, Hangzhou

2018 Organizer, Harvard IO Lunch

2016 Visiting Scholar, Reserve Bank of Australia Research Division, Sydney

2015 Research Fellow, Ant Financial, Hangzhou

2015 Research Affiliate, Top US auto insurer

2015 PhD Fellow, JP Morgan Chase Institute, Washington, DC

2015 Research Fellow, Alibaba, Hangzhou

2011 Technology Investment Banker, Citigroup / Houlihan Lokey, San Francisco

## Awards and Honors

2019 LHA Research Grant (70,000 USD)

2018 Harvard Dissertation Completion Fellowship (36,000 USD)

2018 Geneva Association Research Grant "Big Data in Insurance" (10,000 CHF)

2015 Research Grant, Harvard Fairbank Center for Chinese Studies (3000 USD)

2017 Baker Library Research Grant (22,000 USD)

2014-19 Harvard Economics and HBS Travel & Research Grant (8,000 USD)

2013-18 Doctoral Fellowship, Harvard Business School (296,000 USD)

2011 Economics Departmental Citation (top honors student), UC Berkeley

2011 Earl Rolph Memorial Prize (top undergraduate thesis), UC Berkeley

## Other Qualifications

Languages: Chinese and English

Coding: R, SQL, Stan, Python, Matlab, STATA, SAS, Latex/Lyx