

# Qilin ZHANG

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## Employment

Lecturer of Economics, The Hong Kong Polytechnic University (PolyU), 2025.07-now

Research Assistant Professor of Economics, PolyU, 2022.07-2025.06

Post-doctoral Fellow, HKU Business School, University of Hong Kong, 2020.08-2022.06

Research Assistant, Faculty of Business, Hong Kong Polytechnic University, 2012-2014

## Education

Ph.D. in Economics, University of Hong Kong (HKU), 2020

B.A. (2009) & M.A. (2011) in Economics, Harbin Institute of Technology

## Teaching Experience

- Global Economic Environment for Management (Master, MBA), PolyU
- Intermediate Macroeconomics (undergraduate), PolyU
- Economics of Population Changes (undergraduate), Teaching Assistant, HKU
- Development Economics (Master), Teaching Assistant, HKU

## Research Interests

Insurance Economics and Annuities, Marriage Market, Applied Economics, Machine Learning

## Selected working papers and publications

- “Green BITs” (with X. Chen, S. Li and Y. Zhang)
- “Competitive borrowings in marriage squeezes” (with Y. Zhang)
- “Pricing the surrender option in deferred annuities from a welfare perspective: Subsidy or surcharge?” (with S.-H. P. Lau and Y. Ying)
- “Mandated annuitization, gender-neutral pricing, and the possibility of negative correlation between risk type and purchase level” (with S.-H. P. Lau, Y. Ying), submitted
- “Heterogeneous early health signals and deferred annuities” (with S.-H. P. Lau), R&R at *Economic Theory*
- “Uniqueness of equilibrium with survival probability heterogeneity and endogenous annuity price.” (with S.-H. P. Lau and Y. Ying), *Insurance: Mathematics and Economics*, 2024, 119, 146-156.
- “Severity reduction and private market distortion effects of voluntary and mandatory public annuity plans.” (with S.-H. P. Lau), *Macroeconomic Dynamics*, 2024, 28(2), 403-425.
- “A common thread linking the design of guarantee and nonescalating payments of public annuities.” (with S.-H. P. Lau), *Journal of Risk and Insurance*, 2023, 90(3), 703-742.

**Conference Presentations:** The 15th annual China Conference on Insurance and Risk Management (CCIRM 2025), Urumqi, China; 2024 Asian Meeting of the Econometric Society, Hangzhou; 2024 Asian Finance Association Annual Conference (as a discussant), Macau; 2022 American Risk and Insurance Association annual meeting (virtual); 2022 Australasia Meeting of the Econometric Society (virtual); 2022 Asian Meeting of the Econometric Society in China (virtual); 29<sup>th</sup> (2021) Colloquium on Pensions and Retirement Research (virtual); 2021 Asian Meeting of the Econometric Society (virtual); 2021 AEA annual meeting (poster session, virtual); 2020 The

Delhi Winter School of the Econometric Society (virtual); 2020 AEA annual meeting (poster session), San Diego; 2019 Asia Meeting of the Econometric Society, Xiamen; 2018 AEA annual meeting (poster session), Philadelphia; 2017 Asian Meeting of the Econometric Society, Hong Kong; 2016 The 6th Xiamen University International Workshop on Experimental Economics, Xiamen; 2013 North-America ESA Conference, Santa Cruz.

### **Grants, Awards and Others**

- Start-up Fund, PolyU, 2023-2025
- GRF/ECS Incentive Award, PolyU, 2023, 2024
- Award of FB Research Productivity Reward Scheme for Non-UTD Journal Publications, PolyU, 2024
- Certificate in Machine Learning and AI with Python, Online Program from Harvard University (2024)

**Referees:** Upon request

Last updated: July 2025