

Yizhou Jin

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Academic Appointments

Economics Department and Haas School of Business, University of California, Berkeley

Gilbert Center Postdoctoral Fellow 2019 – .

Reference: Ben Handel, Jonathan Kolstad, Steve Tadelis

Education

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

Dissertation Title: “Essays in Industrial Organization and the Digital Economy”.

Committee: Ariel Pakes (chair), Nathan Hendren, Robin Lee, Dennis Yao, Leemore Dafny

A.M. Economics, Harvard University, 2016.

B.A. Economics and Mathematics, *Summa Cum Laude*, University of California, Berkeley, 2011.

Departmental Citation and Valedictorian

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 as well as the design of pricing and matching mechanisms. I specialize in structural modeling, field experiments, and independent collaboration with firms.

WORKING PAPERS

How to Prevent Traffic Accidents: Moral Hazard, Inattention, and Behavioral Data

(*first author* | *Primary JMP* | *w/ Thomas Yu*)

Buying Data from Consumers: The Impact of Monitoring in U.S. Auto Insurance

(*first author* | *Secondary JMP* | *w/ Shosh Vasserman* | *NBERSI IO/Digitization, QME, FTC Micro*)

Lifting the Online Growth Barrier: Evidence from an Entrepreneur Training Experiment with Two Million Online Businesses (*w/ Zhengyun Sun* | *EC '20, 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

Traffic is King: Keyword Dynamics and Informational Entry Barrier (*w/ Zhengyun Sun*)

Counterfeits or Obfuscation? (*w/ Jie Bai and Daniel Xu*)

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

The Platform Advantage in the Digital Age: A Practical Approach (in preparation)

Invited Seminars and Presentations

Scheduled Berkeley-NHH Conference in Applied Economics, Dartmouth College (Econ), CODE@MIT 2020*

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*, Advances with Field Experiments conference*, MaCCI EPoS IO Seminar*

2018-2019 NBER Productivity Seminar, Harvard University (HBS Digital Initiative), Harvard University (HBS EM Unit), Georgetown University (MSB SEEPP 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 IO/Devo)

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 Review of Economic Studies, Review of Economics and Statistics, Management Science, Journal of Marketing Research

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, Top US transportation company

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