

# Yizhou Jin

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## Academic Appointments

University of Toronto

*Assistant Professor, 2022 –*

*Rotman School of Management, UTSC Department of Management, and Department of Economics*

University of California, Berkeley

*Gilbert Center Postdoctoral Fellow, 2019 – 2022*

*Haas School of Business and Department of Economics*

## Education

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

*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, *Departmental Citation and Valedictorian*, University of California, Berkeley, 2011.

## Research

### RESEARCH SUMMARY

I specialize in empirical industrial organization and information economics. My research examines how the commercialization of data and AI technologies shapes information asymmetry (between firms and consumers, and across firms) and the implications for competition, contracting, and consumer welfare. I focus on applications in the insurance and digital platform sectors. My methods combine economic theory with causal inference, leveraging administrative datasets, structural econometrics, field experiments, and modern computing.

### PUBLISHED OR ACCEPTED

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

*(lead author | w/ Shosh Vasserman | NBERSI IO/Digitization, QME, FTC Micro, Journal of Political Economy - Conditionally Accepted)*

Competing under Information Heterogeneity: Evidence from Auto Insurance

*(w/ Marco Cosconati, Yi Xin, and Fan Wu | extended abstract published in EC '25, SITE, NBERSI IO, Review of Economic Studies - Accepted)*

## WORKING PAPERS

*Insurance*

Re-examining Moral Hazard in Risky Driving: New Evidence from Behavioral Data in Auto Insurance  
(extended abstract published in EC '23; NBERSI Digitization)

How to Prevent Traffic Accidents: AI and the “First-Best” Insurance Contracts  
(lead author | w/ Thomas Yu)

*Digital Platforms*

Entry and Advertising on Digital Platforms: Evidence from a Large E-Commerce Platform  
(lead author | w/ Zhengyun Sun | Utah WBEC 2024)

AI Training for Online Entrepreneurs: Evidence from a Large E-Commerce Experiment  
(lead author | w/ Zhengyun Sun | NBER Economics of AI, World Bank Blog, #AEARCTR-0006725)

Digital Platforms as Data Vendors: Evidence from a Large E-commerce Platform  
(lead author | w/ Zhengyun Sun)

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

## WORK IN PROGRESS

Robust Estimation of Multi-dimensional Unobserved Heterogeneity: The Case of Insurance

Misinformation as a Lemon Problem: Adverse Selection on Twitter

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

## Invited Conference and Seminar Presentations

*Conferences*

- 2025-2026 Allied Social Science Associations (ASSA) Annual Meeting, International Industrial Organization Conference (IIOC), NBER Insurance Spring Meeting (discussant), Econometric Society (ES) World Congress\*, Association for Computing Machinery Conference on Economics and Computation (ACM EC)\*, National Bureau of Economic Research (NBER) Summer Institute (SI) Industrial Organization (IO)\*
- 2024-2025 Stanford Institute for Theoretical Economics (SITE) Market Failure and Public Policy Session\*, ASSA Insurance Session, ASSA IO Session\*, Southern California Conference in Applied Microeconomics (SoCCAM)\*
- 2023-2024 Utah Winter Business Economics Conference, ASSA IO Session (discussant)
- 2022-2023 American Risk and Insurance Association (ARIA) Annual Meeting, North American Winter Meeting of the Econometric Society, IIOC, ASSA IO Session, ACM EC, “Experience ratings in insurance markets” Workshop by the Bank of Italy and the Italian Insurance Supervisory Authority (IVASS)
- 2021-2022 NBER SI Digitization, Asian Innovation and Entrepreneurship Association (AIEA)-NBER Conference on Innovation and Entrepreneurship, NBER Economics of AI Meeting, NBER Insurance Fall Meeting
- 2020-2021 Advances with Field Experiments conference\*, CODE@MIT,
- 2019-2020 NBER SI Digitization and Industrial Organization Joint Session, Yale Cowles Summer Conference Structural Micro Session, Luohan Academy (LHA) Annual Digital Economy Conference, Annual Conference of the European Association for Research in Industrial Economics (EARIE), Quantitative Marketing and Economics Conference (Wharton), Annual National Association for Business Economics (NABE) Tech Economics Conference, Berkeley-Stanford IO Fest, NBER Spring Workshop in Financial Economics in Insurance, ACM EC\*

2018-2019 Toulouse/LHA Academy Privacy and Data Governance Conference, Chinese Economists Society North America Conference

#### *Seminars*

2025-2026 University of Connecticut (Law School), University of North Carolina Chapel Hill Economics, The Chinese University of Hong Kong

2024-2025 University of Utah Business School, Boston University, Stony Brook University Economics\*, Penn State Economics\*, Western University, University of Wisconsin Madison Business School, University of Maryland Economics\*, Cornell University Economics\*, University of Rochester Simon School of Business\*, University of Virginia Economics\*, Yale Economics\*

2023-2024 Federal Trade Commissions Bureau of Economics Seminar, University of Pennsylvania Economics\*, John Hopkins University Economics\*, University of California Davis Economics\*, Hong Kong University of Science and Technology Economics (HKUST)\*, Hong Kong University Economics\*, Chinese University of Hong Kong Economics\*, University of North Carolina Chapel Hill Economics\*

2022-2023 Bank of Canada, Queen's University Smith Business School, University of Wisconsin at Madison Business School, University of Mississippi Business School, Caltech Economics, University of California Los Angeles (UCLA) Anderson Strategy Department

2020-2021 New York University Stern School of Business Economics, University College London Business School, University of Toronto Rotman School of Management Strategy Unit and UTSC, National University of Singapore Economics, Peking University School of Economics, University of Connecticut Law School\*, HKUST\*, World Bank\*

2019-2020 Cornell University Economics, London School of Economics and Political Science Economics, U.K. Competition and Markets Authority, University of California Berkeley Economics, Stanford University Graduate School of Business and Economics Joint Seminar, Mannheim Centre for Competition and Innovation / European Network for Economic and Social Policy Analysis (MaCCI EPoS) IO Seminar\*

2018-2019 NBER Productivity Seminar, Harvard Business School Digital Initiative, Harvard Business School Entrepreneurial Management Unit, Georgetown University Business School SEEPP Unit, University of Chicago Booth School of Business Microeconomics Unit, University of California Berkeley Haas School of Business EAP Unit, Penn State University Economics, University of Maryland Economics, Northeastern University Business School Finance Unit, Cornerstone Inc., Analysis Group Inc., AQR Capital, Lyft Inc., Uber ATG Unit

2015 Chinese Academy of Social Sciences, Reserve Bank of Australia

\* presented by coauthor

## Teaching

2023- Technology and Strategy, UToronto [avg score 4.8/5]

2022- International Corporate Strategy, UToronto [avg score 4.6/5]

2022- Strategic Management I, UToronto [avg score 4.2/5]

2019 Independent Studies, UC Berkeley [5/5]

2015 Sophomore Tutorial, *Information Problems in Financial Markets*, Harvard College [4.2/5]

## Advisees and Placements

**UToronto PhD** Andrew Paulley (committee member)

**UToronto Undergrad** Ishaan Gupta (Thesis advisor, *family office*); Jacob Kyi (*Studienstiftung*); Yiming Zhong (*Private Equity*); Hannah Zeyu Zhang (*MIT Master*); Frank Vergara (Samsung); Naomi Dong (Deloitte); Patrick Wei (*Yale SOM MBA*); Giada Rosa Bernardins (*Esade Barcelona MBA*)

**CDL Risk** Birdseyeview Technology (£250K Seed); Cooper Pet Care (€600K Seed); Federato (\$15M Series A); iink Payments (\$6M Seed); Protosure (\$3M Seed)

## 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, American Economic Journal: Micro, Review of Economics and Statistics, Journal of Public Economics, Journal of the European Economic Association, RAND Journal of Economics, Journal of Economic Behavior and Organization, Management Science, Marketing Science, Journal of Marketing Research

Discussant NBER Insurance Fall Meetings (2021, 2025), ASSA (2024), IIOC (2022, 2025)

2022- Department of Management junior recruiting committee

2022- Rotman EAP Seminar co-organizer

2023 Rotman Strategy Brownbag Organizer

2023- Department of Management award committee

2024 Department of Management EDI committee

2024 Visitor, Caltech Economics Department

2026 Program Committee, 2026 ACM Conference on Economics and Computation (EC'26)

2023 Program Committee, 2023 ACM Conference on Economics and Computation (EC'23)

2021 Individual Contributor and Data Science Lead, 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 Founding 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, Palo Alto & San Francisco

2009 Technology Investment Banker, Houlihan Lokey, San Francisco

## Awards and Honors

- 2025 Linde Institute Research Grant\* (20,000 USD)
- 2024 TD-MDAL Research Grants (7,000 CAD)
- 2023 SSHRC Cluster Funding (10,000 CAD)
- 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

\* by co-author for co-authored project

Citizenship: Chinese citizen & Canadian permanent resident