

Niklas Haeusle

Born on August 29, 1997 in Donaueschingen, Germany

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CV Version: August 2023

PROFILE SUMMARY

Niklas Haeusle is a PhD candidate at the University of St. Gallen and a project manager at the Institute of Insurance Economics (IVW-HSG). His research interests lie at the intersection of technology and finance, with a primary focus on decentralized finance and insurance. He has been recognized for his contributions to the field, including winning the HSG Impact Award for his work on improving blockchain-based crop insurance for smallholder farmers in developing nations.

EDUCATION

- **University of St. Gallen (HSG)** St. Gallen, SG (Switzerland)
PhD in Finance (Dr. oec. HSG) *September 2019– exp. December 2023*
 - **Thesis:** Essays on Technology, Finance and Insurance
 - **Supervisors:** Prof. Dr. Alexander Braun, Prof. Dr. Stefan Bühler
- **University of Pennsylvania** Philadelphia, PA (USA)
Visiting Scholar *January 2021 – July 2021*
 - **Advisor:** Prof. Dr. Rakesh Vohra
- **University of Ulm** Ulm, BW (Germany)
Master in Business and Economics (MSc) | Majors: Finance, Economics *September 2018 – March 2019*
 - **Thesis:** Optimal Retirement Planning
 - **Supervisor:** Prof. Dr. An Chen
 - **Academic Distinction:** Summa cum laude
- **University of West Florida** Pensacola, FL (USA)
Exchange Program | Majors: Mathematics, Economics *September 2017 – March 2018*
 - **Academic Distinction:** Summa cum laude
 - **Honors:** Presidents Honor Roll
- **University of Ulm** Ulm, BW (Germany)
Bachelor in Business and Economics (BSc) | Majors: Economics, Business *September 2015 – August 2018*
 - **Academic Distinction:** Summa cum laude
- **Fürstenberg-Gymnasium** Donaueschingen, BW (Germany)
Abitur (A Levels) | Majors: Economics and Mathematics *September 2007 – June 2015*

EXPERIENCE

- **Institute of Insurance Economics (I.VW-HSG)** St. Gallen, SG (Switzerland)
Project Manager *April 2019 – Present*
- **University of Pennsylvania** Philadelphia, PA (USA)
Visiting Scholar *January 2021 – July 2021*
- **Talanx Group** Cologne, NRW (Germany)
Intern Quantitative Risk Management *April 2018 – July 2018*

MAJOR PEER-REVIEWED JOURNAL ARTICLES

- Risk Classification with On-Demand Insurance,
Journal of Risk and Insurance, forthcoming.
(with A. Braun and P. Thistle)
VHB 3.0: A | WU: A | ABCD: A

WORKING PAPERS

- Collusion-Proof Decentralized Autonomous Organizations
(with A. Braun) | **HSG Impact Award 2020** |
Best Paper Award of the 2nd International FinTech, InsurTech & Blockchain Forum
- The Interplay of Quality and Proprietary Data in Insurance Markets
Resubmitted @ Journal of Risk and Insurance

BOOKS AND BOOK CHAPTERS

- Digital Insurance and InsurTech, In: Dionne, Georges (Ed.): *The Handbook of Insurance* (2024), forthcoming (with A. Braun).
- Dezentralisierter Risikotransfer auf Blockchain-Basis, In: Eckstein, Andreas; Liebetrau, Axel and Nolte, Lukas (Eds.): *Insurance & Innovation 2021 Ideen und Erfolgskonzepte von Experten aus der Praxis* (2021), ISBN: 978-3-9632-9369-6, Karlsruhe: Verlag Versicherungswirtschaft (with A. Braun).
- Decentralized Autonomous Risk Transfer on the Blockchain, In: Liaw, Thomas K. (Ed.): *The Routledge Handbook of FinTech* (2021), ISBN: 978-0-3672-6359-1, Abingdon: Routledge (with A. Braun and S. Karpischek).

PUBLICATIONS IN NEWSPAPERS AND MAGAZINES (NON-PEER REVIEWED)

- Embedded Insurance,
I. VW Management-Information, 3/2022.
- Der Kunde – das unbekannte Wesen? Wie verändert sich die Wertschöpfung in Versicherungsmärkten?,
I. VW Management-Information, 4/2019 (with J. Jahnert, W. Schnell and A. Waeber).
- China's tech giants use Internet to deliver smart health services,
The Business Times, 7/2019 (with A. Braun).
- Healthcare transformation, *Credit Suisse Research Institute Report*
6/2019, (with A. Braun, M. Eling, M. Lehmann, H. Schmeiser, L. Ungar)

WEBINARS, BLOG POSTS, AND OTHER DIGITAL PUBLICATIONS

- Collusion Proof Oracles for Decentralized Insurance Solutions,
Online Lecture for University of Illinois at Urbana-Champaign, March 2023.
- Decentralized Autonomous Risk Transfer on the Blockchain,
Online Webinar for UCL Centre for Blockchain Technology, August 2022 (with A. Braun).
- Decentralized Autonomous Risk Transfer on the Blockchain,
Online Lecture for Dezentrum, Trust Square and UZH Blockchain Center, March 2021 (with A. Braun).
- Decentralized Insurance on the Blockchain,
HSG Impact Award Video, October 2020 (with A. Braun).
- A Token Design for Decentralized Insurance on the Blockchain,
Wharton Risk Center Lab Notes Blog, March 2020 (with A. Braun).

SCHOLARLY PRESENTATIONS (SELECTION)

- **05/2023:** 3rd Annual Crypto and Blockchain Economics Research Forum (CBER), New York City, USA
- **09/2022:** 49th Seminar of the European Group of Risk and Insurance Economists (EGRIE), Vienna, Austria
- **09/2022:** 28th Annual Meeting of the German Finance Association (DGF), Marburg, Germany
- **08/2022:** European Economic Association (EEA) Annual Congress, Milano, Italy
- **08/2022:** 89th Annual Meeting of the American Risk and Insurance Association (ARIA), Long Beach, CA , USA
- **03/2022:** Annual Meeting of the German Insurance Science Association (DVfVW), virtual
- **09/2021:** 48th Seminar of the European Group of Risk and Insurance Economists (EGRIE), virtual
- **08/2021:** 88th Annual Meeting of the American Risk and Insurance Association (ARIA), virtual
- **03/2021:** Annual Meeting of the German Insurance Science Association (DVfVW), virtual
- **09/2020:** Conference on Advances in Financial and Insurance Risk Management, virtual
- **08/2020:** European Economic Association (EEA) Annual Congress, virtual
- **01/2020:** 53th Annual Meeting of the Western Risk and Insurance Association (WRIA), Puerto Vallarta, Mexico
- **09/2019:** International FinTech, InsurTech & Blockchain Forum, Zurich, Switzerland

UNIVERSITY TEACHING

Business Analytics

Teaching Assistant

HSG Master in General Management (MGM)

4 Credit Course | 2021 and 2022

Applied Valuation

Teaching Assistant

HSG Master in General Management (MGM)

4 Credit Course | 2022

Bachelor and Master Theses

Advisorship

Advisor for over 10 Theses

Theses | 2019–Present

Stochastic Modeling in Finance and Insurance

Teaching Assistant

HSG Master of Accounting and Finance (MAccFin)

4 Credit Course | 2023

Insurance-Linked Securities

Teaching Assistant

HSG Master of Banking and Finance (MBF)

4 Credit Course | 2020 and 2021

AWARDS AND HONORS

- **2023:** Hans-Kessler Award
- **2022:** Huebner Foundation Distinction
- **2020:** HSG Impact Award, University of St. Gallen (HSG)
- **2019:** Best Paper Award of the International FinTech, InsurTech & Blockchain Forum (University of Zurich)
- **2018:** Presidents Honor Roll for a flawless GPA, (University of West Florida)
- **2018:** Baden-Württemberg Foundation: Fellowship
- **2017:** Talanx Insurance Fellowship
- **2015:** Employers Association South Germany: Award in Economics