

Juei-Hsiang Chen (陳瑞祥)

實踐大學會計學系 助理教授

Assistant Professor, Department of Accounting, Shih Chien University

我於 2022 年 2 月加入實踐大學，目前擔任會計學系專任助理教授。我先後取得中正大學財務金融學系學士學位及財務金融研究所碩士學位，碩士論文聚焦於巨災債券的定價相關議題。隨後，我於政治大學風險管理與保險學系（管理組）取得博士學位，研究領域專注於再保險相關議題。

任教期間，感謝學校支持，讓我於 2022 年 7 月前往英國貝爾法斯特女王大學接受 EMI（英語授課）教學訓練，進一步提升雙語授課的專業能力。

目前，我於會計學系開設的課程包括：「初級會計學」、「初級會計學習作」、「中級會計學」、「中級會計學習作」、「財務報表分析」、「商業會計法」、「企業會計準則實務」及「會審專題研究」。此外，我亦開設 EMI 課程，如：「會計英文（一）」、「會計英文（二）」、「國際財務報導準則簡介（一）」及「國際財務報導準則簡介（二）」。

值得一提的是，在「會審專題研究」課程中，我指導大四學生的畢業專題，目前已累積指導 9 組專題。此外，我亦協助風險管理與保險學系開設「新金融商品」課程。

除了教學工作，我亦擔任日間部會計三甲與三乙班的導師，並榮獲 112 學年度優良導師獎。此外，我亦擔任實踐大學棒球社指導老師及會計系國際交流輔導老師，積極參與學生的學習與課外活動。

如有任何問題，歡迎至 L7136 研究室交流！

Business Address

Department of Accounting

Shih Chien University No. 70 Dazhi St. Taipei 104 Taiwan

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Education

2013-2021 National Chengchi University, Department of Risk Management and Insurance, PhD.

2010-2012 National Chung Cheng University (Department of Finance), MSc in Finance.

2006-2010 National Chung Cheng University (Department of Finance), Undergraduate.

Overseas Training

International Course on Lecture Education (EMI Training)

Date: July 2022

Institution: Queen's University Belfast, Northern Ireland

Description: Completed English as a Medium of Instruction (EMI) training, enhancing bilingual teaching skills for effective delivery of accounting and finance courses in English.

Fields of Interest

Reinsurance, Risk Management, and Insurance Economics

Professional Experiences**Full-Time Positions**

Assistant Professor, Department of Accounting, Shih Chien University (April 2022 – Present)

Lecturer, Department of Accounting, Shih Chien University (February 2022 – March 2022)

Part-Time Lecturer

Statistics, Department of Financial Engineering and Actuarial Mathematics, Soochow University (August 2020 – July 2021)

Editorial Experience

Assistant Editor, Journal of Risk Management (August 2016 – July 2017)

Publications

1. Yung-Ming Shiu and **Juei-Hsiang Chen** (2024). Propitious/Adverse Selection or Moral Hazard? Information Asymmetry in the Reinsurance Markets. *Sun Yat-sen Management Review*, 32(4), 633-665.
2. **Juei-Hsiang Chen** and Kuan-Lin Liu (2023). An Investigation into Information asymmetry in Taiwan's Property and Casualty Automobile Reinsurance Market: Exploring the Moderating Role of Financial Holding Company Affiliation and Growth Rate of Automobile Premium. *Taiwan Insurance Review*, 39(4), 271-320.
3. **Chen J. H.**, Chang, S. C. Bill, and Shiu, Y. M. (2021). Risk-based Capital Regime Adoption and Underwriting Performance: Evidence from the Property-Casualty Insurance Industry in Taiwan. *Review of Securities and Futures Markets*, 33(3), 83-119.
4. **Juei-Hsiang Chen**, Yung-Ming Shiu (2020). Does Asymmetric Information Exist in the Reinsurance Markets of Taiwan? Applying Quantile Regression and Natural-Experiment Method. *Management Review*, 39(1), 123-140.
5. **陳瑞祥**，許永明（2020 年）。台灣產險業火災保險再保險市場是否存在資訊不對稱現象？。保險專刊，36(1)，1-26。
6. **陳瑞祥**與許永明（2019 年）。董事會規模、公司規模與股價崩盤風險：以台灣觀光服務業為例。保險專刊，35(2)，107-132。

Research Projects

1. 陳瑞祥，2024，Risk-Based Capital Regime Adoption, Global Financial Crisis, and Liquidity: Evidence from the Taiwanese Property-Casualty Insurance Industry，實踐大學，一般型研究計畫。(USC-113-08-02004)
2. 陳瑞祥，2023，Exploring the Relationship between Asymmetric Learning in Reinsurance market and Risk-Taking Behavior: Evidence from the US Property-Casualty Insurance Industry，實踐大學，一般型研究計畫。(USC-112-05-04001)
3. 陳瑞祥，2022，Reinsurance and Stock Price Crash Risk: Evidence from US Property-Casualty Insurance Industry，實踐大學，一般型研究計畫。(USC-111-05-04007)
4. 陳瑞祥，2019，研究生出席國際會議，亞太風險與保險研討會。

Book Chapters

1. Juei-Hsiang Chen. Three Essays on the Insurer-Reinsurer Relationship. Dissertation, Department of Risk Management and Insurance, National Chengchi University. Jan, 2022.

Conference Papers

1. Juei-Hsiang Chen and Yung-Ming Shiu (2024, Dec). Tenure of Insurer-reinsurer Relationship and Underwriting Performance: Evidence from the US Property-casualty Insurance Industry. 2024 Taiwan Risk and Insurance Association Annual International Conference, Shih Chien University. (2024.12.14)
2. Juei-Hsiang Chen (2024, November). Reinsurance and Capital Structure: Investigating the Non-Linear S-Curve in Taiwan's Property-Casualty Insurance Industry. 2024 NEW FUTURES 期貨學術與實務交流研討會, NTUH International Convention Center. (2024.11.29)
3. Juei-Hsiang Chen and Yung-Ming Shiu (2023, Dec). Asymmetric Learning and Product Diversification: Evidence from the US Property-casualty Insurance Industry. 2023 Taiwan Risk and Insurance Association Annual International Conference, National Chiayi University. (2023.12.09)
4. Juei-Hsiang Chen and Kuan-Lin Liu (2023, Dec). An Investigation into Information asymmetry in Taiwan's Property and Casualty Automobile Reinsurance Market. 2023 Taiwan Risk and Insurance Association Annual International Conference, National Chiayi University. (2023.12.09)
5. Juei-Hsiang Chen and Yung-Ming Shiu (2023, Dec). Asymmetric Learning and Product Diversification: Evidence from the US Property-casualty Insurance Industry. 2023 Taiwan Accounting Association Annual Conference, National Chengchi University. (2023.12.01)
6. Juei-Hsiang Chen (2022, Dec). Does the Tenure of Insurer-Reinsurer Relationship Impact Product Diversification? Evidence from the US Property-casualty Insurance Industry. 2022 Taiwan Accounting Association Annual Conference, National Cheng Kung University.
7. Juei-Hsiang Chen (2022, Jan). The Effect of the Tenure of Insurer-reinsurer Relationship on Insurer's Underwriting Profitability: Evidence from the US Property-casualty Insurance Industry. NCCU & UGM Joint Webinar.
8. Chen, J. H., Liao, S. J. Jeff, Chang, S. C. Bill, and Shiu, Y. M. (2020, Jul). Reinsurance Structure and Loss Ratio: Evidence from the Property-Liability Insurance Market in Taiwan. World Risk and Insurance Economics Congress (WRIEC).
9. Yung-Ming Shiu, Ariana Chang, Juei-Hsiang Chen (2019, Oct). How Media Affects the Insurance-like Effects of Environmental Corporate Social Responsibility?. Global Corporate Sustainability Forum 【GCSF】 , The Grand Hotel Taipei.
10. Juei-Hsiang Chen, Shih-Chieh Jeff Liao, Shih-Chieh Bill Chang, Yung-Ming Shiu (2019, Oct). Reinsurance Structure and Loss Ratio: Evidence from the Property-Liability Insurance Market in Taiwan. Taiwan Risk and Insurance Association

(TRIA) international conference, Soochow University.

11. Juei-Hsiang Chen, Yung-Ming Shiu (2019, Oct). Whether D&O Insurance Reduces Asymmetric Information? Evidence from the Listed Firms in Taiwan Hospitality Industry. Taiwan Risk and Insurance Association (TRIA) international conference, Soochow University.
12. Yung-Ming Shiu, Juei-Hsiang Chen (2019, Apr). Information Asymmetries in Reinsurance Markets. Asia-Pacific Risk and Insurance Association The 23rd Annual Conference, South Korea, Konkuk University.
13. 陳瑞祥、許永明與張詠晴 (2018 年 12 月)。風險基礎資本額制度與損失率：以產險業為例。2018 年台灣風險與保險學會年會暨國際學術研討會，淡江大學。
14. 陳瑞祥、張詠晴與許永明 (2017 年 12 月)。台灣產險業再保險市場存在有資訊不對稱嗎？分位數迴歸與自然試驗法的應用。2017 年台灣風險與保險學會年會暨國際學術研討會。
15. Yung-Ming Shiu and Juei-Hsiang Chen (2014, Dec). Currency Derivative Usage and Exchange Rate Risk: Evidence from the U.S. Life Industry .2014 年台灣風險與保險學會年會暨國際學術研討會，逢甲大學。
16. Juei-Hsiang Chen, Chih-Chen Hsu, and Min-Teh Yu (2013, Dec). Valuation of Catastrophe Equity Put with CAT Bond Issuing. 台灣風險與保險年會暨國際學術研討會。

Community Service

2025

台灣金融研訓院會計學命題委員

國立政治大學企業永續管理研究中心氣候相關財務揭露(TCFD)報告書評鑑委員

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獎項

112 學年度實踐大學會計學系優良導師