

Abigail Hurwitz

Current Position Lecturer, Department of Finance, The College of Management Academic Studies, Rishon Le'zion, Israel
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Other Positions 2019-20: Visiting Scholar, The Wharton School, University of Pennsylvania.

Education
2018 Ph.D., Finance, The Hebrew University of Jerusalem.
2008 M.A., Financial Economics, The Hebrew University of Jerusalem
2004 B.A., Economics and Business Administration, The Hebrew University of Jerusalem

Past Positions
2018 – 2019 Postdoctoral Fellow, Department of Finance, The Wharton School, The University of Pennsylvania.
2010 – 2013 Chief of Operations and Business Development, Ashdot – Itur Hon, Israel.
2009 – 2010 ICAAP Project - Manager (Bank Capital Management), Mizrahi-Tefahot Bank, Israel.
2007 – 2009 Basel II Project - Assistant Manager, Mizrahi-Tefahot Bank, Israel.
2004 – 2007 Budgets Officer, IDF. Financial Advisor to the Chief of General Staff Unit / Budget Division in the Ministry of Defense - (Rank of Captain).

Grants Awards and Honors

- TIF (Think Forward Initiative) research grant (10,000 USD) - 2019
- GIF (German-Israeli Foundation for Scientific Research and Development) Young Scientists Grant (15,000 EURO), 2019
- Pension Research Council/TIAA Institute Partnership Grant (50,000 USD), 2019-2020
- Bogen fellowship for post-doctoral studies.
- Excellence in teaching award, The College of Management Academic Studies, 2018
- Excellence in teaching award, The Hebrew University of Jerusalem, Faculty of Agriculture, Food and Environment, 2018
- Scholarship from Haim Stoessel Memorial Fund, 2017
- National Security Research grant, 2016-2017
- Excellence in teaching award, The College of Management Academic Studies, 2016
- The Israeli Ministry of Finance scholarship for financial literacy studies, 2015-2016
- Gal-Ed grant, School of Business Administration, HUJI for attending RBFC 2016
- Excellence in teaching award, The College of Management Academic Studies, 2013
- The Hebrew University Economics department honors for the year 2005-2006
- The Hebrew University Economics department honors for the year 2003-2004

Research Interests:

Research interest: Pensions, Insurance, Behavioral and Experimental Finance, Decision making.

Published Work

- **An Investigation of Time Preferences, Life Expectancy and Annuity versus Lump-Sum Choices - Can Smoking Harm Your Long Term Saving Decisions?**
with Orly Sade, *The Journal of Economic Behavior and Organization* (Forthcoming, 2019)
- **Unintended Consequences of Minimum Annuity Laws: An Experimental Study**
with Orly Sade and Eyal Winter
The Journal of Economic Behavior and Organization (Forthcoming, 2020)

Working Papers

- **Smokers' Life Expectancy and Annuity Decisions**
with Orly Sade
Solicited for the Book: Behavioral Finance [eds. Itzhak Venezia]
- **“Financial Less Is More”—Paper Versus Digital in Financial Communication: An Experimental Study**
with Eyal Lahav and Yevgeny Mugerman.
Presented in conferences and submitted
- **Annuity or lump sum: Getting retiring smokers to make better savings distribution decision**
with Andrew J. Barnes, Yaniv Hanoach and Orly Sade
Submitted
- **Insuring Longevity Risk While Having Multiple Saving Accounts**
with Orly Sade.
Presented in conferences

Work in Progress

- **Testing Methods to Enhance Longevity Awareness**
with Olivia S. Mitchell and Orly Sade
- **Asymmetric information in the annuities markets**
with Irina Gemmo
- **Own future self, parents past self and the demand for annuities – an experimental study**
with Eyal Lahav
- **Longevity Information and Regret**
with Olivia S. Mitchell and Orly Sade

White Papers

- **Using Behavioral Insights to Increase Annuity Rates: The Role of Framing and Anchoring**, The Brookings Institution.

Education/Research Workshops and Special Courses

- IFREE Visiting Graduate Student Workshop in Experimental Economics – Chapman University, Experimental Economics, January 2015
- Spring School in Behavioral Economics, UC San Diego (UCSD), March 2017
- Experimental Finance Summer School 2017 held at the School of Economics and Management, Université Nice Sophia Antipolis (France), June 2017
- 24th Annual RAND Summer Institute (RSI), Demography, Economics, Psychology, and Epidemiology of Aging, July 2017
- Forming Science-Industry Research Collaborations at Stanford University, September 2018.

Teaching Experience

The Hebrew University of Jerusalem

Introduction to financial management – Undergraduates 2017, 2018

Introduction to finance – Undergraduates 2016, 2018

The College of Management Academic Studies

Introduction to Statistics – Undergraduates 2017, 2018

Israeli Economy– Undergraduates 2014, 2017, 2018,2019

	<i>November 2019</i>
Introduction to finance – Undergraduates and MBA	2013, 2014, 2016
Investment management – Undergraduates and MBA	2016, 2017, 2018
Decision making – Undergraduates	2015, 2016, 2017, 2018
Introduction to Economics – Undergraduates and MBA	2013, 2014, 2015, 2017, 2018
Game Theory – MBA	2015, 2017, 2018

Presentations (conferences and academic seminars)

- **An Investigation of Time Preferences, Life Expectancy and Annuity versus Lump-Sum Choices - Can Smoking Harm Your Long Term Saving Decisions?**
 - Financial Literacy: Research and Practice Conference 2016, March 2016, Ben-Gurion University of the Negev, Israel
 - The Israel Economic Association Annual Conference, May 2016.
 - The International Risk Management Conference 2016 (IRMC), June 2016
 - The First Coller Incentives and Behavior Change Conference (CCBE), July 2016
 - 2016 ESA World Meeting in Jerusalem, July 2016
 - Research in Behavioral Finance Conference (RBFC), Amsterdam, September 2016
 - CEAR Conference – Risk Literacy – Methods and Applications, Naples, September 2016
 - 10th Financial Risks International Forum 2017, Paris, March 2017
 - The Second Israel Behavioral Finance Conference, Tel Aviv-Yaffo Academic College, May 2017 (Co-author)
 - Subjective Probability, Utility and Decision Making Conference (SPUDM) 2017, Technion, August 2017
 - The annual Netspar International Pension Workshop '18, Leiden, January 2018
 - 2018 SABE/IAREP, London, July 2018
 - Seminar on Aging, Retirement and Pensions: Trends, Challenges and Policy, Ashkelon, March 2018
 - CEAR/MRIC Behavioral Insurance Workshop 2018, Munich, December 2018 (co-author)
 - Finance and Economics Seminars: The Hebrew University of Jerusalem, Finance Department (January 2016), Tel Aviv University (January 2016), COMAS (November 2016), MLA (January 2017), The Wharton School (September 2018).
- **Unintended Consequences of Minimum Annuity Laws: An Experimental Study**
 - 10th Maastricht Behavioral and Experimental Economics Symposium and 3rd Maastricht Behavioral Economic Policy Symposium 2017, June 2017
 - The Second Coller Incentives and Behaviour Change Conference (CCBE), July 2017
 - IAREP 2017 - Leveraging Behavioral Insights (COMAS), September 2017
 - The Second Showcasing Women in Finance Conference, Miami, March 2018.
 - Seminar on Aging, Retirement and Pensions: Trends, Challenges and Policy, Ashkelon, March 2018 (Co-author)
 - The Israel Economic Association Annual Conference, June 2018.
 - 2018 ESA World Meetings, Belin, June 2018
 - 2018 Norms and Behavioural Change Workshop, University of Pennsylvania, October 2018.
 - SEA 88th Annual Meetings, Washington, DC, November 2018
 - The Third Israel Behavioural Finance Conference, June 2019 (Co-author)
 - First Annual meeting – LACEA BRAIN, Washington DC, June 2019
 - Experimental Finance Conference, Copenhagen, June 2019 (Co-author)
 - Finance and Economics Seminars: COMAS (November 2017), Haifa University (March 2018), The Hebrew University of Jerusalem, Department of Environmental Economics (May 2018), The Hebrew University of Jerusalem, Department of Finance (December 2018), Bar-Ilan University (November 2018, Co-author), Free University of Berlin (December 2018, Co-author), The Hebrew University of Jerusalem, Economics Department (January 2019, Co-author), Boston College (January 2019), The Wharton School (June, 2019).
- **“Financial Less Is More”—Paper Versus Digital in Financial Communication: An Experimental Study**
 - 2018 SABE/IAREP, London, July 2018 (Co-Author)
 - The Third Coller Incentives and Behavior Change Conference (CCBE), July 2018
 - Finance and Economics Seminars: COMAS (April 218, Co-Author)

November 2019

- **Insuring longevity risk while having multiple saving accounts**
 - Experimental Finance Conference, Copenhagen, June 2019 (Co-author)
 - 2020 AEA Annual Meeting – expected
 - Netspar International Pension Workshop 2020 (January 2020, Leiden) - expected
 - Finance and Economics Seminars: COMAS (December 2018), The Wharton School (April 2019), The Hebrew University of Jerusalem, Department of Environmental Economics and Department of Public Policy (December, 2019), Bar-Ilan University (December, 2019), Ben-Gurion University (December, 2019).
- **Invited Talks:**
 - “Mandatory Annuitization – The case of Israel,” DCIIA Academic Forum, San Francisco, November 2018.
 - “Using behavioral insights to increase annuitization rates: the role of framing and anchoring,” Northwestern University and Brookings Institution, May 2019.

Conference and Session Organizing

- IAREP 2017 - Leveraging Behavioral Insights - Local Conference Organizer

Journal Referee

- Journal of Behavioral and Experimental Economics