OLIVIER CÔTÉ, ACAS

PhD Candidate in Actuarial Science

CONTACT INFORMATION

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SKILLS

Skill	Experience
R	8 years +
Python	3 years +
LaTeX	6 years +

LANGUAGES

Language	Level
French	Mother tongue
English	Advanced

EDUCATION

PhD in Actuarial Science (GPA : 4.17/4.33) — 2023 -
Université Laval
My thesis is on fairness in insurance in collaboration with one of the largest P&C insurer in Canada. I am supervised by Prof. Marie-Pier Côté (Université Laval) and Prof. Arthur Charpentier (Université du Québec à Montréal).

Master's degree in Actuarial Science (GPA : 4.24/4.33) — 2021 - 2023
Université Laval

Bachelor's degree in Actuarial Science (GPA : 4.17/4.33) — 2018 - 2021
Université Laval

Natural Sciences — 2015 - 2017
Cégep de Lévis

PUBLICATIONS

Côté, O., Côté, M.-P., and Charpentier, A. (2025b). A scalable toolbox for exposing indirect discrimination in insurance rates. *Submitted and under peer review (not publicly available)*

Côté, O., Côté, M.-P., and Charpentier, A. (2025a). A fair price to pay: Exploiting causal graphs for fairness in insurance. *Journal of Risk and Insurance*, 92:33–75

Côté, M.-P., Côté, O., and Charpentier, A. (2024). Selection bias in insurance: why portfolio-specific fairness fails to extend market-wide. *Available at SSRN 5018749*

DIVERSITY, EQUITY, AND INCLUSION EDUCATION

Get Comfortable Being Uncomfortable: Dialogue About Favoritism and Fairness — 2025
Canadian Statistical Sciences Institute

Let's talk about race and collective responsibility — 2024
Canadian Statistical Sciences Institute

Acting as a sentinel for the prevention of suicide — 2023
Centre de prévention du suicide du Québec workshop

Addressing Conflicts Related to Bias, Privilege, and Identity in the STEM Fields — 2022
CANSSI and Academic Impressions workshop

PROFESSIONAL DESIGNATIONS

Associate of the Casualty Actuarial Society (ACAS) ———————————— 2025

Exam 6C ————————————————————————— 2025
Casualty Actuarial Society

Professionalism Workshop ————————————————— 2025
Canadian Institute of Actuaries

Online Course 2 ————————————————————— 2024
Casualty Actuarial Society

MAS-I, MAS-II, Exam 5 and Online Course 1 ——————— 2020 - 2022
Casualty Actuarial Society

Exam P, FM and IFM ———————————————————— 2019- 2020
Society of Actuaries and Canadian Institue of Actuaries (credits)

WORK EXPERIENCES

Course lecturer —————————————————————— 2022 - 2023
Université Laval

- Linear Models in Actuarial Science (mandatory undergraduate course, 3 credits)

    – Fall 2022, 88 students enrolled

- Statistical Learning in Actuarial Science (mandatory undergraduate course, 3 credits)

    – Winter 2023, 54 students enrolled

   *Awards included: Faculty of Science and Engineering Teaching Star (2022-2023).

American football coach ————————————————— 2019 - present
Falcons of Cégep de Lévis
American football coach for different teams since 2012 (10 years). I am coaching collegiate D2 for Cégep de Lévis since 2019 :

- Tight ends and Fullbacks coach (2019-present)

- Supervisor for a bachelor's degree intern in sports intervention (2023)

   *Awards included: Coaching Staff of the year 2023 and 2024. Coaching Staff Sportsmanship Award 2022 (D1) and 2023 (D2).

Teaching assistant —————————————————————— 2019 - 2024
Université Laval
Teaching assistants on several occasions :

- Evaluator for actuarial student internships (1 time)

- Probabilistic Analysis of Actuarial Risks (3 times)

- Statistical Learning in Actuarial Science (5 times)

- Linear Models in Actuarial Science (1 time)

Actuarial intern —————————————————————— 2019 - 2021
Desjardins General Insurance Group
Intern for Property Ratemaking (2019), Business analysis (2020 and 2021), and Research (2021).

SCHOLARSHIPS AND AWARDS

Postgraduate Scholarships – Doctoral   2025
Natural Sciences and Engineering Research Council of Canada
This competitive scholarship that amounts to 120 000$ on three years.

Hickman Scholars Program   2024 - present
Society of Actuaries
A highly competitive international scholarship that amounts to 20 000 USD per year (not guaranteed).

Doctoral Training Scholarships   2024
Fonds de recherche du québec (Nature et techologies)
This competitive scholarship that amounts to 100 000$ on four years.

Project partnership fund   2024
MITACS
This fund was negociated with an industrial partner that amounts to 84 000$ on three years.

Doctorate attraction grant Florent Toureille   2023
Chaire d'actuariat de l'Université Laval
This competitive scholarship based on leadership and excellence amounts to 30 000$ on three years.

Leadership and Engagement Scholarship   2023
Université Laval
This competitive sports leadership scholarship amounts to 30 000$ on three years.

Charles Brindamour Graduate Scholarship for Excellence   2023
Charles Brindamour (Intact CEO)
Competitive scholarship based on excellence amounts to $10 000 CAD.

François-Laviolette Scholarship   2022
François-Laviolette Scholarship fund
Competitive scholarship to promoting the development of responsible AI. This award amounts to $7 500 CAD.

Grant of attraction to the Master's   2021
Chaire d'actuariat de l'Université Laval
Grant recognizing the research potential for future Master's thesis students, amount of $15 000 CAD.

CAS Trust Scholarship   2021
Casualty Actuarial Society
A highly competitive international scholarship competition that amounts to $2 500 USD.

Alexander-Graham-Bell Scholarship   2021
Natural Sciences and Engineering Research Council
Competition for the 2021-2022 cohort of graduate scholarships that amounts to $17 500 CAD.

Lieutenant-Governor's Medal   2018
Cégep de Lévis
Awarded to a student whose involvement and academic results are distinguishable.

ACADEMIC COMMUNICATIONS

A Scalable Toolbox for Exposing Indirect Discrimination in Insurance Rates — 2025
60th Actuarial Research conference, Toronto (Canada)
Guest panelist to over 30 people from actuarial organizations, academia, industry, and policymakers in the American Academy of Actuaries invited panel. **(Audience: decision-makers)**

A Fair price to pay: Exploiting causal graphs for fairness in insurance — 2025
60th Actuarial Research conference, Toronto (Canada)
Guest presenter to over 30 people from actuarial organizations, academia, industry, and policymakers in the Casualty Actuarial Society invited session. **(Audience: decision-makers)**

A Scalable Toolbox for Exposing Indirect Discrimination in Insurance Rates — 2025
Université du Québec à Montréal (UQÀM), Montréal (Canada)
Guest presenter to over 30 scholars and students. **(Audience: academics)**

Perspective causale sur les discriminations dans les modèles prédictifs en assurance — 2025
Perspectives on Actuarial Risks in Talks of Young Researchers (PARTY), Liverpool (U.K.)
Presenter to over 60 young researchers from academia. **(Audience: academics)**

Une boîte à outils pour dévoiler la discrimination indirecte dans les tarifs d'assurance — 2025
Chaire ACTIONS, Paris (France)
Guest co-presenter (with Arthur) to over 50 people from academia and insdustry. **(Audience: general)**

Une boîte à outils pour dévoiler la discrimination indirecte dans les tarifs d'assurance — 2025
Milliman R&D, Paris (France)
Guest co-presenter (with Arthur) to industry researchers at Milliman R&D. **(Audience: general)**

Perspective causale sur les discriminations dans les modèles prédictifs en assurance — 2024
Institut intelligence et données
Guest presenter to over 100 people from academia. **(Audience: academics)**

A Fair price to pay: exploiting causal graphs for fairness in insurance — 2024
27th International Congress on Insurance: Mathematics and Economics
Academic presentation in Chicago, IL, United States **(Audience: academics)**

A Fair price to pay: exploiting causal graphs for fairness in insurance — 2024
Workshop on fairness and discrimination in insurance
Guest presenter to over 60 people from academia, practitionners and regulators. **(Audience: general)**

Perspective causale sur la discrimination indirecte en assurance générale — 2024
Autorité des marchés financiers
Presentation to decision-makers at Québec's financial autority. **(Audience: decision-makers)**

The Fairness in Insurance Enigma: Exploring the Maze of Regulation — 2024
7th Ontario-Québec Workshop in Insurance Mathematics
Poster in an event where over 70 academics were present. **(Audience: academics)**

Équité et discrimination en assurance générales — 2023
Intact Financial Corporation
Presentation to CEO, CLO and CDO of Intact Financial Corporation. **(Audience: decision-makers)**

Causal inference and Fairness in Insurance Pricing — 2023
Insurance Data Science Conference
Presenter for Insurance Data Science Conference ↗ in London (UK). **(Audience: Academics)**

PUBLIC OUTREACH

Pour une intelligence artificielle équitable en assurance   2024
Université Laval News
I collaborated for a scientific communication article [↗]. **(Audience: General Public)**

Perspective causale sur la discrimination indirecte en assurance générale   2024
Institut Intelligence et données
4th research competition on data intelligence. $\approx$ 50 graduate students **(Audience: general)**

Perspective causale sur la discrimination indirecte en assurance générale   2024
Institut de valorisation des données
I presented a my research [↗] during IVADO Digital Future Day 2024. Over 250 people. **(Audience: general)**

Discrimination injustifiée en assurance générale: une perspective causale   2023
Faculty of Science and Engineering
Presentation during the *Research Day in Science and Engineering* **(Audience: General)**

L'IA pour calculer le prix de votre assurance auto: poétique ou pas éthique?   2023
Big Data Research Center
Presentation during the event *lightning talks 180* **(Audience: General)**
   *Awards included: Public's choice award

Artificial intelligence to prevent unfair discrimination in auto insurance   2023
IVADO
I authored an 800-word scientific communication article [↗]. **(Audience: General)**

L'avenir à travers une boule de cristal mathématique : Le travail d'un actuaire   2023-2025
Cégep de Lévis
Guest presenter for CEGEP students. **(Audience: Students)**

COMMITTEES

Insitut Intelligence et Données, Université Laval   2025 - present
Voting member of the Committee

Actuarial Science Graduate Program Committee of Université Laval   2022 - present
Voting member of the Committee

Big Data Research Center of Université Laval   2022 - 2025
Student voting member of the Committee

Actuarial Science Student Investment Fund of Université Laval   2021 - 2024
Voting member of the committee

RESEARCH AFFILIATIONS

Institut Intelligence et Données   2021 - present
Université Laval

Big Data Research Center   2021 - present
Université Laval

Quantact research laboratory   2021 - present
Université de Montréal

Centre de recherches mathématiques   2021 - present
Université de Montréal

OTHER

Roundtable on raising awareness about youth bullying 2025
Mammouth hebdo - Téléquébec ↗

Actuarial School representative at the open house 2022 - 2023
Faculty of Science and Engineering

- Winter 2023 (≈ 30 visits from students accompanied by their parents)
- Fall 2022 (≈ 50 visits from students accompanied by their parents)

Casual athlete 1997 - present
Various sports

Achievements included :

- Bench press : 385 pounds for 1 rep (2023), 345 pounds for 3 reps (2017), 225 pounds for 25 reps (2023)
- Back squat : 495 pounds for 1 rep (2017), 475 pounds for 3 reps (2017)
- Front squat : 315 pounds for 1 rep (2023), 275 pounds for 3 reps (2023)
- Clean and jerk : 275 pounds for 1 rep (2023), 245 for 3 reps (2023)
- Running : half marathon in 109 minutes (2024), 10K in 49 minutes (2024), 5K in 24 minutes (2023)

American Football Player 2009 - 2018
Various canadian teams
I played for many teams at many positions. Most of my success was as an offensive lineman, playing center. Here is my final year's highlight ↗.

Achievements included :

- Winner of the Quebec Provincial Championship (2012 ↗, 2013 and 2014 ↗)
- All-start team as an offensive lineman in Juvenile D1 (2014)
- Academic Excellence Award for the Quebec Student Sports Network (2014, 2015 and 2016)
- Captain of the D1 Falcons of Cégep de Lévis (2016-2017)
- Player in the Shadows - awarded to the most outstanding awardless player of the D1 Falcons (2017)
- Most total yards (5342) and rushing yards (3565) by an offense in collegiate D1 (2017 ↗ , still record holders)