

# OLIVIER CÔTÉ

Curriculum vitae

## CONTACT INFORMATION

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## SKILLS

**R** 7 years +  
**Python** 2 years +  
**L<sup>A</sup>T<sub>E</sub>X** 5 years +

## LANGUAGES

**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 EXAMS

<b>Exam 6C</b> Casualty Actuarial Society	written in 2025
<b>Professionalism Workshop</b> Canadian Institute of Actuaries	2025
<b>Online Course 2</b> Casualty Actuarial Society	2024
<b>MAS-I, MAS-II, Exam 5 and Online Course 1</b> Casualty Actuarial Society	2020 - 2022
<b>Exam P, FM and IFM</b> Society of Actuaries and Canadian Institute of Actuaries (credits)	2019- 2020

# WORK EXPERIENCES

<b>Course lecturer</b> Université Laval	2022 - 2023
<ul style="list-style-type: none"><li>• Linear Models in Actuarial Science (mandatory undergraduate course, 3 credits)<ul style="list-style-type: none"><li>– Fall 2022, 88 students enrolled</li></ul></li><li>• Statistical Learning in Actuarial Science (mandatory undergraduate course, 3 credits)<ul style="list-style-type: none"><li>– Winter 2023, 54 students enrolled</li></ul></li></ul> <p><b>*Awards included:</b> Faculty of Science and Engineering Teaching Star (2022-2023).</p>	
<b>American football coach</b> Falcons of Cégep de Lévis	2019 - present
American football coach for different teams since 2012 (10 years). I am coaching collegiate D2 for Cégep de Lévis since 2019 :	
<ul style="list-style-type: none"><li>• Tight ends and Fullbacks coach (2019-present)</li><li>• Supervisor for a bachelor's degree intern in sports intervention (2023)</li></ul> <p><b>*Awards included:</b> Coaching Staff of the year 2023 and 2024. Coaching Staff Sportsmanship Award 2022 (D1) and 2023 (D2).</p>	
<b>Teaching assistant</b> Université Laval	2019 - 2024
Teaching assistants on several occasions :	
<ul style="list-style-type: none"><li>• Evaluator for actuarial student internships (1 time)</li><li>• Probabilistic Analysis of Actuarial Risks (3 times)</li><li>• Statistical Learning in Actuarial Science (5 times)</li><li>• Linear Models in Actuarial Science (1 time)</li></ul>	
<b>Actuarial intern</b> Desjardins General Insurance Group	2019 - 2021
Intern for Property Ratemaking (2019), Business analysis (2020 and 2021), and Research (2021).	

# SCHOLARSHIPS AND AWARDS

<b>Postgraduate Scholarships – Doctoral</b> <b>Natural Sciences and Engineering Research Council of Canada</b> This competitive scholarship that amounts to 120 000\$ on three years.	2025
<b>Hickman Scholars Program</b> <b>Society of Actuaries</b> A highly competitive international scholarship that amounts to 20 000 USD per year (not guaranteed).	2024
<b>Doctoral Training Scholarships</b> <b>Fonds de recherche du québec (Nature et technologies)</b> This competitive scholarship that amounts to 100 000\$ on four years.	2024
<b>Project partnership fund</b> <b>MITACS</b> This fund was negotiated with an industrial partner that amounts to 84 000\$ on three years.	2024
<b>Doctorate attraction grant Florent Toureille</b> <b>Chaire d'actuariat de l'Université Laval</b> This competitive scholarship based on leadership and excellence amounts to 30 000\$ on three years.	2023
<b>Leadership and Engagement Scholarship</b> <b>Université Laval</b> This competitive sports leadership scholarship amounts to 30 000\$ on three years.	2023
<b>Charles Brindamour Graduate Scholarship for Excellence</b> <b>Charles Brindamour (Intact CEO)</b> Competitive scholarship based on excellence amounts to \$10 000 CAD.	2023
<b>François-Laviolette Scholarship</b> <b>François-Laviolette Scholarship fund</b> Competitive scholarship to promoting the development of responsible AI. This award amounts to \$7 500 CAD.	2022
<b>Grant of attraction to the Master's</b> <b>Chaire d'actuariat de l'Université Laval</b> Grant recognizing the research potential for future Master's thesis students, amount of \$15 000 CAD.	2021
<b>CAS Trust Scholarship</b> <b>Casualty Actuarial Society</b> A highly competitive international scholarship competition that amounts to \$2 500 USD.	2021
<b>Alexander-Graham-Bell Scholarship</b> <b>Natural Sciences and Engineering Research Council</b> Competition for the 2021-2022 cohort of graduate scholarships that amounts to \$17 500 CAD.	2021
<b>Lieutenant-Governor's Medal</b> <b>Cégep de Lévis</b> Awarded to a student whose involvement and academic results are distinguishable.	2018

# ACADEMIC COMMUNICATIONS

<b>Perspective causale sur les discriminations dans les modèles prédictifs en assurance</b> <b>Institut intelligence et données</b> Guest presenter to over 100 people from academia. (Audience: academics)	2024
<b>A Fair price to pay: exploiting causal graphs for fairness in insurance</b> <b>27th International Congress on Insurance: Mathematics and Economics</b> Academic presentation in Chicago, IL, United States (Audience: academics)	2024
<b>A Fair price to pay: exploiting causal graphs for fairness in insurance</b> <b>Workshop on fairness and discrimination in insurance</b> Guest presenter to over 60 people from academia, practitioners and regulators. (Audience: general)	2024
<b>Perspective causale sur la discrimination indirecte en assurance générale</b> <b>Autorité des marchés financiers</b> Presentation to decision-makers at Québec's financial authority. (Audience: decision-makers)	2024
<b>The Fairness in Insurance Enigma: Exploring the Maze of Regulation</b> <b>7th Ontario-Québec Workshop in Insurance Mathematics</b> Poster in an event where over 70 academics were present. (Audience: academics)	2024
<b>Équité et discrimination en assurance générales</b> <b>Desjardins groupe assurances générales</b> Presentation to ≈ 40 actuaries and data scientists (Audience: End-users)	2023
<b>Équité et discrimination en assurance générales</b> <b>Intact Financial Corporation</b> Presentation to CEO, CLO and CDO of Intact Financial Corporation. (Audience: decision-makers)	2023
<b>Causal inference and Fairness in Insurance Pricing</b> <b>Insurance Data Science Conference</b> Presenter for Insurance Data Science Conference <a href="#">🔗</a> in London (UK). (Audience: Academics)	2023
<b>Équité et discrimination en assurance générales</b> <b>Desjardins groupe assurances générales</b> Presentation to ≈ 40 actuaries (Audience: end-users)	2023
<b>Fairness in Insurance : Overview of discrimination-free models</b> <b>Quantact Summerday 2022</b> Guest presenter in Concordia University. (Audience: academics)	2022
<b>Équité en assurance : revue des modèles non discriminatoires</b> <b>Workshop on Fairness and Discrimination in Insurance</b> Guest presenter to over 50 people from academia and industry (Audience: general)	2022

# PUBLIC OUTREACH

<b>Pour une intelligence artificielle équitable en assurance</b> <b>Université Laval News</b> I collaborated for a scientific communication article <a href="#">🔗</a> . (Audience: General Public)	2024
<b>Perspective causale sur la discrimination indirecte en assurance générale</b> <b>Institut Intelligence et données</b> 4th research competition on data intelligence. ≈ 50 graduate students (Audience: general)	2024
<b>Perspective causale sur la discrimination indirecte en assurance générale</b> <b>Institut de valorisation des données</b> I presented a my research <a href="#">🔗</a> during IVADO Digital Future Day 2024. Over 250 people. (Audience: general)	2024

<b>Discrimination injustifiée en assurance générale: une perspective causale</b> <b>Faculty of Science and Engineering</b> Presentation during the <i>Research Day in Science and Engineering</i> (Audience: General)	2023
<b>L'IA pour calculer le prix de votre assurance auto: poétique ou pas éthique?</b> <b>Big Data Research Center</b> Presentation during the event <i>lightning talks 180</i> (Audience: General) Awards included: Public's choice award	2023
<b>Artificial intelligence to prevent unfair discrimination in auto insurance</b> <b>IVADO</b> I authored an 800-word scientific communication article . (Audience: General)	2023
<b>L'avenir à travers une boule de cristal mathématique : Le travail d'un actuair</b> <b>Cégep de Lévis</b> Guest presenter for CEGEP students. (Audience: Students)	2023-2025
<b>How to improve fairness in insurance? Towards more responsible pricing</b> <b>Actulab 2022</b> Problem-solving workshops. (Audience: End-users) Awards included: Coup de coeur Entrepreneuriat ULaVal award (1000 CAD)	2022
<b>Gala of Excellence</b> <b>Pointe-Lévy High School</b> Guest of honor for the Student-Athlete Excellence Gala. (Audience: Students)	2022

## COMMITTEES

<b>Actuarial Science Graduate Program Committee of Université Laval</b> Voting member of the Committee	2022 - present
<b>Big Data Research Center of Université Laval</b> Student voting member of the Committee	2022 - 2025
<b>Actuarial Science Student Investment Fund of Université Laval</b> Voting member of the committee	2021 - 2024
<b>Actuarial Undergraduate Student Association of Université Laval</b> Vice President of Finance	2020 - 2021

## RESEARCH AFFILIATIONS

<b>Institut Intelligence et Données</b> Université Laval	2021 - present
<b>Big Data Research Center</b> Université Laval	2021 - present
<b>Quantact research laboratory</b> Université de Montréal	2021 - present
<b>Centre de recherches mathématiques</b> Université de Montréal	2021 - present

## OTHER

<b>Roundtable to raise awareness on youth bullying</b> Mammoth hebdo - TéléQuébec	2025
<b>Actuarial School representative at the open house</b> Faculty of Science and Engineering	2022 - 2023

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