Claire **Mouminoux**

ASSOCIATE PROFESSOR IN ECONOMICS

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Professional Experience

University of Strasbourg (UNISTRA)
Strasbourg, France

ASSOCIATE PROFESSOR IN ECONOMICS
September 2020 - Present

- Faculté de Sciences Economiques et de Gestion (FSEG), Bureau d'Economie Théorique et Appliquée (BETA)

University of California of Santa Barbara (UCSB)
Santa Barbara, USA

VISITING ASSITANT PROFESSOR
January 2020 - June 2020

- Department of Statistics and Applied Probabilities

University Lyon 1 Claude Bernard
Lyon, France

RESEARCH FELLOW
October 2018 - December 2019

- SAF Laboratory — Prevent' Horizon Chair — Institut Louis Bachelier

AGDF — **AXA Global Direct France - Technical Department**
Paris, France

ACTUARIAL ANALYST — PHD CANDIDATE
October 2014 - July 2018

- Calculation of customer long run business value including survival rate models, loss model projections, cost of capital under regulatory constraints and financial time-value.
- New business price optimization under customer value constraint (Lagrangian method): integration of market competition, dynamic price elasticity modelling and solvency constraints.
- Supervision of two-products offer: measure of cannibalization effects, advantageous selection of clients' risk profile, cross-prices elasticity and elaboration of best price strategy positioning for both products.
- Partnership profitability analysis: participation in the implementation of business partnership for insurance distribution.

AGPC — **AXA Global P&C - Commercial Lines Department**
Paris, France

MASTER'S DEGREE INTERNSHIP
April 2014 - October 2014

- Contribution to the deployment of car fleet prevention offers including management support and telematics offers.
- Development of Marine Insurance (Hull & Machinery) worldwide strategy of AXA Group leading to reinsurance and risk pooling recommendation.

Banque de France - Over-indebted Department
Toulouse, France

OVER-INDEBTED ANALYST - SEASONAL POSITION
2011 - 2012 - 2013

- Implementation of repayment plan and juridical follow-up.

Education

PhD in Economics
Lyon, France

CLAUDE BERNARD UNIVERSITY LYON 1, ISFA GRADUATE SCHOOL OF ACTUARIAL STUDIES
February 2015 - October 2018

- Thesis title: Behavioral Biases and Strategies of Insurance Market Players.
- Supervisors: Stéphane Loisel and Christophe Dutang.
- Keywords: experimentation, customer behaviour, intermediation, distribution channel, honesty, obfuscation, game theory, market cycles.
- Defense committee: Pierre-André Chiappori, Mercè Claramunt, Sara Fisher Ellison, Meglena Jeleva, Jean-Louis Rullière, Arthur J.H.C. Schram.

Master's Degree in Economics of Markets and Organization
Toulouse, France

TSE — TOULOUSE SCHOOL OF ECONOMICS
September 2012 - September 2014

- Master essay title: The impact of the Internet on the French Retail Insurance Mass Market.
- Statistics and econometric modelling.
- Game theory and equilibrium analysis.
- Decision theory under information asymmetry.

Bachelor's Degree in Mathematics and Economics
Toulouse, France

TSE — TOULOUSE SCHOOL OF ECONOMICS
September 2009 - September 2012

- Major courses: Microeconomics, Macroeconomics, Mathematics and Statistics.

Teaching Experience

Instructor in Mathematics - University of Strasbourg (FSEG)

Strasbourg, France

Licence 1 Economie et gestion - (Undergraduate Program)

Since 2021

- One variable function analysis, derivative, optimisation, integral.

Instructor in Decision Theory - University of Strasbourg (FSEG)

Strasbourg, France

Master 1 AGR - Master 1 APE (Graduate Program)

Since 2021

- Principal-agent models, Moral Hazard, Adverse Selection, Signals.

Instructor in Data Analysis - University of Strasbourg (FSEG)

Strasbourg, France

Master 1 Qualité, GII, MPI (Graduate Program)

Since 2020

- OLS, GLM, parametric tests, application to case studies using R software.

Instructor in Insurance products and Markets - University of Strasbourg (FSEG)

Strasbourg, France

Master 1 AGR (Graduate Program)

Since 2020

- Overview of insurance market mecanims, design of a smartphone insurance product based on actuarial methodologiy using R software.

Instructor in Economie des PME - University of Strasbourg (FSEG)

Strasbourg, France

Master 2 CAE (Graduate Program)

2020 - 2022

- Concept of micro and macro economics to help in the study of accounts and strategies of credit growth for companies.

Teaching Assistant in Statistics and Probabilities - University of Strasbourg (FSEG)

Strasbourg, France

Master 2 CAE (Graduate Program)

2020 - 2021

- Combinatorics, discrete and continuous random variables, main laws of probability.

Instructor in Statistical mathematics - University of California of Santa Barbara

Santa Barbara, USA

PSTAT 120B - Undergraduate

Spring Quarter 2020

- Distribution of sample mean and sample variance; t, chi-squared and F distributions; summarizing data by statistics and graphs; estimation theory for single samples: sufficiency, efficiency, consistency, method of moments, maximum likelihood; hypothesis testing: likelihood ratio test; confidence intervals.

Instructor in Statistical mathematics - University of California of Santa Barbara

Santa Barbara, USA

PSTAT 120B - Undergraduate

Spring Quarter 2020

- Distribution of sample mean and sample variance; t, chi-squared and F distributions; summarizing data by statistics and graphs; estimation theory for single samples: sufficiency, efficiency, consistency, method of moments, maximum likelihood; hypothesis testing: likelihood ratio test; confidence intervals.

Instructor in SAS Base Programming - University of California of Santa Barbara

Santa Barbara, USA

PSTAT 130 - Undergraduate

Winter/Spring Quarter 2020

- Manipulating and Transforming data, combining SAS data sets, generating reports including statistics analysis.

Lecturer in Insurance Economics - Claude Bernard University Lyon 1, ISFA Graduate School of Actuarial Studies

Lyon, France

Master 1 (Graduate Program) - Statistics and Econometrics Diploma

April 2019 - June 2019

- Expected Utility theory, Adverse Selection, Moral Hazard, Information Asymmetry, Price Optimization.

Teaching Assistant in Risk & Insurance Economics - Claude Bernard University Lyon 1, ISFA Graduate School of Actuarial Studies

Lyon, France

Master 1 (Graduate Program) - Actuary Diploma

September 2015 - September 2017

- Game Theory, Information Asymmetry, Optimization.

Teaching Assistant in Decision and Game Theory - Lyon 2 Lumière University

Lyon, France

Master 2 (Graduate Program) - Quantitative Economics

September 2014 - September 2015

- Expected Utility theory, Adverse Selection, Moral Hazard, Nash Equilibrium, Bayesian Game.

Teaching Assistant in Mathematics - Toulouse 1 Capitole University

Toulouse, France

Bachelor 1 & 2 (Undergraduate Program) - Mathematics and Economics

September 2013 - April 2014

- Linear Algebra, Optimization.

Skills

Programming	R, SQL, SAS, VBA, Python, LaTeX, HTML, Java, JavaScript, Office Pack.
Video Editing Software	ODS Studio, iMovies, Movavi, Blender.
Languages	French (Mother Tongue), English (Professional Level), Spanish (Intermediary).

Publications & Working Papers

On a Markovian Game Model for Competitive Insurance Pricing.

Methodology and Computing in Applied Probability. 24, 1061–1091

CLAIRE MOUMINOUX, CHRISTOPHE DUTANG, HANSJOERG ALBRECHER, STÉPHANE LOISEL

2022

• General properties of insurer portfolio sizes under repetaed one-period non-cooperative game.

The impact of the internet on the insurance demand

Scor Paper (non-peer reviewed)

CLAIRE MOUMINOUX

January 2020

Biais comportementaux et stratégies des acteurs du marché de l'assurance.

L'Actuariel Journal, n°35 (non-peer reviewed)

CLAIRE MOUMINOUX

January 2020

• Professional review published by the French Actuary Institute

Se couvrir contre le risque, entre obfuscation et honnêteté.

L'Actuariel Journal, n°33 (non-peer reviewed)

CLAIRE MOUMINOUX AND JEAN-LOUIS RULLIÈRE

June 2019

• Professional review published by the French Actuary Institute

Can misfortune lead to dishonesty?

Submitted

CLAIRE MOUMINOUX

2022

• Study of distortion in beliefs about other honesty and observed honesty based on a laboratory experiment under different degrees of favorable conditions.

Information disclosure and mortgage insurance choice under substandard risk.

Working Paper

DENIS CHARLES, CLAIRE MOUMINOUX

2023

• Experimental study of policyholders' private information disclosure strategies during the mortgage insurance underwriting process.

A game-theoretic analysis of insurers pricing strategies.

Working Paper

HANSJOERG ALBRECHER, CHRISTOPHE DUTANG, STÉPHANE LOISEL, CLAIRE MOUMINOUX

2022

• Insurer price competition modelling with a repeated one-period non-cooperative game where both insurer losses and consumer behaviour are stochastic.

Individual trade-off between insurance and self-protection: An experimental study.

Working Paper

MORGANE PLANTIER, CLAIRE MOUMINOUX AND JEAN-LOUIS RULLIÈRE

2020

• Analysis of the effects of adverse selection and moral hazard in individual insurance decision.

Honesty and Obfuscation: Experimental Evidence on Insurance Demand with Multiple Distribution Channels.

Working Paper

CLAIRE MOUMINOUX, JEAN-LOUIS RULLIÈRE, STÉPHANE LOISEL

2019

• Analysis of obfuscation and honesty effects on efficiency of choices and study of determinants of purchasing decision-making in retail insurance including exogenous search costs.

Licensing effect and insurance fraud.

Working Paper

CLAIRE MOUMINOUX, CAROLINE BAYART AND JEAN-LOUIS RULLIÈRE

2019

• An original experiment in order to identify potential licensing effects on insurance claims based on dynamic behavior of honesty.

Conferences & Workshops

VI Workshop on Pensions and Insurance

Barcelona, Spain

UNIVERSITY OF BARCELONA

November 2021

• "Honesty and Obfuscation: Experimental Evidence on Insurance Demand with Multiple Distribution Channels."

57th Edwards Bayesian Research Conference
Fullerton, USA

California State University, Fullerton
February 2020
- "The Way of absolute Candor (or why unfairness feeling leads to fraud)"

MBA - CHEA (Centre des Hautes Etudes d'Assurances) Seminar
Paris, France

Paris Dauphine University
November 2019 - April 2021
- "L'impact des systèmes de distribution dans la formation du résultat des compagnies"

2019 North-American ESA (Economic Science Association) Conference
Vancouver, Canada

Vancouver University
July 2019
- "Licensing effect and insurance fraud"

94th WEAI (Western Economic Association International) Conference
San Francisco, USA

SABE (Society for the Advancement of Behavioral Economics)
June 2018
- "Licensing effect and insurance fraud"

93th WEAI (Western Economic Association International) Conference
Vancouver, Canada

SABE (Society for the Advancement of Behavioral Economics)
June 2018
- "Are we more honest than others think we are?"

2017 North-American ESA (Economic Science Association) Conference
Richmond, USA

Virginia Commonwealth University
October 2017
- "Are we more honest than others think we are?"

8th International Conference of the French Association of Experimental Economics (ASFEE)
Rennes, France

Faculty of Economics, University of Rennes 1
June 2017
- "Honesty and Obfuscation: Experimental Evidence on Insurance Demand with Multiple Distribution Channels."

2016 CEAR/MRIC Behavioral Insurance Workshop
Munich, Germany

Munich Risk and Insurance Center (MRIC)
December 2016
- "Honesty and Obfuscation: Experimental Evidence on Insurance Demand with Multiple Distribution Channels."

2016 North-American ESA (Economic Science Association) Conference
Tucson, USA

Arizona University
November 2016
- "Honesty and Obfuscation: Experimental Evidence on Insurance Demand with Multiple Distribution Channels."

The 3rd EAJ (European Actuarial Journal) Conference
Lyon, France

Claude Bernard University Lyon 1, ISFA Graduate School of Actuarial Studies
September 2016
- "Honesty and Obfuscation: Experimental Evidence on Insurance Demand with Multiple Distribution Channels."

Second Behavioral and Experimental Economics Workshop
Paris Saclay, France

Ecole Normale Supérieure Cachan
May 2016
- "Too Many Insurance Contract Menus: Trust, Biases and Intermediation"

Awards

2019   **Prize of the young doctor in Actuarial Science**, SCOR   *Paris, France*

Other responsibilities

Co-director of the Master AGR (Assurance et Gestion des risques) - University of Strasbourg (FSEG)
Since 2021

Organizing Committee of the JMA (Journée de microéconomie appliquée) 2023 at the University of Strabourg
2022