Claire **Mouminoux**

VISITING ASSISTANT PROFESSOR

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Professional Experience

University of Strasbourg (UNISTRA)
Strasbourg, France

ASSITANT 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 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

The impact of the internet on the insurance demand
Scor Paper

CLAIRE MOUMINOUX
January 2020

Biais comportementaux et stratégies des acteurs du marché de l'assurance.
L'Actuariel Journal, n°35

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

CLAIRE MOUMINOUX AND JEAN-LOUIS RULLIÈRE
June 2019

- Professional review published by the French Actuary Institute

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

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.

Behavioral Insurance
Submitted

CLAIRE MOUMINOUX, JEAN-LOUIS RULLIÈRE
2019

- Literature survey and recommendations for insurance market.

Are we more honest than others think we are?
Working Paper

CLAIRE MOUMINOUX, JEAN-LOUIS RULLIÈRE
2019

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

A game-theoretic analysis of insurers pricing strategies. *Working Paper*

Hansjoerg Albrecher, Christophe Dutang, Stéphane Loisel, Claire Mouminoux *2019*

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

Multiplicity of choices and decision-making. *Working Paper*

Claire Mouminoux *2019*

- Analysis of heuristic biaises under multiplicity of insurance choices with experimental approach.

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.

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

Morgane Plantier, Claire Mouminoux and Jean-Louis Rullière *2019*

- Analysis of the effets of adverse selection and moral hazard in individual insurance decision.

Conferences & Workshops

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

Paris Dauphine University *November 2019*

- "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*