

Claire Mouminoux

VISITING ASSISTANT PROFESSOR

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Professional Experience

University of California of Santa Barbara (UCSB)

Santa Barbara, USA

VISITING ASSISTANT PROFESSOR

January 2020 - Present

- 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 SAS Base Programming - University of California of Santa Barbara (UCSB)

Santa Barbara, USA

PSTAT 130 - UNDERGRADUATE

Winter 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 (15H)

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 (45H)

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 (20H)

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 (30H)

September 2013 - April 2014

- Linear Algebra, Optimization.

Skills

Programming R, SQL, SAS, VBA, Python, \LaTeX , HTML, Java, JavaScript, Office Pack.

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.

CLAIRE MOUMINOUX

Working Paper

2019

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

Licensing effect and insurance fraud.

CLAIRE MOUMINOUX, CAROLINE BAYART AND JEAN-LOUIS RULLIÈRE

Working Paper

2019

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

Propitious selection: an experimental evidence.

MORGANE PLANTIER, CLAIRE MOUMINOUX AND JEAN-LOUIS RULLIÈRE

Working Paper

2019

- Analysis of the effects of adverse selection and moral hazard in individual insurance decision supporting the presence of advantageous selection.

Conferences & Workshops

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

PARIS DAUPHINE UNIVERSITY

Paris, France

November 2019

- "L'impact des systèmes de distribution dans la formation du résultat des compagnies"

2019 North-American ESA (Economic Science Association) Conference

VANCOUVER UNIVERSITY

Vancouver, Canada

July 2019

- "Licensing effect and insurance fraud"

94th WEA (Western Economic Association International) Conference

SABE (SOCIETY FOR THE ADVANCEMENT OF BEHAVIORAL ECONOMICS)

San Francisco, USA

June 2018

- "Licensing effect and insurance fraud"

93th WEA (Western Economic Association International) Conference

SABE (SOCIETY FOR THE ADVANCEMENT OF BEHAVIORAL ECONOMICS)

Vancouver, Canada

June 2018

- "Are we more honest than others think we are?"

2017 North-American ESA (Economic Science Association) Conference

VIRGINIA COMMONWEALTH UNIVERSITY

Richmond, USA

October 2017

- "Are we more honest than others think we are?"

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

FACULTY OF ECONOMICS, UNIVERSITY OF RENNES 1

Rennes, France

June 2017

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

2016 CEAR/MRIC Behavioral Insurance Workshop

MUNICH RISK AND INSURANCE CENTER (MRIC)

Munich, Germany

December 2016

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

2016 North-American ESA (Economic Science Association) Conference

ARIZONA UNIVERSITY

Tucson, USA

November 2016

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

The 3rd EAJ (European Actuarial Journal) Conference

CLAUDE BERNARD UNIVERSITY LYON 1, ISFA GRADUATE SCHOOL OF ACTUARIAL STUDIES

Lyon, France

September 2016

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

Second Behavioral and Experimental Economics Workshop

ECOLE NORMALE SUPÉRIEURE CACHAN

Paris Saclay, France

May 2016

- "Too Many Insurance Contract Menus: Trust, Biases and Intermediation"

Awards

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

Paris, France

Reference Contact

Pierre-André Chiappori	Professor of Economics - Columbia University - pc2167@columbia.edu - (+1)212-854-6369
Sara Fisher Ellison	Professor of Economics - Massachusetts Institute of Technology - sellison@mit.edu - (+1)617-253-3821
Stéphane Loisel	Professor of Applied Mathematics - University Lyon 1 Claude Bernard - stephane.loisel@univ-lyon1.fr - (+33)684374269
Meglana Jeleva	Professor of Economics - Paris Nanterre University - meglana.jeleva@gmail.com - (+33)140974085
Jean-Louis Rullière	Professor of Economics - University Lyon 1 Claude Bernard - jean-louis.rulliere@univ-lyon1.fr - (+33)670436087