Georges Dionne

Contact information

Canada Research Chair in Risk Management
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Occupations

Full professor, Department of Finance, HEC Montréal

Chairholder, Canada Research Chair in Risk Management, HEC Montréal

Member of the board and President of the Risk Committee, SCOR Canada

Regular researcher, *Centre Interuniversitaire de Recherche sur les Réseaux d'Entreprise, la Logistique et le Transport* (CIRRELT)

Member of the International Scientific Committee, Foundation SCOR for Science, France

Member of the International Scientific Committee, Institut Louis Bachelier, France

Member of the editorial board:

Asia Pacific Journal of Risk and Insurance
Assurances et gestion des risques/Insurance and risk management
Geneva Papers on Risk and Insurance: Issues and Practice
Journal of Risk and Insurance
Journal of Risk and Uncertainty
L'Actualité économique
Risks
Risques – Les cahiers de l'assurance
The Geneva Risk and Insurance Review

Career

The first part of my career, 1980 to 1996, was spent in the Université de Montréal's Department of Economics. Since June 1st 1996, I have been the holder of the Risk Management Chair (which became the Canada Research Chair in Risk Management on January 1st 2004) and a professor in finance at HEC Montréal. From 1996 to 2004, I served as the director of the journal *Assurances et gestion des risques*. In June 1993, I became an associate researcher for the *Chaire d'économie de l'assurance* at Université de Paris X Nanterre.

Since June 1984, I have been an associate researcher with the Université de Montréal's *Centre de recherche sur les transports* now the *Centre interuniversitaire de recherche sur les réseaux d'entreprise, la logistique et le transport* (CIRRELT). I served as this Centre's assistant director for two academic years. My principal mandate was to prepare the FCAR-Centre application and the 1995-2000 academic program. During the opening years of this 21st century, I have been the scientific director of Montreal's *Institut de finance mathématique* (IFM^2), the founder and codirector of HEC Montréal's Centre for research on e-finance, and the codirector of the *Centre interuniversitaire sur le risque, les politiques économiques et l'emploi* (CIRPÉE). I also set up HEC Montréal's *Laboratoire de calcul en finance et assurance* (LACFAS, now LACED) which received in 2009 from the CFI an additional $5 million grant.

Since 2000, I obtained funding of over $18 million for investment in the creation of a multidisciplinary research environment (combining finance, economy, and quantitative methods) at HEC Montréal, a research environment which, we are happy to say, measures up to that in all the other Canadian universities. I have been the Editor of *The Journal of Risk and Insurance*, the flagship journal of the American Risk and Insurance Association, from 2007 to 2013. I have been member of the HEC Montréal board of Directors from 2009 to 2015, president of the Canadian Economic Association in 2012-2013, and president of the European Group of Risk and Insurance Economists (EGRIE) in 2013-2014. I am currently member of the scientific board of SCOR Foundation for Science (France) and member of the Institut Louis Bachelier (France) scientific board.

My teaching and research activities are marked by a number of achievements:

<u>Books published</u>: Five books were brought to press, two of which— *Contributions to Insurance Economics* and *Foundations of Insurance Economics: Readings in Economics and Finance*— (counting a total 1,250 pages) are heavily used worldwide in insurance programs, at the doctoral level.

I also published, at Kluwer, a reference book entitled *Handbook of Insurance*; it contains more than 30 chapters totalling about 1,000 pages and including contributions from the 40 best researchers in the field. This book received the Kulp Wright Award from the

American Risk and Insurance Association, by which it was described as: ...an outstanding contribution to the literature of risk and insurance. It also received Les Echos award in France. This book has been translated in Chinese in 2008. A new edition was published by Springer in 2013. It contains 37 chapters and has 1126 pages. It also received the Kulp Wright Award in 2015. On May 2017, I published the book *Gestion des risques: théories et applications*. This work represents my teaching at the master's level.

Other publications: About fifteen chapters in various books and more than 175 articles in prestigious scientific journals such as: *Journal of Political Economy* (2); *International Economic Review* (2); *Review of Economic Studies* (2), *Review of Economics and Statistics* (4); *Journal of Risk and Uncertainty* (6); *Journal of Risk and Insurance* (3), *Journal of Econometrics* (2), *Management Science*, *Journal of Public Economics*, *Journal of the European Economic Association*, *Journal of Banking and Finance* (5), *Journal of Financial and Quantitative Analysis*, and *Journal of Economic Theory.*

Teaching in other universities: Courses for a diploma in advance studies (DEA) at the Université de Paris X Nanterre, from 1993 to 2005, and, for two years, at the Université de Toulouse. Invited professor, Université Paris I la Sorbonne, December 2012, and Ecole Normale Supérieure de Cachan, May 2016.

Presentations: More than 350 scientific international presentations.

Director and codirector of research: 8 postdoctoral trainees (including two from France and one from Belgium); 30 doctoral candidates (including three from France) and more than 90 masters papers or reports.

Current supervisions: 6 doctoral theses and 7 masters theses.

At least 10 of the postdoctoral students or Ph. D. students supervised are now university professors (Seoul, Toronto, Amsterdam, Strasbourg, Halifax, Paris, Tunis, Casablanca, Montreal).

Public profile

- *h*-index equal to 44 on the Google Scholar site.
- Quotations in articles and books: More than 6,700 in Google Scholar; on average, more than 450 per year over the last five years (584 in 2013).
- According to Google Scholar, among the 5 top insurance researchers and among the 20 top risk management researchers in the world.
- Over the last ten years, my research documents have been downloaded more than 38,140 times via the American SSRN network.

- Consultant for the Insurance Institute of Canada for the preparation of the document Enterprise Risk Management (ERM) in the Insurance Sector (2009-2013).
- Consultant for the Insurance Bureau of Canada (1994) and in charge of the file on airline security for the Transportation Safety Board of Canada (1993).
- Fifth among the researchers most often quoted in the Geneva Papers on Risk and Insurance Theory.
- According to RePEc, among the 20 top economists in Canada (weighted rank author).
- According to RePEc, among the 20 top risk management researchers in the world.

Education

	Postdoctoral studies, CORE, Belgium	1983
	Economics, Postdoctoral studies, University of Pennsylvania	1980-06/ 1980-12
Ph.D.	Economics, Université de Montréal	1980
M.A.	Economics, Université d'Ottawa	1974
B.A.A.	Business, HEC Montréal	1973

Prize awards – Merit of honors

John S. Bickley Founder's Award of the International Insurance Society	2017
Fellow, Institut Louis Bachelier	2016
Pierre-Laurin Award, HEC Montréal's top prize for research excellence	2016
2015 best publication of ESG UQAM (with M. Pacurar and X. Zhou)	2016
Kulp-Wright Award for the Second edition of the Handbook of Insurance	2015
Best Paper Award from the *Geneva Risk and Insurance Review*	2015
Article selected for inclusion in the collection of 10 articles in the *Geneva Risk and Insurance Review* to mark its 40^{th} anniversary	2015
Second best paper to the IFM^2 2012 Conference	2012

Marcel-Dagenais Award, *Société canadienne de science économique*	2012
Jean Guertin Award, HEC Montréal's top prize for teaching excellence in recognition of having introduced and developed the teaching of risk management in all HEC Montréal education programs.	2011
Innis-Gérin Medal from the Royal Society of Canada	2011
Research prize Pierre Laurin for the scientific contribution during the years 2006-2009, HEC Montréal.	2009
One of the 30 researchers chosen by SSHRC for celebrating 30 years of cultivating excellence in Canadian social sciences and humanities research	2008
Honor alumni, Faculty of arts and sciences, Université de Montréal	2008
Global Association of Risk Professionnals (GARP) Award for the best paper in risk management at the 2008 *Financial Management Association European Conference* (with O. Maalaoui and P. François).	2008
Honorary Ph.D. conferred by the Université d'Orléans.	2006
Bank of Canada Research Award for the best Canadian financial market paper at the 2006 *Northern Finance Association Conference* (with M. Pacurar and P. Duchesne).	2006
PRMIA Institute Award for the best paper in risk management at the 2006 *Financial Management Association European Conference* (with M. Pacurar and P. Duchesne).	2006
Research prize Pierre Laurin *ex æquo* for the scientific contribution during the years 2000-2003, HEC Montréal.	2003
Kulp-Wright award of the American Risk and Insurance Association for the *Handbook of Insurance*.	2002
Gérard-Parizeau award for exceptional contribution in the field of insurance and risk management.	2002
François-Albert Angers award (HEC Montréal) for the *Handbook of Insurance*.	2001

Risques-Les Échos Special award (France) for the *Handbook of Insurance*.	2001
President, Risk Theory Society, American Risk and Insurance Association.	2001
Elected member of The Royal Society of Canada.	2000
Marcel-Vincent award (Acfas – social sciences) for contribution in the field of insurance economics.	1999
Research prize Pierre Laurin for the scientific contribution during the years 1995-1998, HEC Montréal.	1998
Prize for the Clifford D. Spangler of the Fondation Alpha, Kappa, Psi (U.S.A.) for the paper Moral Hazard and State Dependent Utility Function, *Journal of Risk and Insurance* (1982).	1992
Award of the *Société canadienne de science économique* for the scientific contribution during the years 1984–1990.	1991
Assistant Editor of the *Journal of Risk and Insurance* for the numerous and excellence of the reviews.	1990
Fellow of the Huebner Foundation (Wharton School, University of Pennsylvania).	1986/ 1987
Prêt d'Honneur for postdoctoral studies.	1980

Main accomplishments

Codirector of a report (2014) on insurance pricing for fleets of vehicules to the Société de l'assurance automobile du Québec.

Editor, *Journal of Risk and Insurance* (2007-01/2012-12).

Member of the Editor Review Committee of *The Journal of Risk and Insurance* (2005).

Fifth of the top referred authors in the *Geneva Papers on Risk and Insurance Theory* (2003).

Responsible of the team that obtained a subvention of 4 million dollars from SSRHC and private partners to create the Centre for research on e-finance, HEC Montréal (2002).

Responsible of the funding grant obtained from the Canadian Foundation for Innovation (CFI) for the creation of the Laboratory for Computation in Finance and Insurance (LACFAS), HEC Montréal, $3.3 million (2000). $5 million (2009) renewal grant.

Responsible of the team that developed the model for computing the CREDIT VaR model of CIBC (2001).

Searcher selected by Kluwer Academic Publishers to edit the Handbook of Insurance (2000). New edition in 2013 with Springer.

In charge of air security at the Canadian Committee on Transport Safety (1993).

Co-author of the report (1985, with M. Boyer) which influenced the Quebec public automobile insurance rating in using the demerit points as to identify the risks. Such modification was effective from December 1992.

Research fields

- Risk Management for Private and Social Risks
- Microeconomic Theory under Uncertainty (financial contracts, insurance contracts)
- Asymmetrical Information (moral hazard and adverse selection)
- Insurance and portfolio decision making
- High Frequency Trading
- Regulation in Transportation and the Environment

Professional expertise

2017-08-28 2016-09-27	Member of Ph. D. committee thesis of Nabil El Meslmani, Three Essays in Mergers and Acquisitions, Université Concordia, Montréal.
2016-05-23	Member of the thesis examining board, Arnaud Goussebaïle, Prevention and Insurance on Natural Disasters, École Polytechnique, Paris.
2016-03-01	Member of the thesis examining board, Philippe d'Astous: Essays on Household Finance: Income, Consumption, Debt, and Delinquency, Georgia State University.
2014/2015	Member of the Organizing Committee of the World Congress of the Econometric Society, Montréal, 17-21 August, 2015.

2015-01	Member of the thesis examining board, Jean-Cyprien Héam, Université Paris-Dauphine, France.
2014-09	Invited Editor, *The Journal of Risk and Insurance*, 81, 3 473-476 (with David J. Cummins).
2014-07	Member of the thesis examining board, Rabak Lotfaliel: Essays on Corporate Risk and Capital Structure, McGill University.
2013/2014	President of the European Group of Risk and Insurance Economists (EGRIE).
2013	President of the program committee of the 40th Seminar of the European Group of Risk and Insurance Economists (EGRIE).
2013-05/	Member of the board, and President of the Risk Committee, SCOR Canada since May 2013.
2013	Past president of the Canadian Economics Association.
2013	Member of the scientific committee of the international conference Mathematical Finance Days, IFM², 29 and 30 April 2013, Montreal.
2012-12-10/ 2012-12-15	Invited professor, Université Paris I La Sorbonne.
2012-10/	Member of the International Scientific Council, Institut Louis Bachelier.
2012-10/	Member of the scientific committee, Foundation SCOR for Science.
2012/2016	Member of the committee of teaching awards, HEC Montréal.
2012	President elect of the European Group of Risk and Insurance Economists (EGRIE).
2012	President of the Canadian Economics Association.
2012	Member of the scientific committee of the international conference Mathematical Finance Days, IFM², 3 and 4 May 2012, Montreal.
2011/2012	Co-responsible of the international conference Convergence, Interconnectedness, and Crises: Insurance and Banking Conference, Temple University, 8-10 December 2011, Philadelphia.
2011-10	Member of the examining board, David Rowell thesis: Moral Hazard: Empirical Evidence in the Australian Market for Automobile Insurance, The University of Queensland.
2011-07/	Member of the scientific committee, Fondation du Risque, France.
2011-07/2012-01	Member of the scientific committee, Université de l'assurance, France.

2011	President elect of the Canadian Economics Association.
2011	ACFAS Marcel-Vincent award member of the jury.
2011	Member of the scientific committee of the international conference Mathematical Finance Days, IFM^2, 9 and 10 May 2011, Montreal.
2011	Member, jury of Mercure award for the best doctoral thesis of HEC Montréal in 2010.
2011-01/2014-01	International research advisor, National Chengchi University, Taiwan.
2010-12-15	Member, jury of Habilitation à diriger des recherches, Jean Pinquet, Université de Cergy-Poitoise.
2010	Vice-president of the Canadian Economics Association.
2010	Member of the scientific committee of the international conference Mathematical Finance Days, IFM^2, 13 and 14 May 2010, Montreal.
2010	ACFAS Marcel-Vincent award member of the jury.
2010-01/	Member of the Editorial Board, *Economics Research International.*
2009-06/2015-06	Board of Directors of HEC Montréal.
2008/2009	Visiting Scholar, Insurance and Risk Management Department, Georgia State University.
2007-09	Co-responsible of the international conference New Forms of Risk Sharing and Risk Engineering, Paris, 20 and 21 September 2007.
2007-04	Co-responsible of the Third International Conference on Credit Risk: Credit and operational risks: Are we ready for Basel II?, Montreal, 12 and 13 April 2007.
2007-01/2012-12	Editor, *Journal of Risk and Insurance*.
2006-05/2010-10	Board of Directors of *Centre Interuniversitaire de Recherche sur les Réseaux d'Entreprise, la Logistique et le Transport* (CIRRELT), Université de Montréal.
2006-05/2009-05	Member of the executive committee of *Centre Interuniversitaire de Recherche sur les Réseaux d'Entreprise, la Logistique et le Transport* (CIRRELT), Université de Montréal.
2006-05	Co-responsible of the Conference Dynamics of Insurance Markets: Structure, Conduct, and Performance in the 21st Century, University of Pennsylvania, 4 and 5 May 2006.
2006-02-14	Member of the examining board, Oumar Sy thesis: Essays on International Investment, McGill University.

2006-05	Invited coeditor, special issue, *Journal of Banking and Finance*, Dynamics of Insurance Markets: Structure, Conduct, and Performance in the 21st Century, Conference held at Wharton School, 4-5 May 2006 (January 2008).
2006-01	Invited codirector, special issue in honor of Claire Laberge-Nadeau, vol. 73, no 4, *Insurance and risk management* (with François Bellavance).
2005-11/2008-05	Visiting Scholar, Insurance and Risk Management Department, Wharton School, University of Pennsylvania.
2005-10-04	Member, jury of the prices François-Albert-Angers and Robert Charbonneau, HEC Montréal.
2005-05/2010-04	Invited professor, Ecole Poytechnique (France).
2005	Member, scientific committee, 16th annual conference (EC)^2, Istanbul, December 16 and 17, 2005.
05-01/	Member of the Editorial Board, *Asia Pacific Journal of Risk and Insurance.*
2004-05	Co-responsible of the International Conference on New Financial Market Structures, HEC Montréal, April 7 and 8, 2005.
2004	ACFAS Marcel-Vincent award head of the jury.
2004-12-17	Member of the examining board, Bidénam Kambia-Chopin thesis: Prévention des risques, marché d'assurance et responsabilité environnementale. Essais en théorie des incitations, Université de Paris X Nanterre.
2004-08/	Member of the Editorial Board, *Insurance and Risk Management.*
2004-04	Co-responsible of the Second International Credit Risk Conference, HEC Montréal.
2004-01/2006-05	Member of the Research council, HEC Montréal.
2004-01/	Member of the Editorial Board, *Geneva Papers on Risk and Insurance: Issues and Practice.*
2003-09-19	Sponsor of Michel Crouhy's Doctorate *Honoris Causa* from the Université de Montréal for his achievements in the field of Risk Management.
2001-09/2002-10	Scientific director, Institut de Finance Mathématique de Montréal, IFM^2.
2002-05	Member of the examining board, A. Ben Hamza thesis: Les marchés dérivés de la réassurance, Université de Paris X–Nanterre.

2002-04	Member of the Blue Ribbon Panel of PRMIA.
2002-04	Co-responsible of the International Credit Risk Conference, HEC Montréal.
2002-04/2003-04	Past president, Risk Theory Society, American Risk and Insurance Association.
2002/2010	Associate researcher, Centre for research on e-finance, HEC Montréal
2001-04/2002-04	President, Risk Theory Society, American Risk and Insurance Association.
2000-04	Co-responsible, conference Gestion intégrée des risques des entreprises non financières, HEC Montréal.
2000-04/2001-04	Secretary, Risk Theory Society, American Risk and Insurance Association.
1999-09/2000-06	Responsible of the organization of Fonds Gérard-Parizeau activities and the Conférence Gérard-Parizeau, HEC Montréal.
1999-06	Secretary and treasurer for the *Société canadienne de science économique*.
1998-11	Co-responsible, conference Gestion des risques et implications comptables des produits dérivés, HEC Montréal
1998-09	Member of the examining board, Laurence Abadie thesis: La lutte contre la fraude à l'assurance : modèles principal-agent avec audit, erreurs de contrôle et problème de crédibilité des assureurs, Université des sciences sociales de Toulouse.
1998-06	Jury member for the Ph.D. thesis Models of Insurance Fraud: Build Up, Expost Moral Hazard and Optimal Contract, Martin Boyer, Wharton School, University of Pennsylvania, June 18, 1998.
1998-05/1999-05	Past President, *Société canadienne de science économique*.
1998-03	Jury member for the Ph.D. thesis Contrat d'assurance automobile et risque routier : analyse théorique et empirique sur données individuelles françaises 1991-1995, Didier Richaudeau, Université de Paris I-Panthéon-Sorbonne, March 27, 1998.
1997-12	Jury member for the Ph.D. thesis Économétrie de la demande d'actifs financiers par les ménages, André Tiomo, Université de Paris IX-Dauphine, December 16, 1997.
1997-09/2000-06	Member of the grants committee, SSRHC Canada.
1997-09/1999-06	Member of the research teams' committee, FCAR-Quebec.

1997-05/	Member of the Editorial Board, *Annales d'Économie et de Statistiques*.
1997-05/1998-05	President, *Société canadienne de science économique*.
1997-04	Co-organizer of the international symposium Automobile Insurance: Road Safety, New Drivers, Risks, Insurance Fraud and Regulation, April 17–19, 1997, Risk Management Chair, H.E.C. and C.R.T., Université de Montréal.
1996-12	Jury member for the Ph.D. thesis Essais en économie de l'assurance, Bertrand Villeneuve, École des Hautes Études en Sciences Sociales, December 15, 1996, Paris.
1996-11/2004-08	Director, *Insurance and Risk Management* journal.
1996-06/	Chairholder, Risk Management Chair, HEC Montréal.
1996-06/	Full professor, Department of finance, HEC Montréal.
1996-05/1997-04	Named President, *Société canadienne de science économique* and President of the scientific committee of the May 1997 Meeting.
1996-04/1996-07	Associate searcher, CNRS, Paris, France.
1996-03/1997-06	Member of the International Scientific Committee for the Conférence sur les fondements et les applications de l'utilité, du risque et de la théorie de la décision, FUR VIII, Mons, Belgium.
1996-06/1998-05	Member of the Research council, HEC Montréal.
1995-09/1997-09	Member of the Comité jeunes chercheurs du FCAR.
1995-06/1997-09	Co-organizer for a French-American Conference on Insurance Markets, Bordeaux, June 23–24.
1994-06/1995-06	Member of the International Scientific Committee for the Conférence sur les fondements et les applications de l'utilité, du risque et de la théorie de la décision, FUR VII, Oslo, Norway.
1993-09/1994-07	Invited professor, CEPREMAP and CREST (INSEE), Paris, France.
1993-09/2004-06	Invited professor, Université de Paris X Nanterre, Paris, France.
1993-01/1996-06	Adjunct Director, C.R.T., Université de Montréal.
1992-09 and 1993-05	Invited searcher, Université de Paris X Nanterre and CEPREMAP, Paris, France.
1992-06/1992-07	Invited searcher, HEC Paris.
1992-06/	Member of the Editorial Board, *Risques*.
1992-06/	Member of the Editorial Board, *Journal of Risk and Insurance.*
1991-01/	Member of the Editorial Board, *Journal of Risk and Uncertainty*.

1989-11/	Member of the Editorial Board, *Geneva Papers on Risk and Insurance Theory* (now *Geneva Risk and Insurance Review*).
1989-06/1996-06	Full professor, Economics Department, Université de Montréal.
1989-06/1993-05	Director of the doctoral program, Economics Department, Université de Montréal.
1989-01/	Editor of the Collection *Société canadienne de science économique*.
1988-12/1992-06	Member of the Editorial Board, *l'Actualité économique*.
1991-04/1991-05	Invited searcher, Université Catholique de Mons, Belgium.
1990-09/1991-05	Member of the scientific committee of the 6th International Conference on Travel Behavior, Quebec, May 22-24, 1991.
1991-04	Jury member, Ph.D. thesis of Pierre Joly, department of psychology, Université de Montréal.
1988-01/1991-01	Member of the Editorial Board, *Recherches économiques de Louvain*.
1990-10/1990-12	Invited searcher, University of Pennsylvania, U.S.A.
1990-08	External examiner, Ph.D. thesis of I. Cromb, Queen's University.
1989-07/1990-06	Board jury member for the Ph.D. and Master thesis, Canadian Transportation Research Forum.
1988-08/1988-09	Invited searcher, University of Pennsylvania, U.S.A.
1986-11/1988-05	Invited Editor, Special issue of *l'Actualité économique* on Uncertainty and Information.
1986-09/1987-06	Invited searcher, University of Pennsylvania, U.S.A.
1985-06/1988-05	Member of the Editorial Board, *Canadian Journal of Economics*.
1984-06/1989-05	Associate professor, Economics department, Université de Montréal.
1983-09/1984-01	Invited searcher, CORE, Université Catholique de Louvain, Belgium.
1980-03/1984-06	Assistant professor, Economics department, Université de Montréal.
1979-06/1980-03	Lecturer, Economics department, Université de Montréal.
1977-09/1979-05	Lecturer, Economics department, HEC Montréal.
1977-01/1977-09	Research assistant, Economics department, Université de Montréal.
1976-09/1977-01	Lecturer, Economics department, HEC Montréal.
Summer 1976	Research assistant, Economics department, Université de Montréal.

Summer 1976	Book reviewer, *l'Actualité économique.*
1974-09/1974-12	Monitor, Adult Education, Université de Montréal.

Postdoctoral students and visiting professors

POSTDOCTORAL STUDENTS

Mnasri, Mohamed, Université du Québec à Montréal, 2015-2016.

Ying Liu, School of Economics, Shandong University, 2014-2015.

Kambia-Chopin, Bidénam, Université de Paris X Nanterre, 2006-2007.

Alarie, Yves, Université de Montréal, 2002-2004

Dachraoui, Kaïs, Université de Montréal, 1998-2000.

Spaeter, Sandrine, Université de Strasbourg, 1997–1998.

Coestier, Bénédicte, Université de Paris X Nanterre, 1996–1997.

Godfroid, Philippe, Université de Mons, Belgique, 1996–1997.

VISITING PROFESSOR

Jingyuan Li, Lingnan University, 2010-2011.

Supervision of Ph.D. theses

Cui, Aviva, Enterprise Risk Management in Insurance, Shanghai University of Finance and Economics, stage, 2015-2016.

Saissi-Hassani, Samir, Risque opérationnel des institutions bancaires : modélisation et validation, HEC Montréal, October 2015.

Malekan, Sara, Securitization and Optimal Retention under Moral Hazard, HEC Montréal, July 2015.

Zhou, Xiaozhou, High-Frequency Liquidity, Risk Management and Trading Strategy, HEC Montréal, May 2015.

Mnasri, Mohamed, Three Essays on Corporate Risk Management: The Case of U.S. Oil and Gas Industry, UQAM, May 2014 (J.P. Gueyie, codirector).

Bouvrette, Jean-Charles, Tarification des actifs financiers et consommation : Évaluation du risque de composition de la consommation, HEC Montréal, November 2013 (M. Boyer, codirector).

Laajimi, Sadok, Modèle hybride de calcul des probabilités de défaut des entreprises cotées en bourse, May 2010.

Maalaoui, Olfa, Three Essays on Corporate Credit Spreads and Default Risk, HEC Montréal, May 2009 (P. François, codirector).

Nouira, Abdelhakim, Risk Management and Efficiency of Insurers: Evidence from U.S. Property-Liability Insurance Industry, HEC Montréal, September 2008.

Stefanova, Denitsa, Three Essays on Modeling Asset Co-Movement Asymmetries using Copula Functions, HEC Montréal, August 2008.

Chakroun, Oussama, Essays on Credit Risk and Portfolio Choice, HEC Montréal, May 2008.

Hammami, Khemais, Three Essays on Corporate Credit Spreads, HEC Montréal, September 2007 (J.G. Simonato, codirector).

Dahen, Héla, La quantification du risque opérationnel des institutions bancaires, HEC Montréal, April 2007 (B. Rémillard, codirector).

Pacurar, Maria, Three Essays on High Frequency Financial Data and Their Use for Risk Management, HEC Montréal, June 2006.

Triki, Thouraya, Three Essays on Risk Management, HEC Montréal, July 2005.

Ouertani, Nadia, Les options paniers sur actifs sous-jacents hétérogènes, HEC Montréal, April 2005 (G. Gauthier, codirector).

Tahani, Nabil, Three Essays on Credit Derivatives Pricing, HEC Montréal, December 2004.

Giuliano, Florence, La fraude à l'assurance: Analyses et méthodes de détection, Université de Paris X Nanterre, 2004 (P. Picard, codirector).

Ghali, Olfa, Sélection adverse, risque moral et modelisation de la tarification automobile: application à la Tunisie, Université de Paris X Nanterre, 2003.

Savor, Marko, Risk Management and its Effect on Mergers and Acquisitions, HEC Montréal, 2002. Best Ph.D. thesis *ex aequo* of HEC Montréal for the academic year 2002-2003.

Dahchour, Maki, Tarification de l'assurance automobile, utilisation du permis à points et incitations à la sécurité routière : une analyse empirique, Université de Paris X Nanterre, 2002 (S. Lassarre, codirector).

Ingabire, Marie-Gloriose, Les fonctions d'utilité dépendantes des états de la nature, choix en incertitude et perception des risques, 1999.

Dachraoui, Kaïs, Three Essays on Economic Behavior under Uncertainty: Theory and Empirical Evidence, 1998.

Fombaron, Nathalie, Contrats d'assurance dynamiques en présence d'antisélection : les effets d'engagement sur les marchés concurrentiels, Université de Paris X Nanterre, 1997.

Alarie, Yves, Trois études sur la prise de décision en incertitude en économie, Université de Montréal, 1997.

Gagnon, François, Trois études sur l'incertitude en microéconomie, Université de Montréal, 1996 (M. Dagenais, codirector).

Shen, Yunxiang, Productivity Growth, Government Intervention and Institutional Environment, Université de Montréal, 1995 (P. Lasserre, codirector).

Mounsif, Tahar, Investissements en incertitudes : études théoriques et analyse empirique, Université de Montréal, 1994 (M. Boyer, codirector).

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Keynote speaker

Risk Management and Corporate Governance: The Importance of Independence and Financial Knowledge, China International Conference on Insurance and Risk Management (CICIRM 2014), Shenzhen, China, July 23-27, 2014.

La gouvernance de la gestion des risques, Journées internationales du risque 2014, Poitiers, France, June 12-13, 2014.

Credit Risk, presidential address, Canadian Economic Association Meeting, Montreal, 1st June 2013.

An Extension of the Consumption-Based CAPM Model, TRIA conference, Taipei, Taiwan, 24 November 2012.

Predicted Perception of Risk and Risk-taking Behavior: The Case of Impaired Driving, Risk Attitude Conference, Montpellier, 11 May 2007.

Seminars and conferences

Reinsurance Demand and Liquidity Creation, American Risk and Insurance Association (ARIA) 2017 Annual Meeting, Toronto, 7 August 2017.

Effects of Insurance Incentives on Road Safety: Evidence from a Natural Experiment in China, Canadian Economics Association Annual Meeting, Antigonish, 3 June 2017.

Les effets de la tarification de l'assurance sur la sécurité routière : une analyse expérimentale en Chine, Société canadienne de science économique, Ottawa, 10 May 2017.

Health Care Workers' Risk Perceptions and Willingness to Report for Work during an Influenza Pandemic, CEAR/MRIC Behavioral Insurance Workshop 2016, Ludwig-Maximilians University, Munich, 13 December 2016.

Hidden Markov Regimes in Operational Loss Data: Application to the Recent Financial Crisis, American Bankers Association 2016 ABA Operational Risk Modeling Forum, Washington, 4 November 2016 (with Samir Saissi Hassani).

Dynamic Corporate Risk Management: Motivation and Real Implications, Northern Finance Association, 18 September 2016, Mont Tremblant (Canada) (with Mohamed Mnasri).

Insurance Incentives and Road Safety: Evidence from a Natural Experiment in China, American Risk and Insurance Association (ARIA) 2016 Annual Meeting, Boston, 9 August 2016 (with Ying Liu).

Discussant of Benjamin Collier paper Are Risk Preferences Consistent across Low and High Stakes?, American Risk and Insurance Association (ARIA) 2016 Annual Meeting, Boston, 9 August 2016.

Modelling and Estimating Individual and Firm Effects, American Risk and Insurance Association (ARIA) 2016 Annual Meeting, Boston, 8 August 2016.

Dynamic Corporate Risk Management: Motivations and Real Implications, Canadian Economic Association Meeting, Ottawa, 4 June 2016 (with Mohamed Mnasri).

Modelling and Estimating Individual and Firm Effects with Count Panel Data, Canadian Economic Association Meeting, Ottawa, 4 June 2016 (with Denise Desjardins and Jean-François Angers).

An Extension of the Consumption-based CAPM Model, École Normale Supérieure de Cachan, 23 May 2016.

How Can (Re)Insurers Contribute to Economic Resilience in Climate Risk Events?, 2nd Behavioral and Experimental Economics Workshop of Paris-Saclay, École Normale Supérieure de Cachan, 13 May 2016.

Gestion des risques dans un contexte de changements climatiques, Université Laval, 7 April 2016.

Discussant of Alexis Louaas and Pierre Picard paper Optimal Insurance for Catastrophic Risk: Theory and Application to Nuclear Corporate Liability , American Risk and Insurance Association and American Economic Association, San Francisco, 4 January 2016.

The Governance of Risk Management: The Importance of Directors Independence and Financial Knowledge, American Risk and Insurance Association and American Economic Association, San Francisco, 4 January 2016 (with Olfa Maalaoui).

Governance of Risk Management, Modelling in Life Insurance: A Management Perspective Conference, Lyon, 7 October 2015.

Discussant of Jean-Charles Rochet keynote conference Financial Frictions and Reinsurance Cycles, World Risk and Insurance Economic Congress, Munich, 4 August 2015.

Risk Management and Corporate Governance: The Importance of Independence and Financial Knowledge, CEAR/Huebner Conference 2nd Annual Summer risk Institute, Georgia State University, Atlanta, 27 July 2015 (with Olfa Maalaoui and Thouraya Triki).

Policy Making and Climate Risk Insurability: How Can (Re)Insurers Contribute to Economic Resilience in Climate Risk Events?, Seminar on Climate Risk, SCOR Foundation, Paris, 9-10 June 2015.

Effects of the Limit Order Book on Price Dynamics, Canadian Economic Association Meeting, Toronto, 30 May 2015 (with Xiaozhou Zhou and Maria Pacurar).

Can Higher Order Risks and Risk Attitudes Explain the Credit Spread Puzzle?, Canadian Economic Association Meeting, Toronto, 30 May 2015 (with Olfa Maalaoui).

Discussant of Ivan Medovikov paper When Does the Stock Market Listen to Economic News? New Evidence from Copulas and News Wires, Canadian Economic Association Annual Meeting, Toronto, 30 May 2015.

Risk Management and Corporate Governance: The Importance of Independence and Financial Knowledge, Société canadienne de science économique Annual Meeting, Montreal, 14 May 2015.

Étude des comportements de sécurité routière des propriétaires, exploitants et conducteurs des véhicules lourds, Société de l'assurance automobile du Québec, Quebec, 26 March 2015.

L'état connu de la gestion du risque, Colloque Gestion des risques, Comptables professionnels agréés du Québec (CPA), Montreal, 12 February 2015.

Detecting Regime Shifts in Default and Liquidity Spreads? with Olfa Maalaoui, 6th French Econometrics Conference (celebrating Christian Gouriéroux's Contribution to Econometrics), Paris, France, 4-5 December 2014.

Risk Management and Corporate Governance: The Importance of Independence and Financial Knowledge, with Olfa Maalaoui and Thouraya Triki, Chaire ACPR régulation et risques systémiques, Banque de France, Paris, France, 2 December 2014.

Risk Management and Corporate Governance: The Importance of Independence and Financial Knowledge, with Olfa Maalaoui and Thouraya Triki, Rowe Shool of Business, Dalhousie University, Halifax, 10 October 2014.

Can Higher-Order Risks and Risk Attitudes Explain the Credits Spread Puzzle?, with Cedric Okou, Chaire Asset Management, Université Paris Dauphine, Paris, France, 10 June 2014.

Value and Risk Effects of Corporate Hedging: Some Evidence from the U.S. Oil and Gas Industry, 48th Annual Conference of the Canadadian Economics Association, Simon Fraser University, Vancouver, May 29 – 1 June 2014.

La valeur économique de la gestion des risques, Société canadienne de science économique, University of Ottawa, Ottawa 14-16 May 2014.

Health Care Workers' Risk Perceptions of Personal and Work Activities and Willingness to Report for Work during an Influenza Pandemic, Risk, Perception, and Response Conference, Harvard University, Boston, 21 March 2014.

La détection des régimes de défaut de liquidité durant la période 2002-2012, 13th annual conference Les journées du CIRPÉE, Lac-Beauport, 27 September 2013.

An Extension of the Consumption-Based CAPM Model, 40th Seminar of the European Group of Risk and Insurance Economists (EGRIE), Paris, 17 September 2013.

An Extension of the Consumption-Based CAPM Model, Ecole Polytechnique, Paris, 11 June 2013.

Une extension du modèle CCAPM, Société canadienne de science économique, Quebec, 15 May 2013.

Discussant of Robert Clark and Nicolas Vincent paper The Role of Temporary Sales for Macroeconomic Price Rigidity, Journée de la recherche 2013, HEC Montréal, 16 April 2013.

Gestion des risques, finance structurée et crise financière, Midi de la recherche, HEC Montréal, 10 April 2013.

First-order (Conditional) Risk Aversion, with Applications in Finance and Insurance, Université Paris I La Sorbonne, 12 December 2012.

An Extension of the Consumption-Based CAPM Model, Université Paris I La Sorbonne, 12 December 2012.

First-order (Conditional) Risk Aversion, with Applications in Finance and Insurance, NCCU conference, Taipei, Taiwan, 26 November 2012.

When Can Expected Utility Handle First-order Risk Aversion?, American Risk and Insurance Association (ARIA) 2012 Annual Meeting, Minneapolis, Minnesota, 7 August 2012.

First-order (Conditional) Risk Aversion, Background Risk and Risk Diversification, Risk and Choice: A Conference in Honor of Louis Eeckhoudt, Toulouse, 12 July 2012.

Perception des risques et présence au travail des travailleurs de la santé durant une pandémie d'influenza, Société canadienne de science économique, Mont-Tremblant, 10 May 2012.

Aversion au risque (conditionnel) de premier ordre et diversification, Société canadienne de science économique, Mont-Tremblant, 9 May 2012.

Étude des comportements de sécurité routière des propriétaires, exploitants et conducteurs de véhicules lourds, FQRSC, Quebec, 14 December 2011.

Discussant of Claude Fluet paper Does Risk Aversion Increase Incentives?, 11th annual conference Les journées du CIRPÉE, Becancour, 8 October 2011.

A Theoretical Extension of Consumption-Based CAPM Model, 11th annual conference Les journées du CIRPÉE, Becancour, 8 October 2011.

Session president of Économie du risque et de la décision, 11th annual conference Les journées du CIRPÉE, Becancour, 8 October 2011.

A Theoretical Extension of Consumption-Based CAPM Model, The 38th Seminar of the European Group of Risk and Insurance Economists (EGRIE), Vienna, 19 September 2011.

Discussant of Henry Chiu paper Optimal Portfolio and Insurance Choice in the Presence of Uninsurable Background Risk: A General Two-Parameter Approach, The 38th Seminar of the European Group of Risk and Insurance Economists (EGRIE), Vienna, 18 September 2011.

A Theoretical Extension of Consumption-Based CAPM Model, American Risk and Insurance Association (ARIA) 2011 Annual Meeting, San Diego, California, 10 August 2011.

The Impact of Prudence on Optimal Prevention Revisited, American Risk and Insurance Association (ARIA) 2011 Annual Meeting, San Diego, California, 9 August 2011.

A Theoretical Extension of the Consumption-Based CAPM Model, Canadian Economic Association Meeting, Ottawa, 3 June 2011.

Discussant of M. Dubrovinsky paper The Organization of Insurance Market: Mutuals vs. Stock Insurers, Canadian Economic Association Meeting, Ottawa, 3 June 2011.

A Theoretical Extension of the Consumption-Based CAPM Model, Société canadienne de science économique, Sherbrooke, 11 May 2011.

A Theoretical Extension of the Consumption-Based CAPM Model, Mathematical Finance Days, Institut de finance mathématique de Montréal, Montreal, 9 May 2011.

A Theoretical Extension of the Consumption-Based CAPM Model, Risk Theory Society 2011, University of Arkansas-Little Rock, 16 April 2011.

Does Asymmetric Information Affect the Premium in Mergers and Acquisitions?, 10th annual conference Les journées du CIRPÉE, Sainte-Adèle, 1st October 2010.

Discussant of P. François paper The Entrepreneur's Portfolio Choice with Venture Capital, 10th annual conference Les journées du CIRPÉE, Sainte-Adèle, 1st October 2010.

Discussant of G. Gauthier, A. Lehar, and M. Souissi paper Macroprudential Regulation and Systemic Capital Requirements, Canadian Economic Association, Quebec Meeting, 30 May 2010.

Discussant of J.E. de Bettignies and T.W. Ross paper Mergers, Managerial Incentives, and Social Welfare, Canadian Economic Association Meeting, Quebec, 29 May 2010.

Does Asymmetric Information Affect the Premium in Mergers and Acquisitions?, Canadian Economic Association Meeting, Quebec, 29 May 2010.

Modeling and Estimating Individual and Firm Effects with Panel Data, World Risk and Insurance Economics Congress, Singapore, 28 July 2010.

L'asymétrie d'information affecte-t-elle la prime payee lors d'une acquisition d'entreprise ? Société canadienne de science économique, Lac-Beauport, 12 May 2010.

Point Record Incentives, Asymmetric Information and Dynamic Data, Temple University, Philadelphia, 4 March 2010.

Asymmetric information and adverse selection tests in auctions with applications to slave and merger and acquisition auctions, École Polytechnique, France, 26 October 2009.

Incentive Mechanisms for Safe Driving: A Comparative Analysis with Dynamic Data, Université de Rennes, 22 October 2009.

Risk Management and Structured Finance, Advancing Canada's Competitive Advantage, Montreal, 30 September 2009.

Credit Spread Changes within Switching Regimes, American Risk and Insurance Association (ARIA) 2009 Annual Meeting, Providence, Rhode Island, 4 August 2009 (with Olfa Maalaoui and Pascal François).

Discussant of T. Joyce Chen paper Board Composition and Firm Value with the Effect of Directors' & Officers' Insurance, American Risk and Insurance Association (ARIA) 2009 Annual Meeting, Providence, Rhode Island, 3 August 2009.

Détection de nouveaux clients entreprise en utilisant le Lien 2, CGI, Montreal, 12 June 2009.

Discussant of Shelley Phipps and Peter Burton paper From a Young Teen's Perspective: Income and the Happiness of Canadian 12 to 15 Year-Olds, 43rd annual conference of the Canadian Economics Association, Toronto, 30 May 2009.

Asymmetric Information and Adverse Selection in Mauritian Slave Auctions, 43rd annual conference of the Canadian Economics Association, Toronto, 30 May 2009.

Test empirique de la présence d'asymétrie d'information et d'antisélection dans une enchère ascendante avec application au marché des esclaves, Société canadienne de science économique, Sainte-Adele, 14 May 2009.

Projet Lien 2 : Extension, Mouvement Desjardins, Montreal, 5 May 2009.

The Costs and Benefits of Reinsurance, Georgia State University, Atlanta, 1 May 2009.

Point record Incentives, Asymmetric Information and Dynamic Data, Risk Theory Seminar 2009, Austin, 25 April 2009.

Asymmetric Information and Adverse Selection Tests in Auctions with Applications to Slave and Merger and Acquisition Auctions, Georgia State University, Atlanta, 23 April 2009.

Moral Hazard Tests with Applications to Road Safety and Insurance Contracting, Georgia State University, Atlanta, 26 March 2009.

Asymmetric Information Tests with Applications to Insurance and Finance Contracting, Georgia State University, Atlanta, 19 March 2009.

Mesure empirique des problèmes d'information, Université Paris X Nanterre, 19 November 2008.

Analyse de la gestion des risques des assureurs, Université Paris X Nanterre, 18 November 2008.

Qui doit payer pour la sécurité routière?, Colloque international en sécurité routière, Les 21e entretiens du Centre Jacques Cartier, Quebec, 9 October 2008.

The Costs and Benefits of Reinsurance, The 35th Seminar of the European Group of Risk and Insurance Economists (EGRIE), Toulouse, 16 September 2008.

The Costs and Benefits of Reinsurance, American Risk and Insurance Association (ARIA) 2008 Annual Meeting, Portland, Oregon, 5 August 2008.

Efficiency of Insurance Firms with Endogenous Risk Management and Financial Intermediation Activities, XIII International Conference on the Foundations and Applications of Utility, Risk and Decision Theory, FUR 2008, Barcelona, 4 July 2008.

On Debt Service and Renegotiation when Debt-holders Are More Strategic, HEC Paris, 15 May 2008 (with Jean-Marc Bourgeon).

Projet 'Lien 2', Mouvement Desjardins, Montreal, 9 April 2008.

Discussant of Jan Ericsson paper Time Varying Default Risk Premia in Corporate Bond Markets, Montréal Finance Day, Montreal, 30 November 2007.

Efficiency of Insurance Firms with Endogenous Risk Management and Financial Intermediation Activities, RAND Corporation, Santa Monica, 12 November 2007.

Intraday Value at Risk (IVaR) Using Tick-by-Tick Data with Application to the Toronto Stock Exchange, Bank of Canada, Ottawa, 5 September 2007 (with Maria Pacurar and Pierre Duchesne).

Efficiency of Insurance Firms with Endogenous Risk Management and Financial Intermediation Activities, American Risk and Insurance Association (ARIA) Meeting 2007, Quebec, 7 August 2007 (with Robert Gagné).

Point-record Incentives, Asymmetric Information, and Dynamic Data, American Risk and Insurance Association (ARIA) Meeting 2007, Quebec, 7 August 2007 (with Jean Pinquet).

Discussant of Casey Rothschild paper Adverse Selection in Annuity Markets: Evidence from the British Life Annuity Act of 1808, American Risk and Insurance Association (ARIA) Meeting 2007, Quebec, 6 August 2007.

Efficiency of Insurance Firms with Endogenous Risk Management and Financial Intermediation Activities, Georgia State University, 3 May 2007.

Projet 'Lien 2', presentation to the *Mouvement Desjardins*, Quebec, 23 November 2006.

Mieux gérer les risques privés et sociaux, Honoris Causa Conference, Université d'Orléans, Paris, 11 October 2006.

Separating Moral Hazard from Adverse Selection and Learning in Automobile Insurance: Longitudinal Evidence from France, Université d'Orléans, Paris, 11 October 2006.

Perception des risques reliés à une conduite automobile dangereuse et ses effets sur le comportement de conduite, École Nationale des Arts et Métiers, Paris, 3 October 2006.

President of the conference Heterogeneous Beliefs, Speculation and Trading in Financial Markets, by Jose Scheinkman, 6th annual conference Les journées du CIRPÉE, Val Morin, 29 and 30 September 2006.

Discussant of Claude Fluet paper Liability Insurance under the Negligence Rule, 6th annual conference Les journées du CIRPÉE, Val Morin, 29 and 30 September 2006.

Intraday Value at Risk Using Tick-by-Tick Data with Application to the Toronto Stock Exchange, Northern Finance Association Annual Meeting, Montreal, 15 to 17 September 2006 (with Maria Pacurar and Pierre Duchesne).

Separating Moral Hazard from Adverse Selection and Learning in Automobile Insurance: Longitudinal Evidence from France, American Risk and Insurance Association (ARIA) Meeting 2006, Washington, DC, 7 August 2006.

Lottery Qualities, 12th International Conference on The Foundation and Application of Utility, Risk and Decision Theory, Luiss Guido Carli University, Rome, 24 June 2006 (with Yves Alarie).

Perception of the Risks Associated with Impaired Driving and Effects on Driving Behaviour, 12th International Conference on The Foundation and Application of Utility, Risk and Decision Theory, Luiss Guido Carli University, Rome, 23 June 2006.

Intraday Value-at-Risk (IVaR) using Tick by Tick Data with Application to the Toronto Stock Exchange, *Conférence CREST–Banque de France*, Paris, 6 June 2006 (with Maria Pacurar and Pierre Duchesne).

Efficiency of Insurance Firms with Endogenous Risk Management and Financial Intermediation Activities, *Atelier de recherche transversale*, HEC Montréal, 31 May 2006 (with Robert Gagné).

Estimation des effets individuels et d'entreprise à l'aide de données de panel, *Atelier stratégique B*, HEC Montréal, 25 May 2006 (with Benoit Dostie).

Efficiency of Insurance Firms with Endogenous Financial and Risk Management Activities, conference Dynamics of Insurance Markets: Structure, Conduct, and Performance in the 21st Century, Philadelphia, 4 May 2006 (with Robert Gagné).

Estimation des effets individuals et d'entreprise à l'aide de données de panel, meeting CIRRELT, HEC Montréal, 25 April 2006.

Default Risk and Default Risk Premium in Corporate Yield Spreads, 2006 North American Winter Meeting of the Econometric Society, Boston, 7 January 2006.

Separating Moral Hazard from Adverse Selection in Automobile Insurance: Longitudinal Evidence from France, Research Seminar, Wharton School, University of Pennsylvania, 3 November 2005.

Separating Moral Hazard from Adverse Selection in Automobile Insurance: Longitudinal Evidence from France, 5th annual conference Les journées du CIRPÉE, Saint-Paulin, October 2005.

Conférence sur les risques (de marché, de crédit, opérationnels) et analyse détaillée du calcul du capital pour le risque de marché, Groupe Caisses d'Épargne (France), Montreal, 14 October 2005.

Risk Management and Corporate Governance: The Importance of Independence and Financial Knowledge for the Board and the Audit Committee, Northern Finance Association Meeting, Vancouver, 1 October 2005.

A Hybrid and Contingent Claim Approach to Default Risk in the Canadian Economy, Bank of Canada, Ottawa, 8 September 2005 (with Sadok Laajimi).

On Risk Management Determinants: What Really Matters?, Econometric Society World Congress, University College London, 18 August 2005 (with Thouraya Triki).

Vehicle and Fleet Random Effects in a Model of Insurance Rating for Fleets of Vehicles, Colloquium on road safety in honour of Claire Laberge-Nadeau, Centre for Research on Transportation, Université de Montréal, 19 May 2005.

Séparer le risque moral de l'antisélection: une étude empirique, 45th annual conference, Société canadienne de science économique, La Malbaie, 12-13 May 2005.

Separating Moral Hazard from Adverse Selection in Automobile Insurance: Longitudinal Evidence from France, Risk Theory Seminar, University of Mississippi, Oxford, 6-8 May 2005.

Discussant of J. Peek paper: Robust Portfolio Selection with Generalized Preferences, French Finance Association Meeting, AFFI, Paris, 16 December 2004.

Conditions Ensuring the Separability of Asset Demand for all Risk-averse Investors, French Finance Association Meeting, AFFI, Paris, 16 December 2004.

La perception des risques d'accident et d'arrestation lors de conduite avec facultés affaiblies, *Les échanges franco-québécois sur la sécurité routière*, Center for research on transportation, Université de Montréal, 10 November 2004.

On Risk Management Determinants: What Really Matters? 4th annual conference Les journées du CIRPÉE, Knowlton (Quebec), 15 October 2004.

Analyse empirique des historiques des infractions au Code de la route, *Sécurité Routière des Transports* Seminar, ministère des Transports, Paris, 16 September 2004.

Discussant of Michael Sherris paper: Solvency, Capital Allocation and Fair Rate of Return in Insurance, American Risk and Insurance Association Meeting, Chicago, 10 August 2004.

Discussant of Harris Schlesinger paper: Putting Risk in its Proper Place, American Risk and Insurance Association Meeting, Chicago, 10 August 2004.

Optimal Auditing for Insurance Fraud, American Risk and Insurance Association Meeting, Chicago, 9 August 2004.

Audit optimal et fraude à l'assurance, 44th annual conference, Société canadienne de science économique, Quebec, 5 May 2004.

Vehicle and Fleet Random Effects in a Bayesian Approach of Insurance Rating, Risk Theory Seminar, New York, 18 April 2004.

Évaluation des bénéfices liés à une amélioration de la sécurité routière : revue de la littérature et proposition pour le Québec, Colloque sur les évaluations en sécurité routière, St-Hyacinthe, 27 November 2003.

Approche bayésienne à la tarification des flottes de véhicules, Seminar of the Laboratory on Transportation Safety, Center for research on transportation, Université de Montréal, 26 November 2003.

Conditions Ensuring the Separability of Asset Demand for All Risk Averse Investors, 3rd annual conference Les journées du CIRPÉE, Orford, 18 October 2003.

Discussant of the paper Predicting Credit Rating and Credit Rating Changes: a New Approach, Northern Finance Association (NFA) 2003 Meetings, Quebec, 19-21 September 2003.

Hedging and Risk Premium Components in Optimal Financial Portfolios: A Qualitative Decomposition, Northern Finance Association (NFA) 2003 Meetings, Quebec, 19-21 September 2003.

Discussant of the paper Keynote Lecture: Welfare Consequences of Predictive Medicine, Workshop on Insurance: Theoretical Analysis and Policy Implications, Venice, 23 and 24 July 2003.

The Informational Content of Household Decisions with Applications to Insurance under Adverse Selection, Workshop on Insurance: Theoretical Analysis and Policy Implications, Venice, 23 and 24 July 2003.

Le capital des banques, la titrisation et le risque de crédit : une évidence empirique au Canada, 43th annual conference, Société canadienne de science économique, Montreal, 4 May 2003.

Gestion des risques et gouvernance d’entreprise, la Conférence de Montréal, Montreal, 7 May 2003.

Optimal Auditing for Insurance Fraud, Risk Theory Seminar Conference, Atlanta, 3 May 2003.

Portefeuille optimal et théorème de séparation, Université Laval, Quebec, 30 April 2003.

Évaluation des bénéfices liés à une amélioration de la sécurité routière : revue de la littérature et proposition pour le Québec, FCAR/SAAQ/MTQ conference on road safety, Quebec, 29 April 2003.

Discussant of the paper Asset Pricing Theory and the Valuation of Canadian Paintings, 2nd annual conference Les journées du CIRPÉE, Montreal, 23 November 2002.

Optimal Auditing for Insurance Fraud, Insurance Fraud Conference, Newport, 8 November 2002.

The Informational Value of a Bonus-Malus System in Automobile Insurance, Harvard School of Public Health, Boston, 6 November 2002.

Analyse du risque des flottes de véhicules, Centre de recherche sur les transports, Université de Montréal, 18 June 2002.

Gestion des risques des entreprises non financières : une étude empirique, Laboratoire d'Économie d'Orléans, Orléans, 21 May 2002.

Asymétrie d'information et capital de risque, 42e congrès, Société canadienne de science économique, Aylmer, 16 May 2002.

La mesure empirique d'une vie humaine, 42e congrès, Société canadienne de science économique, Aylmer, 15 May 2002.

Risk Management Determinants in the Gold Mining Industry, Risk Theory Seminar, University of Illinois, Urbana–Champaign, 5 April 2002.

Les déterminants de la gestion des risques financiers, Association des gestionnaires de risques du Québec, Montreal, 10 January 2002.

Pourquoi faire de la gestion des risques ?, Déjeuner d'Archimède, École des HEC, Montreal, 9 January 2002.

Discussant of the paper Moral Hazard and Adverse Selection in Insurance: Delusion or Reality?, by Bernard Salanié, First Paris International Conference on Risk and Insurance Economics, Paris, 11 December 2001.

Les déterminants significatifs de la gestion intégrée des risques des entreprises industrielles et commerciales, Association Française de Finance, Paris, 7 December 2001.

The Role of Memory in Long-Term Contracting with Moral Hazard: Empirical Evidence in Automobile Insurance, American Risk and Insurance Association Meeting, Indianapolis, 13 August 2001.

Élaboration d'un plan d'actions en matière de sécurité routière en milieu interurbain au Burkina Faso, XIIe Conférence canadienne multidisciplinaire en sécurité routière, London (Ontario), 10-13 June 2001.

La mesure empirique des problèmes d'information avec une implication à l'assurance automobile, Université de Paris X Nanterre, 28 May 2001.

Nouveaux enjeux de la théorie du risque, Conservatoire National des Arts et Métiers, Paris, 22 May 2001.

Une mesure empirique des déterminants qui affectent la gestion des risques des entreprises non financières, SCSE Conference, Quebec, 16 May 2001.

Les déterminants significatifs de la gestion intégrée des risques des entreprises industrielles et commerciales, Université Laval, 27 April 2001.

La mesure statistique des problèmes d'information dans les marchés d'assurance, The Royal Society of Canada, Montreal, 6 April 2001.

Évaluation des avantages économiques et sociaux : exemples en sécurité routière, Center for research on transportation, Université de Montréal, 22 March 2001.

Évaluation des avantages économiques et sociaux : exemples en sécurité routière, AQTR, Montreal, 22 February 2001.

Regulation in Other Industrialized Countries, Insurance Rate Regulation Conference, Brookings Institution, Washington, 18 January 2001.

Asymétrie d'information sur le contrat d'assurance automobile, colloque Sécurité routière et assurance automobile, Maison de l'Assurance, FFSA, Paris, 18 December 2000 (with M. Dahchour).

L'utilisation des points du permis de conduire en assurance automobile et la prévention routière, colloque Sécurité routière et assurance automobile, Maison de l'Assurance, FFSA, Paris, 18 December 2000 (with J. Pinquet).

Les déterminants significatifs de la gestion intégrée des risques des entreprises industrielles et commerciales, Université de Strasbourg, 15 December 2000.

Le risque des flottes de véhicules, Journée Statistique et Assurance de Dommage, Société Française de Statistique, Institut Henri Poincaré, Paris, 29 November 2000 (with J. Pinquet).

L'utilisation de l'information publique et privée: l'exemple du Québec, Journée Statistique et Assurance de Dommage, Société Française de Statistique, Institut Henri Poincaré, Paris, 29 November 2000 (with M. Maurice and J. Pinquet).

The Role of Memory and Saving in Long-Term Contracting with Moral Hazard: An Empirical Evidence in Automobile Insurance, Geneva Meetings, Rome, 18 September 2000, (with M. Maurice and J. Pinquet).

L'ABC de la gestion des risques, 12e conférence des perspectives agroalimentaires québécoises : Les outils financiers au service du futur, Montreal, 15 September 2000.

Replacement Cost Endorsement and Opportunistic Fraud in Automobile Insurance, ARIA Meetings, Baltimore, 7 August 2000.

Les déterminants significatifs de la gestion intégrée des risques des entreprises industrielles et commerciales, Fédération Française des Sociétés d’Assurances, Paris, 25 May 2000.

Quelques remarques sur la fonction de transformation des probabilités, Société canadienne de science économique, Montreal, 17 May 2000, (with Y. Alarie).

Un modèle de tarification pour les flottes de véhicules basé sur les accidents et les points d'inaptitudes, Société canadienne de science économique, Montreal, 17 May 2000, (with D. Desjardins and J. Pinquet).

Une méthodologie pour séparer l'antisélection du risque moral avec une application au vol de voitures, Société canadienne de science économique, Montreal, 17 May 2000, (with R. Gagné).

Experience Rating Schemes for Fleets of Vehicles, Risk Theory Seminar, University of Minnesota, 16 April 2000, (with J. Pinquet).

Une mesure empirique des déterminants qui affectent la gestion des risques des entreprises non financières, conférence sur la gestion intégrée des risques des entreprises non financières, HEC Montréal, 14 April 2000, (with M. Garand).

Découvrez les nouvelles tendances en matière de gestion intégrée des risques, conférence sur la gestion intégrée des risques des entreprises non financières, IIR-Risk Management Chair, HEC Montréal, 14 April 2000.

Modèles théoriques de tarification de flottes de véhicules, Fédération Française des Sociétés d’Assurances, Paris, 8 December 1999 (with J. Pinquet).

La mesure statistique de la fraude à l'assurance : méthodologie et résultats empiriques, Colloque sur la fraude à l'assurance, Paris, 26 November 1999.

Gestion des risques des flottes de véhicules : une application empirique au Québec, Fédération Française des Sociétés d'Assurances, Paris, 18 November 1999.

VaR de crédit avec parallélisme, Atelier de recherche transversale, HEC Montréal, 7 July 1999 (with G. Gauthier, J.G. Simonato and P. Soriano).

How to Detect Adverse Selection in your Portfolio, St-Paul Companies, 28 May 1999.

Evidence of Adverse Selection in the Portfolio of an Insurer, Department of Insurance, University of Minnesota, 28 May 1999.

Table ronde sur la profession d'économiste (ASDEQ-SCSE), 39e Congrès annuel de la Société canadienne de science économique, Hull, 13 May 1999.

Prévention et changements de premier ordre : le cas des fonctions d'utilité complètement monotones, 39e Congrès annuel de la Société canadienne de science économique, Hull, 12 May 1999.

Estimation des risques d'accident des flottes de véhicules, 39e Congrès annuel de la Société canadienne de science économique, Hull, 12 May 1999.

L'évaluation des risques d'accidents des transporteurs routiers: des résultats préliminaires, Paris, 4 May 1999.

Le système de points d'inaptitude et la tarification selon le dossier de conduite, Colloque sur la recherche universitaire en sécurité routière; résultats et retombées pratiques (1993-1998), Quebec, 23 April 1999.

Endettement des entreprises : déterminants et effets sur les contrats de travail : une étude sur données françaises, Université Paris X Nanterre, 9 December 1998.

Analyse statistique des problèmes d'information: méthodologies et exemples, Université Paris X Nanterre, 9 December 1998.

Contrats de travail et contrats financiers : utilisation de la dette comme mécanisme incitatif, Université Paris X Nanterre, 8 December 1998.

Interactions entre production et financement des entreprises : une revue des principaux résultats en présence d'asymétrie d'information, Université Paris X Nanterre, 8 December 1998.

Why the Rothschild-Stiglitz's Model is not Useful in Automobile Insurance?, Institute of Public Policy and Economics Department, University of Toronto, 30 November 1998.

Déterminants de la dette et effets de la dette sur les structures salariales, seminar GReFi/Risk Management Chair, HEC Montréal, 18 November 1998.

Antisélection résiduelle dans le portefeuille d'un assureur, Economic Department, UQAM, 16 October 1998.

Une mesure de l'antisélection résiduelle dans le portefeuille d'un assureur, Brownbag, HEC Montréal, 9 October 1998.

The Informational Content of Individual Decisions with Applications to Insurance under Adverse Selection, American Risk and Insurance Association, Boston, 17 August 1998.

Evidence of Adverse Selection in Insurance Markets, Economics Department, University of Chicago, 13 May 1998.

Les accroissements de risque et la séparation des portefeuilles financiers optimaux, *Société canadienne de science économique*, Quebec, 8 May 1998 (with K. Dachraoui).

Antisélection et classification des risques, *Société canadienne de science économique*, Quebec, 8 May 1998 (with C. Gouriéroux and C. Vanasse).

Détermination simultanée des structures de capital et des contrats de travail : évidence empirique dans le marché français, *Société canadienne de science économique*, Quebec, 7 May 1998 (with K. Dachraoui).

Risques environnementaux et investissement financier dans la prévention : le cas à responsabilité limitée, *Société canadienne de science économique*, Quebec, 7 May 1998 (with S. Spaeter).

La fraude planifiée : évidence, empirique du marché de l'assurance automobile, *Société canadienne de science économique*, Quebec, 7 May 1998 (with R. Gagné).

La mesure empirique des problèmes d'information, *Société canadienne de science économique*, Quebec, presidential allocution, 7 May 1998.

PLU 6011 – Les coûts privés et sociaux des coûts des accidents routiers impliquant des conducteurs de camion – Séminaire d'intégration interdisciplinaire sur la sécurité routière, *Centre de recherche sur les transports*, Université de Montréal, 11 March 1998.

The Role of Memory and Saving in Long-Term Contracting with Moral Hazard: An Empirical Evidence in Automobile Insurance, North American Econometric Society Meetings, Chicago, 4 January 1998.

Un test empirique du modèle Rotschild-Stiglitz, Université de Paris X Nanterre, 16 December 1997.

Accroissements de risque et portefeuille optimal, Université de Paris I, 15 December 1997.

Accroissements de risque et portefeuille optimal, Seminar GReFi/Risk Management Chair, HEC Montréal, 26 November 1997.

Evidence of Adverse Selection in Automobile Insurance Markets, Geneva Association Meetings for European Insurance Economists, Paris, 22 September 1997.

Résultats de recherches sur la fraude à l'assurance, *FFSA–Chaires d'assurance*, Paris, 19 September 1997.

The Role of Memory and Saving in Long-Term Contracting with Moral Hazard: An Empirical Evidence in Automobile Insurance, Sardinia (Italy), 26 June 1997.

Différence de profils de salaire et de taux de séparation, 37th Annual Congress, *Société canadienne de science économique*, HEC Montréal, 14–15 May 1997 (with K. Dachraoui).

Capital de risque et innovations technologiques, round table, 37th Annual Congress, *Société canadienne de science économique*, HEC Montréal, 14–15 May 1997.

Nouveaux conducteurs : expérience durant la première année et taux d'accidents, 37th Annual Congress, *Société canadienne de science économique*, HEC Montréal, 14–15 May 1997 (with D. Desjardins).

Valeur de l'information des décisions des ménages : applications aux choix d'assurance en présence d'asymétrie d'information, 37th Annual Congress, *Société canadienne de science économique*, HEC Montréal, 14–15 May 1997 (with C. Vanasse).

Insurance Fraud in the Quebec Automobile Insurance Industry : New Results, international colloquium: L'assurance automobile : sécurité routière, nouveaux conducteurs, risques, fraude à l'assurance et réglementation, HEC Montréal, 17–19 April 1997.

Road Insurance Regulation, session moderator. International colloquium: L'assurance automobile : sécurité routière, nouveaux conducteurs, risques, fraude à l'assurance et réglementation, HEC Montréal, 17–19 April 1997.

Regulation of Professional Drivers and Social Costs of Road Accidents, international colloquium: L'assurance automobile : sécurité routière, nouveaux conducteurs, risques, fraude à l'assurance et réglementation, HEC Montréal, 17–19 April 1997.

The Effect of a New Bonus-Malus System on Accidents, international colloquium: L'assurance automobile : sécurité routière, nouveaux conducteurs, risques, fraude à l'assurance et réglementation, HEC Montréal, 17–19 April 1997 (with C. Vanasse).

An Evaluation of the 1991 Regulation for New Drivers in Quebec, international colloquium: L'assurance automobile : sécurité routière, nouveaux conducteurs, risques, fraude à l'assurance et réglementation, HEC Montréal, 17–19 April 1997 (with U. Maag).

La nouvelle tarification de la SAAQ (1992) a-t-elle réduit les accidents automobiles au Québec ?, *Déjeuner d'Archimède*, HEC Montréal, 29 January 1997.

Moral Hazard and Two-Period Insurance Contracts: An Empirical Evidence, Wharton School of Management, Philadelphia, 5 December 1996.

Le risque moral et les contrats d'assurance à plusieurs périodes : une vérification empirique, seminar, Economics Department, Université de Montréal, 11 November 1996.

La tarification de l'assurance automobile et les incitations à la sécurité routière : une application au Québec, Delta-Théma seminar, Paris, 22 October 1996.

Evidence of Advise Selection in Automobile Insurance Markets, European Group of Insurance Economics, Hanover, 16 September 1996.

Corporate Insurance Demand with Imperfect Capital Markets, American Risk and Insurance Association Meetings, Philadelphia, 12 August 1996.

Une évaluation empirique de l'antisélection dans les marchés d'assurance automobile, Finance Department, HEC Montréal, 17 April 1996.

Évaluation de la fraude à l'assurance automobile au Québec, Insurance Bureau of Canada, Montreal, 16 April 1996 (with E.-B. Belhadji).

Inferring Technological Parameters from Incomplete Panel Data, North American Econometric Meetings, San Francisco, 7 January 1996 (with R. Gagné).

Les jeunes conducteurs et la tarification privée de l'assurance automobile, conference on road security, Université de Sherbrooke, Sherbrooke, Quebec, 19 June 1995.

Corporate Insurance Demand with Imperfect Capital Markets, *conférence France–U.S.A. sur les marchés d'assurance*, Bordeaux, 24 June 1995 (with B. Jullien and B. Caillaud).

Evidence of Adverse Selection in Automobile Insurance Markets, *conférence France–U.S.A. sur les marchés d'assurance*, Bordeaux, France, 23 June 1995 (with C. Gouriéroux and C. Vanasse).

Debt, Moral Hazard and Airline Safety, *Société canadienne de science économique*, 2 June 1995, Montreal.

Debt, Moral Hazard and Airline Safety, Risk Theory Seminar, Atlanta, 29 April 1995.

Prévention routière et tarification de l'assurance automobile au Québec, seminar PLU 6000, *Centre de recherche sur les transports*, Université de Montréal, 5 April 1995.

Debt, Moral Hazard and Airline Safety, Economics Department, Penn State University, University College, PA, 27 February 1995.

Les coûts privés et sociaux des accidents de camions au Québec, seminar PLU 6000, *Centre de recherche sur les transports*, Université de Montréal, 22 February 1995 (with S. Messier).

Contrats avec ou sans engagements, seminar on economic of work, Economics Department, Université de Montréal, 21 February 1995.

Analyse économique et statistique des accidents aériens, seminar PLU 6000, *Centre de recherche sur les transports*, Université de Montréal, 18 January 1995 (with C. Vanasse).

Analyse économique des accidents aériens, microeconomic seminar, Economics Department, Université de Montréal, November 1994.

An Econometric Estimation of Insurance Fraud, *Journée Franco-Américaine*, FFSA–NBER, Bordeaux, 21 June 1994.

Contrats financiers optimaux et risque moral, Université d'Orléans, France, 17 May 1994.

Optimal Design of Financials Contracts, CORE, Université Catholique de Louvain, Belgium, 2 May 1994.

Équilibre et bien-être en contrats et information incomplète, *Conférence contrats, jeux et modèles à information incomplète*, Institut International de la Défense, Paris, 29 April 1994.

Structures financières, risque moral et accidents aériens, Delta, Paris, 23 March 1994.

Dette, réglementation et accidents aériens, Université des Sciences Sociales de Toulouse, 22 February 1994.

Une mesure statistique des effets des prestations d'assurance sur les durées d'absence du travail, Université de Nanterre, 10 February 1994.

L'endettement des compagnies aériennes et les accidents, Université de Nanterre, 9 February 1994.

Risque moral et contrats financiers, Université de Nanterre, Paris, 4 February 1994.

Risque moral et contrats d'assurance, Université de Nanterre, Paris, 3 February 1994.

Les contrats financiers et le risque moral, Roy–Malinvaud's seminar, École Nationale des Ponts et Chaussées, Paris, 29 November 1993 (with P. Viala).

Contrats d'assurance optimaux en présence d'antisélection, *Contrats et marchés d'assurance*, Paris, 3 June 1993.

La mesure statistique des problèmes d'information, avec une application au risque moral ex-post, *Asymétries d'information et marchés d'assurances : théorie et faits empiriques*, Paris, 27 May 1993.

Les contrats financiers, le risque moral et les accidents aériens, *Asymétries d'information et marchés d'assurances : théorie et faits empiriques*, Paris, 27 May 1993.

L'antisélection et les marchés d'assurances, *Asymétries d'information et marchés d'assurances : théorie et faits empiriques*, Paris, 26 May 1993.

Le risque moral et les marchés d'assurances, *Asymétries d'information et marchés d'assurances : théorie et faits empiriques*, Paris, 26 May 1993.

Moral Hazard, Optimal Auditing and Workers' Compensation, Challenger to Workers' Compensation in Canada, Queen's University, 30 April 1993.

Une analyse de la nouvelle tarification de la S.A.A.Q., PLU 6000, Université de Montréal, 31 March 1993.

Une mesure statistique du risque moral dans le marché des compensations des accidents de travail, Claude Fourgeaud's seminar, École Nationale des Ponts et Chaussées, Paris, 15 March 1993.

Optimal Design of Financial Contracts and Moral Hazard, North American Econometric Society Meetings, Los Angeles, 5–7 January 1993 (with P. Viala).

A Statistical Analysis of Airline Accidents in Canada, Paris (Poster), European Conference of Quantitative Economics and Econometrics: $(EC)^2$, 10 December 1992.

Le risque moral et les accidents de travail, seminar, *Médecine sociale et préventive*, Université de Montréal, 1 December 1992.

Moral Hazard, Optimal Auditing and Workers' Compensation, American Risk and Insurance Association, Washington, August 1992 (with P. St-Michel).

Optimal Design of Financial Contracts and Moral Hazard, European Econometric Society, Brussels, 25–28 August 1992 (with P. Viala).

Optimal Design of Financial Contracts and Moral Hazard, International Conference of Finance, ESSEC–AFFI, Paris, 30 June 1992 (with P. Viala).

Commentator, Signalling, Lobbying and Political Debate, (B. Lippman), 17th Canadian Economic Theory Meetings, Montreal, 1 June 1992.

Commentator, L'impact des mesures incitatives de répartition géographique des effectifs médicaux au Québec : une analyse probit polytomique, (B. Fortin), *Société canadienne de science économique*, Auberge Cherigourg, Orford, 20 May 1992.

Sélection adverse, engagement et renégociation : extension du modèle Laffont–Tirole et application au marché de l'assurance, *Société canadienne de science économique*, Auberge Cherigourg, Orford, 21 May 1992.

Adverse Selection, Commitment and Renegotiation: Extension to and Evidence from Insurance Markets, Risk Theory Seminar, Gainesville, Florida, 25 April 1992.

Moral Hazard, Optimal Auditing and Workers' Compensation, Annual Canadian Conference of Actuaries, Toronto, 14 November 1991.

Simple Increases in Risk and Optimal Portfolio Management, seminar, Université de Lille, France, 30 September 1991.

Adverse Selection, Commitment and Renegotiation: Application to Insurance Markets, 18th Seminar of the European Group of Risk and Insurance Economist, Mons, Belgium, 24 September 1991.

Commentator, Beneficial Changes in Random Variables under Multiple Sources of Risk, (J. Meyer, Michigan State University), Geneva Risk Economics Lecture, Mons, Belgium, 23 September 1991.

Increases in Risk and the Demand for Insurance, American Risk and Insurance Association, San Diego, California, 20 August 1991.

Adverse Selection, Commitment and Renegotiation: Application to Insurance Markets, American Risk and Insurance Association, San Diego, California, 19 August 1991.

Adverse Selection, Commitment and Renegotiation in Insurance Markets, 16th Canadian Economic Conference, Toronto, 31 May 1991.

Productivité et coûts dans l'industrie du transport par camion : une analyse des effets de la déréglementation, Canadian Transportation Research Forum, Quebec, 29 May 1991.

Productivité et coûts dans l'industrie du transport par camion : une analyse des effets de la déréglementation, (with R. Gagné), *Société canadienne de science économique*, Quebec, 15 May 1991.

Increases in Risk and the Demand for Insurance, Insurance Department, University of Pennsylvania, Philadelphia, Pennsylvania, 29 November 1990.

Commentator, Sélection de clientèle et tarification de prêt bancaire, (Fourgeaud, Gouriéroux and Pradel), *VII^e^ Journées de microéconomie appliquée*, Montreal, 26 May 1990.

Moral Hazard, Optimal Auditing and Workers' Compensation, Canadian Labour Conference, Queen's University, Kingston, 19 April 1990.

Automobile Insurance Ratemaking under Asymmetrical Information, Winter Meetings of the Econometric Society, Atlanta, Georgia, 27 December 1989.

Workers' Compensation and Moral Hazard, 9th Annual Workers' Compensation Research Seminar, National Council of Compensation Insurance, Philadelphia, Pennsylvania, 17 November 1989.

Automobile Insurance Ratemaking under Asymmetrical Information, European Group of Insurance Economists Conference (Geneva Association), Paris, 18 September 1989.

A Generalization of Automobile Insurance Rating Models, 24th Actuarial Research Conference, Montreal, 26 August 1989.

Commentator, Self-Selection Mechanisms, (M. Peters), Canadian Economic Theory Conference, Montreal, 6 June 1989.

Workers' Compensation and Moral Hazard, Canadian Economic Association Meeting, Quebec, 2 June 1989.

Automobile Insurance Ratemaking under Asymmetrical Information, Risk Theory Seminar, Salt Lake City, 15 April 1989.

Commentator for the presentation Incidence and Efficiency Effects of Mandatory Employment-Based Health Insurance, by Patricia Danzon, National Bureau of Economic Research, Boston, Massachusetts, April 1989.

Automobile Insurance Ratemaking under Asymmetrical Information, Center for Research on Risk and Insurance, University of Pennsylvania, 1 December 1988.

Road Safety Behavior and Automobile Insurance, Recent Progress in Transportation Research in Italy and Canada, Montreal, 30 September 1988.

Risk Pooling and Contract Structure, conference on financial innovations and financial risk management, HEC ISA, Paris, 30 June 1988.

The Riskiness of Equivalent Governmental Policies, 4th International Conference on the Foundations and Applications of Utility, Risk and Decision Theory, Budapest, 6 June 1988.

Risk Pooling and Contract Structure, Canadian Economic Association Meeting, Windsor, Ontario, 3 June 1988.

Assurance et risques non diversifiables, *Société canadienne de science économique*, Quebec, 20 May 1988.

Points d'inaptitude et accidents automobiles, seminar, *Centre de recherche sur les transports*, Université de Montréal, 6 April 1988.

Analyse de la structure de l'industrie du transport routier des marchandises au Québec, symposium, Research and Development, Ministry of Transports of Quebec, 26 November 1987.

La prise en compte simultanée du risque moral et de la sélection adverse, seminar, Economics Department, Université Laval, 19 November 1987.

La prise en compte simultanée du risque moral et de la sélection adverse, Ecolunch, Economics Department, Université de Montréal, September 1987.

Dealing with Moral Hazard and Adverse Selection Simultaneously, Annual Meeting, American Risk and Insurance Association, Montreal, 19 August 1987.

Analyse du régime québécois d'assurance automobile, Université Laval, 30 April 1987.

Moral Hazard and Experience Rating, University of Pennsylvania, 30 October 1986.

Utilisation de l'expérience des conducteurs pour fins de tarification de l'assurance automobile, colloquium C.R.T.–C.D.T., Résultats de recherche en sécurité routière, 6 June 1986.

La tarification de l'assurance automobile et les incitations à la sécurité routière, Annual Meeting of the *Société Suisse de Statistique et d'Économique*, Bern, 15 May 1986.

Moral Hazard and Experience Rating: an Empirical Analysis, Risk Theory Seminar, Columbia, SC, 4 April 1986.

La réglementation du transport aérien au Canada, Seminar PLU 6000, *Centre de recherche sur les transports*, Université de Montréal, 8 March 1986.

Contrats d'assurance en présence d'information publique, seminar, Economics Department, UQAM, 25 October 1985.

Épargne et consommation en avenir aléatoire: une extension du modèle Drèze-Modigliani, Ecolunch, Université de Montréal, 22 October 1985.

La tarification de l'assurance automobile et les incitations à la sécurité routière, seminar, GRIAS, Université Catholique de Louvain, 27 September 1985.

Adverse Selection, Repeated Insurance Contracts and Announcement Strategy, 12th Seminar of the European Group of Risk and Insurance Economics, Brussels, 23 September 1985.

Réglementation et prévention des accidents automobiles au Québec, *Colloque international sur la régulation et la tarification en assurance automobile*, Paris, 11-12 June 1985.

Adverse Selection, Repeated Insurance Contracts and Announcement Strategy, Canadian Economic Theory Conference, Queen's University, May 1985.

La tarification de l'assurance automobile et les incitations à la prudence, R.A.A.Q., November 1984.

The Riskiness of Equivalent Governmental Policies, 11th Seminar of the European Group of Risk and Insurance Economists, Geneva, 19 September 1984.

The Effect of Capital Risk on Saving Decision: Some New Results, European Meeting of the Econometric Society, Madrid, 4 September 1984.

The Effect of Capital Risk on Saving Decision: Some New Results, 9th Annual Canadian Economic Theory Conference, London (Ontario), 23 May 1984.

Choix de consommation et d'épargne en avenir aléatoire, *Société canadienne de science économique*, Quebec, 10 May 1984.

Accessibilité aux ressources et demande de revascularisation du myocarde au Québec, *Société canadienne de science économique*, Quebec, 9 May 1984.

L'épargne en avenir aléatoire, Ecolunch, department of economcis, Université de Montréal, 28 February 1984.

L'épargne en avenir aléatoire, seminar 'X-Ponts-CEPREMAP', Paris, 19 December 1983.

Les choix d'assurance et d'épargne lorsque les fonctions d'utilité sont dépendantes des états de la nature, seminar, Université Catholique de Lille, France, 15 December 1983.

Saving Decisions under Uncertainty and State-Independent Utility Functions, Mathematical Economics Seminar, CORE, Belgium, 5 December 1983.

Risk Aversion and State Dependent Preferences, 10th Seminar of the European Group of Risk and Insurance Economists, Rome, 27 September 1983.

Commentator for the B. Dahlby's communication: Adverse Selection and Monopoly in Insurance Markets, 8th Annual Canadian Economic Theory Conference, Montreal, 20 May 1983.

Adverse Selection and Repeated Insurance Contracts, Association of Property and Casualty Insurance Economist, New York, 28 December 1982.

La sélection adverse et les contrats d'assurance à plusieurs périodes, Economics Department, Université de Montréal, 21 October 1982.

Insurance and Saving: Some Further Results, 9th Seminar of the European Group of Risk and Insurance Economists, Geneva, 23 September 1982.

Commentator for the E.M. Ankrim's communication: The Economics of Thoroughbred Horse Racing, International Western Economic Association, Los Angeles, 17 July 1982.

Search and Insurance, International Western Economic Association, Los Angeles, 15 July 1982.

Adverse Selection and Repeated Insurance Contracts, North American Meeting of the Econometric Society, Ithaca, New York, 18 June 1982.

Adverse Selection and Repeated Insurance Contracts, *Association canadienne d'économique*, Ottawa, 6 June 1982.

Le risque moral et les fonctions d'utilité dépendantes des états de la nature, seminar, Université des Sciences sociales de Toulouse, France, 18 May 1982.

Assurance vie, épargne et placements : compléments ou substituts, finance and insurance economic seminar, Université Laval, 10 December 1981.

Assurance et furetage, finance and insurance economic seminar, Université Laval, 10 December 1981.

Moral Hazard and State-Dependent Utility Function, International Western Economic Association, San Francisco, 2 July 1981.

L'influence des ressources sur les taux de chirurgie au Québec, *Société canadienne de science économique* (49th ACFAS Congress), 14 May 1981.

Le risque moral et les fonctions d'utilité dépendantes des états de la nature, *Société canadienne de science économique* (49th ACFAS Congress), 13 May 1981.

Moral Hazard and Search Activity, *Association canadienne d'économique*, Montreal, 1 June 1980.

Le risque moral et la sélection adverse : une revue critique de la littérature, *Société canadienne de science économique* (48th ACFAS Congress), 14 May 1980.

Moral Hazard and Search Activity, Risk Theory Seminar, Houston, 1 May 1980.

Analyse des effets de l'assurance sur les possibilités d'abus des chirurgiens, *Société canadienne de science économique* (47th ACFAS Congress), 9 May 1979.

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