

OLIVIER CÔTÉ, ACAS

PhD Candidate in Actuarial Science, Université Laval

CONTACT INFORMATION

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SKILLS

R 8 years +
Python 3 years +
LaTeX 6 years +

LANGUAGES

French Mother tongue
English Advanced

EDUCATION

PhD in Actuarial Science (GPA : 4.17/4.33) 2023 -
Université Laval
My thesis is on fairness in insurance in collaboration with one of the largest P&C insurer in Canada. I am supervised by Prof. Marie-Pier Côté (Université Laval) and Prof. Arthur Charpentier (Université du Québec à Montréal).

Bachelor's (GPA : 4.17/4.33) and Master's degree (GPA : 4.24/4.33) in Actuarial Science 2018 - 2023
Université Laval

RESEARCH PAPERS

Côté, Olivier, Côté, M.-P., and Charpentier, A. (2026b). A statistical perspective on fairness in insurance pricing. Forthcoming

Côté, M.-P., **Côté, Olivier**, and Charpentier, A. (2026). Recoverability of market-wide fair insurance premiums under selection bias. *Insurance: Mathematics and Economics*, 129:103268

Charpentier, A., Machado, A. F., **Olivier Côté**, and Hu, F. (2026). Federated measurement of demographic disparities from quantile sketches. *arXiv:2602.18870*

Côté, Olivier, Côté, M.-P., and Charpentier, A. (2026a). A scalable toolbox for exposing indirect discrimination in insurance rates. *CAS Research Paper Series on Bias and Insurance*

Charpentier, A., **Côté, Olivier**, and Côté, M.-P. (2025). Governing fairness in insurance pricing: the trilemma of actuarial adequacy, solidarity and causal legitimacy. Under revision

Côté, Olivier, Côté, M.-P., and Charpentier, A. (2025). A fair price to pay: Exploiting causal graphs for fairness in insurance. *Journal of Risk and Insurance*, 92:33–75

- Finalist for the American Academy Award for Research 2025

DIVERSITY, EQUITY, AND INCLUSION EDUCATION

Get Comfortable Being Uncomfortable: Dialogue About Favoritism and Fairness 2025
Canadian Statistical Sciences Institute

Let's talk about race and collective responsibility 2024
Canadian Statistical Sciences Institute

Acting as a sentinel for the prevention of suicide 2023
Centre de prévention du suicide du Québec workshop

Addressing Conflicts Related to Bias, Privilege, and Identity in the STEM Fields 2022
CANSSI and Academic Impressions workshop

PROFESSIONAL DESIGNATIONS

Associate of the Casualty Actuarial Society (ACAS) Casualty Actuarial Society	2025
Exam 6C Casualty Actuarial Society	2025
Professionalism Workshop Canadian Institute of Actuaries	2025
Online Course 2 Casualty Actuarial Society	2024
MAS-I, MAS-II, Exam 5 and Online Course 1 Casualty Actuarial Society	2020 - 2022
Exam P, FM and IFM Society of Actuaries and Canadian Institute of Actuaries (credits)	2019- 2020

WORK EXPERIENCES

Course lecturer Université Laval	2022 - 2023
• Linear Models in Actuarial Science (mandatory undergraduate course, 3 credits) – Fall 2022, 88 students enrolled • Statistical Learning in Actuarial Science (mandatory undergraduate course, 3 credits) – Winter 2023, 54 students enrolled *Awards included: Faculty of Science and Engineering Teaching Star (2022-2023).	
American football coach Falcons of Cégep de Lévis	2019 - 2026
American football coach for different teams since 2012 (10 years). I am coaching collegiate D2 for Cégep de Lévis since 2019 :	
• Tight ends and Fullbacks coach (2019-2026) • Supervisor for a bachelor's degree intern in sports intervention (2023) *Awards included: Coaching Staff of the year 2023 and 2024. Coaching Staff Sportsmanship Award 2022 (D1) and 2023 (D2).	
Teaching assistant Université Laval	2019 - 2024
Teaching assistants on several occasions :	
• Evaluator for actuarial student internships (1 time) • Probabilistic Analysis of Actuarial Risks (3 times) • Statistical Learning in Actuarial Science (5 times) • Linear Models in Actuarial Science (1 time)	
Actuarial intern Desjardins General Insurance Group	2019 - 2021
Intern for Property Ratemaking (2019), Business analysis (2020 and 2021), and Research (2021).	

REFEREEING

Referee European Actuarial Journal	2026 – present
Referee Annals of Actuarial Science	2026 – present
Referee Journal of Risk and Insurance	2024 – present

SCHOLARSHIPS AND AWARDS

Actuarial Research Conference 2026 Travel Grant American Academy of Actuaries Travel grant to support conference participation and dissemination of research (\$1500 USD).	2026
Student travel grant Big Data Research Center Travel grant to support conference participation and dissemination of research (\$2000 CAD).	2026
Postgraduate Scholarships – Doctoral Natural Sciences and Engineering Research Council of Canada This competitive scholarship that amounts to \$ 120 000 CAD on three years.	2025
Hickman Scholars Program Society of Actuaries A competitive international scholarship that amounts to 20 000 USD per year. Every renewal is competitive.	2024, 2025, 2026
Doctoral Training Scholarships Fonds de recherche du Québec (Nature et technologies) This competitive scholarship that amounts to \$ 100 000 CAD on four years.	2024
Project partnership fund MITACS This fund was negotiated with an industrial partner that amounts to \$ 84 000 CAD on three years.	2024
Doctorate attraction grant Florent Toureille Chaire d'actuariat de l'Université Laval This competitive scholarship based on leadership and excellence amounts to \$ 30 000 CAD on three years.	2023
Leadership and Engagement Scholarship Université Laval This competitive sports leadership scholarship amounts to \$ 30 000 CAD on three years.	2023
Charles Brindamour Graduate Scholarship for Excellence Charles Brindamour (Intact CEO) Competitive scholarship based on excellence amounts to \$10 000 CAD.	2023
François-Laviolette Scholarship François-Laviolette Scholarship fund Competitive scholarship to promoting the development of responsible AI. This award amounts to \$7 500 CAD.	2022
Grant of attraction to the Master's Chaire d'actuariat de l'Université Laval Grant recognizing the research potential for future Master's thesis students, amount of \$15 000 CAD.	2021
CAS Trust Scholarship Casualty Actuarial Society A highly competitive international scholarship competition that amounts to \$2 500 USD.	2021
Alexander-Graham-Bell Scholarship Natural Sciences and Engineering Research Council Competition for the 2021-2022 cohort of graduate scholarships that amounts to \$17 500 CAD.	2021
Lieutenant-Governor's Medal Cégep de Lévis Awarded to a student whose involvement and academic results are distinguishable.	2018

ACADEMIC COMMUNICATIONS

Governing Fairness in Insurance Pricing: the Trilemma of Actuarial Adequacy, Solidarity and Causal Legitimacy 61st Actuarial Research Conference (AAA invited session) Invited presentation (Audience: decision-makers).	2026
Profiling Actuarial Discrimination via Causal Decomposition 29th International Congress on Insurance: Mathematics and Economics, Sungkyunkwan University, Seoul (South Korea) Academic presentation (Audience: academics).	2026
Le trilemme de l'équité en tarification IARD Association des actuaires en IARD du Québec (AAIARD) Presentation to P&C actuaries (Audience: end-users).	2026
Profiling Actuarial Discrimination via Causal Decomposition STATQAM seminar, Université du Québec à Montréal Invited seminar covering causal decomposition and confounding bias (Audience: academics).	2026
Profiling Actuarial Discrimination via Causal Decomposition Centre de recherche en données massives, Université Laval Research talk (Audience: academics).	2026
Profiling Actuarial Discrimination via causal decomposition Actuarial and Financial Mathematics Conference, Brussels (Belgium) Poster presenter (Audience: academics).	2026
Bias in Assessing Financial Risk: Insights from the 2025 Research Award American Academy of Actuaries Invited panelist as finalist for the 2025 Award for Research on Bias in Assessing Financial Risk. Webinar to 445 actuaries and practitioners. (Audience: end-users)	2026
A Causal Perspective on Fairness in Insurance Pricing Department of Mathematics, Stockholm University Invited seminar talk during research stay (Audience: academics).	2026
A Scalable Toolbox for Exposing Indirect Discrimination In Insurance Rates ASTIN Bulletin Conference, Zurich (Switzerland) Speaker at one of the fairness session at the ASTIN Bulletin conference (Audience: academics).	2026
Operationalizing Fairness in Actuarial Pricing: From Principle to Practice Department of Statistics, University of Toronto Invited seminar during research visit. (Audience: academics)	2025
Operationalizing Fairness in Actuarial Pricing: From Principle to Practice Casualty Actuarial Society Canada Connect Day, Toronto (Canada) & Annual Meeting, Austin (United States) Presenter to over 120 actuaries and policymakers at each event. (Audience: end-users)	2025
Two invited presentations at the 60th Actuarial Research Conference American Academy of Actuaries panel & Casualty Actuarial Society session, Toronto (Canada) Guest panelist and presenter (with Marie-Pier and Arthur) to audiences from actuarial organizations, academia, industry, and policymakers. (Audience: decision-makers)	2025
A Scalable Toolbox for Exposing Indirect Discrimination in Insurance Rates Perspectives on Actuarial Risks in Talks of Young Researchers (PARTY), Liverpool (U.K.) Presenter to over 60 young researchers from academia. (Audience: academics)	2025
Une boîte à outils pour dévoiler la discrimination indirecte dans les tarifs d'assurance Chaire ACTIONS & Milliman R&D, Paris (France) Guest co-presenter (with Arthur) to audiences from academia and industry. (Audience: general)	2025

Perspective causale sur les discriminations dans les modèles prédictifs en assurance Institut intelligence et données Guest presenter to over 100 people from academia. (Audience: academics)	2024
A Fair price to pay: exploiting causal graphs for fairness in insurance 27th International Congress on Insurance: Mathematics and Economics Academic presentation in Chicago, IL, United States (Audience: academics)	2024
A Fair price to pay: exploiting causal graphs for fairness in insurance Workshop on fairness and discrimination in insurance Guest presenter to over 60 people from academia, practitioners and regulators. (Audience: general)	2024
Perspective causale sur la discrimination indirecte en assurance générale Autorité des marchés financiers Presentation to decision-makers at Québec's financial authority. (Audience: decision-makers)	2024
Équité et discrimination en assurance générales Intact Financial Corporation Presentation to CEO, CLO and CDO of Intact Financial Corporation. (Audience: decision-makers)	2023
Causal inference and Fairness in Insurance Pricing Insurance Data Science Conference Presenter for Insurance Data Science Conference  in London (UK). (Audience: Academics)	2023

PUBLIC OUTREACH

L'avenir à travers une boule de cristal mathématique : Le travail d'un actuair Cégep de Lévis Guest presenter for CEGEP students. (Audience: Students)	2023-2026
Pour une intelligence artificielle équitable en assurance Université Laval News I collaborated for a scientific communication article 🔗 . (Audience: General Public)	2024
Perspective causale sur la discrimination indirecte en assurance générale Institut Intelligence et données 4th research competition on data intelligence. $\approx$ 50 graduate students (Audience: general)	2024
Perspective causale sur la discrimination indirecte en assurance générale Institut de valorisation des données I presented my research 🔗 during IVADO Digital Future Day 2024. Over 250 people. (Audience: general)	2024
L'IA pour calculer le prix de votre assurance auto: poétique ou pas éthique? Big Data Research Center Presentation during the event <i>lightning talks 180</i> (Audience: General) *Awards included: Public's choice award	2023
Artificial intelligence to prevent unfair discrimination in auto insurance IVADO I authored an 800-word scientific communication article 🔗 . (Audience: General)	2023

COMMITTEES

Institut Intelligence et Données, Université Laval Voting member of the Committee	2025 - present
Actuarial Science Graduate Program Committee of Université Laval Voting member of the Committee	2022 - present
Big Data Research Center of Université Laval Student voting member of the Committee	2022 - 2025
Actuarial Science Student Investment Fund of Université Laval Voting member of the committee	2021 - 2024

RESEARCH AFFILIATIONS

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

OTHER

Roundtable on raising awareness about youth bullying Mammoth hebdo - Téléquébec 🔗	2025
Actuarial School representative at the open house Faculty of Science and Engineering • Winter 2023 ($\approx$ 30 visits from students accompanied by their parents) • Fall 2022 ($\approx$ 50 visits from students accompanied by their parents)	2022 - 2023