

# DAVID ALARY

## Cv 2018

### **Professional address :**

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### **Current situation :**

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Associate Professor, Toulouse School of Economics, First Vice-President University Toulouse Capitole, Deputy Director in charge of the Master Programs, Toulouse School of Economics, Head Master in Economics and Law

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### **Education :**

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2000, PhD, University Toulouse Capitole.  
1995, M. Sc. Economics, University Toulouse Capitole.  
1993, B. Sc. Economics University Toulouse Capitole.

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### **Positions**

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| 2008 -<br>Toulouse Capitole | Associate Professor Toulouse School of Economics, University of               |
| 2007 - 2008                 | Lecturer Fondation JJ Laffont, <b>TSE</b> .                                   |
| 2001 - 2007                 | Associate Professor, <b>Université Paris Dauphine</b>                         |
| 2000 - 2001                 | Associate Researcher, <b>European University Institute</b> , Florence, Italy. |
| 1999 - 2000                 | Temporary Assistant Professor, <b>University of Toulouse Capitole</b>         |
| 1996 - 1999                 | Grant French Ministry High Education, <b>University of Toulouse Capitole</b>  |

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### **Research**

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### **Fields of Interest**

**Contract Theory, Decision Theory, Insurance, Bank and Finance, Health Economics.**

### **Publications**

1. [Debt Contract, Strategic Default, and Optimal Penalties with Judgement Errors](#); David Alary Gollier, Christian; Annals of Economics and Finance, Novembre 2004, v. 5, iss. 2, pp. 357-72

2. Assurance santé et sélection adverse : l'incidence des maladies invalidantes. (with F. Bien), *Revue Economique*, juillet 2008, n° 59, pp 737-48.

3. « [The Effect of Ambiguity Aversion on Insurance and Self-protection](#) », David Alary, Christian Gollier et Nicolas Treich, [The Economic Journal](#), vol. 123, n°573, December 2013, p. 1188-1202. [doi:10.1111/eoj.12035](https://doi.org/10.1111/eoj.12035).

#### **Other Publications :**

4. Assurance maladie et aléa de moralité ex-ante : la franchise cautionnée est-elle un outil efficace?», (with F. Bien), in *Approches Institutionnalistes des Inégalités en Economie Sociale*, L'Harmattan, 2007.

5. Assurance santé et franchise», (with F. Bien), *Risques*, n°72, dec. 2007.

#### **Working Paper :**

1. False Reports, Fines and Insurance with Asymmetric Information.

2. Do insurance defrauders want to be punished? with Martin Besfamille, CREPP 2000/08.

3. Group Lending, mimeo University Paris Dauphine.

4. Uberima Fides without commitment, mimeo University Paris-Dauphine.

5. Optimal health insurance contract : can moral hazard increase indemnity ? with Franck Bien, mimeo University Paris-Dauphine.

6. Aléa moral et hétérogénéité des agents, with Franck Bien, mimeo University Paris-Dauphine.

7. Optimal insurance contracts with adverse selection and comonotonic background risk, with Franck Bien, Working Paper LERNA.

8. Should Law Enforcement Focus on High Risk Populations? with Thibaud Vergé et Marisa Ratto.

9. Insurance Pools for New Undiversifiable Risk? With Catherine Bobtcheff and Carole Haritchabalet.

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### Seminars and conferences :

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- ENTER Jamboree meeting, janvier 1999, Brussels: False Reports, Fines and Insurance with Asymmetric Information.
- 9<sup>ième</sup> FUR (Foundations and applications of Utility, Risk and decision Theory), juin 1999, Marrakech: False Reports, Fines and Insurance with Asymmetric Information.
- ESEM (Econometric Society European Meeting), septembre 1999, Santiago de Compostella: False Reports, Fines and Insurance with Asymmetric Information.
- 26<sup>ième</sup> EGRIE (European Group of Risk and Insurance Economists), septembre 1999, Madrid, Do insurance defrauders want to be punished ?
- 17<sup>ième</sup> JMA (Journées de Microéconomie Appliquée), juin 2000, Québec, Do insurance defrauders want to be punished ?
- EEA (European Economic Association Meeting), août 2001, Lausanne, Debt Contract, Strategic Default, and Optimal Penalties with Judgement Errors.
- 54<sup>ième</sup> Congrès annuel de l'AFSE, septembre 2004, Paris, Assurance santé et sélection adverse : l'incidence des maladies invalidantes.
- 33<sup>ième</sup> EGRIE (European Group of Risk and Insurance Economists), septembre 2006, Barcelona, Optimal health insurance contract: can moral hazard increase indemnity
- 56<sup>ième</sup> Congrès annuel de l'AFSE, septembre 2006, Paris, Adverse selection and moral hazard in health insurance.
- 35<sup>ième</sup> EGRIE (European Group of Risk and Insurance Economists), septembre 2008, Toulouse, Should more ambiguity averse agents exert more effort?
- WRIEC (World Risk and Insurance Economists Congress), juillet 2010, Singapour, The Effect of Ambiguity Aversion on Insurance and Self-protection?
- Journées Internationales du Risque, mai 2011, Niort, Insurance Pools for New Undiversifiable Risk?

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## Teaching

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### *Teaching at TSE*

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**Problème économiques de l'Assurance**, Master in Law  
**Investissement**, Bachelor in Economics  
**Economie**, Master in Political Science  
**Introduction à l'économie**, Bachelor in Law  
**Microéconomie 1** Bachelor in Economics  
**Microéconomie 4** Bachelor in Economics and Mathematics  
**Microéconomie 5** Bachelor in Economics  
**Introduction à la Macroéconomie**, Bachelor in Economics and Mathematics  
**Economie politique du risque et de l'assurance**, Master in Political Science  
**Industrial Organization** (in English), Master in economics  
**Microeconomics** (in English), Master in economics

### *Teaching University Paris Dauphine*

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**Microéconomie de l'Assurance**, Master in Health Economics  
**Microstructures des marchés financiers**, Master in Economics  
**Microéconomie 4**, Master in Economics and Mathematics  
**Microéconomie II (Game Theory)**, Master in Economics  
**Microéconomie 1**, Bachelor in Economics and Mathematics

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## Administration

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Member Board of Directors University Toulouse Capitole  
Acting Dean TSE (2014-2015).  
Member Pedagogical Board TSE  
Program coordinator Master  
Referee Journal of Public Economic Theory, Research in Economics, Review of Economic Studies, International Economic Review, Geneva Risk and Insurance Review  
Member Recruitment committee, University Paris Dauphine, 2003-2007  
Member Board of Directors University Paris Dauphine, 2004-2007  
Member Board of Conseil National des Universités (Economics) 2012-2015  
Local Organizer XX European Association of Environmental and Resources Economists annual meeting 2013, Toulouse.