

Christophe Courbage

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**Education**

2012	Habilitation à Diriger des Recherches (Qualified Research Supervisor) University Paris Descartes
1999	Ph.D in Economics University of Montpellier (France) and Catholic University of Mons (Belgium)
1994	M.A. in Microeconomics University of Montpellier
1993	B.A in Applied Mathematics and Economics University Paris 7

Professional activities

2012-	Editor-in-Chief, <i>The Geneva Papers on Risk and Insurance – Issues and Practice</i>
2016-	Professor Haute Ecole de Gestion de Genève, University of Applied Sciences Western Switzerland
2001-2015	Research Director, Health and Ageing, Insurance Economics The Geneva Association (International Association for the Study of Insurance Economics)
2012-2015 2004-2005	Lecturer University of Geneva
2011, 2007	Lecturer University Saint-Joseph, Beirut, Lebanon
2008	Lecturer University of Lausanne
2000-2001	Associate Operational Risk Manager Bank Lombard Odier & Cie, Geneva
1999-2000	Economist Bank Lombard Odier & Cie, London
1996-1999	Assistant Department of Political Economy, University of Geneva
1995-1996	Assistant Department of Economics, Catholic University of Mons

Teaching activities

2016-	Microeconomics (Bachelor level) Haute Ecole de Gestion de Genève
2016-	International Risk Management (Bachelor level) Haute Ecole de Gestion de Genève
2016-	Organization (Bachelor level) Haute Ecole de Gestion de Genève
2012-2015	Microeconomics of Risk and Information (Bachelor level) University of Geneva
2011, 2007	Insurance Economics (Master level) University Saint-Joseph, Beirut
2008	Health Economics (Master level) University of Lausanne
2005-2005	Macroeconomics (Bachelor level) University of Geneva
2004	Insurance, health systems, and ageing (Master level) University Hospital of Geneva
1996-1999	Exercises in microeconomics, game theory, macroeconomics, economics of risk and insurance University of Geneva
1995-1996	Exercises in microeconomics and macroeconomics Catholic University of Mons

Publications

Articles in academic journals

2017	Optimal prevention for correlated risks Courbage, C., Loubergé, H., Peter, R., <i>Journal of Risk and Insurance</i> , 84(3), 899-922
2017	Public support and the interaction between long-term care insurance and informal care Bascans, JM., Courbage, C., Oros, C., <i>International Journal of Health Economics and Management</i> , 17(2), 113-133
2017	Policy Dilemmas in Financing Long-term Care in Europe Cost-Font, J., Courbage, C., Zweifel, P., <i>Global Policy</i> , 8, 38-45
2016	On ambiguity apportionment Courbage, C., Rey, B., <i>Journal of Economics</i> , 118(3), 265-275
2016	Long-term care: is there crowding out of informal care, private insurance as well and saving? Zweifel, P., Courbage C., <i>Asia-Pacific Journal of Risk and Insurance</i> , 10(1), 107-132.
2016	Decision thresholds and changes in risk for preventive treatment Courbage, C., Rey, B., <i>Health Economics</i> , 25(1), 111-124.

2015	Crowding out of long-term care insurance: evidence from European expectations data Costa-Font, J., Courbage, C, <i>Health Economics</i> , 24 (S1), 74-88.
2015	Double crowding-out effects of means-tested public provision for long-term care Courbage, C., Zweifel, P., <i>Risks</i> , 3, 71-76.
2015	Financing long-term care: ex ante, ex post or both? Costa-Font, J., Courbage, C., Swartz, K, <i>Health Economics</i> , 24 (S1), 45-57.
2014	Saving motives and multivariate precautionary premia Courbage, C, <i>Decisions in Economics and Finance</i> , 37, 385-391.
2012	On insuring and caring for parents' long-term care needs Courbage, C., Eeckhoudt, L., <i>Journal of Health Economics</i> , 31, 842-850.
2012	Prevention and other risks in a two-period model Courbage, C., Rey, B., <i>Mathematical Social Science</i> , 63, 213-217.
2012	Priority setting in health care and higher order degree change in risk Courbage, C., Rey, B., <i>Journal of Health Economics</i> , 31, 484-489.
2011	Two-sided intergenerational moral hazard, long-term care insurance, and nursing home use Courbage, C., Zweifel, P, <i>Journal of Risk and Uncertainty</i> , 43(1), 65-80.
2010	On priority setting in preventive care resources Courbage, C., <i>Health Economics</i> , 19(4), 485-490.
2010	On non-monetary measures in the face of risks and the signs of the derivatives Courbage, C., Rey, B, <i>Bulletin of Economic Research</i> , 69(3), 295-304.
2008	Empirical evidence of long-term care insurance purchase in France Courbage, C., Roudaut, N., <i>The Geneva Papers on Risks and Insurance – Issues and Practice</i> , 33(4), 645-656.
2008	On the willingness to pay to reduce risks of small losses Courbage, C., Rey, B., <i>Journal of Economics</i> , 95(1), 75-82.
2007	Precautionary saving in the presence of other risks Courbage, C., Rey, B., <i>Economic Theory</i> , 32(2), 417-424.
2006	Smoking behaviour and Rank-Dependent Expected-Utility Courbage, C., <i>Swiss Journal of Economics and Statistics</i> , 142(2), 223-230.
2006	Prudence and optimal prevention for health risk Courbage, C., Rey, B., <i>Health Economics</i> , 15(12), 1323-1327.
2004	Long term care insurance and basis risk Courbage, C., <i>Journal of Insurance and Risk Management</i> , 3(5), 17-24
2004	Prevention and private health insurance in the UK Courbage, C., De Coulon, A., <i>The Geneva Papers on Risk and Insurance – Issues and Practice</i> , 29(4), 719-727.

- 2003 **Insurability, its limits and extensions**
Courbage, C., Liedtke, P., *Insurance Research and Practice*, 18(2), 44-49.
-
- 2002 **On bivariate risk aversion**
Courbage, C., *Atlantic Economic Journal*, Anthology section, 30(1), 98.
-
- 2001 **Market-insurance, self-insurance and self-protection within the dual theory of choice**
Courbage, C., *Geneva Papers on Risk and Insurance Theory*, 26(1), 43-56.
-
- 2001 **On bivariate risk premia**
Courbage, C., *Theory and Decision*, 50(1), 29-34.
-
- 2000 **Demande de soins préventifs et curatifs: une étude dans le cadre de la théorie duale du risque**
Courbage, C. (2000)., *Revue d'Economie Politique*, 110(3), 381-393.
-
- 1999 **Primes de risque de santé et soins de santé**
Courbage, C. (1999)., *Actualité Économique*, 75 (4), 664-672.

Chapters in books and other journals

- 2015 **The role of microinsurance in disaster risk management**
Courbage, C., Wang, S., *The State of Microinsurance*, Microinsurance Newtork Publication, 34-36.
-
- 2013 **Prevention and precaution**
Courbage, C., Rey, B., Treich, N., *Handbook of Insurance*, G. Dionne (ed), Kluwer Academic Publishers, chap. 8, 184-204.
-
- 2012 **Financing long-term care in France**
Courbage, C., Plisson, M., *Financing Long-term Care in Europe: Institutions, Markets and Models*, J. Costa-Font and C. Courbage (eds), Palgrave Macmillan, 125-150.
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- 2012 **Long-term care insurance: partnership or crowding-out**
Costa-Font, J., Courbage, C., *Financing long-term care in Europe: institutions, markets and models*, J. Costa-Font and C. Courbage (eds), Palgrave Macmillan, 91-100.
-
- 2011 **On Nursing Home Support in Ireland and Housing Equity**
Courbage, C., *European Geriatric Medicine*, 1, 358–359.
-
- 2010 **On insurance for long-term care in France**
Courbage, C., Roudaut, N., *CESifo DICE Report*, N° 2, 24-28.
-
- 2009 **Economic aspects and the role of insurance in predictive diagnostics**
Courbage, C., Stahel, W., *Predictive Diagnostics and Personalized Treatment: Dream or Reality*, O. Golubnitschaja (ed), Nova Publishers, 549-558.
-
- 2009 **La couverture du risque de dépendance**
Courbage, C., *Risques – Les cahiers de l'assurance*, 78, 107-113.
-
- 2007 **La recherche scientifique, avenir de l'assurance**
Courbage, C., Liedtke, P., *Risques – Les cahiers de l'assurance*, 69, 111-115.

- 2006 **Living healthier to an older age - Would it be possible to everyone?**
Courbage, C., Giarini, O., *People as Care Catalysts – From Being Patient to Becoming Healthy*, R. Normann et N. Ardvisson (eds), John Wiley & Sons, 79-93.
-
- 2005 **From bivariate risk aversion to risk aversion to one risk**
Courbage, C., *Changing Models*, Guido Rossi (ed), Levrotto & Bella – Torino, 85-90.
-
- 2004 **Market Equilibrium**
Courbage, C., *Encyclopedia of Actuarial Science*, J. Teugels and B. Sundt (eds), 1063-1068.
-
- 2003 **Croissance durable et ségrégation par l'âge: une impossible équation**
Courbage, C., Liedtke, P., *Des idées pour la croissance*, M. Didier (ed), Economica.
-
- 2003 **Welfare Impact assessment**
Courbage, C. *et al*, *Exploring a worthwhile future for all*, T. Lengsfeld, I. Tulbure, A. Vali (eds), Club of Rome Publication
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- 2008 **On the willingness to pay to reduce risks of small losses**
Courbage, C., Rey, B., *Journal of Economics*, 95(1), 75-82.

Edited books and special issues

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- 2017 **Special issue on health of *The Geneva Papers on Risk and Insurance – Issues and Practice***
Courbage, C., Nyman, J. (eds). Vol. 41(1), Palgrave Macmillan, London
-
- 2015 **The Geneva Papers – 40 years at the Cutting Edge of Research in Insurance Economics**
Courbage, C. (ed), Palgrave Macmillan, London.
-
- 2014 **Special issue on health of *The Geneva Papers on Risk and Insurance – Issues and Practice***
Buchmueller, T., Courbage, C. (eds). Vol. 39(4), Palgrave Macmillan, London.
-
- 2013 **Special issue on Disaster Risk Reduction and Extreme Events of *The Geneva Papers on Risk and Insurance – Issues and Practice***
Courbage, C., Mahul, O. (eds), Vol. 38(3), Palgrave Macmillan, London.
-
- 2012 **Financing long-term care in Europe: institutions, markets and models**
Costa-Font, J., Courbage, C., (eds.), Palgrave Macmillan, Basingstoke, U.K.
-
- 2012 **Special issue on health of *The Geneva Papers on Risk and Insurance – Issues and Practice***
Courbage, C., Hoy, M. (eds), Vol. 37(4), Palgrave Macmillan, London.
-
- 2010 **Special issue on health of *The Geneva Papers on Risk and Insurance – Issues and Practice***
Courbage, C. (ed), Vol. 35(4), Palgrave Macmillan, London.
-
- 2009 **Special issue of *Economics of Innovation and New Technology***
Costa-Font J., Courbage, C., Mina A. (eds), Vol. 18 (5), Routledge, Oxford
-
- 2009 **The Economics of New Health Technology**
Costa-Font J., Courbage, C., McGuire A. (eds), Oxford University Press, Oxford.

2008	Special issue on health of <i>The Geneva Papers on Risk and Insurance – Issues and Practice</i> Courbage, C. (ed)., Vol. 33(4), Palgrave Macmillan, London.
2006	Special issue on health of <i>The Geneva Papers on Risk and Insurance – Issues and Practice</i> Courbage, C., Costa-Font, J. (eds), Vol. 31(4), Palgrave Macmillan, London.
2003	Special issue on health of <i>The Geneva Papers on Risk and Insurance – Issues and Practice</i> Courbage, C. (ed), Vol. 28(2), Blackwell, London.
2002	Insurance and September 11 - One Year After Courbage, C., Liedtke, P. (eds), PWS, Geneva.

Press articles

2017	Insurance and its continued benefits to society Asian Insurance Review, May 2017
2014	L'assurance dépendance, un marché en devenir? Le Temps, 17 octobre 2014
2014	Le transfert du risque de longévité est en pleine essor Le Temps, 28 avril 2014
2008	Scientific research: the future of insurance Asia Insurance Review, 46-47, April 2008 (with P. Liedtke)
2001-2998	Various contributions on insurance related topics Mercado Asegurador
2002	Insurance and Liability after September 11 The International Chamber of Commerce (UK) Member's Handbook 2002, 253-257 (with P. Liedtke).
2000	Aspects économiques des phénomènes d'asymétrie d'information Banque & Assurance, May 2000, 33-35.
1999	Vers un transfert alternatif des risques catastrophiques Le guide 1999 de la Haute Finance, les magazines de l'Agefi, April 1999, 121-123 (with H. Loubergé).
1998	Pour ou contre l'assurance obligatoire Le guide 1998 de la Haute Finance, les magazines de l'Agefi, June 1998, 111-113 (with C. Gollier).
1998-1999	Monthly contributions on risk management Agefi

Other academic and scientific activities

2013-	Editorial board member of the <i>Geneva Risk and Insurance Review</i>
2014-	International Editorial Board Member of <i>Insurance and Risk Management</i>

2010-	Board Member of the <i>European Group of Risk and Insurance Economists (EGRIE)</i>
2015	Research mandate from the canton of Geneva on “Le financement du risque de dépendance – Tours d’horizons et solutions pour Genève”, March 2015/October 2015
2015	Member of the organization committee of the <i>3rd World Risk and Insurance Economics Congress</i> , August 2015, Munich
2006-	Member of the scientific committee of <i>Journées des Economistes de la Santé Français</i>
2014	Member of the scientific committee of <i>the 2014 American Risk and Insurance Association Annual Meeting</i> , 3-6 August 2014, Seattle.
2011-2014	Board member of the <i>Asia-Pacific Risk and Insurance Association</i>
2010	Member of the scientific committee of <i>the Sixth International Longevity Risk and Capital Markets Solutions Conference</i> , 9-10 September 2010, Sydney.
2010	Member of the organization committee of the <i>2nd World Risk and Insurance Economics Congress</i> , 24-27 July 2010, Singapore
2009	Member of the scientific committee of the <i>7th iHEA World Congress on Health Economics</i> , Beijing, 12-15 July 2009.
2007	Co-organiser of the conference “Technology, innovation and change in health and health care” in collaboration with the London School of Economics and the Brocher Foundation, 19-20 October 2007, Geneva.
2007	Member of the scientific committee of the <i>6th iHEA World Congress on Health Economics</i> , Copenhagen, 8-11 July 2007
2005	Member of the organization committee of the <i>1st World Risk and Insurance Economics Congress</i> , Salt-Lake City, Utah, USA, 7-11 August 2005

Conference, talks and seminars (since 2007)

2015	Quel rôle pour le financement du risque de dépendance? Forum de la prévoyance des Retraites Populaires, Renens
2015	Public support and the interaction between long-term care insurance and informal care 3 rd World Risk and Insurance Economics Congress, Munich
2014	Optimal prevention for correlated risks 41 st Seminar of the European Group of Risk and Insurance Economist, St. Gallen.
2014	Decision thresholds and increases in risk for preventive treatment 10 th World Congress in Health Economics, Dublin.
2013	Crowding out of long-term care insurance: Evidence from European expectations data Workshop on Long-Term Care, Foundation Brocher, Geneva.

2013	Changes in ambiguity – Definition, measures and application 40 th Seminar of the European Group of Risk and Insurance Economist, Paris.
2013	Changes in ambiguity – Definition, measures and application Asia-Pacific Risk and Insurance Association annual meeting, New-York, U.S.
2013	Insuring long-term care needs Workshop on Long-Term Care Insurance, London School of Economics, London, U.K.
2012	Double crowding-out effects of means-tested public provision for long-term care 39 th Seminar of the European Group of Risk and Insurance Economist, Palma de Mallorca, Spain.
2012	Double crowding-out effects of means-tested public provision for long-term care Asia-Pacific Risk and Insurance Association annual meeting, Seoul, Seoul, Korea.
2011	More on the optimal demand for long-term care insurance Journées des Economistes de la Santé, Clermont-Ferrand, France.
2011	On insuring and caring parent's long-term care needs 37 th Seminar of the European Group of Risk and Insurance Economist, Vienna
2011	On insuring and caring parent's long-term care needs American Risk and Insurance Association annual meeting, San-Diego.
2011	Priority setting in health care and higher order degree change in risk Management & Microeconomics Research Seminar, Ludwig-Maximilians University, Munich.
2010	Priority setting in health care and higher order degree change in risk Journées des Economistes de la Santé, Lyon.
2010	Intergenerational moral hazard: the case of long-term care insurance and nursing home use 2 nd World Risk and Insurance Economics Congress, Singapore
2010	Informal care, insurance and intra-family moral hazard – Evidence from France 2 nd World Risk and Insurance Economics Congress, Singapore
2010	Managing the financial consequences of long-term care risks 5 th International Health Summit, Prague
2009	Informal care, insurance and intra-family moral hazard – Evidence from France International Workshop on the Scio-Economics of Ageing, Lisbon
2009	On the shape of non-monetary measures in the face of risks 36 th Seminar of the European Group of Risk and Insurance Economist, Bergen
2008	Quelques réflexions sur la couverture du risque de dépendance Congrès sur la dépendance, La Fondation du Risque, Paris
2008	Demand for long-term care insurance: an empirical analysis from France

2007	La demande d'assurance dépendance, une analyse empirique pour la France Journées des Economistes de la Santé, Lille
2007	On the willingness to pay to reduce risks of small losses" 34 th Seminar of the European Group of Risk and Insurance Economists, Cologne
2007	On the willingness to pay to reduce risks of small losses" Asia Pacific Risk and Insurance Association Annual Meeting, Taipei
2007	La couverture du risque de santé face à l'évolution démographique Colloque de l'Institut Universitaire de Médecine Sociale et Préventive, Lausanne
2007	Insurance and dependency risk 1 st International Congress about Dependency and Quality of Life, Valencia
