

LILIAN REBAÏ

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EDUCATION

PhD in Economics <i>Toulouse School of Economics</i> <i>Advisor: François Salanié</i>	2021-2027 Toulouse (France)
Advanced Research degree in Economics <i>Toulouse School of Economics</i>	2022-2023 Toulouse (France)
Master in Economic Theory and Econometrics <i>Toulouse School of Economics</i> <i>Master thesis advisor: Anouch Missirian</i>	2021-2022 Toulouse (France)

ONGOING RESEARCH

Real estate markets, disaster insurance and environmental risks in France

I investigate why official disaster risk signals (Risk Prevention Plans) fail to capitalize into houses prices in France. I observe that these plans are not correlated with higher insurance premiums, which creates moral hazard for exposed homeowners, while they restrict supply by prohibiting development and inflating construction costs. I then estimate a real estate market model for the city of Marseille, which quantifies the consequences of "flat" disaster insurance premia on real estate markets.

Presentations: Stockholm School of Economics (April 2026), INRAE Montpellier (May 2026), Universidad Carlos III de Madrid (June 2026)

Facing natural disaster risks in a regulated market: insurers' strategies in France

Co-authored with Amedeo Zorzi (TSE) and Sophie Cêtre (CCR)

We study insurers' location and pricing strategies in natural disaster markets and the effect of public reinsurance on market outcomes. The paper uses exhaustive policy and claim-level dataset in France to estimate a demand and supply side for disaster insurance. Counterfactual analysis public reinsurance schemes affect prices, coverage, and participation

RESEARCH & TEACHING EXPERIENCE

Teaching Assistant <i>Intermediate Econometrics (2023-2025), Applied Econometrics (2024-2025), Macroeconomics (2022)</i>	2022-2025
Research Assistant for Arnaud Reynaud (TSE, INRAE) <i>National Research Institute for Agriculture, Food and Environment (INRAE)</i>	2021

GRANTS & AWARDS

UT1 Doctoral Contract	2022 - 2026
Best Teaching Assistant Award (students' vote, <u>TSEconomist</u>)	2023

REFEREEING

Risk Analysis

SKILLS

Computer skills

R, Stata, SQL, L^AT_EX, Pack Office

Languages

French (native), English (C1 (2020)), German (B1 (2018))