

DENIS M.J. GARAND

Denis is President of Denis Garand and Associates, an actuarial consulting specializing in group insurance in Canada and health insurance globally since the year 2000.

Prior to being an independent consultant, Denis was Vice-President of Group Insurance at Cooperators Life Insurance Company from 1990 to 2000.

Denis started working as Group Actuary at Cooperators after graduating from the University of Manitoba in 1981.



He served as a peacekeeper with the United Nations UNEFME in 1976-1977.

Internationally, Denis is recognized as an expert in financing of health systems. He has worked with the International Labour Organization in implementing mutual health schemes in many countries and expanding universal health systems.

With the World Bank and Oxford Policy Management, Denis has modeled the financing of health systems, participated in studies to understand health needs and created access to health care in several countries.

He has worked in over 40 countries internationally on topics of access to risk protections. He has worked with cooperative insurance companies in Barbados, Dominica, Philippines, India, Bangladesh, Pakistan, Rwanda, Cameroon, and Benin.

He is co-author of many publications on how to reach low-income populations.