



# EL YOUSEFI AHMED

## Actuary Engineer

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AMD-hub

Ahmed EL YOUSEFI

Rabat, Morocco

01 oct 2001

## ABOUT ME

Quantitative & Actuarial Engineer skilled in statistical modeling, actuarial pricing, risk management, and insurance analytics, with experience in Python, R, and SAS.

## EXPERIENCE

### AtlantaSanad Insurance

Casablanca, Morocco

No-Life Actuary ..... Jan 2025 – Now

- Developing actuarial Information System.
- Developing Actuarial reporting and Pricing Auto insurance.

### La Marocaine Vie

Casablanca, Morocco

Life Actuary Intern ..... Feb 2024 – Jul 2024

- Implemented IFRS 17 standards on reinsurance contracts for life insurance products (borrower death coverage).
- Designed the income statement and performed P&L analysis to identify key levers.

### Financial Risk Solution

Casablanca, Morocco

Risk Management Intern ..... Jul 2023 – Aug 2023

- Developed a bond pricer, valued a portfolio, and estimated Value-at-Risk.
- Calibrated the HJM model for instantaneous forward rates using U.S. Treasury data (2000–2015).

## PROJECTS

Motor Insurance Pricing ..... Mar 2023

- Priced motor third-party liability (RC) contracts using the **Frequency-Severity** approach in **SAS**.
- Applied **capping of large claims** to control extreme losses.

Provision Calculation Library ..... Mar 2024

- Developed a library for provisioning calculations using the **Chain Ladder** method in **Python**.

Mean-Variance Optimization and R Shiny App ..... Jan 2023

- Maximized the **mean-variance ratio** for portfolio optimization using **R**.
- Developed an interactive **R Shiny** application to visualize portfolio performance and allow scenario testing.

## EDUCATION

### National Institute of Statistics and Applied Economics (INSEA)

Rabat, Morocco

Actuarial and Quantitative Finance Engineer ..... Oct 2021 – Jul 2024

- **Relevant Courses:** Econometrics, Stochastic Calculus, Quantitative Methods, Risk Theory, Statistical Methods in Finance, Fixed-Income Products, and Financial Markets, Linear and Nonlinear Modeling, and Time Series Analysis.

### Preparatory Classes for Grandes Écoles

Salé, Morocco

Mathematics and Physics ..... Sep 2019 – Jul 2021

- **Relevant Courses:** Mathematics and Python Programming.

## SKILLS

### Languages

Arabic: Fluent

French: Advanced

English: Intermediate

### Technical Skills

- **Actuarial Science:** Non-life insurance, Life insurance, Withdrawal, Protection, Savings, Reinsurance, Executive committees, Asset-Liability Management (ALM), Solvency, IFRS 17
- **Financial Engineering:** Risk Management, Derivative Pricing, Fixed-Income Products and Yield Curve Modeling, Portfolio Optimization
- **Statistical Analysis:** Regression Analysis, Time Series Forecasting (ARIMA, SARIMA, etc.), Statistical Testing
- **Programming Languages:** Python, R, VBA Excel, SAS, C++, SQL

### Interpersonal Skills

Analytical Thinking, Problem Solving, Communication, Teamwork