# Dave Skrtich

**Toronto, ON | 647.522.1644**
me@dave-dot-js.com
**github.com/dave-dot-js | dave-dot-js.com**

**Professional Summary:**

I am a senior actuarial analyst with over six years of experience working with major P&C insurers within the actuarial field. I have hands-on experience using large data sources to deliver valuable insights with regards to insurance pricing, loss reserving, and capital modeling. I am also a dedicated programmer with a keen interest in data analytics/modeling, and have education in various languages including Python, R, SQL, JavaScript, and SAS. I have recently completed my ACAS designation with the Casualty Actuarial Society.

**Career Objective:**

To find a position within the actuarial field that will take advantage of my P&C insurance knowledge and actuarial experience while allowing me to apply and develop my skills in data analytics and financial modeling.

**Technical Skills:**

| | |
|---|---|
| Python | R |
| SQL | Matlab/Octave |
| Jupyter | TensorFlow/Sci-kit Learn |
| Git | SAS |
| Javascript | MS Office |

**Career Experience:**

*Chubb Insurance Company of Canada* – Senior Actuarial Analyst
*Toronto, Ontario – 10/2017 to Present*

Primary responsibilities included:
- Being the primary actuary for the Personal Lines pricing department
- Completing annual rate indications and rate filings; presenting results to business leaders; Setting pricing strategy and planning based on indications
- Progressing the creation of a new data pipeline for personal lines; used Microsoft SQL Server and SAS to parse data from large relational databases and perform analysis using Python
- Completing the annual DCAT analysis and Appointed Actuary's Report for the Canadian Branch of Mitsui Sumitomo insurance, which is managed by Chubb Insurance, as well as the Federal branch of Chubb Insurance
- Completing the annual study of loss trends for commercial insurance lines; using linear regression models to project future loss costs
- Automating routine tasks for actuaries and underwriters with VBA and Python

*Chubb Insurance Company of Canada* – Actuarial Analyst
*Toronto, Ontario – 7/2014 to 10/2017*

Primary responsibilities included:
- Responsible for annual profitability review on all personal lines of business
- Leading a complete overhaul of Chubb's Quebec Homeowners rating structure, moving from a simplistic five step rating system to a more sophisticated framework
- Completing regulatory automobile filings, including the 2016 Automobile reforms
- Completing on quarterly and annual reserve reviews with the Chief Actuary

**Career Experience (cont'd):**

*Aviva Canada* – Actuarial Analyst, Corporate Reserving
*Scarborough, Ontario – 8/2013 to 7/2014*

Primary responsibilities included:
- Calculating and forecasting IBNR using a variety of reserving methods (BF, Chain-Ladder, ELR) on a quarterly basis
- Integrating, cleaning and aggregating premium data into a usable format for quarterly analysis using SAS programming
- Development of the annual Appointed Actuaries report
- Development of tools to automate the calculation and journal-booking of IBNR for specialty lines of business

*Aviva Canada* – Actuarial Analyst, DCAT and Planning (Capital Modeling)
Scarborough, Ontario – *2/2013 to 8/2013*

Primary responsibilities included:
- Research and selection of adverse scenarios for DCAT stress testing, ran model scenarios and analyzed resulting impact on Aviva's capital position
- Completing annual Standard Formula analysis delivered to Aviva Plc. Headquarters in the UK. Tested ten risk factors against Aviva's capital position, and created the new standard documentation for these processes
- Completed monthly process of compiling and refining a report containing all of Aviva's investment assets to produce monthly discounting rates for Technical Provisions used by the corporate reserving team

**Education, Courses, and Certificates:**

*Stanford University* – Online through Coursera – *May to July 2018*
Machine Learning with Andrew Ng

*Stanford University* – Online through Coursera – *July to Aug 2018*
*Deep Learning Specialization by deeplearning.ai*
Course 1: Neural Networks and Deep Learning
Course 2: Improving Deep Neural Networks, Hyperparameter Tuning and Optimization
Course 3: Structuring Machine Learning Projects

*Michigan Institute of Technology* – Online through edX – *Aug to Nov 2018*
Introduction to Computer Science and Programming Using Python

*Pierian Data International* – Online through Udemy – *May to Aug 2018*
Python for Data Science and Machine Learning

*Bitmaker, General Assembly* – Toronto, Ontario – *Mar to May 2018*
Front-end Web Development

*John Hopkins University* – Online through Coursera – *Apr to May 2015*
R Programming

*Casualty Actuarial Society & Society of Actuaries* – Toronto, Ontario – *2012 to 2018*
Passed CAS exams 1, 2, 3F, 4, MAS I, MAS II, 5, 6, OC1, OC2, all VEEs
Achieved ACAS Designation

*University of Western Ontario* – London, Ontario – *2006 to 2010*
Degree in Business Management: Finance and Administration
Achieved Dean's Honour List

*University of Toronto* – Toronto, Ontario – *2011 to 2012*
Supplementary Courses taken in Honours Actuarial Sciences stream