

# Dave Skrtich

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## Professional Summary:

I am a senior actuarial analyst moving into data science with over five years of experience working with major P&C insurers within the actuarial field. I have hands-on experience using statistical models and large data sources to deliver valuable insights with regards to insurance pricing, loss reserving, and capital modeling. I am also a dedicated programmer with supplementary education in various scripting and database languages including Python, R, SQL, JavaScript and SAS. I have a specific interest in the field of Machine Learning and maintain an active Github page with various self-driven and course-driven Machine Learning projects.

## Career Objective:

To find a position in the field of data science where I can apply and further develop my skills as a quantitative analyst and deliver data-driven solutions to challenging business problems.

## Education:

[\*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

[\*Casualty Actuarial Society & Society of Actuaries\*](#) – Toronto, Ontario – 2012 to 2018

Passed CAS exams 1, 2, 3F, 4, MAS I, MAS II, 5, OC1, OC2, all VEEs

## Technical Skills:

Python  
SQL  
AWS  
SAS  
Git  
Spark

R  
Matlab/Octave  
Javascript  
MS Office  
Jupyter  
Sci-kit Learn/TensorFlow

## Career Experience:

[\*Chubb Insurance Company of Canada\*](#) – Senior Actuarial Analyst

*Toronto, Ontario – 10/2017 to Present*

### Primary responsibilities included:

- Primary actuarial contact for the Personal Lines pricing department, being the sole actuary on the team
- Completing annual rate indications and rate filings and presenting to business leaders; Assisting with pricing strategy and planning based on indications
- Spearheaded creation of 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 for the Canadian Branch of Mitsui Sumitomo insurance, which is managed by Chubb Insurance
- Completing 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; sole user of SAS and Python in the Canadian actuarial team

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

*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
- Provided all actuarial support for a complete overhaul of Chubb's Quebec Homeowners rating structure, moving from a simplistic five step rating system to a more sophisticated framework
- Completed regulatory automobile filings, including the 2016 Automobile reforms
- Worked on quarterly and annual reserve reviews with the Chief Actuary

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

Primary responsibilities included:

- Calculated and forecasted IBNR using a variety of reserving methods (BF, Chain-Ladder, ELR) on a quarterly basis
- Used SAS programming to combine and groom raw premium data into a usable format for quarterly analyses
- Assisted in writing, editing, and printing of the annual Appointed Actuaries report
- Created tool 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:

- Assisted in the research and selection of adverse scenarios for DCAT stress testing, ran model scenarios and analyzed resulting impact on Aviva's capital position
- Completed 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

**Courses and**  
**Certificates:**

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

*Stanford University* – Online through Coursera – July 2018 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

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

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

*SAS* – Toronto, Ontario – Aug 2013  
SAS Programming Essentials, in-class course at SAS Head Office

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