

André Fernandes

Title: Actuarial Analyst

Location: Lisbon, Portugal

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Education

ISEG - Lisbon School of Economics & Management – Lisbon

MSc in Actuarial Science

2019 – 2021

University of Lisbon – Lisbon

BSc in Mathematics Applied to Economics and Management

2016 – 2019

Skills

- Actuarial modeling and reserving
- Statistical analysis (R, Python)
- Solvency II and IFRS 17 requirements
- Portuguese (native), English (fluent)
- Strong problem-solving and analytical thinking

Summary

Actuarial professional with experience in risk modeling, reserving, and pricing for insurance products. Background in life and non-life insurance with strong statistical and analytical skills. Seeking to join an actuarial team at a Big4 firm.

Experience

Fidelidade Insurance – Lisbon

Actuarial Analyst

October 2022 – Present

- Performed reserve calculations and liability valuations for non-life insurance.
- Developed pricing models for personal and commercial insurance products.
- Prepared regulatory reports and participated in IFRS 17 implementation.

Ageas Portugal – Lisbon

Actuarial Intern

April 2021 – September 2022

- Assisted with experience studies and assumption setting.
- Supported product development and performed profitability analyses.
- Contributed to quarterly actuarial reporting and financial projections.