

# Ravin Tushar Lathigra MDA ASA, ACIA

(226)-224-9223 | [rlathigra@gmail.com](mailto:rlathigra@gmail.com) | <https://www.linkedin.com/in/ravin-lathigra-mdasa-acia-42932183/>

## Overview

---

- Actuarial Associate with 4 years of experience in both the Life Insurance and Pension Consulting industries
- Strong analytical skills coupled with the ability to effectively communicate advanced concepts to a wide audience
- Strong passion for data analytics and innovation, continually seeking new skills to develop and opportunities to promote data analytics throughout organizations

## Education

---

**Western University**, London Ontario  
*Master of Data Analytics (MDA)*  
TD Analytics Capstone Award Winner

2019

**Society of Actuaries**  
*Associate of the Society of Actuaries (ASA)*

2018

**Canadian Institute of Actuaries**  
*Associate of the Canadian Institute of Actuaries (ACIA)*

2018

**Western University**, London Ontario  
*Bachelor of Science, Actuarial Science*

2017

## Work Experience

---

**Life Co. | Canada Life**, London Ontario

*Actuarial Associate* | Corporate Actuarial – Actuarial Consulting Group

2019-Present

*Actuarial Associate* | Individual Customer Financial Management – Process Innovation

2018

*Actuarial Analyst* | Individual Insurance Financial Management – Valuation Model Development

2017

*Actuarial Analyst* | Wealth Management – Product Development and Pricing

2016

*Actuarial Analyst* | Individual Insurance – Product Development and Pricing

2015

- Created an internal Data Science and Analytics Resource Group whose mandate is to promote, educate and expose actuarial staff to data science, positioning Canada Life to be at forefront of innovation; developing a series of data science workshops/webinars and web-based material to teams looking to incorporate more advanced data analytics methods in their analysis
- Developed a data science consulting practice in which engagements were made with lines of business to develop strong data science use cases, proof of concepts, and training; insights from the partnerships included material changes to modelling pandemic risks, enhanced data sets for analysis and high impact dashboards to convey results
- Led the review of a high-profile individual insurance product repricing, leveraging data analytics to enrich traditional actuarial methods to innovate the development of lapse, mortality and interest rate assumptions critical to insurance pricing; the analysis presented to the core business unit has been well received and will be used to develop actuarial assumptions in future pricing endeavors
- Developed a statistical model to predict market positions for Non-Par UL products; inferences were derived from the model to determine price sensitivity to market rates and competitor positioning to more efficiently price products
- Collaborated with external vendors to expand the tool set available to Canada Life actuarial teams and developed use cases and minimum viable software products to business units; these efforts aided Canada Life in establishing strategic data partners as well as increased the awareness and uptake of data analytics throughout the company

**Independent Data Science Consultant**, London Ontario  
*Data Scientist*

2018-Present

- Conducted high dimensional unsupervised clustering analysis on data that explores the effect of stress on the brain using mouse models for Roberts Research Institute researchers; clusters identified that neural activity in stressed mice was observably different than naïve mice providing additional support for the experimental hypothesis
- Developed a classification mode for Roberts Research Institute researchers to identify whether observations were indicative of a stressed or naïve mouse population, correctly classifying 90% of the observations; the model additionally identified the predictors that most contributed to the correct classification, which allowed researchers to more efficiently target research methods

## Ravin Tushar Lathigra MDA ASA, ACIA

(226)-224-9223 | [rlathigra@gmail.com](mailto:rlathigra@gmail.com) | <https://www.linkedin.com/in/ravin-lathigra-mdasa-acia-42932183/>

- Provided statistical and data science consulting services to a provincial government agency, to develop a data-driven spatial decision model to more efficiently allocate resources; modelling efforts led to a material improvement in the agencies capabilities to predict future costs and was put into production.
- Collaborated with the Toronto Public Health – Environmental Health Department to develop a classification model to be used by inspectors to classify risk levels of public pools and eating establishments; the proposed model is undergoing extensive field testing with site investigations with the goal of being used as a departmental tool for risk classification

### **Deal Index**, London England

*Backend Developer* | Fin Tech

2015-2016

- Worked along side C-suite employees, data analysts and developers in an agile, high-paced environment to rapidly develop the first-to-market global crowdfunding aggregator dashboard; rapid growth by the team lead to highly successful funding campaigns and outstanding client user-experiences
- Played an integral role the development of the real-estate investment segment of the company's investment platform involving scrapping, aggregating, analyzing and reporting real-estate data to platform users; day-to-day worked required leveraging Git, MongoDB, Python and Scrapy

### **Other Activities and Interests**

#### **IBM Deep Learning Professional Certificate**, *Online Certificate Program*

2020

- Participated in IBM's renowned Deep Learning certification program which provides a comprehensive overview of Deep Learning and GPU computing, fostering successful AI practitioners

#### **MongoDB University**, *Developer Certificate Program*

2020

- Participated in world class certification program to be certified as a MongoDB developer; developed an outstanding command of NoSQL databases and a skillset to handle end-to-end data science projects

#### **Data Science Projects/Competitions**, *Scientist*

2018-2019

- Participated in several Kaggle data science competitions with colleagues from Western University, Walmart Recruiting Store Sales Forecasting and San Francisco Crime Classification; developed a thorough understanding of regression and classification models
- Leveraged the Toronto Killed and Seriously Injured database to develop a model to predict the severity of the traffic collisions; model results can be integrated into a recommendation system to determine the emergency resources to allocate to collisions at the time of 911 calls
- Developed a RShiny dashboard that permits users to carry out data science projects from data visualization to statistical/machine learning; the dashboard was given to novice data analysts who were able to efficiently leverage the functionality of the dashboard to generate predictive models

#### **Life Co. | London Life**, *Presenter*

2015 – Present

- Gave a series of presentations to actuarial audience of more than 50 people giving an overview of a variety of technical methods that could be applied throughout many business units including Optimal Hedging for Life Insurance Companies, Optimally Hedging Segregated Fund Risk, and Application of Genetic Algorithms in the Insurance Industry, Data Science and the Actuary, Deep Learning and it's application in Life Insurance; colleagues highly regarded the presentations and continue to provide more opportunities to present

#### **Western University**, *Tutor*

2012 - 2018

- Held weekly tutorial sessions for Master's students in a graduate level financial modelling course with no prior knowledge in finance; clear communication of concepts led to all students (12) achieving results inline with goals
- Provided one-on-one tutoring to undergraduate actuarial science and business students focusing on the fundamental concepts in statistics, life contingencies, and finance; all students met academic goals for the courses

### **Technical Skills**

- R, RStudio, including Caret, Tidyverse and RShiny applications
- Python including Keras, Tensorflow, and Scikit Learn packages
- SQL/MySQL
- MongoDB
- Hadoop
- Map/Reduce
- Tableau