

Srđan Trajković

Business consultant



23.12.1979, Beograd
 Luja Adamiča 26g, Beograd
 066/42-66-13
 SrdjanTr@gmail.com
www.linkedin.com/in/srdjan-trajkovic-57814261



PROFESSIONAL SUMMARY

Detailed Consultant brings 16-year history of leveraging mathematical expertise to enhance business operations. Interprets statistical models to forecast financial risks. Multi perspective critical thinker with high-level analysis and data acquisition skills.



WORK EXPERIENCE

Appointed actuary | Merkur osiguranje

MAR 2022 – JAN 2024

Part time job. Reviewing and testing obligations, technical reserves sensitive to change in interest rate, mortality rate, and other drivers. Adapting pricing to gender equality, profitability testing.



Head of Actuarial, Risk, and Product Development | AMS osiguranje

JAN 2020 – Present

Developing processes procedures and workflows to achieve better efficiency in the field of forecasting technical reserves, portfolio analysis, risk identification and assessment, monitoring and reporting. Analyzing KPI and CARMEL indicators of the company and competition. Participated in the design and development of Coinsurance and Reinsurance system module. Leading in capital adequacy calculations and in preparing for business standards such as Solvency II, IFRS 9, IFRS 17, and ISO standards. Defining requirements for system support of technical reserves, insurance claims, frauds, complaints, and investment assets. Defining new insurance products, creating a blueprint for implementation, requirements for changes in the system. Risk and financial assessment of third-party entities: insured, vendors, suppliers, and associates.



Senior Actuary | DDOR

OCT 2018 – DEC 2019

Business integration of product development and pricing in insurance, risk awareness and measurement, improvement of data quality, actuarial reports and opinions. Renewing pricing, and cost grouping. Checking data sources for profitability and technical reserves calculations. Making requests to expand the database of policies and claims to support new pricing, and new standards. Using BI tools.



Risk Manager | AMS osiguranje

JAN 2018 – SEP 2018

Identification and management of relevant risks, business practices development, education of colleagues and preparation for Solvency II requirements.



Insurance Expert | Ministarstvo finansija

AUG 2016 – DEC 2017

Supervising and improving the operations of Dunav osiguranje and other state-owned financial institutions within the World Bank project. Reviewing performance, BS and P&L of Dunav and other state owned financial institutions: NKOSK, Banka Poštanska štedionica, Development Fund, AOFI. Control of UOS (ASI) and Guarantee Fund operations and technical reserves. Reviewing insurance needs and solutions for state owned entities: Aerodrom Beograd, Fiat, Vetroelektrane. Reviewing



international contracts, and agreement such as Trade in Services with Turkey, and Great Britain. Participation in working groups with other ministries, Chamber of Commerce and Industry of Serbia, international advisors on improvement of regulations.

Senior Actuary | AXA osiguranje

2013 – AUG 2016



Product development and pricing in non-life insurance, insurance portfolio monitoring, reinsurance program analysis, risk profile and NAT CAT risk portfolio development, introduction of coinsurance/reinsurance module, and redesign of claim management module. Introduction of credit insurance with COFACE. Creation of performance reporting and monitoring for the management, premium calculators with offer and policy printouts. Creation of data requirements and files for data exchange with banks in bancassurance, and travel assistance operator.

Actuary & Certified Actuary | Delta Generali osiguranje

2008 – 2013



Technical product and tariffs development in non-life insurance, calculation and projection of technical reserves and profitability analysis. Premium calculation modeling in VP/MS. Using and improving OLAP cube, creating DB, and query forms development for data processing and extraction. Learning accounting principles and reports.



CERTIFICATES

Certified Actuary | Narodna banka Srbije

2013



EDUCATION

Quantitative Finance | Faculty of Information Systems and Tech. |

Economics and Business

2008 –

IMQF – passed all exams.

Faculty of Organizational Sciences

2003 – 2008

Graduated - average grade 8,84/10.

Mathematical Grammar School



LANGUAGE KNOWLEDGE

English: writing – very good, reading – very good, speaking – very good.



AWARDS, HONORS, MEMBERSHIP

NBS Actuarial Certificate Committee, Committee for Risk Management and Actuaries of Association of Serbian Insurers (ASI), Serbian Actuarial Association (SAA), Committee for Motor Third Party Liability of SAA, Group for amendments to the Law on Compulsory Traffic Insurance, AXA osiguranje's SME and CAT Committees, Motor and Price Competence Centers of Generali Group, Lecturer in financial education program of Junior Achievement Serbia: Ensure your success, Speaker on SEEC CRIF and IMF meetings related to evaluations of the progress of the Republic of Serbia.

A

TRAIN. COURSES

SQL, Python, Jira, Agile method, and TensorFlow courses.

Participating in regional gatherings: Serbian Insurance Days of ASI, International Symposiums and Conferences of SAA, Faculty of Economics, Agency Expert (in traffic accident), Croatian Insurance Bureau, and Op2M.

SAS Enterprise Guide: Querying and Reporting, Advanced Excel courses, Agile SCRUM Framework presentations.

Workshops of Generali PPF Holding in reporting and reserving, workshop of Microsoft in Business Intelligence, workshop of AXA Global P&C in risks and solvency, workshop of Coface in credit insurance, course of Insurance and actuarial Institute on functional issues in Insurance market and Solvency II.

Seminars of Guy Carpenter CEE in Solvency II, global reinsurance, M&A, and Property & Casualty rates.



PROJECTS

Image Manipulation using Numpy.

Introduction of voluntary health insurance and customer service center.

Improvement the current legislation and practice in insurance segment of financial sector in Serbia with World Bank.

Diagnostic Study of Dunav osiguranje and subsidiaries with World Bank.

Introduction of credit and factoring insurance products in partnership with Coface.

Development of Claim Management module.

Introduction and strategy for SME insurance offer: products Komplet Biz, Biznissimo, Komfor za zdravlje, Motor and Travel.

TW Pretium analysis of CASCO Portfolio and Introducing new tariff system for CASCO.

Participation in Development of Reporting module for The Information Centre of the Association of Serbian Insurers.

Participation in SEEC CRIF, TEAM, Clymene, and other mutual projects with World Bank, Generali PPF Holding and AXA Global P&C.



SKILLS:

- Monitoring business performance
- Business Automation
- Portfolio and multivariate analysis
- NAT CAT portfolio analysis
- Development of risk profiles
- Bottleneck identification
- Data mining
- Data transformation

COMPUTER SKILLS:

- Office: Microsoft, Libre, Open
- MathWorks Matlab
- Programming lang.: SQL, Python, VBA
- Modeling languages: UML, AMPL, VP/MS
- Markup languages: XML, HTML
- Wordpress
- Oracle Business Intelligence Suite
- SAS Enterprise Guide



OTHER

Driving license, prone to sport (swimming, running, skiing), solving puzzles, assertive, efficient, persistent, balanced and supportive to others' growth, both professional and mental.