

# VINCENT PHAN



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Burnaby, British Columbia, Canada

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## SUMMARY:

- Having 6-year experience in Financial Analyst.
- Experience in Financial Modelling with Excel and Using Macro and VBA to automate reports.
- Knowledge in Database developing and administration using Access and SQL, able to handle both finance and non-financial data.

## EDUCATION

### **Associate of The Society of Actuaries. (USA)**

Members of SOA are steeped in knowledge of math, statistics and business management across many industries, including insurance, banking, predictive analytics, consulting and more

### **Master in Data Science**

*The University of British Columbia – Okanagan Campus, BC, Canada.*

Working with real-world data sets are integrated into all courses to provide practical experience across a range of domains ([www. masterdatascience.ubc.ca](http://www.masterdatascience.ubc.ca))

### **MSc in Econometrics, Operations Research, and Actuarial Studies**

*University of Groningen, Netherlands.*

*This programme uses mathematical and statistical models to analyse problems in business consultancy, economics, finance, insurance, and related areas.*

### **Bachelor in Mathematics and Computer Science**

*Vietnam National University, Ho Chi Minh City, University*

4-year program with 219 credits. The program provides the in-depth knowledge in both Mathematics and Computer Sciences.

## WORKING EXPERIENCE

### **09/2016 – 08/2019 Senior Actuarial Financial Analyst.**

*Mirae Asset Prevoir Vietnam Life Insurance (MAP), VietNam.*

- Involving as a key member in the M&A Due Diligence between Prevoir Insurance and Mirae Asset to create the join venture Mirae Assert Prevoir.
- Financial Modelling Reporting:
  - Expense and Profit Projection for sale channels and monitoring sale activities via KPIs.

- Preparing the new business plan at the end of each year according to the business strategy for the new year.
- Developing and maintaining the database of the Finance Department to ensure the consistency among financial reports.
- Insurance Product Development:
  - Monitoring and updating assumptions on customers' behaviour based on the data collected from Sales and Claim departments. Monthly retrieving customer data from the company's IT System, checking and cleaning errors in data to prepare before applying financial analyst on the data.
  - Developing and Standardized pricing models in Excel which project insurance benefit and expense cash flows as well as investment cash flow based on the assumptions about customers. Pricing models will be used to generate insurance premiums satisfying target profit margin from shareholders.
  - Preparing product technical specification reports and getting approvals both the headquarter and regulators before launching a new product.
  - Repricing the whole company product portfolio with new pricing assumptions, improving the profit margin from 4% to 6%.

**08/2014 – 09/2016 Actuarial Financial Analyst.**  
*Manulife, VietNam.*

- Developing Excel model for insurance products: Term products, Defined Benefit Pension Plan, Unit Links, Personal Accident Riders,
- Automating financial reports using VBA in Excel and Access.
- Performing User Acceptance Test whenever IT team updates/modifies the core system.
- Providing comprehensive analysis in profit and expense management and customer insights for Alternative Sale Channels.

## SKILLS

- **Financial Modelling and Forecasting** with Excel, SQL and Visual Basic Application
- **Statistics:** Regression, hypothesis testing, Bayesian inference, A/B testing, Classification, Clustering, Regression, Feature Selection, Neural networks.
- **Programming:** Python, R,
- **Database :** Hadoop Spark and SQL Server
- **Data Visualization:** Tableau, PowerPoint.