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**Personal Statement:**

I am a data-oriented individual with nearly two years’ experience in risk and pricing, having held analyst positions in each. I am seeking to continue my progress in pricing with a new challengebecause I believe my skills and experience lend themselves well to the analytical and iterative nature of the work in this field. My current role has allowed me to develop critical pricing skills and gain invaluable experience, however, I feel a drive to progress further. A new opportunity would allow me the security and confidence to perform well, benefitting the company and allowing me the opportunity to develop my career.

**Education:**

**Bournemouth University (September 2017 – May 2021):**

BA(Hons) Economics - 2:1

Notable Units and Grades - Econometrics (1:1) Mathematics (1:1) Research Study (2:1)

**A-Level (September 2015 – July 2017):**

Economics - Grade B

Mathematics - Grade B

Further Mathematics - Grade D

**Secondary (September 2010 – July 2015):**

GCSE Grades - 2A\* 7A 2B (Mathematics A\*, English A)

**Formal Experience:**

**Pricing Analyst at Markerstudy Broking (September 2021 – Present)**

My current role has given me an incredible insight into the functions of insurance pricing. I grabbed this opportunity with both hands as the business is relatively small and the scope of the role was therefore wider than a typical role of this type. I saw this as a benefit because it would expose me to an abundance of new skills, and I have really enjoyed this unique challenge and the opportunities it has presented.

My day-to-day functions in this role include KPI reporting to key stakeholders, ad hoc reporting, and identifying, making, and monitoring changes to our pricing. The wide scope of this role has meant that I have had exposure and gained proficiency in Excel, SQL, Tableau, R, Python, Emblem, and Radar. I have found most of these platforms intuitive to use or write in and believe a role which allows me to continue to develop my skills will be extremely beneficial for me.

In addition to this, I have been involved in various projects during my time here. The most challenging was using SQL to create my own database tables from scratch which could then be implemented for reporting and modelling. This was such a challenging experience because I had no exposure to database design or creation before joining Markerstudy, and was working largely independently due to a lack of technical knowledge surrounding this task within the business. However, due to my hard work and perseverance, I produced multiple tables which show the correct data and refresh daily.

Another big project I have been involved in was refreshing and improving the lifetime value model. This is a vast Radar framework which is composed of many Emblem models, variable bandings, and cost/profit inputs etc. This involved learning and understanding any modelling techniques used, refreshing the Emblem models with new data/predictive variables, refreshing a machine learning model in Python, and making the necessary changes to the Radar framework. This project really developed my Emblem, Radar and Python skills and consolidated my teamworking.

**Risk Analyst (Industrial Placement) at Lloyds Banking Group (July 2019 – July 2020)**

As part of my degree, I voluntarily chose to undertake a year in industry. This was a big decision as it meant spending another year in education, as well as having to add a job search to the increasing demands of university work. Despite this added challenge, I decided that the experience this opportunity would offer me would be invaluable and incredibly beneficial to both my degree and my future career prospects.

The was involved in team were responsible for approving, validating, documenting and risk assessing all the models which were in development or use by the business. The breadth of the models we were responsible for was fascinating to me, spanning fraud detection, loan default prediction, churn rate and stress testing just to name a few. This was my first real exposure to statistical modelling in a business sense, sparking an interest which has carried through to this day.

My responsibilities here were largely cyclical in nature, as is common in banking. I had a database of the team’s work which I was responsible for and a monthly report which involved using both automated and manual processes to give management a view on outstanding and overdue actions and reviews. I helped to streamline inefficiencies in both processes. Additionally, I was given several ad-hoc tasks during my time at Lloyds. The most significant task was rebuilding an in-development Lloyds credit model using R programming language, finding multiple ways to improve it and feeding these back to the development team.

\*Details of other experience available on request.

**Skills:**

* **Programming** – In SQL I feel comfortable using Where clauses to filter necessary information from a database table, using joins to create my own tables, and creating/using stored procedures and functions to auto-refresh tables. In Python I am comfortable writing loops and functions where necessary, manipulating arrays and datasets with NumPy/Pandas, and feature engineering/modelling/model validating with Scikit-Learn. I am always learning new things and work on projects outside of work to further my skills.
* **Analysis** – I am confident in my ability to take a dataset, extract the relevant information, produce statistics and visualisations, make conclusions, and use this to drive change.
* **Modelling** – I enjoy applying statistical techniques to datasets in order to drive insights into the data and make futuristic predictions. Being able to predict things like claim frequency/severity based on customer profile obviously has substantial merits in pricing insurance correctly. I have good experience using GLMs (Generalised Linear Models) in a business context, with limited exposure to machine learning, which I am currently educating myself about. This has involved taking on machine learning projects outside of work and reading textbooks such as Practical Statistics for Data Scientists which describes techniques and how to code them.
* **Communication** – I feel as though you can have brilliant ideas, but if you don’t know how to communicate these ideas to the necessary people then your ideas will never gain the confidence you feel they deserve. I pride myself on my ability to communicate my ideas to the relevant people using the right language and mediums, so they can be understood and have an impact.
* **General** – I am a proficient user of the whole Microsoft Office suite, especially Excel. I possess many core skills such as email and phone manner, presentation skills, and time management.

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