ANDREW BOTROS, B.Sc(H)

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SUMMARY

Actuarial professional with 4+ years of financial modelling, risk management and consulting experience. Currently studying web development at BitmakerLabs, a Toronto based 'dev bootcamp' focusing on rails, javascript, and html/css. Analytical, practical, and creative. Seeking a data-centric role within the tech industry that combines my passion for analytics, modelling, and software development.

EDUCATION

- **Bitmaker Labs (Enrolled):** Ruby, Rails, Javascript, HTML/CSS (Jan. 2014 – *Mar. 2014*)
- **Society of Actuaries (Completed):** P, FM, MLC, MFE, C, FAP, APC, VEE Economics, VEE Corporate Finance
- **Society of Actuaries (Outstanding):** VEE Statistics (registered June 2014)
- **CFA Institute:** Level II Candidate (registered June 2014)
- **B.Sc.H, Mathematics, Economics (with Distinction):** Queen's University, 2008

WORK EXPERIENCE

CMHC, Ottawa, ON — **Jun. 2012 – Jun. 2013**

Senior Financial Risk Officer, Securitization (12 mo. contract)

- Vetted securitization pricing and capital adequacy models, in consultation with original developers, to verify accuracy/integrity of methodologies and results.
- Identified issues with formulas, source assumptions, statistical interpretations, and the application of regression coefficients.
- Documented findings, reconciled discrepancies, communicated material concerns, lead group discussions, drafted reports for stakeholders, and followed up on key recommendations.
- Value interest rate swap exposures in CMHC's Insured Mortgage Purchase Program (IMPP) securitization program.
- Reconcile swap prices with trust administrator and counterparties' valuations. Interpret discrepancies and identify material risk exposures.
- Monitor and report on changes in arrears trends, swap exposures, prepayment rates, indemnity payments, and mortgage pool characteristics.
- Identify policy violations in IMPP and NHA MBS programs as outlined in the Enterprise Risk Management (ERM) guide. Document findings in the Quarterly Financial Risk Management (QFRM) report.

Mercer, Ottawa, ON — **Jan. 2012 – Jun. 2012**

Senior Actuarial Analyst, Defined Benefit Pension Consulting

- Calculate and process timely payment of termination, retirement and death benefits for various sized pension plans.
- Apply and interpret pension benefit calculations in accordance with current plan provisions and legislative requirements.
- Modify valuation calculators to reflect the most recent regulatory changes to vesting of benefits and inflation indexing.
- Reconcile plan assets and plan memberships for annual statements, PAR and PA calculations.

Manulife Financial, Waterloo, ON — **Aug. 2008 - Jan. 2011**

Actuarial Assistant, Wealth Management Pricing (Feb. 2010 - Jan. 2011**)**

- Initiated, designed and implemented major revisions to spreadsheets, databases, and actuarial software applications used to price guaranteed investment products with the assistance of a co-op student under my direction.
- Experience with stochastic pricing processes; interpreting profit and loss distributions to illustrate capital requirements and profitability metrics for investment guarantees.
- Initiated critical working relationships with newly formed Hedging department, revealing duplicated efforts to aggregate and summarize fund information. Lead discussion with fellow analysts to collaborate on shared responsibilities, resulting in estimated time savings of 50 hours.

Actuarial Assistant, Individual Insurance Valuation (Aug. 2008 - Feb. 2010)

- Produced, validated, and interpreted quarterly financial reports including: earnings by source, source of earnings and reserve movement analysis (RMA) in accordance with CGAAP & USGAAP.
- Implemented major revision to Manulife's flagship Critical Illness valuation model, requiring extensive use of excel, ggy axis, and datalink (proprietary database script)
- Assisted external consultants in upgrading and modifying insurance valuation models by providing product information, model documentation, guidance on corporate best practices, and validation of results.