

Ashten Anthony

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Work Experience

Suncorp Australia - Senior Pricing Analyst

KL, Malaysia (Remote)

SME RATE REVIEW

Aug. 2021 - present

- Provided support in pricing rate review of SME products for fire, business interruption and liability covers. Performed modeling on cost per policy to determine the new rates

SME OCCUPATION HAZARD GROUP UPDATE

- Performed analysis to set higher hazard grouping to financially poor performing occupation groups in order to quote higher prices in return for lower strike rates.

EXPENSE RATE ANALYSIS

- Performed yearly expense analysis based on finance data to estimate appropriate fixed and variable expenses to be charged to policies.

FINANCIAL IMPACT ANALYSIS ENHANCEMENT

- Developed enhancements to team's financial impact analysis to better measure key figures such as GWP, AGWP and ITR from price changes.

Hannover Re - Regional P&C Senior Analyst

KL, Malaysia

CROSS-SELLING ANALYSIS WITH PROFIT MAXIMISATION

Nov. 2020 - Jul. 2021

- Delivered excel-based analysis that indicates profitable treaties for underwriters to cross-sell during renewal negotiations. Analysis includes simple optimization to maximise profit while constraining on available catastrophic capacity.

PORTFOLIO MONITORING WITH SEGMENTATION ANALYSIS

- Delivered excel-based analysis to report branch's key financial figures such as estimated premium income (EPI), written premium, earned premium, ultimate losses and combined ratio.

NMG Consulting - Analyst, Senior Analyst

KL, Malaysia

DATA SCIENCE - MACHINE LEARNING

Aug. 2017 - Oct. 2020

- Provided support for an Australian non-life insurer's pricing team to deconstruct their competitors' premium for various products.
- Machine learning algorithms such as Distributed Random Forest, Gradient Boosting Machine, extreme Gradient Boosting was built to deconstruct the premiums.

DATA SCIENCE - VISUALISATION

- Independently built R shiny apps with visualisations for monitoring and analytical purposes.
- Visualisations built includes bar, line, density, heat, geo map charts and others. These shiny apps cater for various dynamic user inputs to maximise analytical value.

MARKET STUDY - AUSTRALIAN INSURANCE BROKERS

- Provided support in compiling and visualising Australian non-life market statistics from Australian Prudential Regulation Authority (APRA).

ACTUARIAL - PRICING

- Developed pricing models for auto insurance products which includes private car, commercial vehicles and motorcycles using Generalised Linear Models in R and SAS

ACTUARIAL - RESERVING

- Provided support in statutory liability valuation for non-life insurance companies.
- Support includes data cleaning, data checking and preparation of raw claims and premium data.

ACTUARIAL - RETIREMENT BENEFIT

- Provided support for retirement benefit valuation for companies in Malaysia and Australia.
- Support includes data cleaning, data checking and data preparation of exposure data in R

Professional Qualification

CASUALTY ACTUARIAL SOCIETY – US BOARD FOR ACTUARIAL MEMBERSHIP

- Exam Probability (P)
- Exam Financial Mathematics (FM)
- Exam Models for Financial Economics (MFE)
- CAS Online Course 1: Risk Management and Insurance Operations
- CAS Online Course 2: Insurance Accounting, Coverage Analysis, Insurance Law, and Insurance Regulation
- VEE Economics, Corporate Finance, Applied Statistics

Education & Achievements

BSc (HONS) in Actuarial Science

SUNWAY UNIVERSITY

PJ, Malaysia

Mar. 2014 - Mar. 2017

- First Class Honors, Cumulative Grade Point Average (CGPA): 3.93/4.00

Sunway Excellence Scholarship

FULL SCHOLARSHIP

KL, Malaysia

Mar. 2014

- All tuition and exam fees were sponsored by Sunway University. Only 1 or 2 recipients per intake.

CIMB Data Science Challenge

CHAMPION – WINNER OF RM 12,000

KL, Malaysia

Aug. 2016

- Worked in a group of 3 while competing with 51 other teams to build the best business proposal using statistical analysis in SAS

Other skills

SOFTWARE

- R - tidyverse, dplyr, dbplyr, shiny, ggplot2, ganimate, plotly, leaflet, RPostgreSQL, RJDBC, h2o, RStudio
- SAS - Base, Enterprise Guide, Enterprise Miner (Beginner)
- SQL - Data querying and preparation
- Microsoft - Excel, Access, Powerpoint, Word
- HTML & CSS - Beginner proficiency for R shiny dashboard development
- Minitab - Salford Predictive Modeler (Treenet)
- Github, Bitbucket - version control

COMPUTER

- AWS: EC2 & S3 for SAS and R
- Azure: Setting up linux virtual machines for shiny deployment
- Linux and Windows cmd: Process automation

R SHOWCASE

- Please visit - <https://github.com/ashten28>