Ashten Anthony

Actuarial + Data Science

Kuala Lumpur, Malaysia

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Open to remote opportunities.

Work Experience

Hannover Re - Regional P&C Analyst
KL, Malaysia

Cross-selling analysis with profit maximisation
Nov. 2020 - Present

- Delivered excel-based analysis that indicates profitable treaties for underwriters to cross-sell during renewal negotiations.
- Analysis also included 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.
- Report allowed for various segmental views of mentioned key figures such as lines of business, underwriters, contract partners, countries and brokers.

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 (motor, home, landlords, motorcycle, business packs).
- Machine learning algorithms such as Distributed Random Forest, Gradient Boosting Machine, eXtreme Gradient Boosting was built to deconstruct the premiums.
- These models were then used to provide insights (using scoring, variable importance, partial dependency plots) on competitor's pricing structure and strategy while also giving an indication of their own book's competitiveness.

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.
- Additionally, some apps were to built to gather data from databases such as Amazon Redshift to maximise efficiency and minimise information lags.
- Shiny apps were then deployed and hosted on linux virtual machines for end users to access.

Market study - Australian Insurance Brokers

- Provided support in compiling and visualising Australian non-life market statistics. Data utilised here were published by Australian Prudential Regulation Authority (APRA).
- Visualisation was performed in Ms Excel and reporting was done in Ms PowerPoint.

Actuarial - Pricing

- Developed pricing models for auto insurance products which includes private car, commercial vehicles and motorcycles.
- Segmentation analysis was conducted on the data to find trends and abnormalities on potential rating factors.
- Pricing models were then developed using Generalised Linear Models in statistical softwares such as R Programming and SAS.

Actuarial - Reserving

- Provided support in statutory liability valuation for general (re)insurance companies in Malaysia, Philippines and Sri Lanka.
- Support includes data cleaning, data checking and data preparation of raw claims and premium data for Ms Excel analysis

Actuarial - Retirement Benefit

- Provided support for retirement benefit valuation for companies in Malaysia and and Australia.
- Support includes data cleaning, data checking and data preparation of exposure data for MS Excel analysis
- For companies with large data, R Programming was used to compile raw data into an analysis friendly format.

AIA - Intern
KL, Malaysia

Motor and Fire Liberalization
Jan. 2017 - Apr. 2017

- Analyzed current market's underwriting guidelines for Motor Insurance to help AIA revise its own underwriting guidelines.
- Conducted impact analysis to determine the effects of liberalization towards the portfolio. Risk factors and exposures were compared between a liberalized and non-liberalized environment.
- Assisted in building rating plans for motor insurance by analysing claims data to highlight high risk profiles.

Personal Accident risk profiling

- Required to identify and eliminate risky leads from a large database of customers.
- Performed data extraction using SQL from various sources to map out key risk indicators.

Skills

SOFTWARE
- R - tidyverse, dplyr, dbplyr, shiny, ggplot2, gganimate, 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

Achievements

CIMB Data Science Challenge
KL, Malaysia

CHAMPION – WINNER OF RM 12,000
Aug. 2016
- Worked in a group of 3 while competing with 51 other teams to build the best business proposal using statistical analysis.
- Worked with SAS Programming to analyze large data sets and develop predictive models to assist in decision making.
- Raw data consisting of customer information was given to each team. The data stipulated actual data (dirty and unorganized). MS Excel and SAS EG were used for data cleansing and table merging.
- SAS EM was used to analyze the clean data and to develop predictive models, i.e: Tree, Neural Network, Regression.
- The results from the model were used to build a business proposal (targeted marketing) and to show how impactful would it be.

Sunway Excellence Scholarship
KL, Malaysia

FULL SCHOLARSHIP
Mar. 2014
- All tuition and exam fees were sponsored by Sunway University. Only 1 or 2 recipients per intake.

Education

BSc (HONS) in Actuarial Science
PJ, Malaysia

SUNWAY UNIVERSITY
Mar. 2014 - Mar. 2017
- First Class Honors, Cumulative Grade Point Average (CGPA): 3.93/4.00

South Australian Matriculation
Penang, Malaysia

DISTED COLLEGE
Jan. 2012 - Dec. 2012
- Attained Australian Tertiary Admission Rank (ATAR) – 94.40

O-Level/ Sijil Pelajaran Malaysia (SPM)
Johor, Malaysia

HIGH SCHOOL MUAR
2007 - 2011
- English, Mathematics, Further Mathematics, Physics, Chemistry, etc – 10As

Others

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

Referees

EX MANAGERS AT NMG
- Email : Provided upon request
- Phone : Provided upon request