# Rolf Britten

# Curriculum Vitae

Qualified Actuary with a proven record of delivering high-quality projects, models and analyses.

Experienced in personal lines insurance with a particular interest in nascent pricing technologies and techniques.

# Education

2016 - 2019	Institute and Faculty of Actuaries FIA
2010 - 2013	University of Exeter BSc [Hons] Mathematics - 2:1
	Advanced Statistical Modelling, Stochastic Processes, Numerics and Optimisation

# **Professional Experience**

#### LV= General Insurance:

Data Science Manager February 2022 - Present

• Managing Data Science use cases across breadth of insurance domains

# Direct Line Group:

Data Scientist - Pricing & Underwriting June 2021 - January 2022

- Technical Lead on DLG's Pricing Transformation for motor risk models.
- Delivered a step-change in predictive performance with estimated impact exceeding target from Pricing Transformation programme through Tactical delivery of value.
- Laid foundation and secured CTO buy-in for Strategic pricing infrastructure.
- Built Emblem open-source prediction library to gather quicker and deeper insight from baseline models.

#### **AXA** Insurance:

Data Science Manager March 2020 - May 2021

- Drove technical excellence, business-focused R&D and adoption of improved tools/techniques across AXA Personal Lines pricing
- Provided automations for compliance and QA review of ML explainability packs for model refreshes; implemented algorithms from literature review and created novel processes based on stakeholder requirements
- Designed process for geographic smoothing in non-linear model pipelines; recommendations implemented as next motor risk model refresh with predictive improvement equivalent to previous full refreshes
- Owner of common code shared through R and Python packages
- Explored, load tested and benchmarked cloud-based scoring pipeline optimisations to meet SLAs at peak IHP volumes.

#### Technical Pricing Manager March 2019 - Feb 2020

- Responsible for maintenance and improvement of motor risk pricing for AXA's direct brands
- Led analysis, modelling, reporting and ad hoc investigations whilst providing line management responsibilties across a team of 4 analysts
- Delivered first incremental refresh of machine learning risk models; value generated through innovative new features, collaborating with Data Science
- Peril Allocation research project discovered improved split for injury claims model
- Complete re-build of AvsE interactive reporting: Included tools to automatically flag and rank problematic n-way segments and dynamic plots with approximations for statistical significance

## Senior Technical Pricing Analyst January 2018 - February 2019

- Key member of team which delivered new ML model suite. Main overseer of data wrangling, rating system deployment, impact analysis and project retrospective
- Feature engineering from test-level MOT data, followed by analysis and presentation of statistically significant pricing deficiencies
- Developed bespoke functions for in-house R packages; included ML explainability plots in interactive html to achieve buy-in of new ML models through assuring stakeholders
- Chaired regular meeting for cross-team analysts to present work and share knowledge

# Technical Pricing Analyst June 2015 - December 2017

- Refreshed Motor Risk Pricing models in Emblem and wrote the code for SAS Data Prep, post-deploy analysis and monitoring
- Developed in-house alternative to market-leading geographic analysis tool in R which was shared across AXA globally: Incorporated several bespoke algorithms to compete/ensemble. Tool gives consistent improvement in performance on unseen data on problems across AXA Group
- Examined claims development across rating factors and created bootstrap solution to assess significance of observed differences
- Re-wrote Motor ELR process: Integrated stochastic elements to demonstrate to stakeholders the variance of loss ratio predictions

## Rating Engine Analyst April 2014 - June 2015

- Proactively working with several areas of the business (such as pricing, commercial and IT teams) in order to deliver accurate and timely pricing changes, small change, defect fixes and projects
- Received award from MD for delivering Group Internal Audit action to design and implement automated solution for testing of aggregator value mappings against a tight deadline.
- Devised several highly effective changes to team's processes including digestible log of production rating models for stakeholders and weekly prioritisation meeting

# Skills

Leadership and Communication I try to embed the best elements of Agile operating models in the way I work and manage the work around me. Focusing on the customer, constant communication and Test & Learn are a few of the principles that I find most beneficial in getting the most value from an analytical function. I enjoy coaching colleagues and I manage my relationships with emphasis on engagement and empowerment. I am comfortable adapting the style and content of my presentation and communication as appropriate; to update stakeholders, secure buy-in and engagement, or to generate discussion and ideas.

Innovation Driving improvements to processes and models using novel ideas and methods, in order to deliver a competitive edge to the business is something I truly enjoy. I try to work in a way which challenges and improves processes while maintaining focus on objective outcomes.

Throughout my career I have made improvements to many processes across multiple domains. I encourage my colleagues to develop and share knowledge and ideas to improve ways of working and the communication of results to stakeholders.

**Technical Knowledge** I am motivated by the challenge of designing elegant solutions to business problems. I always look to add to my technical skill set; whether that be learning from those around me, Actuarial Exams or continuous online learning

#### Interests

Endurance Cyclist Lead cyclist on corporate charity rides, responsible for safety and morale. Charity volunteer Student Action for Refugees Event volunteer and technical consultant.