**GAINES YEILDING, ASA**

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EXPERIENCE

**SCOR**

May 2018 – PRESENT, *Associate Actuary*

* Manage the SQL database, which is used to store quarterly reserves and create retro for assumed treaties
* Collaborate with colleagues as the main point of contact for database entry, issues and questions
* Review and adjust model reserves quarterly in order to accurately report reserves for Scor
* Manage client relationships for third party reporting, including ownership of reserves and analyzing trends in data

**Protective Life**

August 2016 – December 2017, *Actuarial Associate UL Valuation*

* Completed quarterly and monthly reports for segments of the UL business
* Updated PolySystems model to include the latest reprice of products and created new code to resolve errors
* Worked with agents to create Interpolated Terminal Reserves for policy holders

August 2013 – August 2016, *Actuarial Associate – Product Development – UL Pricing*

* Renovated pricing workbooks resulting in a reduction of runtime from days to hours
* Improved Life pricing efforts by combining all products’ MG-ALFA models into one model allowing for the projection of all products to be done simultaneously
* Repriced several different life products resulting in reduced premiums, while keeping the product profitable
* Managed and trained summer interns and new hires

May 2013 – August 2013, *Internship – Product Development*

* Participated in the internship program, which provided a broad overview of the insurance industry from Executive leadership and the opportunity to cross-share and collaborate across all departments at Protective Life
* Researched and created reports based on policy level information that was used to update and design the business populations used in the pricing of life insurance products

**Merrill Lynch**

August 2012 – May 2013, Internship - *Wealth Management*

* Assisted Financial advisors by preparing materials and new investment opportunities for client meeting account reviews
* Researched, wrote reports and made recommendations on new mutual funds to include in client portfolios

**S. Andrew Walton Investment Planning**

May 2012 – August 2012, *Internship – Wealth Management*

* Created and updated client portfolios by examining financial reports of individuals and small businesses, resulting in growth in expected portfolio returns and increases in overall diversification of risk
* Advised clients on all aspects of their financial wellbeing from an individual’s portfolio and pension plan, to a company’s discussion on employee health care options

EDUCATION

**Full Stack Flex Certification, University of North Carolina Charlotte**

April 2020 – October 2020

* Coursework includes web development, HTML5, CSS3, JavaScript, jQuery, Node.js, Responsive Design, Heroku, Git, User Authentication, React.js, MySQL and MongoDB.

**Vanderbilt University, Owen Graduate School of Management**

* Master of Science in Finance, May 2013
* Coursework included: Econometrics, Financial Reporting, Corporate Valuation, Derivatives Markets, Bond Markets, Risk Management, Active Portfolio Analysis and Derivatives Valuation

**Auburn University**

* Select Coursework in Finance and Actuarial Science, 2011 – 2012

**Birmingham Southern College**

* Bachelor of Science in Mathematics, May 2011
* Study abroad program at University of Canterbury (Christchurch, New Zealand), January – July 2010

SKILLS

* Computer: MG-ALFA, PolySystems, SQL, MATLAB, Access, Office Suite and other mathematical programming
* Eagle Scout