

LAVAN RAGULAN

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EDUCATION

Master of Management Analytics | Smith School of Business at Queen's University | Kingston, ON **Apr 2025 – Present**

- Relevant Courses: Predictive Analytics, Management of Data, Analytical Decision Making; **GPA: 4.15/4.30**

Honours Bachelor of Mathematics – Actuarial Science and Statistics | University of Waterloo | Waterloo, ON **Dec 2023**

- Relevant Courses: Financial Math, Generalized Linear Models, Forecasting, Property and Casualty Insurance Mathematics
- First Place: Quantify Risk and Insurance Case Competition, *Insurtech* (July 2022)

TECHNICAL SKILLS

- Software and Tools:** Excel (*Solver*, *@RISK*, *PrecisionTree*), PowerPoint, Word, Jira, Confluence, Power BI, Tableau
- Programming Languages:** Python (*Pandas*, *NumPy*, *Seaborn*, *Matplotlib*, *Scikit-Learn*, *Statsmodels*), R, SAS, SQL, VBA
- Competencies:** Statistical Analysis, Predictive Modeling, Data Visualization, Data-Driven Decision Making, Research Design
- Actuarial Exams:** SOA Exam FM/2 (Oct 2022), SOA Exam P/1 (July 2023), CAS Exam MAS-I (Sitting: Oct 2025)

PROFESSIONAL EXPERIENCE

Anti-Money Laundering Analyst | Protiviti | Toronto, ON **May 2025 – Aug 2025**

- Reviewed transactional data for a major Canadian Bank, flagging anomalies per FINTRAC thresholds and internal protocols
- Documented quantitative and qualitative evidence to strengthen escalation decisions, resulting in quicker case resolutions
- Applied regulatory standards to improve detection accuracy in AML investigations and reduce time spent on low-risk cases

Actuarial Analyst, Corporate Actuarial Reserving | Aviva Canada | Markham, ON **Jan 2024 – Sep 2024**

- Led quarterly reserving analyses for Personal Auto Insurance, investigating deviations between actual vs. expected losses
- Analyzed large losses and recovery outlier values, integrating frequency and severity analyses to refine projections
- Delivered insights from large loss and recovery investigations to the pricing team, informing ratemaking decisions
- Leveraged actuarial reserving considerations to create a weighted trend for projection models, reducing residuals by **2-5%**
- Presented principal findings, scenario analyses, and recommendations to senior management to guide decision-making
- Automated the IBNR Journal Reversal Process using VBA, reducing manual intervention by **90%**

Actuarial Consultant Co-op | AIG | Woodland Hills, CA, USA (Remote) **Jan 2023 – Apr 2023**

- Validated actuarial life and retirement models and documented impact analyses on **Confluence** for future model updates
- Manipulated complex datasets of **500,000+** entries with SQL queries to extract insights for data-driven decision-making
- Collaborated with model owners to evaluate implementation methods and run error significance, ensuring model reliability

PROJECTS

AI Job Market Model | Queen's University | Kingston, ON **July 2025**

- Built and trained a salary prediction model in **Python (matplotlib, pandas, scikit-learn, statsmodels)**, applying feature engineering, regression methods, and log-transformations
- Achieved an **R² of 0.85** by selecting a parsimonious nested model, balancing predictive power with interpretability

Rotman Datathon | University of Toronto | Toronto, ON **Jan 2025**

- Conducted regression modeling and data visualization in **R** to assess COVID-19's impact on Canada's auto supply chain
- Converted statistical findings into actionable recommendations for mitigating supply chain risks in the Canadian auto sector

EXTRACURRICULAR EXPERIENCE

Risk Analyst | Queen's University Alternative Asset Fund | Kingston, ON **May 2025 – Present**

- Modeled historical asset data to determine the team's investment strategy within the defined risk appetite

Professional Development Associate | Canadian Tamil Professionals Association | Toronto, ON **Feb 2024 – Present**

- Coordinated professional development events (e.g., leadership summit) for **100+** attendees, fostering professional growth
- Secured **\$3,000** in inaugural grants to alleviate barriers to professional development for the Tamil Community

Mentor | University of Waterloo Actuarial Science Club | Waterloo, ON **Sep 2022 – Dec 2023**

- Advised mentees on actuarial fields, coursework and exam preparation through one-on-one and group mentoring sessions