

Samuel Cabral Cruz

B. Sc. Actuarial Sciences

General Information



May 14th, 1992



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Quebec, Canada



[See Profile](#)



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Languages

English ★★★★★

French ★★★★★

Spanish ★☆☆☆☆

American Sign Language ★★★★★

Programming Skills

C++

git

HTML

Java

LaTeX

Python

R

SAS

SQL

VBA

XML

Education

Bachelor Degree
Software Engineering
University Laval

[01/2017 - Present]

Bachelor Degree
Actuarial Sciences
University Laval

[09/2012 - 05/2015]

Experience

Desjardins, General Insurance Group

Actuarial Analyst - Property Ratemaking

Accomplishments

[05/2013 - 12/2016]

- Segmentation and pricing models revision of the rented and vacant condo coverages
- Implementation of a new segmentation for the endorsement 16c - Water Damage (Tenants and Condos)
- Creation of multiple programs in order to identify, extract, produce and validate the information contained in the pricing system
- Integration of State Farm's Canadian book of business following the acquisition of 2014
- Production of the assumptions surrounding State Farm's portfolio for the 2017 Budget
- Creation of a dashboard for the monitoring of multiple KPIs to ensure the quality of the conversion solution

Certificates

Exam	Description	Date
P/1	Probability	01/2013
FM/2	Financial Mathematics	06/2013
MFE/3F	Models for Financial Economics	11/2013
MLC/3LC	Models for Life Contingencies	10/2014
3ST	Models for Stochastic Processes and Statistics	12/2014
C/4	Construction and Evaluation of Actuarial Models	02/2014
CA1	CAS Risk Management and Insurance Operations	09/2014
CA2	CAS Insurance Accounting, Coverage Analysis, Insurance Law, and Insurance Regulation	01/2015
ECON	VEE Economics	08/2015
CORPFIN	VEE Corporate Finance	08/2015
APPSTATS	VEE Applied Statistics	08/2015
EXAM 5	Basic Techniques for Ratemaking and Estimating Claim Liabilities	12/2015
COP	Course on Professionalism	12/2016

Working Skills & Strengths

Modelisation Business, Risk and Cost-Benefit Analysis Creative Passionate
Willis Towers Watson: Pricing Softwares Hard-Worker Validation Process
Business Optimization Critical-Thinking User Experience Quick Learner

Achievements

Participation to Academic Actuarial Competitions - ActuLab

- Extrapolation of Truncated Claim Amounts
1st Place - Desjardins, General Insurance Group 2015
- Asset-Liability Matching: Optimization under Constraints
1st Place - SSQ, Financial Group 2015
Presentation of the solution at the Cercle Finance Quebec
- Territorial Grouping for Ontario PAP under FISCO Constraints
5th Place - Desjardins, General Insurance Group 2014

Obtaining a Scholarship of Excellence

University Laval

2011

Interests

Physics ♦ Reading ♦ Fitness ♦ Cosom Hockey ♦ Machine Learning ♦ Philanthropy