

CHARET Mohamed

Engineering Student in Market Finance & Actuarial Sciences
National Institute of Statistics and Applied Economics

@ mohamedcharet6@gmail.com
@ m.charet@insea.ac.ma
☎ +212637143327
in Mohamed CHARET

EXPERIENCES

Actuelia Africa

Risk Manager

8/2023 – 10/2023

- Study of Key Performance Indicators.
- Calculation of the Required Solvency Capital (SCR) using both the standard method and the internal model.
- **Skills:** Credit Risk, Market Risk, Model Risk, Liquidity Risk, Solvency, SCR, MCR, Solvency Ratio,

FRS Consulting

actuary intern

7/2023 – 9/2023 Casablanca, Morocco

- Study of deterministic and stochastic methods for technical provisions evaluation.
- Creation of a Python web application (with Streamlit) for technical provisions evaluation using the CHAIN LADDER method.
- **Skills :** Python, Streamlit, GLM, Regression, EDA, Github, Deployment, Matplotlib.

PROJECTS

Finance

- Pricing of structured products.
- Pricing of European & Asiatic options using Monte Carlo simulation & PDE.
- Portfolio ratio optimization and development of an R Shiny application

Insurance

- Modeling claim amounts and numbers using R software.
- Contract pricing in SAS.
- Estimation of claim costs and provisioning in R.

Statistics

- Prediction of cryptocurrency prices in R, by Linear Regression.
- Forecasting the price of Bitcoin.

HARD SKILLS

- **Finance:** Financial Mathematics, Market Finance, Portfolio Management, Financial Modeling, Pricing Stochastic Calculus Option Theory, Quantitative Analysis, Algorithmic Trading, Financial Econometrics, Yield Curves, Monte Carlo.
- **Actuarial:** Pricing, Reserving, Life Insurance, Non-life Insurance, Disability Insurance, Reinsurance
- **Statistics:** Time Series Modeling, Linear Regression, ANOVA, Copula Theory, Principal Component Analysis, Statistical Inference, Multivariate Statistics, Generalized Linear Models(GLM).
- **Computer Science:** \LaTeX , Python, R, SAS, SQL, C++.

SOFT SKILLS

Languages

- English : Intermediate
- French : Advanced
- Arabic : Native

Personality

- Analytical Thinking
- Problem Solving
- Adaptability

Communication

- Team Collaboration
- Communication Skills

EDUCATION

National Institute of Statistics and Applied Economics - INSEA

Rabat, Morocco

Engineer's degree – Actuarial Science & Finance Quantitative

Sep 2021 – Jul 2024(Expected)

• Coursework:

Descriptive statistics, Linear programming, Stochastic processes, Stochastic calculus, Life insurance, Non-life insurance, Provident insurance, Programming (R, SAS, Python, VBA, Excel), Microeconomics, Macroeconomics, Banking economics, Asset-liability management, Solvency, ANOVA, Econometrics, Multivariate statistics, Inference, Option theory, Copula theory, Reinsurance, Finance econometrics, Simulation.

University IBN ZOHR

Agadir, Morocco

Bachelor's Degree – Applied Mathematics

Sep 2018 – Jul 2021

• Coursework:

Algebra, Analysis, Differential Calculus, Topology in spaces, Banach spaces, Differential Equations, Probability, Optimization, Scientific Computing, Algorithmique & Programmation, Data structures, OOP C++.