Mikołaj Fido, CQF

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Education

CQF Institute — **London**
Certificate in Quantitative Finance (with Distinction) — *Jun 2018 – Feb 2019*
- Highly comprehensive course on practical quantitative methods for financial markets
- Final project: Machine learning algorithms for stock market predictions

Tilburg University – School of Economics and Management — **Tilburg**
MSc Econometrics and Mathematical Economics — *Sep 2016 – Jul 2017*
- Modelling techniques in economics, econometrics, statistics, panel data and time series analysis
- Thesis: Working part-time and full-time and body weight in old age: effects and mechanisms

University of Warsaw — **Warsaw**
Double Degree Program in Economics and Mathematics — *Oct 2013 – Jun 2016*
- Supervised by Faculty of Mathematics, Informatics, and Mechanics; and Faculty of Economic Sciences
- Thesis: Asymmetric information in Polish comprehensive motor insurance market

Experience

Fitch Ratings — **London**
Global leader in credit ratings and research — *since August 2019*
Model Developer - Senior Analyst
- Development, maintenance and enhancement of the Corporate and Sovereign Rating models
- Broad exposure to Fitch's Corp and Sov rating process, conducting research, rating committees attendance
- High quality testing on the team's modelling projects

Credit Suisse — **Warsaw**
Swiss leading investment bank and global wealth manager — *Sep 2017 – Jul 2019*
Model Validation Specialist
- Validated risk models, primarily PD Rating Models and LGD (AIRB), and stress testing models (CCAR)
- Assessed the adequacy of risk capital and estimated losses for regulatory or business requirements
- Innovated and implemented new methodology for backtesting EAD/LGD models
- Built, tested, and maintained the credit risk validation R package
- Managed the migration from Word to LaTeX validation templates. Automated creation of LaTeX markup for Excel tables.

LINK4 Insurance Company — **Warsaw**
One of motoinsurance leaders in Poland, PZU Group/former RSA Group — *part-time:* *Oct 2015 – Jun 2016*
Insurance Pricing Specialist — *internship:* *Mar 2015 – Jul 2015*
- Conduct statistical research on market price positioning and competitiveness analysis
- Managed and oversaw renewals portfolio analysis and strategies
- Assisted in database development and maintenance for third-party liability insurance pricing
- Supported pricing and modelling activities in fleets insurance

Technical skills

Python 3: NumPy, SciPy, pandas, matplotlib, scikit-learn, Django, Pygame   **R:** tidyverse, Shiny
Other tools: Git and version control. Regular expressions. VBA. Experience with Stata, SAS, SQL, HTML/CSS.

Languages

Polish: native   **English**: fluent   **German**: basic

Other skills / Achievements

Scuba Diving: IANTD Full Cave, CMAS 2-star Diver Certifications
Climbing/Mountaineering: Island Peak (6189m) ascent
Running 10K: 45:30, **21.1K:** 1:44:38, **42.2K:** 3:33:58