Moffat Kagiri Ngugi

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Education

Society of Actuaries
Pathway to Associate of the Society of Actuaries   In progress

University of East London — London, UK
Master of Science in Data Science   In progress

Daystar University — Nairobi, KE
Bachelor of Science in Actuarial Science   2021

Experience

Liberty & Heritage Insurance — Nairobi, KE
Actuarial Graduate Trainee   Apr 2025 – Present

- Developed interactive dashboards (Power BI, Excel) for business acquisition tracking, improving decision-making across sales, operations (pensions, underwriting, claims), and risk & compliance teams.

- Conducted data-driven policy analysis and automated renewal workflows using actuarial principles and claims experience metrics.

- Applied statistical insights and loss ratio analysis to support underwriting decisions and pricing strategy.

- Collaborated with cross-functional teams to integrate actuarial feedback into product design, marketing, and distribution strategy.

- Contributed to the preparation of public sector tenders through technical documentation, compliance analysis, and stakeholder engagement.

KCB Bank Kenya — Nanyuki, KE
Personal Banker   Sep 2022 – Apr 2025

- Analysed customer transaction data and identified high value clients, increasing my sales conversion rates.

- Developed automated dashboards in Excel to track portfolio growth, improving the efficiency of lead targeting.

- Utilized SQL to extract insights from banking databases, supporting strategy in retail loan products.

KCB Investment Bank — Nairobi, KE
Trading Intern   Jul 2023 – Aug 2023

- Interned at the brokerage to learn various investment banking operations including compliance to NSE and CMA regulations, investor relations, and securities trading.

Projects

Fedha Personal Finance App — Android (Java/Kotlin), Python, SQL, Google APIs, Git
Jan 2025 – Jul 2025

- Architected an Android-based app, aimed at empowering people and MSMEs with real-time expense tracking and financial planning

- Designed and developed a user-friendly mobile application that integrates data analytics for automated tracking, statement generation, investment appraisal, loan amortization, and actionable insights

- Implemented iterative development processes, ensuring rapid prototyping and continuous improvement based on user feedback

- Established a scalable foundation with a roadmap for a future B2B SaaS web platform, enhancing financial decision-making capabilities

Predictive Analytics — Python, Random Forests, R, R Studio, R Markdown
Mar – Oct 2023

- Applied predictive analytics and ML (logistic regression, random forests) on ecommerce data to predict sales conversion.

- Integrated GitHub OAuth and visualized team collaboration data.

OCR Extraction Tool — Python, Tesseract OCR, pdf2image, OpenCV
Feb 2025 – June 2025

- Built a tool to extract text from scanned documents including secure PDFs with tables.

- Created a reproducible Conda environment and automated reporting pipelines.

Technical Skills

Actuarial & Analytical: Risk Analysis & Reporting, Statistical Modeling, Pricing Analysis, Loss Ratio Analysis, Predictive Modeling, Data Visualization
Languages: Python, C/C++, SQL (Postgres), JavaScript, HTML/CSS, R, Java
Frameworks: React, Flutter, Node.js, Flask, Material-UI, FastAPI, Django
Developer Tools: Git, Jupyter Notebooks, Docker, GCP, VS Code, PyCharm, IntelliJ, Eclipse
Libraries: pandas, NumPy, Matplotlib, Scikit-learn, TensorFlow, OpenCV, Tesseract OCR
Databases: PostgreSQL, SQLite, Firebase, Firestore
Other Tools: Excel (Advanced), Power BI, Tableau, LaTeX