

Noah Nguyen

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Education

University of Waterloo

BMath (Hons) in Statistics, Minor in Economics

Expected May 2026

Waterloo, ON

Courses: Statistics & Probability (Advanced Level), Experimental Design, Calculus, Linear Algebra

Community Involvement: Data Science Club, Games & Sports Analytics Club, Actuarial Science Club

Work Experience

Data Scientist & Actuarial Intern – Product Analytics

May 2024 – Aug 2024

BMO

Toronto, ON

- Led a team of 4 interns to conduct market and competitor research, apply insights on Gen Z's 8-second attention span, and implement a gamification strategy for a travel insurance app, boosting user engagement by 22%
- Collaborated with cross-functional stakeholders to leverage SQL, Python, and ETL pipeline tools (Apache Airflow, Pandas) to streamline the Risk Integrity reporting process, saving over 20 hours of work for the team
- Enhanced policyholder services and operational efficiency by building an NCPI calculator with VBA scripts and new mortality tables, reducing reserves by over \$500K, and decreasing pricing discrepancies by 16%

Data Scientist Intern – Business Analytics

Jun 2023 – Sep 2023

Mcredit - MB Shinsei Finance Limited

Vietnam

- Assisted stakeholders in bringing a data science problem from 0 to 1, from defining business metrics and understanding data to building ML models for loan default classification, increasing quarterly revenue by \$32,000
- Implemented a RAG system to analyze customer review sentiments and perform reasoning tasks tailored to the company's credit service
- Implemented debt-to-income ratio (DTI) and credit utilization ratio metrics to identify over 2,500 high-income individuals, resulting in a 25% increase in loan approval accuracy

Data Analyst Intern – Early Education

Jun 2022 – Sep 2022

VUIHOC - K12 Online Education Platform

Vietnam

- Applied SQL & Pandas to classify Math questions, boosting categorization accuracy by 34% across topics
- Collaborated with stakeholders to utilize OBS Studio to host pre-recorded educational videos by subject and broadcast content to over 5 million users nationwide, boosting quarterly revenue by \$7,500

Projects

1st Place in ASNA Hackathon – Auto Claim Severity Prediction | [GitHub](#)

- Guided a four-person team to first place by engineering Expected Claim Size using Tweedie regression and building a stacking model pipeline with LightGBM and CatBoost, achieving an F1 score of 0.94 and a ROC-AUC of 0.96
- Developed a Risk-Adjusted Lifetime Value metric using existing features to assess claim behavior via customer lifetime value and months since the last claim, improving risk assessment and boosting retention by 15%

Network Science Approach on Customer Churn | [GitHub](#)

- Applied ANN and Stochastic Block Model (SBM) to analyze churn across 600,000 customers, reducing similarity analysis time by 85% using PCA and sparse matrices, enabling proactive churn prevention
- Identified high-risk customer groups with 30% higher churn likelihood using SBM, providing actionable insights for designing retention campaigns

Skills & Interests

Languages: Python, SQL, R, VBA, C, Java, JavaScript, HTML/CSS, LaTeX, Racket

Frameworks & Tools: PostgreSQL, MySQL, AWS, Git, TensorFlow, Excel, Tableau, GGY AXIS

Expertise: NLP, Bayesian & Frequentist Inference, Product Sense, Credit Risk

Awards & Volunteering: National Creative Contest Medalist, ABRSM Piano Highest Level, FMSC Volunteer

Interests: Entrepreneurship, Solo Traveling, Piano, Soccer, Billiards, Reading Books & Articles