



Ravindra Siwach

Product Owner, Actuary and Data Scientist

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Skills

P&C Insurance and Pricing

- Technical pricing
- Credibility
- Lapse
- Retention
- Optimization
- Renewal pricing
- Telematics
- Leakage
- Cross subsidy
- Competitive analysis
- IFRS17
- SolvencyII

Programming and Pricing tools

- Python
- R
- SQL
- SAS
- git
- Emblem
- Classifier
- Radar
- PowerBI
- Docker

Project Management

- Agile
- Scrum
- Kanban

About Me

An experienced actuary and data scientist with a proven track record of successfully leading and training actuarial teams on P&C pricing and analytics projects. Proficient in SQL, SAS, Python, R, TW-Emblem, Classifier, Radar and git; I am passionate about combining and improving traditional actuarial models by using data science and machine learning techniques. I have supported and enabled actuarial teams in building automated and reproducible analyses thereby reducing the time spent on mundane tasks and increasing the time spent on improving models and generating meaningful and actionable insights.

Work Experience

- Oct 2018 – Present** **Senior Actuary and Product Owner** **Axa (Cologne, Germany)**
 - Lead transformation projects to rebuild existing SAS, Emblem and Excel based models and analyses using Python, SQL, R and git.
 - Built automated data pipelines and visual dashboards to significantly reduce the time needed to build the first models.
 - Developed best practices and trained actuarial teams for working efficiently and effectively with Python and git.
- Apr 2018 – Sep 2018** **Senior Consultant** **Deloitte (Cologne, Germany)**
 - Led preparation of an initial P&C pricing offering in Germany.
 - Developed tools and tests in R and SAS for SolvencyII and IFRS17 projects.
- Apr 2016 – Mar 2018** **Senior Actuary and Data Scientist** **Generali (Munich, Germany)**
 - Supported development of Generali's first telematics motor insurance product in Germany.
 - Developed peril based technical pricing models for motor and household businesses.
 - Developed a framework to automatically generate monthly reports for the management focused on price and discount leakage monitoring.
 - Built underwriting control models for commercial liability insurance.
 - Trained team members on efficient modelling with Emblem, Classifier, Radar, SAS and R.
- Sep 2013 – Apr 2016** **Actuary and Country Manager, Global P&C** **Generali (Trieste, Italy)**
 - Developed P&C pricing and monitoring best practices and guidelines.
 - Successfully led and supported pricing and analytics projects in Italy, Germany, Netherlands, Belgium and Czech Republic.
 - Trained local actuaries on technical pricing using SAS, Emblem, Classifier and Radar etc.
- Feb 2007 – Jun 2009** **Market Research Analyst** **Evalueserve (Gurgaon, India)**
 - Managed and conducted market research, analytics and business development projects.
- Oct 2004 – Feb 2007** **Senior Business Associate** **Vertex (Gurgaon, India)**
 - Customer service.

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Soft Skills

Focus on goals

Attention to detail

Collaboration and team work

Creating new alternatives

Resilience

Languages

	Haryanvi	● ● ● ● ●
	Hindi	● ● ● ● ●
	English	● ● ● ● ●
	Italian	● ● ● ● ●
	German	● ● ● ● ●
	Punjabi	● ● ● ● ●
	Urdu	● ● ● ● ●

Interests



Education

Professional

2011 – 2012	Institute and Faculty of Actuaries	UK
	CT1 - Financial Mathematics CT2 - Finance and Financial Reporting CT3 - Probability and Mathematical Statistics CT7 - Business Economics	
2009	Society of Actuaries	USA
	Exam P - Probability, Grade 9/10	

Formal

2013 – 2014	Master in Insurance & Risk Management	MIB School of Management (Trieste, Italy)
	Graduated with Honours. Grade: 8.89/10. Thesis: Risk coherent KPIs for P&C insurance under SolvencyII.	
2009 – 2012	Bachelors in Statistics and Economics	IIITM University (Sikkim, India)
	First Division	

Other courses and certifications

2019	Axa	Cologne, Germany
	Agile Scrum and Kanban.	
2018	Deloitte	France and Germany
	IFRS17 bootcamp. SAS institute training for IFRS17 software. Process mining with Celonis. (Training and Hackathon)	
2013 – 2016	Generali Academy	Trieste, Italy
	Towers Watson pricing software training Statistical modelling in R Health Insurance - Product, Pricing and Reserving	
Ongoing	Other courses	Online
	Online courses on Coursera, edX and Youtube etc. on Programming, R, Python, Julia, Machine Learning and Data Science topics.	

Awards & Achievements

2008	Employee Performance Award at Evalueserve.
2002	Government scholarship recipient for being amongst the top 0.1% scorers in India in Social Studies(98%) and Science(99%)
2001	School top scorer at National Mathematics Talent Competitions.
2001	Member of school and state Basketball teams.

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Ravindra Siwach