



Ravindra Siwach

Senior Actuary,
Data Scientist and
Product Owner

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- ravindra.siwach@gmail.com
- GitHub profile
- LinkedIn profile

Skills

P&C Insurance and Pricing

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

Programming and Pricing tools

- Python
- R
- SQL
- SAS
- git
- Docker
- CI/CD
- Jenkins
- Emblem
- Classifier
- Radar

Project Management

- Agile
- Scrum
- Kanban

Soft Skills

- Focus on goals
- Attention to detail
- Collaboration and team work
- Creating new alternatives
- Resilience

About Me

I am an experienced actuary; passionate about strengthening traditional actuarial analyses with data science and machine learning methods. The main focus of my experience is P&C pricing, analytics and portfolio monitoring. I am also experienced in actuarial reserving, SolvencyII and IFRS17.

Work Experience

- Oct 2018 – Present** **Senior Actuary and Product Owner** **Axa (Cologne, Germany)**
 - Built data ETL pipelines with automated testing to reduce time spent by actuaries on mundane tasks from 4-6 weeks to 1-2 days, thereby leaving more time for them to focus on actual analyses.
 - Developed best practices and trained actuarial teams for working with Python and git.
 - Currently leading P&C pricing and analytics transformation projects with mixed teams of actuaries and data scientists to replace traditionally used tools such as SAS and Emblem by Python, Snowflake etc.
- Apr 2018 – Sep 2018** **Senior Consultant** **Deloitte (Cologne, Germany)**
 - Supported developing Deloitte's P&C pricing consulting in Germany.
 - Developed tools in R 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 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)**
 - Conducted market research and analytics projects.
- Oct 2004 – Feb 2007** **Senior Business Associate** **Vertex (Gurgaon, India)**
 - Backend process for a UK mobile carrier and utilities provider.

Education

Professional

- 2011 – 2012** **Institute and Faculty of Actuaries** **UK**
Exams CT1, CT2, CT3 and CT7
- 2009** **Society of Actuaries** **USA**
Exam P - Probability, Grade 9/10

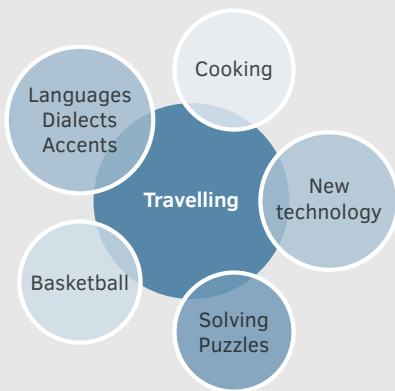
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Languages

	Haryanavi	● ● ● ● ●
	Hindi	● ● ● ● ●
	English	● ● ● ● ●
	Italian	● ● ● ● ●
	German	● ● ● ● ●
	Punjabi	● ● ● ● ●
	Urdu	● ● ● ● ●

Interests



Education

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	EIILM 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	Top 0.1% scorer in 2 subjects at all-India CBSE X board exams.
2001	School top scorer at National Mathematics Talent Competitions.
2001	Member of school and state Basketball teams.