



# Ravindra Siwach

Senior Actuary,  
Data Scientist and  
Product Owner

- +49 173 602 4221
- 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
- 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 combining traditional actuarial methods with Data Science and Machine Learning technologies. While the main focus of my experience has been P&C pricing, analytics and portfolio monitoring, I have also worked on reserving, SolvencyII and IFRS17 projects.

## Work Experience

- Oct 2018 – Present** **Senior Actuary and Product Owner** **Axa (Cologne, Germany)**
  - Built automated ETL and modelling pipelines to reduce the time for a typical pricing project from 2-3 months to a few days.
  - Developing best practices and training actuarial teams for working with Python and git.
  - Leading mixed team of actuaries and data scientists for transformation projects in P&C pricing and analytics to replace traditionally used tools such as SAS and Emblem by Python, R etc.
- Apr 2018 – Sep 2018** **Senior Consultant** **Deloitte (Cologne, Germany)**
  - Developing P&C pricing offering for Deloitte in Germany.
  - Developing 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 business.
  - Developed an automated framework to generate monthly reports for the management focused on price and discount leakage monitoring.
  - Training 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)**
  - Defining P&C business pricing and monitoring best practices and guidelines.
  - Leading projects and conducting trainings local actuaries on these topics in various European companies of Generali group.
- Feb 2007 – Jun 2009** **Market Research Analyst** **Evalueserve (Gurgaon, India)**
  - Market research and business development.
- Oct 2004 – Feb 2007** **Senior Business Associate** **Vertex (Gurgaon, India)**

## 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

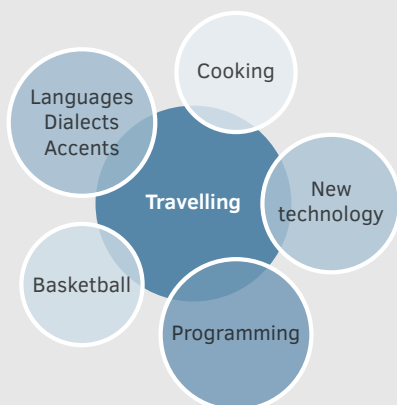
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## Languages

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

## Interests



## Education

### Formal

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

### Other courses and certifications

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

## 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.