



# Ravindra Siwach

Senior Actuary,  
Data Scientist, and  
Project Manager

- +49 173 602 4221
- ravindra.siwach@gmail.com
- ravindra-siwach
- ravindrasiwach

## Technical Skills

### Project Management

- Agile
- Scrum
- Kanban
- Stakeholder management
- Strategic planning and organisation

### Actuarial Analytics & Software

- Technical & Market Pricing
- Leakage (TP/AP)
- X-Subsidy
- Lapse & Retention Analysis
- Competitive Benchmarking
- Profitability Analysis
- Telematics
- Credibility Modelling
- Optimization
- Reserving
- Reinsurance
- IFRS17
- SolvencyII
- Emblem
- Classifier
- Radar
- Akur8
- ResQ

### Data Science

- Machine Learning
- Web Apps
- Dashboarding
- ETL/ELT
- DevOps
- MLOps
- Python
- R
- SQL
- SAS
- git
- PowerBI
- Docker

## Professional Experience

- Oct 2022 – Present** **Pricing Actuary, Specialty Solutions** Munich Re (Munich, Germany)
  - Collaborating with Insurtech partners to launch commercial P&C products in new markets.
  - Developing pricing strategy to increase profitability & market share.
  - Monitoring portfolio performance and conducting competitive benchmarking analysis to identify opportunities for improvement.
  - Coordinating with data team to ensure seamless API integration for a smooth data delivery from partners.
  - Conducting actuarial due diligence to support acquisition of new portfolios, ensuring accuracy and reliability of claims development and financial projections.
- Oct 2018 – Sep 2022** **Senior Actuary and Project Manager** Axa (Cologne, Germany)
  - Successfully leading interdisciplinary teams of actuaries and data scientists to transform P&C pricing and analytics, migrating from legacy systems to AWS and implementing Python-based ML models.
  - Training and mentoring actuaries in Python and git to improve technical skills and collaboration efficiency.
  - Engineering automated ETL and ML pipelines to be used by different teams resulting in improved data quality and faster delivery.
  - Building pricing models as well as profitability and leakage analysis tools for different business lines to ensure more accurate pricing and to provide actionable insights for portfolio management.
  - Developing an IFRS17 data preparation tool for reinsurance and reserving teams, ensuring compliance and accuracy in financial reporting.
- Apr 2018 – Sep 2018** **Senior Consultant** Deloitte (Cologne, Germany)
  - Leading technical development of initial P&C pricing offering.
  - Conducting research and analysis on IFRS17, SolvencyII, and reserving, including researching edge cases for IFRS17 compliance.
- Apr 2016 – Mar 2018** **Senior Actuary and Data Scientist** Generali (Munich, Germany)
  - Spearheading peril based price modelling for motor and household products as the lead actuary for accurate and competitive pricing.
  - Training and mentoring team members on efficient modelling techniques using Emblem, Classifier, Radar, SAS and R.
  - Collaboratively developing the company's first telematics cars insurance product which provided customers with personalized pricing based on their driving behaviour.
  - Designing automated monthly profitability and leakage reports in Radar to streamline management reporting.
  - Implementing underwriting control models for SME liability business, resulting in improved risk management.
- Sep 2013 – Apr 2016** **Actuary and Project Manager, Global P&C** Generali (Trieste, Italy)
  - Collaborating with group entities to identify and manage pricing and analytics projects, ensuring alignment with overall business strategy.
  - Developing P&C pricing best practices and guidelines, resulting in improved pricing accuracy and consistency across entities.
  - Providing technical pricing training to local actuaries using SAS, Emblem, Classifier and Radar etc.
- Feb 2007 – Jul 2009** **Market Research and Business Development** Evalueserve (Gurgaon, India)
- Oct 2004 – Feb 2007** **Senior Business Associate** Vertex (Gurgaon, India)

# Ravindra Siwach

Senior Actuary,  
Data Scientist, and  
Project Manager

## Soft Skills

Goal driven    Detail oriented


Effective communication

Resilience    Collaboration

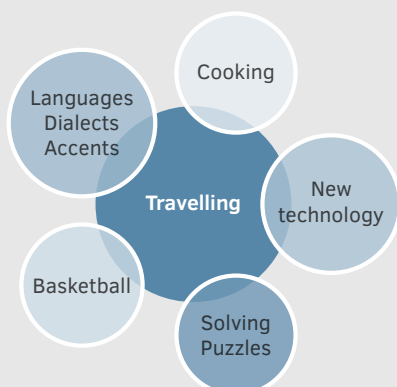
Creating new alternatives

Problem solving

## Languages

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

## Interests



## Education

2013 – 2014	<b>Master in Insurance &amp; Risk Management</b>	MIB School of Management (Trieste, Italy)
	Graduated with Honours. Grade: 8.89/10.	
2011 – 2012	<b>Institute and Faculty of Actuaries</b>	UK
	CT1, 2, 3 and 7	
2009 – 2012	<b>Bachelors in Statistics and Economics</b>	IIITM University (Sikkim, India)
	First Division	
2009	<b>Society of Actuaries</b>	USA
	Exam P - Probability, Grade 9/10	

### Other courses and certifications

Present	<b>Continuous learning</b>	Online
	Online courses on Coursera, edX and Youtube etc. on Programming, R, Python, Julia, Machine Learning, Data Science and Data Engineering topics.	
2019	<b>Axa</b>	Cologne, Germany
	Agile Scrum and Kanban Product Owner training.	
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	

## Volunteering

Present	<b>Caritas</b>	Cologne, Germany
	Assisting immigrant children with English and Maths schoolwork and providing exam preparation support.	

## 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.