

# Anni Zhou

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## EDUCATION

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**University of Cincinnati, College of Business, Cincinnati, Ohio** Aug.2012 - Dec. 2013

*Master of Management Science, Business Analytics (Quantitative Analysis)*

- GPA: 3.9/4.0
- Scholarships: University Graduate Scholarship

**Xiamen University, Xiamen, Fujian, China**

Sep.2008 - July 2012

*Bachelor of Engineering, Artificial Intelligence (Computer Science)*

- GPA: 3.75/4.0, Rank: 2 out of 51
- Scholarships: First Prize Scholarship, Winner of Guanghua Scholarship, All-around Excellent Student

*Minor: Mathematical Finance*

- GPA: 3.9/4.0, Rank: 2 out of 35

## EXPERIENCE

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**American Modern Insurance Group, Cincinnati, Ohio**

May 2013 - Dec.2013

*Predictive Modeling Intern (Full-time)*

- Analyze previous customer insurance data and collaborate with product managers to identify principle factors that affect insurance product profits.
- Build statistical models to develop pricing strategies to drive profit growth of future insurance products.
- Use clustering methods to group all the counties in the U.S according to the county properties such as geographical location to create better pricing strategies
- Apply statistical survival and event history analysis to analyze historical insurance data and use the result to adjust product strategies to improve customer retention
- Work with various business units in developing the data and analytics needed for American Modern and contribute to the development of advanced analytics for American Modern

**University of Cincinnati and American Modern Insurance Group, Cincinnati, Ohio**

Jan.2013 - April 2013

*Student Consultant*

- Evaluated American Modern Insurance Group's pricing strategies on one of its insurance products
- Segmented the customers into groups as homogeneous as possible so that all individuals in a group were rather similar to each other and thus their loss potentials can be relatively easily estimated and priced

**University of Cincinnati, Cincinnati, Ohio**

Aug.2012 - April 2013

*Teaching Assistant*

- Assisted professor and provided coaching to bachelor students in Business Analytics
- Improved inter-personal communication skill and problem-solving capability

**Bank of East Asia, Shanghai, China**

Dec.2012 - Jan.2013

*Treasure Analyst Intern*

- Handled day-to-day activities including accurate validation, settlements, tracking and monitoring
- Analyzed consumer research data for wealth investment products and provided clean inputs for modeling

**Bank of China, Yangzhou, China**

June 2011 - Aug.2011

*Financial Analyst Intern*

- Participated in the process of data analysis, collected and processed financial data

## AFFILIATIONS

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**VP, Institute for Operations Research and the Management Science, University of Cincinnati** Oct.2012 - Dec.2013

- Help students apply theory into practice and invite people from industry to introduce their experience

**VP, Young Volunteers Association, Xiamen University**

Sep.2008 - Sep.2010

- Organized and offered support to volunteers' activities

## SKILLS

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- Computer: R, SAS, C++, C, MATLAB, SQL, Excel Solver, Access, Tableau, Arena, Ampl, Microsoft Office
- Language: English(Proficient), Mandarin(Native)