[Full Name]

[City, State] | [email@example.com] | [Phone Number] | [LinkedIn URL] | [Actuarial Credential Status (e.g., ASA Candidate)]

PROFESSIONAL SUMMARY

[Detail-oriented actuary] with [X+] years of experience in [life/health/property & casualty] insurance, specializing in [pricing, reserving, and risk modeling]. Proven ability to translate complex statistical analyses into actionable insights that support underwriting, product development, and strategic decision-making. Advanced proficiency in [R, Python, SQL, and actuarial modeling software] with a strong foundation in [predictive analytics, credibility theory, and experience studies]. Known for clear communication with non-technical stakeholders and a disciplined approach to [SOA/CAS] exam progression.

EXPERIENCE

[Actuarial Analyst] | [ABC Insurance Company]

[Month Year] – [Month Year] | [City, State]

- Developed and maintained [pricing models] for [personal auto and homeowners lines] using [R and Excel], improving rate adequacy analysis and contributing to a [X% increase in target loss ratio accuracy] across key segments.
- Performed quarterly [loss reserving] analyses using [chain-ladder and Bornhuetter-Ferguson methods] in [SQL and actuarial reserving software], supporting management in setting carried reserves within [X% of appointed actuary recommendations].
- Collaborated with underwriting and product teams to evaluate the impact of [new rating variables and territory changes], producing scenario analyses and dashboards that reduced time-to-decision on rate filings by [X%].

[Junior Actuarial Analyst] | [XYZ Life & Health]

[Month Year] – [Month Year] | [City, State]

- Supported [experience studies] for [mortality, lapse, and morbidity] across multiple life and health products by extracting and validating large datasets in [SQL] and performing statistical analyses in [R/Python].
- Assisted in building [cash flow projection models] for [term life and annuity blocks] in [Prophet/AXIS/other actuarial modeling tool], contributing to [reserve and capital requirement] calculations under [GAAP/IFRS/Solvency II/Principles-Based Reserves].
- Prepared documentation, exhibits, and reconciliations for [annual statement filings and actuarial memoranda], ensuring compliance with [regulatory guidance] and internal model governance standards.

EDUCATION

[Bachelor of Science in Actuarial Science] | [University Name]

[Month Year] – [Month Year] | [City, State]

- Relevant coursework: [Probability and Statistics, Life Contingencies, Financial Mathematics, Regression Analysis, Risk Theory, Time Series, Stochastic Processes].
- Actuarial exams: [SOA/CAS Exam P, FM, IFM, LTAM/STAM, SRM, MAS-I, etc. – list those passed or in progress].
- Activities: [Actuarial Science Club Member/Officer, Case Competitions, Tutoring in Probability and Statistics].

SKILLS

Technical & Analytical: [R], [Python], [SQL], [Excel (advanced formulas, Power Query, VBA)], [actuarial modeling tools (e.g., Prophet, AXIS, Moses)], [Tableau/Power BI], [statistical modeling (GLM, credibility, time series)].
Actuarial & Domain: [Pricing], [Loss Reserving], [Experience Studies], [Capital Modeling], [Reinsurance Structures], [Regulatory Reporting], [Risk Management].
Mathematical & Statistical: [Probability Theory], [Life Contingencies], [Regression & Multivariate Analysis], [Stochastic Modeling], [Simulation Techniques].
Business & Communication: [Stakeholder Communication], [Data Visualization], [Requirements Gathering], [Presentation of Technical Findings], [Cross-Functional Collaboration].
Professional: [Time Management], [Attention to Detail], [Problem Solving], [Critical Thinking], [Exam Discipline & Study Planning], [Teamwork].

PROJECTS

[Loss Ratio Segmentation & Pricing Optimization Project] | [Independent/Academic]

[Month Year] – [Month Year]

- Built a [GLM-based pricing model] in [R/Python] using [policy and claims data] to identify key predictors of loss ratio and propose [segment-specific rate changes].
- Performed [data cleaning, feature engineering, and model validation] (train/test split, cross-validation, goodness-of-fit tests), improving model lift over baseline by [X%].
- Created visual dashboards in [Tableau/Power BI] to communicate recommended rate actions and their projected impact on [premium volume and profitability] to a non-technical audience.

[Life Insurance Cash Flow & Reserve Modeling] | [University/Professional Development]

[Month Year] – [Month Year]

- Developed a [multi-state life insurance model] in [Excel/R] to project policy cash flows under varying [mortality, lapse, and interest rate] assumptions.
- Calculated [net premiums, reserves, and profit metrics] under [different valuation bases], comparing results and sensitivity to key actuarial assumptions.
- Documented methodology, assumptions, and limitations in a formal [actuarial-style report], demonstrating alignment with [SOA/CAS syllabus topics] and best practices in model governance.