Samantha Ruiz

Associate Actuary

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Summary

Associate actuary and ASA with 5 years in life insurance, the last 2 leading actuarial pricing for term and universal life products. Builds pricing models in Excel, VBA and Python, works the data in SQL and SAS, and explains results to product and underwriting leaders in plain terms.

Experience

04/2024 - Present
Milwaukee, WI

Associate Actuary

Lake Michigan Mutual Life

Mutual life insurer with 1.2M policyholders.

- Lead actuarial pricing for **4** term and universal life products with $180M in annual premium.
- Build profit testing models in Excel and VBA, porting 2 of them to Python for faster sensitivity runs.
- Present pricing recommendations in PowerPoint to product, underwriting and finance, with all 4 launched on time.
- Coach 2 actuarial analysts and set work plans that keep 3 concurrent projects on schedule.

06/2021 - 03/2024
Madison, WI

Actuarial Analyst

Badger State Life

Regional life and annuity insurer.

- Ran mortality experience studies in SQL and SAS on 900,000 policy years of data for the 2023 assumption review.
- Developed lapse models in R that reduced projection error 18% against actuals for the term block.
- Delivered quarterly pricing reports for 9 products, using time management skills to meet every deadline.
- Tested 6 universal life illustrations against the pricing model, catching 2 errors before filing.

Skills

Actuarial Pricing • Experience Studies • SQL • SAS • Python • R • Excel • VBA • PowerPoint
Time Management Skills

Education

05/2021
Madison, WI

Bachelor of Science

University of Wisconsin-Madison

Actuarial Science

Certificates

2024

Associate of the Society of Actuaries (ASA)

Society of Actuaries