Surbhi Jain

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Actuarial / Data Analyst with 5+ years of experience in interpreting & analyzing data for driving business intelligence & solutions. Proficient in mathematics, statistics & analytics with a great appetite for learning new things

EDUCATION

Business Coursework (Coursera):   **2017 - Present**
- Business Statistics & Analysis – Rice University
- Predictive Modeling & Analytics – University of Colorado Boulder
- Managing Big Data with MySQL – Duke University

Amity School of Insurance, Banking and Actuarial Science   **Noida, India**
M. Sc. in Actuarial Science – Ranked among top 3 of the class   **2012 - 2013**

Miranda House College, Delhi University   **New Delhi, India**
B. A., Major in Mathematics   **2006 - 2009**

PROFESSIONAL EXPERIENCE

Deloitte Consulting US India Private Ltd   Hyderabad, India – Gurgaon, India
Business Analyst, Pension Valuations   **2013 – 2016**
- Responsible for performing annual valuations of DB retirement plans for ~20 US clients using ProVal in accordance with IRS regulations and US GAAP, delivered annual funding reports on time
- Reconciled valuation data and assets with previous years to provide clients with detailed Gain/Loss analysis
- Decoded 50+ complex benefit structures of a client & its subsidiaries post-merger and performed benefit calculations using ProAdmin to ensure correct benefits are made available to the employees
- Generated valuation reports with all the benefit calculations by modeling 20+ clients' parameters in a time bound manner

Actuarial Intern, Property & Casualty
- Optimized data collection procedures & automated loss triangles' calculation to perform faster annual reconciliation analysis
- Ensured robustness of forecasts by cleaning clients' raw data at source and informing them about any inconsistencies and outliers
- Audited clients' reserve requirements & reported variances by enhancing on actuarial forecasts using in-house reserving models

HII Insurance Broking Services Private Ltd   New Delhi, India
Data Analyst, Health Insurance Team   **Summer 2012**
- Helped a client perform better product targeting by conducting customer segmentation with collecting & cleaning data of ~40k claimants & exploring relationships between disease occurrence & demographics using data visualization & pivoting in Excel
- Consolidated & compared features of 70+ insurance policies in detail to help build a policy comparison platform

GE Capital   Gurgaon, India
Credit Analyst, New Accounts Team   **2011 – 2012**
- Decreased credit card frauds by ~20% & mitigated business loss by developing a new framework to analyze the credit worthiness of applicants and formulating underwriters' guidelines after analyzing the delinquency patterns with Risk Management
- Led the Corporate Card issuance effort & reduced the turn-around time for employees' credit card delivery from 72 to 24 hours

Sumi Graphics Private Ltd   Gurgaon, India
Data Analyst, Business Intelligence   **2009 – 2011**
- Ensured effective production schedule by analyzing seasonal demand patterns and production constraints including input costs, labor availability and clients' cash flow schedule
- Interpreted complex regulatory requirements & ensured correct implementation by coordinating with production & compliance

ADDITIONAL INFORMATION

Social Work:
- Tutored less privileged children, enabling them to secure school admissions & to reduce drug incidence & alcohol addiction
- Led a team of 10 to raise funds worth US$ 10000 supporting free rations and medicines for the underprivileged

Collegiate leadership experience: Events Committee to organize college fest, and annual festivals of Mathematics Society, Film Society and Fine Arts Society and Recruiting Cell to help corporates match internship requirements with prospective students

Skills: Proficiency in Microsoft Excel, VBA, SQL, ProVal, ProAdmin, CMS, Deloitte Reserving Models

Work Permit Status: Valid H4 Visa with Employment Authorization Card from USCIS (**No Sponsorship needed**)