

# ANAS HAMOUTNI

Actuary | P&C Pricing & Reserving

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📍 Casablanca, Morocco | Open to international opportunities

🎂 January 23, 1994 | 🇲🇦 Moroccan nationality

## Summary

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Actuary with 5 years of experience in P&C pricing, reserving, and life/health reinsurance. Experienced in building and validating actuarial models for pricing and reserving, as well as automating technical workflows using VBA, SAS, Python, and R. Key areas: P&C pricing, non-life reserving (IFRS 17, Solvency II), technical reserves audit, and life/health reinsurance.

## Professional Experience

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### Senior Actuarial Consultant

*Actuelia Afrique*

Nov 2024 – Present

Casablanca, Morocco

### P&C Pricing

- Development of GLM models (SAS) for Motor TPL and ancillary guarantees pricing for a major Moroccan insurer: data analysis, model building and validation, business impact assessment
- Development of a standalone pricing calculator (HTML/CSS/JS) for business users
- Motor insurance benchmark of practices and pricing across multiple Moroccan insurers

### Reserving & Technical Audit

- Independent audit of technical reserves (statutory and economic) for a regional reinsurer
- ORSA and Actuarial Function reports for French mutual health insurers: risk analysis (SCR and BGS calculation), stress testing, solvency projections (SCR and MCR ratios), technical reserves review

### Other Assignments

- IAS 19 employee benefits valuation for 4 entities of a major financial group in Morocco
- Training materials for insurers and reinsurers (P&C insurance, non-life reserving, SBR, financial analysis)
- Preparation of technical responses to RFPs

*Clients: Atlantic Re, Sanlam Morocco, ACAPS, French mutual health insurers (Sereina, MGA, GMI, Mutlor)*

### Consultant – Financial Services

*PwC Morocco*

Jun 2023 – Nov 2024

Casablanca, Morocco

### Non-Life Actuarial Audit (IFRS 17)

- Review of actuarial processes and assumptions
- Yield curve review (bottom-up approach)
- Independent recalculation of technical reserves (Best Estimate, Risk Adjustment, Loss Component)
- Analysis of reserving methods and validation of IFRS 17 financial statements

### Internal Tools Development

- Desktop application for IFRS 17 yield curve generation (Python, PySide6)

- Development of a web-based news feed application for the banking and insurance sectors (R Shiny)

### Cross-Functional Assignments

- Power BI dashboard for billing adjustments monitoring (mining industry)
- M&E field audit for an international development partner (Uganda)

*Clients: Wafa Assurance, Sanlam Morocco, OCP Group*

### Life Reinsurance Actuary *Atlantic Re*

Feb 2021 – May 2023  
Casablanca, Morocco

### Key Responsibilities

- International underwriting (Africa & MENA) and pricing of life and health reinsurance treaties and facultative business
- Design and delivery of analytical dashboards to support strategic portfolio steering
- International market research using specialized databases (AXCO, GlobalData)

### Machine Learning Project

- ML application for medical scoring of substandard risks in credit life insurance
- Data preparation and quality control, including reconciliation with physical archives
- Deep Neural Network implementation (TensorFlow) with hyperparameter optimization (KerasTuner)
- Excel integration via BERT (Basic Excel R Toolkit) for business users

### Graduation Project – Pension Systems Modeling *CMR (Caisse Marocaine des Retraites)*

Mar 2019 – Jun 2019  
Rabat, Morocco

*Topic: "Study of the transition from a defined benefit pension scheme to a points-based scheme"*

- Demographic modeling and projection of active and retired populations
- Points-based pension scheme modeling and simplified Asset/Liability projection
- Long-term forecasting of balance indicators and stress testing of assumptions

### Education

#### Engineering Degree in Actuarial Science & Quantitative Finance *Institut National de Statistique et d'Economie Appliquée (INSEA)*

2015 – 2019  
Rabat, Morocco

#### Preparatory Classes (CPGE) – Mathematics & Physics (MP) *Lycée Moulay Youssef*

2011 – 2014  
Rabat, Morocco

### Technical Skills

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<b>Actuarial Modeling:</b>	GLM, Chain Ladder, Bornhuetter-Ferguson, Mack
<b>Programming:</b>	Python, R, SAS, VBA, SQL
<b>Tools &amp; Frameworks:</b>	TensorFlow, Power BI, Excel, Alteryx
<b>Standards:</b>	IFRS 17, Solvency II, IAS 19
<b>Languages:</b>	Arabic (Native), French (C1 – TCFQ), English (C1 – IELTS)

### Certifications

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- Machine Learning Specialization (Coursera)

- TensorFlow Developer Certificate (Google)
- Oracle BI 12c: Create Analyses and Dashboards
- Mathematics for Machine Learning: Linear Algebra (Coursera)

## Honors & Awards

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**CMR/CNRST Award for Graduation Project**

2019

## Professional Affiliations

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Associate Member of the Moroccan Association of Actuaries (AMA)