

CLAUSSE Gilles
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Belgian Citizen
41 years old
Co-habitant

Professional Profile

A dedicated and results-driven qualified actuary with strong analytical and management skills. Proficient in actuarial areas related to Non-Life and Health insurances, strategic decision making, project and people management.

Career Summary

12/2022–Now **CONTRACTOR** ***Freelance Senior Actuary***

- Provide consulting services in Actuarial Science mainly in Non-Life and Health in various fields such as
 - IFRS17/Solvency II Pillar 1, 2 and 3
 - Portfolio management: profitability analysis/products pricing, strategic plan development, reserving, specific actuarial analysis
 - Validation and Actuarial function under Solvency II
- I can share my experience by taking over different roles such as technical expert, team manager or project manager.
- Missions performed:
 - support to a Non-life insurer and reinsurer as a Capital and Reserving actuary.
 - perform actuarial audits in Health and Workers' Compensation for various insurers on the Belgian Market.
 - setting-up KPI's, reporting dashboards and reserves calculations to follow-up the Disability and Healthcare businesses profitability of a multi-line insurer.
 - responsible for the performance management in P&C Corporate and Health for a multi-line insurer.
 - assist the Head of Actuarial Function of a Health insurer during the annual reports period.

03/2022–12/2022 **DETRALYTICS** ***Senior Expert***

- Senior consulting actuary helping insurers/reinsurers in their actuarial challenges. Main missions achieved:
 - Implementation of a claim-by-claim loss projection tool for reserving purposes in Workers Compensation for IFRS17
 - Validation of a reserving methodology in Disability for IFRS17
 - Supporting the implementation of IFRS17 for a Life insurer
 - Analysis of the current reinsurance closing process and propose solutions to optimize the closing time

12/2011–03/2022 **AXA BELGIUM** **01/2019–03/2022** ***Head of Portfolio Management P&C Commercial lines***

- In charge of the technical result monthly reporting, i.e., reserves assessments, products profitability follow-up, new business production and churns.
- Responsible for the strategic plan elaboration and monitoring, i.e., from targets proposal to alignment with all internal stakeholders in order to achieve it.
- Oversee the portfolio deep-dive analysis to give, among others, more insights to underwriters by analysing (un)profitable segments and to claim managers by reviewing opening reserves.
- Monitor and follow-up on the renewal campaigns by ensuring that prunings and tariff increases allow to reach profitability targets defined in the strategic plan.
- Liaise with the Head of Actuarial Function when performing its annual review.
- Provide actuarial inputs to internal stakeholders (Finance, Risk Management, Actuarial Function, Business units) or external stakeholders (auditors, regulator).

- Present monthly technical results, strategic plan follow-up and portfolio deep-dive analysis to the underwriting, commercial and claims directors.
- Manage a team of 7 people involved in the daily tasks and projects.

01/2016–12/2018 Non-Life Actuarial Function Senior Actuary

- In charge of the Non-Life Actuarial function reports of AXA Belgium and its subsidiary L'Ardenne Prévoyante.
- Give independent opinions on reserves (under local GAAP, IFRS and Solvency II), products profitability and underwriting/reinsurance efficiency.
- Review of parameters calibration used in the Best Estimate of Liabilities.
- Develop and implement methodologies for reserves sufficiency testing to enhance the Reserving policy: Liability tests in Workers Compensation and P&C lines of business.
- Presentation of the independent opinions to the Executive Risk Committee.
- Presentation of the annual report to the regulator.

01/2014–12/2015 *Head of Models Validation & Risk Management projects*

- Responsible for the internal model validation, i.e., setting-up a consistent testing framework to validate the Non-Life, Life, Market, Credit, Operational & Aggregation internal models.
- Manage a team of 4 people in charge of the technical aspects of validation.
- Ensure a close follow-up of the whole Risk Management projects portfolio from a budget and timing perspective.
- Solvency II Pillar 3 program manager: leading a team of consultants and taking program-related decisions.

12/2011–12/2013 *Non-Life Risk Management Senior Actuary*

- In charge of the Workers Compensation, Disability and Health care internal models' development under Solvency II, i.e., managing the technical & operational aspects as well as stakeholders involved in the process.
- Lead an international working group consisting in transferring the Worker's Compensation model knowledge to AXA Group & its entities (mainly Portugal & UK).
- Adaptation of the P&C risk metrics to fit to the Worker's Compensation and Disability specificities.
- Involved in the P&C Risk assessments and SCR/AFR/ECR production runs.
- Privileged relationships with AXA Group and regulators when defending/explaining the models.

**10/2010–12/2011 DEXIA GROUP
*Quantitative Credit Risk Modeller***

- Credit risk economic capital internal model development under Basel II.

**09/2009–09/2010 AON GLOBAL RISK CONSULTING LUXEMBOURG
*Junior Consulting Non-Life Actuary***

- Pricing, reinsurance structures optimization, reserves estimation, SCR calculation, cash-flows projection models development mainly for Reinsurance captives.

**09/2008–08/2009 DEXIA BANK BELGIUM
*Internship***

- Implementation of a Bermudian swaption pricing tool in VBA using different stochastic interest rate models.

Education

- 2007–2009** *Catholic University of Louvain (UCL), Belgium*
Master of Actuarial Science
Graduated with **Cum Laude** in 2009
Thesis: “Hull and White model with jumps & applications” (in collaboration with Dexia Bank Belgium).
- 2002–2008** *Catholic University of Louvain (UCL), Belgium*
Master of Civil Engineering in Applied Mathematics
Graduated with **Cum Laude** in 2008
Thesis: “Saccadic ocular movement study when following a target moving with a sinusoidal speed”.

Certifications

- 2022–2023** *IABE (Institute of Actuaries in Belgium) – Professional Certificate*
Actuarial Data Science Certificate
24 courses (theoretical and practical) to learn how to apply Machine learning techniques (from GLM/GAM to Random Forest/GBM and Neural Networks) to Non-Life pricing with Python
- 2020–2021** *Coursera – Professional Certificate*
IBM Data Science
9 courses from Data Visualization/Analysis to Machine Learning with Python
- 2012–Now** *IABE (Institute of Actuaries in Belgium) Qualified Actuary title*
Proving a continuous development in Actuarial Sciences

IT Skills

- SQL, VBA, R, Python, SAS
- Microsoft Office
- Remetrica, IBNRS

Languages

- French – Native language
- English – Advanced
- Dutch – Intermediate