



n - a c t u a r i a l

Nicholas Actuarial Solutions
Actuarial Resourcing Solution

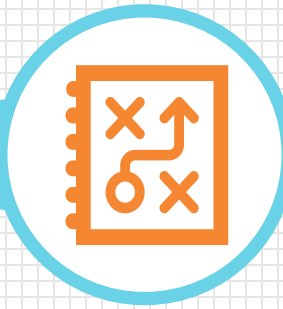


The Idea

You require **additional actuarial resources** to perform key tasks to support your company's objective.

Nicholas Actuarial Solutions ("n-actuarial") is a leading actuarial firm in Asia. We have a large team of expertise with relevant experience to support you both on a short term & long term partnership basis.

Our team members has **expertise** in Pricing, Valuation, Modelling, Risk Management and IFRS 17. They are **proficient** in Prophet Modelling, DCS, R Shiny, R programming, SQL, Excel / VBA & Robotic Process Automation.



Our Solution

Basic Resourcing: Our analysts shall **perform all tasks assigned by you**, following your **internal policies and standards of operating procedures.**

Guided Resourcing: Our analysts shall perform all tasks assigned by you, **guided by our team of actuaries** following your internal policies and standards of operating procedures as well as **utilising our processes, templates & software.**

- ✓ Mobilise resources in short notice
- ✓ Overcome headcount constraints
- ✓ Meet key timelines & deliverables
- ✓ Minimise disruption from staff turnover & absence



Why Choose Us?

Top Actuarial Firm

In 2019 we were awarded Top Actuarial Firm in Asia. We also received the Quality Assurance Scheme (QAS) accreditation from the Institute and Faculty of Actuaries (IFoA), a testimony to the high quality of our work.

Experience

We have experience in managing multiple resourcing projects around the world. We understand your needs!

Cost Effectiveness

Our solution is structured in a cost-effective manner!



Next Step

Discussion with our team to **fully understand how our solution can benefit you.**

This resourcing contract can be tailored according to your company's specific needs.

For any enquiries, contact:

Lim Shu Yi
Partner
+6016-921-2187
shuyi.lim@n-actuarial.com



Woon Kun Khim
FIA
Actuary

Interest + Action + Determination = Success!

Kun Khim has over 10 years experience in actuarial work covering conventional life insurance and family takaful in the areas of actuarial valuation, actuarial modelling, actuarial pricing and risk management.

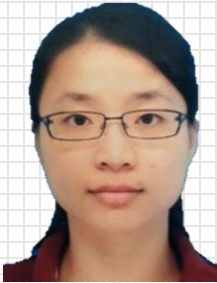
In his previous role, he was the assistant lead for the IFRS 17 implementation project for a large multinational insurance company. He was involved in leading the work from establishing going-in positions for both conventional life insurance and family takaful businesses, coordinating the position with regional and corporate office as well as leading the relevant technical discussions and assessments with the project team. He also led the actuarial modelling function, covering the consolidation of new product model, ad-hoc enhancements and independent model review with regional review team.

Kun Khim has worked on various evaluation of company initiatives in assessing the viability of potential new strategic partnerships. He also had experience in shareholders reporting, encompassing value of new business, strategic planning and business planning.

Kun Khim is a Fellow of the Institute and Faculty of Actuaries (UK) He graduated from the Australian National University in BSc Actuarial Studies.

- Expertise**
- IFRS 17
 - Actuarial Modelling
 - Actuarial Valuation
 - Actuarial Pricing
 - Risk Management

- Skills**
- Prophet Modelling
 - Excel / VBA



Teoh Wei Wei
FSA
Actuary

I create sustainable value to your business.

Wei Wei is a Fellow of the Society of Actuaries (FSA) who graduated from Universiti Kebangsaan Malaysia in 2002. She has experience working across many countries such as Malaysia, Thailand, Australia, India, Singapore, Taiwan and South Korea. Over Wei Wei's 19 years in the insurance industry, she has experience in across life insurance, family takaful, general insurance and group insurance business.

Wei Wei has extensive experience in actuarial works including business projection, planning & forecasting, value reporting including Traditional EV, MCEV, VNB and MCVNB, Solvency II, US GAAP reporting, PGAAP reporting, actuarial pricing, actuarial process review, reinsurance management and Prophet modelling & enhancements. She is an expert in IFRS 17 and has completed the Moody's Analytics PartnerAlliance Training and Certification program.

Wei Wei an expert Prophet user with experience in managing and setting controls and checks in the Prophet System. She is also proficient in excel and VBA.

Expertise

- Actuarial Valuation
- IFRS 17
- TEV, MCEV, VNB, MCVNB
- US GAAP

Skills

- Prophet Modelling
- DCS
- Excel / VBA



Sophia Ch'ng
FIA FASM
Director

Creating values through quality works.

Sophia has more than 20 years of experience in pricing, valuation, reinsurance, Asset Liability Management (ALM), capital management and risk management, for life insurance, general insurance and Takaful.

Her previous roles span from Independent Non-Executive Director, Appointed Actuary, CFO, strategy planning, performance management, risk management, product marketing and pricing to consultancy and lecturer. The companies she served are Zurich Insurance, MetLife, AIA, Generali, Great Eastern, Tune Insurance Malaysia, IKBZ Insurance, Forte Insurance, Etiqa, Hannover Re, Echo Re and several captives. She had done works for Malaysia, Myanmar, Indonesia, Cambodia, Bahrain and Singapore.

Sophia is a Fellow of Institute and Faculty of Actuaries (UK) and a Fellow of Actuarial Society Malaysia. She held a Bachelor of Economics degree from Macquarie University.

She had authored 2 books for Malaysia Insurance Institute (MII):

- Life Insurance Products, Sales and Operations
- Life Insurance Companies Accounting and Financial Reporting

Sophia was the President for Actuarial Society Malaysia for 2019-2021. She is now an independent director for insurer.

Expertise

- Stakeholder Management
- Actuarial Valuation
- Actuarial Pricing
- Financial Projections



Goh Yue Shen
Actuarial Analyst

My work helps our client meet their objectives.

Yue Shen graduated from Heriot Watt University Malaysia with First Class Honours in BSc Actuarial Science. He interned in Great Eastern Malaysia before joining Nicholas Actuarial Solutions. Yue Shen has over 3 years experience in general, life and captive insurance valuation work. He also has experience in pricing and IFRS 17 work.

Yue Shen has experience in doing valuation work for insurance company in Brunei, Singapore and Cambodia. These valuation work includes automating the valuation process and implementation of new guidelines for an insurance company.

Yue Shen is a member of the Institute and Faculty of Actuaries. He is currently studying to be a Fellow.

Yue Shen has worked with different client with different needs and expectations. All these different experience has made him a fast learner, and also flexible to adapt to the current situation.

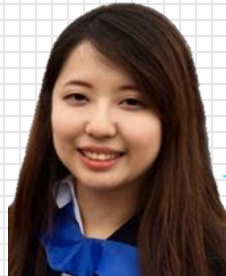
Yue Shen is proficient in Excel, VBA and also has experience with Prophet. Apart from valuation work, Yue Shen also has experience with business projection work.

Expertise

- IFRS 17
- Actuarial Valuation
- Actuarial Pricing
- Financial Projections

Skills

- Prophet Modelling
- DCS
- Excel / VBA



Debbie Ooi
Actuarial Analyst

My efficiency & attentiveness make clients more successful!

Debbie joined Nicholas Actuarial Solutions in 2018. She has over 3 years experience in the actuarial industry. Debbie has extensive experience in wide range of actuarial work including actuarial valuation, product pricing, financial projection, business feasibility studies, risk management reporting and underwriting policy development. Debbie has experience across life insurance, general insurance life reinsurance, general reinsurance, family takaful and general takaful verticals. Her work spans across Malaysia, Cambodia, Myanmar and Bahrain.

Debbie is proficient in Excel, VBA and R programming. She has led several actuarial software development projects, including PAA Robot, ReACC and Hinsurtech.

Debbie has extensive communication skills due to her prior exposure to journalism and leadership experiences. She has been actively delivering educational talks to university students on topics relating to the actuarial industry. Debbie has co-written a research paper for the Society of Actuaries (SOA) on the topic of artificial intelligence and its application in actuarial work.

Debbie graduated from the University of Liverpool, United Kingdom with a BSc (Hons) in Actuarial Mathematics. Debbie is currently studying towards attaining Fellowship of the Institute and Faculty of Actuaries (IFoA).

Expertise

- Actuarial Valuation
- Data Analytics
- Actuarial Modelling
- Actuarial Pricing
- Financial Projections

Skills

- Python programming
- SAS programming
- Excel / VBA
- R programming
- R Shiny



Nadia Suharto
Actuarial Analyst

Clients benefit from the quality & effectiveness of my work!

Nadia came from Indonesia and joined Nicholas Actuarial Solutions. Nadia has 3 years experience in product development, product pricing and financial projections in life insurance, family takaful (Syariah life insurance), medical insurance, life reinsurance, health reinsurance, group employee benefits as well as for insurtech startups.

Nadia has led pricing projects in Malaysia, Indonesia, Cambodia and Myanmar, for multinational and local insurers. She is familiar with local regulatory requirements and internal requirements of large multinational insurers.

Nadia is also proficient in Robotic Process Automation. She has developed an automated life insurance valuation routine using Automation Anywhere.

Nadia graduated from UCSI University in Malaysia with First Class Honours in BSc Actuarial Science. She is currently studying towards attaining Fellowship of the Society of Actuaries (SOA). She is a fast learner and is always keen to learn new things. Her organization experiences have developed her strong communication, time management and problem-solving skills.

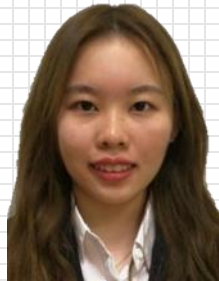
Nadia is proficient in Excel, VBA as well as R. Outside of product pricing, Nadia also has experience in employee benefit and life insurance actuarial valuation

Expertise

- Actuarial Modelling
- Actuarial Pricing
- Financial Projections

Skills

- Excel / VBA
- Robotic Process Automation



Jessie Leong
Actuarial Analyst

High quality, accuracy and proficiency of my work defines my clients' success!

Jessie started her career as an Actuarial Analyst in Nicholas Actuarial Solutions since 2019. Jessie has over 2 years experience in actuarial valuation for multiple institutions involving in general insurance and reinsurance. Jessie led various actuarial valuation projects in Malaysia, Cambodia and Papua New Guinea. Jessie is involved in reviewing and building an inhouse IFRS 17 PAA Specialist Software (PAA Robot).

Jessie was previously seconded to a large accounting firm for MFRS 17 implementation. In which, Jessie had build, operate and manage various data source for MFRS 17 cashflow model using Data3Sixty and Microsoft Excel.

Along the career path, Jessie had involved in Quantitative Impact Study II project for a reinsurance company in Labuan, and financial projections for a funeral services institute in Mauritius.

Jessie graduated with First Class Honours in BSc (Hons) in Actuarial Science from Heriot-Watt University, Malaysia. Jessie is currently studying towards attaining Fellowship of the Institution and Faculty of Actuaries (IFoA). Jessie is keen on exploring and applying her actuarial knowledge in both traditional and non-traditional actuarial work.

Expertise

- Actuarial Valuation
- IFRS 17
- Actuarial Modelling

Skills

- SPSS
- Data 360
- Excel / VBA



Ng Eng Kheng
Actuarial Analyst

Clients' success propels me to strive better.

Eng Kheng has over 2 years of experience in actuarial work such as life insurance, reinsurance, employee benefits, pension and insurtech startups. Eng Kheng has experience in life insurance pricing. Prior to joining Nicholas Actuarial Solutions, he has worked in Allianz life Insurance Malaysia as a Pricing Executive. After joining Nicholas Actuarial Solutions, he has helped in product pricing for insurtech startup in Malaysia.

Eng Kheng has performed valuation for various long term employee benefits in Malaysia and Cambodia such as retirement benefit and post-retirement medical benefit.

Apart from that, Eng Kheng also has experience in performing feasibility studies and financial projections for companies in Seychelles and Mauritius.

Eng Kheng is proficient in Excel, VBA and R. He has significant experience in building and testing application software using R Shiny.

Eng Kheng graduated from the University of Manchester with First Class Honours in BSc Actuarial Science and Mathematics. He is currently studying towards qualifying as a Fellow of the Institute and Faculty of Actuaries (IFoA).

Expertise

- Actuarial Pricing
- Actuarial Valuation
- Actuarial Modelling
- Data Analytics
- Financial Projections

Skills

- R programming
- Excel / VBA
- R Shiny



Chong Wai Chung
Actuarial Analyst

I have devoted my life to uncertainty and enjoy exploring opportunity with clients.

Wai Chung joined Nicholas Actuarial Solutions in 2019 as an Actuarial Analyst, assisting financial reporting practice. He has over 2 years experience in actuarial valuation, data analytics and IFRS 17 modelling for life insurance and general insurance.

Wai Chung has extensive involvement in multiple valuation projects in Malaysia, Singapore and Cambodia. He helped in building valuation models and automating valuation processes to improve the process effectiveness. Wai Chung also has significant experience in ETL and data managing database for valuation work and IFRS 17 cash flow model. He was involved in a project to enhance Prophet model to comply with IFRS 17 requirements.

Wai Chung has gained valuable internship experience in the Corporate Risk Department of Allianz Life Insurance Malaysia. He graduated with First Class Honours in BSc (Hons) in Actuarial Science from Universiti Tunku Abdul Rahman. He is currently studying towards attaining Fellowship of the Society of Actuaries (SOA).

Wai Chung is skillful in Excel, VBA, Power BI, Data3Sixty as well as Prophet. His extensive extracurricular activity experiences have made him an enthusiastic, responsible and adventurous person. He is eager on exploring and advancing his skills in data analytics, risk management, mathematics, and actuarial science application.

Expertise

- Actuarial Valuation
- Actuarial Modelling
- IFRS 17
- Data Analytics

Skills

- Prophet Modelling
- Excel / VBA
- Data 360
- Power BI
- DCS



Billy Tanuwijaya
Actuarial Analyst

I can enhance efficiency of a process to increase productivity!

Billy is an Actuarial Analyst at Nicholas Actuarial Solutions. He has already had over 4 years experiences working internationally in Indonesia and Malaysia.

Billy has had experience implementing IFRS 17 in a general insurance company in Malaysia and creating a PAA eligibility testing model for general insurance company to use. Billy has also had experience in general insurance actuarial valuation, product pricing of medical insurance products, experience analysis, annual budgeting preparation for general insurance, and data extraction mainly using SQL on day-to-day basis. During business-as-usual works, Billy will always try to simplify and enhance the effectiveness of the work to shorten the time process needed to finish the work while maintaining accuracy. He has been able to cut down process time by at least 50% in several of his projects.

Billy has also had experiences with other data analytics software, such as Microsoft Excel, VBA, Matlab, D3S, and R.

Prior to becoming an Actuarial Analyst, Billy has had experiences in non-traditional actuarial areas, such as teaching, engineering, and public relation, which helped him to be versatile and adaptable, as well as a fast learner and able to work under pressure.

Billy graduated with MSc qualification in Actuarial Management from UCSI University, Malaysia. He is currently studying towards attaining Fellowship of the Society of Actuaries (FSA).

- | Expertise | Skills |
|-----------------------|-----------------|
| • Actuarial Valuation | • Microsoft SQL |
| • IFRS 17 | • Data 360 |
| • Actuarial Modelling | • Excel / VBA |
| • Data Analytics | |



Tang Wei Jet
Actuarial Analyst

High quality work and meeting expectations are what I strive to deliver to clients.

Wei Jet joined Nicholas Actuarial Solutions as an actuarial analyst in 2019. He is currently seconded to a general insurance company in Malaysia for assisting in various actuarial work and IFRS17 implementation.

Wei Jet has over 2 years experience in non-life actuarial valuation, for both direct and Labuan captive insurer. This also includes improving and automating existing valuation models to increase process efficiency. Aside from valuation, Wei Jet has also involved in employee benefits and pricing projects.

Wei Jet is proficient in Microsoft Excel and Data360® Analyze for data analysis, data cleansing and model building for valuation purposes. He also has experience in Microsoft SQL to generate databases specifically for valuation, data/rate monitoring reports, data submissions, etc.

Wei Jet graduated from Sunway University in Malaysia with First Class Honours in BSc (Hons) in Actuarial Studies. He is currently studying towards attaining Fellowship of the Society of Actuaries (SOA).

- | Expertise | Skills |
|-----------------------|-----------------|
| • Actuarial Valuation | • Excel / VBA |
| • Actuarial Pricing | • Microsoft SQL |
| • Data Analytics | |
| • US GAAP | |



Kok Ming Wei
Actuarial Analyst

I apply actuarial knowledge to advance and develop innovative solutions for the future.

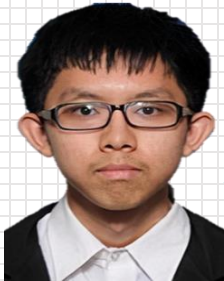
Ming Wei started her career as an Actuarial Analyst in Nicholas Actuarial Solutions. Ming Wei has over 1 year experience in valuation and product pricing in general insurance, life insurance and reinsurance fields. Apart from that, Ming Wei also gained extensive experience in building and testing actuarial software application using programming tools. She is proficient in Excel, VBA, and R.

Ming Wei has led valuation projects for Malaysia and Singapore companies hence she is familiar with the local regulatory requirements.

Ming Wei graduated from Heriot-Watt University Malaysia with a BSc (Hons) in Actuarial Science. She is currently studying towards attaining Fellowship of the Institute and Faculty of Actuaries (IFoA). Ming Wei is deeply passionate about mathematics and problems solving. She is a self-motivated achiever and is always keen to learn and explore the broad diversity of actuarial work.

Outside of traditional actuarial work, Ming Wei also played a role in funding activities and investor relations of the company.

- | Expertise | Skills |
|-----------------------|-----------------|
| • Actuarial Valuation | • R programming |
| • IFRS 17 | • Excel / VBA |
| | • R Shiny |



Lim Jone Keat
Developer

I am productionizing data science and data analytics tools

Jone Keat joined Nicholas Actuarial Solutions in 2020 as a developer. He actively participated in technology works to develop high quality and user-friendly actuarial software.

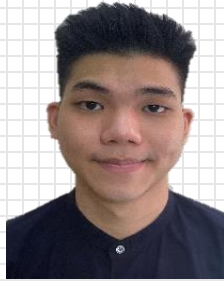
Jone Keat has over 2 years of experience in streamlining business workflow in the insurance and finance industry in Malaysia. By using his data analytics and programming skills, he always strive to propose new strategies and act to develop automation tools.

Jone Keat is proficient in Excel, R, Shiny and VBA, and using these skills, he developed various actuarial software including PAA robot and ReACC. He also proposed and consistently improved our development workflows and practices using version control system to assure the efficiency and reproducibility of our technology works.

Jone Keat graduated from Universiti Tunku Abdul Rahman with First Class Honours in BSc Actuarial Science. He is currently studying towards attaining Fellowship of the Casualty Actuarial Society (CAS). He is always keen to learn from and contribute to the open-source projects and integrate these projects into production.

- Expertise**
- Data Analytics
 - Web Technologies
 - Software Development

- Skills**
- Javascript
 - Excel / VBA
 - R Programming
 - R Shiny
 - HTML
 - CSS



Gideon Lee
Actuarial Analyst

Client satisfaction is my priority!

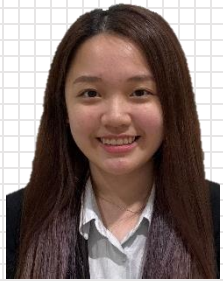
Gideon started his career as an Actuarial Analyst in Nicholas Actuarial Solutions in 2021. Gideon is proficient in Excel, VBA as well as R.

Gideon has experience in product pricing and financial projections in life insurance, family takaful (Syariah life insurance) for multinational, local insurers and insurtech startups in Malaysia and Cambodia.

Gideon graduated from Sunway University with first-class honors in BSc (Hons) Actuarial Studies. He had participated in the Actuarial Practice Course which leads him to further broaden his practical knowledge in the actuarial industry. He is currently studying towards attaining Fellowship of Institute and Faculty of Actuaries (IFoA).

- Expertise**
- Actuarial Pricing
 - Financial Projections

- Skills**
- Prophet Modelling
 - Excel / VBA
 - R programming



Jacy Chin
Actuarial Analyst

I aim to delight every client we serve!

Jacy graduated from Sunway University with first-class honors in BSc (Hons) Actuarial Studies. She is highly motivated and keen to explore new ventures in the actuarial field.

Jacy interned and worked in Hong Leong Assurance Berhad before joining n-actuarial. These experiences help her to equip with strong communication and analytical skills. Besides, she is currently studying towards attaining the Fellowship of Institute and Faculty of Actuaries (IFoA).

- Expertise**
- Actuarial Valuation

- Skills**
- R programming
 - Excel / VBA



Teoh Eyang
Actuarial Analyst

Committed to produce the best solution to clients!

Eyang joined Nicholas Actuarial Solutions as Actuarial Analyst in 2021. He is keen to explore the application of traditional and non-traditional actuarial methods to obtain and provide valuable insights.

Eyang is passionate about problem solving and is eager to expand his knowledge in actuarial and non-actuarial fields and also exploring the integration of technology into actuarial practices.

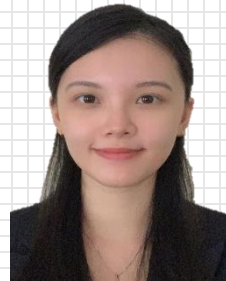
Eyang graduated from Heriot-Watt University Malaysia with a BSc (Hons) in Actuarial Science and is currently working on obtaining Fellowship of the Institute and Faculty of Actuaries (IFoA).

Expertise

- Financial Projection
- Risk Management
- Actuarial Valuation

Skills

- R programming
- Excel / VBA



Carmen Phua
Actuarial Analyst

Clients are in good hands with my strong commitment and meticulousness!

Carmen kickstarted her career as an Actuarial Analyst in Nicholas Actuarial Solutions in 2021, mainly assisting in risk management works.

Carmen has an agile and growth-oriented mindset and she seizes every opportunity that comes her way. Carmen is keen to flourish her skills and expertise in the actuarial field.

Carmen graduated from Heriot-Watt University Malaysia with a degree in Actuarial Science and strives to attain Fellowship of the Institute and Faculty of Actuaries (IFoA).

Expertise

- Actuarial Valuation
- Risk Management

Skills

- R programming
- Excel / VBA



Gai Min-Qi
Actuarial Analyst

I strive to contribute!

Min-Qi began as an intern in Nicholas Actuarial Solutions. She further joined the company as an Actuarial Analyst in 2021 after obtaining her bachelor's degree in Actuarial Science.

She is keen on calculations and analytics. She is passionate about transversing more actuarial knowledge and gaining experiences as well as expanding such skills to contribute to the business.

Min-Qi graduated from Sunway University with a First-Class Honours in BSc (Hons) in Actuarial Studies while currently studying towards attaining the Fellowship of the Institute and Faculty of Actuaries (IFoA).

Expertise

- Actuarial Valuation

Skills

- R programming
- Excel / VBA

