

# Pascal Winter

## Independent Actuary – Institut des Actuares

### EXPERIENCE

15 years in Insurance Industry – 5 countries in Asia

Actuarial, Finance and Risk managerial roles

2018 - 2020

#### VP FINANCE & ACTUARIAL - TAIWAN

BNPP Cardif TCB Life - JV

With a team of 20, I managed the local BAU and regulatory requirements while participating to the company transformation:

- + Internal Actuarial Pricing Team set-up (previously outsourced)
- + IFRS17 Project: Gap Analysis delivered and preparing Design phase
- + Data Analytics/Business Intelligence strategy with quick-wins implemented

2016 - 2018

#### CRO & CO - CHINA

Bank of Beijing Cardif Life - JV

As a senior executive in a JV between BNPP Cardif and Bank of Beijing Life, I led Risk and Compliance teams to reinforce the framework of the company:

- + Implemented CROSS Risk Framework & improved SARMRA rating
- + Reinforced Risk department with dedicated technical RM team
- + Provided visibility to HO on Company's risks and undertakings

2015 - 2016

#### CAFO – SOUTH KOREA

BNPP Cardif GI - JV

Due to urgent needs, I took upon the interim of Actuarial & Finance in a newly acquired General Insurance entity in Seoul:

- + Implemented Pricing, Valuation and Financial governance
- + Control Operating expenses and supported the company transformation
- + Launched new business lines, including GAP and Creditor Insurance

2013 – 2015

#### HEAD OF RISK & PEMA – HONG KONG

BNPP Cardif Asia – RO

I oversaw the local declination of Risk and Performance Management:

- + Local declination of Performance and Strategy managers
- + Intervened on various Risk and Actuarial projects – including M&A

2011 - 2013

#### HEAD OF ALM - INDIA

SBI Life Insurance - JV

In a minority JV with the largest Indian bank SBI, I setup the ALM team:

- + ALM processes such as Strategic Allocation and Quarterly monitoring
- + Supported various ad-hoc Product development (VA, UL) and studies
- + Implemented the quarterly Actuarial Experience and Risk monitoring

2009 - 2011

#### ALM MANAGER - TAIWAN

BNPP Cardif Taiwan

2006 - 2009

#### ACTUARY - TAIWAN

BNPP Cardif Taiwan

2005 - 2005

#### SANDWICH COURSE - FRANCE

Lynxial Consultancy

## EDUCATION

2002 – 2005

**MASTER DEGREE ACTUARIAL SCIENCE** – ISFA, Lyon

2000 – 2002

**CLASSE PREPARATOIRE – MPSI/MP** – Les Chartreux, Lyon

## QUALIFICATION

Current

**ACTUAIRE QUALIFIE** – Institut des Actuaire

## SKILLS

Language

**FRENCH** Mother Tongue

**ENGLISH** Fluent

**MANDARIN** 1200 characters read (traditional) – basic understanding

Leadership

**SOFT SKILLS** Creativity & Pro-Activeness, Time management

Actuarial & Finance

**EXPERTISE** ALM, Risk Management, Product & Valuation, Financial Performance

**BUSINESS LINES** UL, VA, Interest Sensitive, GF, Protection, Creditor Insurance

**REGULATION** Solvency 2 - Notions in IFRS17 and Compliance

Data / Analytics

**EXPERIENCE** Data Strategy, Business Intelligence and Analytics implementation

## SOFTWARE

Generic

MS Office suite (VBA proficient), Power BI, Linux OS (Ubuntu)

Specific

Python for science (Numpy, Pandas, Scikit-learn, Dash-Plotly and others)

Other

Git, notions in webapps building (Jekyll, CSS bootstrap, Dash, Django)

## INTEREST

Sport

Surfing, Work-out

Arts

Music, Guitar & Bass

Tech

Full-stack development, Data Science, InsurTech ecosystem

Other

Classic Cars – French Prewar and Alfa Romeo tipo 101 / 105