

# NHA DANG ALVARADO

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## SUMMARY

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Entry-level Actuarial Analyst with exam progress (FM passed, P scheduled), experience in reserving, benefits analysis, and experience studies. Skilled in SQL, Python, and R for actuarial modeling, data validation, and reporting. Committed to ASA/FSA track.

## SKILLS

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**Programming Languages:** SQL, Python, R Studio, MATLAB  
**Analytics Tools:** Tableau, PowerBI, Excel (Pivot Table, VBA, Macros)

## ACTUARIAL EXAMS

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SOA - Exam FM (Financial Mathematics) Passed (Aug 2025)  
SOA – Exam P (Probability) Sitting (Sep 2025)

## EDUCATION

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San Jose State University, California May 2024  
Bachelor of Science in Software Engineering  
**Relevant Courseworks:** Probability, Statistics Series, Financial Mathematics, Risk Analysis, Machine Learning

## PROJECT EXPERIENCE

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**MARINE LIABILITY PRICING ANALYSIS - Personal Actuarial Project** Jun 2025 - Aug 2025

- Analyzed 100+ Marine Liability insurance claims to identify loss frequency/severity distributions and key drivers of claim volatility using Excel.
- Built experience-rated premium models with credibility weighting, improving pricing accuracy by 12% compared to manual rating benchmarks.
- Performed loss ratio analysis, trend adjustments, and exposure rating, producing recommendations that aligned with risk-based capital requirements.
- Delivered a technical report with clear assumptions, stochastic scenarios, and stress tests on tail risk, strengthening actuarial decision-making.

**MEDICARE CHARGE ANALYSIS - Personal Actuarial Project** Mar 2025 - Jun 2025

- Validated and reconciled Medicare claims data (50k+ records) to support reserve adequacy, claims liability estimation, and benefit cost projections.
- Developed SQL and R forecasting models (GLM, time-series) to project claim severity trends and utilization growth, enhancing pricing precision by 15%.
- Designed interactive dashboards that transformed actuarial results into management-ready visuals, reducing reporting turnaround by 25%.

## WORK EXPERIENCE

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**OPERATIONS ADMIN, FedEx Ground** Oct 2020 - Jun 2023

- Performed large-scale experience analysis on 10,000+ weekly records, improving forecasting and process efficiency by 25%.
- Led cross-functional, data-driven projects, improving cost control and on-time performance (parallel to actuarial process improvement).

## AWARDS AND OTHER CERTIFICATES

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Google Data Analytics Professional Certificate Jun 2025  
Runner-up in NASA Incubator Challenge Mar 2024  
2nd Place Best Overall Innovative in Silicon Valley Innovation Challenge Nov 2023  
AWS Certified Solutions Architect - Association Jun 2023

## ADDITIONAL INFORMATION

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*Organizations:* The Society of Actuarial  
*Eligibility:* US citizen, Eligible in the US for internships & full-time – no restrictions