



n - a c t u a r i a l

**Nicholas Actuarial Solutions**  
**Actuarial Resourcing Solutions**



## The Idea

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

**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, Python, 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?

### 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.

### Top Actuarial Firm

In 2019 we were awarded Top Actuarial Firm in Asia.

### Quality Assurance

We obtained the Quality Assurance Scheme (QAS) accreditation from the Institute and Faculty of Actuaries (IFoA) UK, a testimony to the high quality of our work.



## 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  
+6014-627-9945  
shuyi.lim@n-actuarial.com



**Woon Kun Khim**  
FIA  
Actuary

Interest + Action + Determination = Success!

Kun Khim oversees all the actuarial works in Nicholas Actuarial Solutions. He has over 10 years of experience in actuarial work covering life insurance, general insurance, Family Takaful, General Takaful, captive insurance and reinsurance. Kun Khim is currently serving as the Appointed Actuary or External Actuary in these verticals.

His area of expertise includes actuarial valuation, actuarial modelling, financial reporting, product pricing, business planning, strategic planning, shareholder reporting and risk management. He has led several IFRS 17 implementation projects for life insurance, general insurance and Family Takaful companies. Kun Khim is proficient in Prophet, Excel and VBA. Kun Khim has worked with clients in Malaysia, Singapore, Cambodia, Myanmar, Mauritius and Laos.

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 offices 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 is a Fellow of the Institute and Faculty of Actuaries (UK). He graduated from the Australian National University with a 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 an actuary with over 20 years of experience in actuarial work. She oversees the office and clients in Penang. Wei Wei has experience working across many countries such as Malaysia, Thailand, Australia, India, Singapore, Taiwan and South Korea. She has experience across life insurance, family takaful, general insurance and group insurance business.

Wei Wei has extensive experience in actuarial works including financial reporting, regulatory reporting, business projection, planning & forecasting, value reporting, IFRS 17, traditional embedded value, market consistent embedded value (MCEV), value of new business (VNB) and market consistent value of new business (MCVNB), Solvency II, US GAAP reporting, PGAAP reporting, actuarial pricing, actuarial process review, reinsurance management and Prophet modelling & enhancements. Wei Wei also has experience leading and reviewing employee benefit valuations including gratuity, post-retirement medical benefits, pensions and other employee benefits.

Wei Wei is an expert Prophet user with experience in managing and setting controls and checks in Prophet and Data Conversion System (DCS). She is also proficient in Excel and Visual Basic for Applications (VBA). Wei Wei is well known for her Prophet expertise in Asia.

Wei Wei is a Fellow of the Society of Actuaries (US). Wei Wei graduated from Universiti Kebangsaan Malaysia with a BSc in Actuarial Science.

**Expertise**

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

**Skills**

- Prophet Modelling
- DCS
- Excel / VBA



**Sophia Ch'ng**  
FIA FCMA CGMA CA(M)  
Actuary

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, Chief Financial Officer, strategic planning, performance management, risk management, product marketing and pricing to consultancy and lecturer. She had done work for Malaysia, Myanmar, Indonesia, Cambodia, Bahrain and Singapore.

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

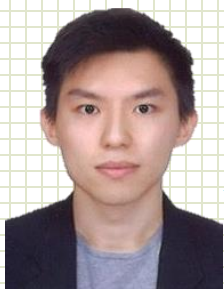
She had authored 2 books for Malaysia Insurance Institute (MII):

- 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 a takaful company.

**Expertise**

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



**Chu Wei Jie**  
Associate Actuary

Always be learning. Every day is a chance to grow.

Wei Jie is an Associate Actuary at Nicholas Actuarial Solutions. He has over 4 years of experience in product pricing of life insurance products.

Wei Jie previous experiences extends to product pricing and modelling of investment-linked products. He has also contributed to automation projects, demonstrating his commitment innovation and efficiency. Notably, he developed a VBA template for post-purchases disclosures, highlighting his problem-solving skills.

Wei Jie has also developed a strong competency in Prophet software, Excel VBA and Structured Query Language (SQL). His attention to detail ensuring accuracy and precision in every aspect of his work.

Education-wise, Wei Jie holds a BSc (Hons) in Actuarial Science from Heriot-Watt University and has earned an MSc in Actuarial Management. Currently on the path to achieving Fellowship qualification with the Institute and Faculty of Actuaries (IFoA), he remains dedicated to advancing his professional credentials.

**Expertise**

- Product Pricing

**Skills**

- Prophet
- VBA
- SQL



**Kok Ming Wei**  
AIA  
Associate Actuary

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

Ming Wei is an associate actuary at Nicholas Actuarial Solutions. Ming Wei has close to 4 years of experience in actuarial valuation, financial reporting and capital modelling in reinsurance, general insurance, life insurance, captive insurance and takaful fields. She has led actuarial valuation projects for insurance companies in Malaysia, and Singapore hence she is familiar with the local regulatory requirements.

Ming Wei is involved in IFRS 17 implementation projects for several insurance and takaful companies. She worked on data and impact assessment, transition approach, financial projection, modelling, and provided training to the clients. Apart from that, Ming Wei also gained extensive experience in building and testing IFRS 17 measurement software applications using programming tools. She is proficient in Excel, Visual Basic for Applications (VBA), R, Prophet and Data Conversion System (DCS). Ming Wei had also underwent actuarial secondments with several insurance and takaful companies.

Ming Wei graduated from Heriot-Watt University Malaysia with a BSc (Hons) in Actuarial Science. Ming Wei has attained Associateship from the Institute and Faculty of Actuaries (UK) and she is currently studying towards attaining the Fellowship of the IFoA.

Ming Wei is deeply passionate about mathematics and problem-solving. She is a self-motivated achiever and is always keen to learn and explore the broad diversity of actuarial work.

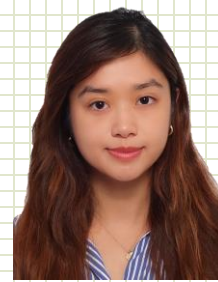
Outside of traditional actuarial work, Ming Wei also played a role in funding activities and investor relations of the company.

**Expertise**

- Actuarial Valuation
- IFRS 17

**Skills**

- R Programming
- Excel / VBA
- R Shiny



**Eyan Su**  
FSA  
Actuary

Say Yes to new challenges!

Eyan recently joined Nicholas Actuarial Solutions as an Actuary in January 2024. She has over 7 years of experience in the pension and risk management consulting industry while working in the United States. Eyan currently serves as the project lead and shadows the appointed actuary on several general insurance actuarial valuations as she onboards into her new roles.

Prior to joining, Eyan has had exposure applying consulting, actuarial, and statistical techniques in the areas of US Retirement plan valuation and design, compliance, risk, and financial management for both defined benefit and defined contribution plans. Additionally, Eyan has provided support on diverse projects related to forecasting, plan mergers, and de-risking of employee benefit plans for several key US clients.

Eyan is proficient in Excel, Access, Visual Basic for Applications (VBA), and Structured Query Language (SQL) and has experience implementing actuarial models to analyse potential risks, assess financial implications, and develop strategies for optimal risk management of employee benefit plans.

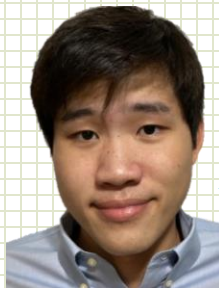
Eyan is a Fellow of the Society of Actuaries (US), SOA. She graduated with a BSc in Mathematics from the Pennsylvania State University, which has been designated by the SOA as a Centre of Actuarial Excellence. Eyan is committed to staying abreast of industry trends and eager to contribute her analytical skills and strategic thinking to make an impact on the bottom line.

**Expertise**

- Employee Benefits Valuation
- Actuarial Consulting
- Risk Management
- US GAAP

**Skills**

- Excel / VBA / Access
- SQL
- Data Manipulation
- Analytics



**Goh Yue Shen**  
AIA  
Associate Actuary

My work helps our client meet their objectives.

Yue Shen is an Associate Actuary at Nicholas Actuarial Solutions. He has over 5 years of experience in actuarial work. Yue Shen has worked with different clients 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 has experience in actuarial valuation, actuarial modelling, financial reporting, business projection and pricing. He is well versed with statutory reporting, embedded value, IFRS 17 and process automation, leading various projects for general insurance, life insurance, family takaful, reinsurance and captive insurance clients.

Yue Shen's work covered Malaysia, Brunei, Singapore, Indonesia, Cambodia and Fiji, he is familiar with the local regulations and business environment. Yue Shen is proficient in Prophet, DCS, Excel, VBA and RiskIntegrity.

Yue Shen graduated from Heriot Watt University Malaysia. Yue Shen is an Associate of the Institute and Faculty of Actuaries. He is currently studying to be a Fellow of the Institute and Faculty of Actuaries.

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

- Skills**
- Prophet Modelling
  - DCS
  - Excel / VBA



**Debbie Ooi**  
Analytics Lead

My efficiency & attentiveness make clients more successful!

Debbie joined Nicholas Actuarial Solutions in 2018. She is the Analytics Lead. She has over 5 years of experience in the actuarial industry. Debbie has extensive experience in a wide range of actuarial work including actuarial valuation, product pricing, financial projection, business feasibility studies, risk management, financial reporting, IFRS 17 and underwriting policy development. Debbie has experience across life insurance, general insurance, captive insurance life reinsurance, general reinsurance, family takaful and general takaful verticals. Her work spans across Malaysia, Australia, Cambodia, Myanmar, Singapore, Indonesia, Thailand and Bahrain.

Debbie is proficient in R, Python, VBA, SAS and SQL programming languages, as well as actuarial applications such as Excel, DCS and Prophet. She has led several actuarial software development projects, including PET Robot, LRC Robot, LIC Robot for IFRS 17 and ReACC for reinsurance accounting. She also has extensive experience building automation tools to enable process automation in actuarial work.

Debbie has strong 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. She 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**  
ASA  
Country Lead, Indonesia

Clients benefit from the quality & effectiveness of my work!

Nadia is an Associate Actuary and she is the Country Lead for Indonesia at Nicholas Actuarial Solutions. Nadia has over 4 years of 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, including IFRS 17, market consistent embedded value (MCEV), traditional embedded value, risk based capital (RBC) and many others. Nadia is proficient in Excel, VBA, Prophet, DCS as well as R. Outside of product pricing, Nadia also has experience in actuarial modelling and actuarial valuation of employee benefit schemes, life insurance and general insurance.

Nadia is also proficient in robotic process automation (RPA). She has developed an automated life insurance valuation routine using Automation Anywhere, applying the latest technology and innovation.

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

- Expertise**
- Actuarial Modelling
  - Actuarial Pricing
  - Financial Projections

- Skills**
- Excel / VBA
  - Robotic Process Automation



**Jessie Leong**  
Reporting Lead

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

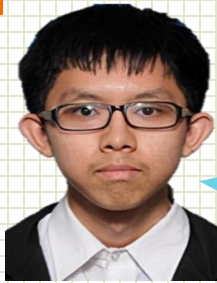
Jessie is the Reporting Lead at Nicholas Actuarial Solutions. She started her career as an Actuarial Analyst in Nicholas Actuarial Solutions in 2019. Jessie has over 4 years of experience in actuarial work, and have led various actuarial valuation projects in Malaysia, Cambodia, Laos and Papua New Guinea.

Jessie is heavily involved in IFRS 17 implementation projects for general insurance and captive insurance companies. Apart from that, Jessie was involved in reviewing and building an inhouse IFRS 17 software PAA Robot. Jessie is proficient in Excel and Data3Sixty.

Jessie has worked with many clients including family takaful, general insurance, general takaful, captive insurance, reinsurance and funeral service companies, performing actuarial valuation, financial reporting, reinsurance optimisation, capital modeling and product pricing. Jessie also has experience assisting audit firms performing audit related work.

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 Institute and Faculty of Actuaries (IFoA). Jessie is keen on exploring and applying her actuarial knowledge in both traditional and non-traditional actuarial work.

Expertise	Skills
• Actuarial Valuation	• SPSS
• IFRS 17	• Data 360
• Actuarial Modelling	• Excel



**Lim Jone Keat**  
Technology Development Lead

I am productionizing data science and data analytics tools

Jone Keat joined Nicholas Actuarial Solutions in 2020, he is the Technology Development Lead of the company. He has over 3 years of experience serving as a programmer and software developer in the actuarial industry. Jone Keat has practical experience in both the software development and actuarial works including frontend and backend web applications, application programming interface (API), database, and actuarial valuation in Malaysia.

Jone Keat is proficient in R, Visual Basic for Applications (VBA), HTML and CSS, and he is learning Javascript and Rust programming languages. He is also proficient with actuarial applications and automation tools such as Excel, Data Conversion System (DCS) and Data3Sixty. He has worked on several software development projects, including ReACC Robot for reinsurance accounting, LRC Robot, LIC Robot for IFRS 17, and job recruitment application. To better understand our client needs, Jone Keat is proactively involved in actuarial valuation projects of general insurance. Jone Keat is also an experienced trainer, he has drafted training materials and provided technology training to internal staff.

Jone Keat has prior work experience in the economic database company, to ensure the accuracy and timeliness of the economic data and financial forecast. In his prior experience, Jone Keat is equipped with knowledge of building automation tools to enhance the efficiency of the operations, and modelling time series.

Jone Keat graduated from Universiti Tunku Abdul Rahman with a BSc (Hons) in Actuarial Science. He is currently studying towards attaining Fellowship of the Casualty Actuarial Society (CAS).

Expertise	Skills
• Data Analytics	• Javascript
• Web Technologies	• Excel / VBA, HTML, C
• Software Development	• R Programming
	• R Shiny



**Ng Eng Kheng**  
Modelling Lead

Clients' success propels me to strive better.

Eng Kheng is the Modelling Lead at Nicholas Actuarial Solutions. He has over 4 years of experience in actuarial work, covering fields such as life insurance, family takaful, reinsurance, employee benefits, funeral schemes, pension and insurtech startups.

Eng Kheng has worked for clients across Asia, including Malaysia, Cambodia, Thailand, Singapore, Bangladesh, Mauritius and Seychelles. He has undergone secondments to client in regional IFRS 17 roles. For these clients, he has performed actuarial valuation, product pricing, financial reporting, capital modelling, stress testing, feasibility studies and financial projections.

Eng Kheng is skilled at Prophet and DCS modelling, as well as providing training in DCS and Prophet. He has also supported IFRS 17 implementation for insurance and takaful companies in Malaysia. Eng Kheng is proficient in Excel, VBA and R. He has significant experience in building and testing application software using R Shiny. He is involved significantly in the coding and testing of reinsurance software, ReACC which is used by clients regularly to generate reinsurance results.

Eng Kheng graduated from the University of Manchester with First Class Honours in BSc Actuarial Science and Mathematics in 2018. He is currently studying towards qualifying as a Fellow of the Institute and Faculty of Actuaries (IFoA).

Expertise	Skills
• Actuarial Pricing	• R Programming
• Actuarial Valuation	• Excel / VBA
• Actuarial Modelling	• R Shiny
• Data Analytics	
• Financial Projections	



**Gwen Lee**  
Actuarial Analyst

Clients benefit from the quality & effectiveness of my work!

Gwen is an Actuarial Analyst at Nicholas Actuarial Solutions. She joined Nicholas Actuarial Solutions in 2023 and has over 1 year of experience in actuarial work. Prior to this, she worked as a data analyst and gained experience in a quantitative role that covered valuation and forecasting. She appreciates the challenge of using statistical models to make predictions about complex events and wants a career that allows her to help people make better decision using mathematical skills.

Gwen has worked with various general insurance companies from Malaysia and Cambodia on their actuarial valuation and IFRS 17 implementation. She also has experience in conducting the Internal Target Capital Level (ITCL) assessment for Labuan clients.

Gwen is proficient in Microsoft Excel, Visual Basic for Applications (VBA), R Programming, Structured Query Language (SQL) and Statistical Analysis System (SAS). She strives to be proactive and thorough in her work and plans to immerse herself in the position by developing any necessary qualifications and skills.

Gwen graduated from the University of Manchester in BSc (Hons) Actuarial Science and Mathematics. She is currently studying towards qualifying as a Fellow of the Institute and Faculty of Actuaries (UK).

**Expertise**

- Valuation & Forecasting
- Automating Reports

**Skills**

- SAS
- Excel / VBA
- SQL



**Looi Kin Joe**  
Actuarial Analyst

Aims to provide the optimal solution based on client's needs

Kin Joe has been an Actuarial Analyst at Nicholas Actuarial Solutions since 2022. He has over a year of experience in actuarial valuation for insurers in general insurance.

Over the past year, he has worked on the GI valuation for clients in Malaysia and international clients in Cambodia. He was involved in the IFRS 17 implementation work for several general insurance companies. He had also undergone secondments to life insurance companies on IFRS 17 and some modelling-related works. He has experience in tools like Excel, Visual Basic for Applications (VBA), Structured Query Language (SQL), Prophet, Data Conversion System (DCS) and Robotics Process Automation (RPA) tools such as UiPath.

Kin Joe graduated from Universiti Tunku Abdul Rahman (UTAR) with a B.Sc (Hons) in Actuarial Science. He's studying towards obtaining an Associateship from the Society of Actuaries (US). He is keen to acquire exposure and experience in actuarial work.

**Skills**

- SQL
- Excel / VBA



**Gai Min-Qi**  
Actuarial Analyst

I strive to contribute!

Min-Qi joined Nicholas Actuarial Solutions as an Actuarial Analyst in 2021. She has nearly 3 years of experience in the actuarial industry. She has experience in actuarial analytics, actuarial valuation and statistical reporting covering general insurance in Malaysia.

Min-Qi is proficient in Excel and Structured Query Language (SQL) programming language. She has experience working with R programming, DataSixty, Visual Basic for Applications (VBA). She is involved in enhancing and maintaining actuarial technology such as LIC Robot and LRC Robot. She has undergone an actuarial secondment with a multinational insurance company. She has also performed data processing enhancements for the clients to improve the process efficiency and reporting accuracy. Her work experience has shaped her to be attentive to details and helped her develop analytical as well as problem-solving skills.

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

**Expertise**

- Actuarial Valuation

**Skills**

- R Programming
- Excel / VBA



**Lee Yan Chin**  
Actuarial Analyst

I commit my skills to achieve clients' goals!

Yan Chin started her career as an Actuarial Analyst in Nicholas Actuarial Solutions in 2022. She is earnest to construct actuarial solutions for her clients.

Yan Chin has close to 2 year of experience in life and general insurance valuation. She has set up valuation process, performed sensitivity analysis, conducted financial projections and prepared valuation reports adhering to Bank Negara Malaysia (BNM)'s regulations.

Yan Chin is involved in an IFRS 17 implementation project, where she helps the company to prepare the required data, IFRS 17 compliant financial statements and provide impact analysis. These equipped her with strong Excel skills, familiarity with in-house PAA robot and IBNR robot.

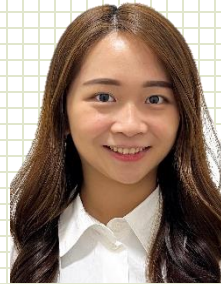
Yan Chin graduated from Sunway University with BSc (Hons) in Actuarial Studies and is currently studying towards attaining the Fellowship of the Institute and Faculties of Actuaries (UK).

**Expertise**

- Actuarial Valuation

**Skills**

- R Programming
- Excel / VBA



**Selwin Chrisany**  
Actuarial Analyst

I'm committed to provide exceptional performance to achieve client's goals

Selwin joined Nicholas Actuarial Solutions in 2022. She is an actuarial analyst. She has over 1 year of experience in the actuarial industry. Selwin has experience in a wide range of actuarial work including actuarial valuation, product pricing, financial projection and business feasibility studies across general insurance, life insurance, general reinsurance and life reinsurance. Her work spans across Malaysia, Cambodia and Myanmar. During her study, Selwin had internship experience in the insurance industry in Indonesia and Malaysia.

Selwin is proficient in R and Visual Basic for Applications (VBA) programming languages. Selwin had extensive organization experience, which shaped her outstanding communication, time-management, and problem-solving skills.

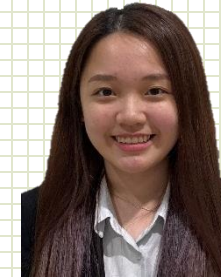
Selwin graduated from UCSI University Malaysia with First Class Honours in BSc (Hons) Actuarial Science. She is currently studying towards attaining Fellowship of the Society of Actuaries (US).

**Expertise**

- Actuarial Valuation
- Business Feasibility Studies

**Skills**

- R Programming
- Excel / VBA



**Jacy Chin**  
Actuarial Analyst

I aim to delight every client we serve!

Jacy joined Nicholas Actuarial Solutions as an Actuarial Analyst in 2021. Jacy has over 3 years of experience in actuarial work covering life insurance, family takaful and reinsurance.

Jacy has experience in actuarial valuation, actuarial modelling and IFRS 17 in the life insurance field. She has been working on life reserving valuation for a company in Cambodia. Apart from that, Jacy has been involved in IFRS 17 implementation and reporting projects for life insurance and family takaful companies. She is proficient in Prophet, Excel and Data Conversion System (DCS). Jacy has worked with clients in Malaysia, Cambodia and Singapore.

Jacy has several experiences on secondment to large multinational insurance companies for IFRS 17 projects. Jacy was involved in IFRS 17 implementation work in the life insurance field from operating and testing the IFRS 17 transition tool to analysing the results. She is currently working on IFRS 17 parallel run work in the family takaful company. Jacy helps in IFRS 17 modelling work which includes building the IFRS 17 roll-forward mechanism in Prophet and Data Conversion System (DCS). Besides, she has also been involved in IFRS 17 retakaful modelling and ad-hoc enhancements on the working templates.

Jacy graduated from Sunway University with first-class honours in BSc (Hons) Actuarial Studies. She is currently studying towards attaining the Fellowship of Institute and Faculty of Actuaries (UK), IFOA.

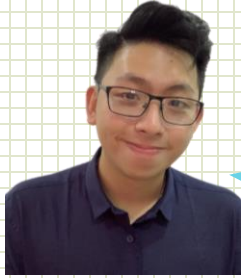
**Expertise**

- Actuarial Valuation
- IFRS 17
- Actuarial Modelling

**Skills**

- Data Conversion System (DCS)
- Excel
- Prophet





**Raymond Goh**  
Associate Actuary

I will ensure you achieving your goals by delivering the best of what you need.

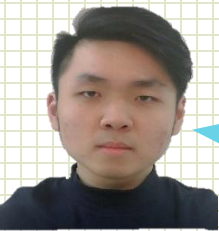
Raymond is an associate actuary with over 5 years of experience in the industry. Having embarked on his professional journey in 2018, Raymond joined the company in 2022. His commitment to actuarial excellence and passion for innovation have driven him to make impactful contributions throughout his career.

Raymond has spearheaded diverse projects in countries like Malaysia, Cambodia, Laos, and Vietnam. His expertise extends across both life and general insurance, encompassing insurance valuation, product pricing, economic scenario generators (ESG) and IFRS 17 implementation and training. His skills include utilizing Excel, VBA, R, Prophet and Python.

In his previous role, Raymond played a pivotal role in an insurtech start-up in Vietnam, where he served as an investment and business analyst. There, he was instrumental in project management, proposal development, and communication with clients, partners, and investors. In addition, he led the data and analytics team, managing extensive responsibilities in big data, modeling, and machine learning projects.

A graduate with First Class Honours in Bsc Actuarial Science from UCSI University Malaysia, Raymond is currently an Associate on the path to achieving Fellowship of the Society of Actuaries (SOA).

- | Expertise                   | Skills               |
|-----------------------------|----------------------|
| • Data Analytics / Big Data | • Python programming |
| • Actuarial Modelling       | • Excel / VBA        |
|                             | • R Programming      |



**Nicholas Cheong**  
Associate Actuary

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

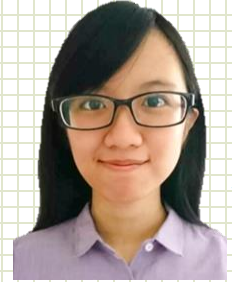
Nicholas Cheong is an Associate Actuary with over 2 years of experience in the actuarial industry. He is a team player and a fast learner with strong communication skills and a natural affinity for mathematics and finance.

Nicholas has honed his IFRS17 knowledge and practical skills through his various secondments to insurance companies in Singapore, Malaysia, and Hong Kong, where he supported Prophet modelling exercises, system stabilisation, and IFRS17 reporting and enhancement. He has experience in the end-to-end process from transforming raw policy and claims data into model point files, to extracting cash flow projections for IFRS17 reporting machines and analysing the results.

Nicholas gained proficiency in Prophet Enterprise and Prophet Professional through his actuarial work. His knowledge of Visual Basic for Applications (VBA) and Batch script allows him to quickly automate and enhance repetitive processes, while his experience in Data Conversion System (DCS), Alteryx, Structured Query Language (SQL), Python, and R adds value to data manipulation, transformation, and extraction exercises. Aside from IFRS17, Nicholas has experience in employee benefit and general insurance valuation, having performed various valuations for clients across Southeast Asia.

Nicholas is an Associate of the Institute and Faculty of Actuaries (UK), IFoA at the age of 23 and he is currently studying towards attaining a Fellowship. He graduated from Sunway University with a First-Class Honours in BSc (Hons) of Actuarial Studies and as the valedictorian for the class of 2021. He is the recipient of the Sunway Scholastic Award for attaining a perfect 4.0 CGPA, and recipient of the Sir Edward Johnston Award and China-Southeast Asia (CSEA) scholarship from the IFoA in recognition of his academic and co-curricular achievements.

- | Expertise                          | Skills                   |
|------------------------------------|--------------------------|
| • Actuarial Valuation              | • Prophet                |
| • Actuarial Modelling              | • DCS, Alteryx, SQL, VBA |
| • Defined Benefit Scheme Valuation | • MsOffice, Python, R    |



**Celine Chew**  
Actuarial Analyst

Achieve clients' expectation diligently to strive for clients' success!

Celine joined Nicholas Actuarial Solutions as an Actuarial Analyst in 2022. Celine has over 4 years of experience with 2 years in actuarial work covering life insurance, general insurance and reinsurance, and another 2 years in product development and pricing support.

Celine has experience working on secondments for large multinational companies in the aspects of reinsurance and embedded value (EV) calculation. Her proficiency in using Prophet contributed to the reinsurance modelling for new and existing products of the company and she worked on ad-hoc work including building Excel validation templates to validate the reinsurance variables of Prophet against the Excel model. Besides, she was involved in assisting EV calculation work for clients to make management decisions.

Moreover, Celine has experience working on actuarial valuation, insurance and reinsurance optimisation work, in life insurance, general insurance and reinsurance. She has been working on actuarial valuations for clients from Cambodia & Labuan in providing the clients with a clear and accurate picture of their financing outstanding and future liabilities. Despite that, she worked on the insurance and reinsurance optimisation work for clients from Cambodia & Malaysia by using Excel and R to analyse the results, in minimizing costs and managing risk effectively.

Celine graduated from Asia Pacific University with a First-Class Honours in BSc (Hons) in Actuarial Studies and currently studying towards in attaining the Fellowship of Society of Actuaries (US), SOA.

- | Expertise               | Skills    |
|-------------------------|-----------|
| • Actuarial Valuation   | • R       |
| • Reinsurance Modelling | • Excel   |
|                         | • Prophet |



**Ng Pei Sim**  
Actuarial Analyst

I commit my skills to achieve clients' goals!

Pei Sim is an Actuarial Analyst at Nicholas Actuarial Solutions. Pei Sim has close to 2 years of experience in actuarial valuation and financial reporting in life insurance and reinsurance field. She was a pricing intern in a life insurance company.

She has worked on employee benefits which included gratuity benefit scheme and post-retirement medical benefit scheme. She also has experience in actuarial valuation for life insurance and reinsurance companies in Cambodia and Labuan. Apart from that, Pei Sim has conducted the Internal Target Capital Level (ITCL) assessment for Labuan clients. She is proficient in Excel, Visual Basic for Applications (VBA), R, Prophet, Data Conversion System (DCS) and Robotic Process Automation (RPA). Pei Sim had also undergone IFRS17 secondments with several insurance and takaful companies.

Pei Sim graduated from Sunway University Malaysia with a BSc (Hons) in Actuarial Studies. She is currently studying towards attaining the Fellowship of the Institute and Faculty of Actuaries (UK), IFoA. She aspires to gain extensive experience and exposure in the actuarial industry.

**Skills**

- R Programming
- Excel



**Ng Shao Weng**  
Actuarial Analyst

I commit my skills to make our clients more successful!

Shao Weng joined Nicholas Actuarial Solutions as an Actuarial Analyst in December 2022. He has over 1 years of experience in actuarial work covering life insurance, family takaful and general insurance. He has worked with various clients in Malaysia.

Shao Weng is currently working on product pricing in a family takaful company. He has several experiences on secondment to large multinational insurance companies for pricing projects.

Shao Weng has experience in actuarial valuation in the general insurance and pricing in the life insurance and family takaful field. He is proficient in Prophet, Excel and Data Conversion System (DCS).

Shao Weng graduated from Sunway University with first-class honours in BSc (Hons) Actuarial Studies. He is currently studying towards attaining the Fellowship of Institute and Faculty of Actuaries (UK), IFoA.

**Expertise**

- Actuarial Pricing

**Skills**

- R Programming
- Excel / VBA



**Vincent Tanuwidjaja**  
Actuarial Analyst

A successful client is the result of a successful team!

Vincent joined Nicholas Actuarial Solutions as an Actuarial Analyst in 2022. Vincent has over 1 year of experience in actuarial work, covering life insurance, reinsurance, family takaful, and employee benefits.

Vincent is currently involved in secondment for IFRS 17 parallel run work in a family takaful company. Vincent supports the IFRS 17 implementation, reporting, system validation, and enhancements. Vincent also has experience in employee benefits valuation, having performed various valuations for clients across Southeast Asia, and also is involved in the development of the employee benefits valuation. Apart from that, Vincent also has been working on reinsurance results calculation for a company in Cambodia. Vincent is proficient in Excel, Visual Basic for Applications (VBA) and Data Conversion System (DCS). Vincent also has experience in Prophet and Robotic Process Automation (RPA).

Vincent graduated from UCSI University with first-class honours in BSc (Hons) Actuarial Science and Finance. He is currently studying towards attaining the Fellowship of the Society of Actuaries (US), SOA.

**Expertise**

- IFRS 17
- Employee Benefits Valuation
- Reinsurance Results Reporting

**Skills**

- Excel
- Prophet
- Data Conversion System (DCS)
- Visual Basic for Applications (VBA)



**Jasmine Lau**  
Actuarial Analyst

I strive for excellence when achieving client's objectives.

Jasmine is an Actuarial Analyst at Nicholas Actuarial Solutions. She joined Nicholas Actuarial Solutions in 2023 and has over 2 years of experience in actuarial work. Jasmine has experience in actuarial valuation, statutory reporting, IFRS 17 implementation, pricing, and data analytics work.

Jasmine has worked with various life insurance, general insurance and family takaful companies from Malaysia and Singapore on their actuarial valuation and IFRS 17 implementation, which includes transition work, Prophet testing and Moody's Analytics RiskIntegrity for IFRS 17 validation. Her work experiences have helped her develop strong communication, analytical and problem-solving skills.

Jasmine is proficient in Excel, Visual Basic for Applications (VBA), R Programming, Structured Query Language (SQL), Prophet, Data Conversion System (DCS), Alteryx and Moody's Analytics RiskIntegrity for IFRS 17. She is a fast learner and is always keen to learn and expand her actuarial knowledge to provide solutions to real-world problems.

Jasmine graduated from Sunway University with BSc (Hons) in Actuarial Studies and is currently studying towards qualifying as a Fellow in the Institute and Faculty of Actuaries (UK), IFoA.

**Expertise**

- Actuarial Valuation
- Data Analytics
- IFRS 17

**Skills**

- R Programming
- Excel / VBA
- SQL
- Prophet



**Tan Min Li**  
Actuarial Analyst

I am highly motivated to help clients achieve their goals!

Min Li is an actuarial analyst with near 3 years of experience in the life insurance industry. She first started her career in 2021 and joined Nicholas Actuarial Solutions in 2023. She has modelling experience in Prophet and DCS and valuation experience in Takaful statistical reporting, economic capital reporting and local statistical reporting.

Min Li is proficient in Excel, Prophet, DCS and FoxPro. Min Li is involved in Internal Target Capital Level project for Labuan insurers. Apart from that, Min Li is involved in medical repricing project for Malaysia Takaful company and valuation work for Insurtech start-up.

Min Li has various modelling experience which includes model enhancements and new product coding in the Family Takaful industry. She has also been involved in performing data enhancements to improve reporting accuracy. Apart from that, Min Li has supported table and model updates, data checking and negative testing for IFRS17 reporting.

Min Li also developed and enhanced programming for statistical reporting and provided support in handling statistical reporting-related queries. Aside from that, Min Li has experience in economic capital reporting and IFRS17 implementation. She has performed analysis on economic capital reporting and assisted to set up runs to perform VFA eligibility test and profitability assessments.

Min Li graduated from Sunway University with a First-Class Honours in BSc (Hons) Actuarial Studies, and she is currently studying towards qualifying as a Fellow in the Institute and Faculty of Actuaries (IFoA).

**Expertise**

- Actuarial Modelling
- Economic Capital Reporting
- IFRS 17
- Experience Analysis

**Skills**

- Prophet
- Excel
- VBA
- DCS modelling



**Chang Cun Yi**  
Actuarial Analyst

I am keen to apply my knowledge to help clients achieve their goals.

Cun Yi joined Nicholas Actuarial Solutions as an Actuarial Analyst in August 2023. Prior to this role, he served as a pricing intern at a life insurance company, accumulating over 1 year of experience in the actuarial industry.

Cun Yi is involved in valuation projects for general insurance companies in Labuan and Cambodia. Additionally, he is involved in Risk-based Capital (RBC), specifically on the Insurance Capital Adequacy Framework (ICAF). He has also conducted Individual Target Capital Level (ITCL) assessments for Labuan insurers. Cun Yi is proficient in Microsoft Excel, Visual Basic for Applications (VBA), and R Programming.

Cun Yi graduated from Sunway University in BSc (Hons) Actuarial Studies. He is currently studying towards qualifying as a Fellow of the Institute and Faculty of Actuaries (UK).

**Expertise**

- Actuarial Pricing
- Actuarial Valuation
- Risk-Based Capital

**Skills**

- R Programming
- Excel / VBA



**Desmond Tan**  
Actuarial Analyst

Every problem is a gift, without problems we would not grow.

Desmond joined Nicholas Actuarial Solutions as an Actuarial Analyst in 2022. He is looking forward to gain more exposure towards various actuarial field.

Desmond possess claim analytics knowledge/ experience in medical insurance industry. He is passionate about data analytic and eager to explore deeper into the actuarial field. His willingness to learn can broaden his horizon and help contribute to the company.

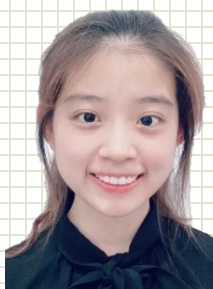
Desmond graduated from Heriot-Watt University Malaysia with a BSc (Hons) in Actuarial Science. He is currently studying toward attaining Associate and Fellowship of the Institute and Faculty of Actuaries (IFOA).

**Expertise**

- General Insurance
- Data Analytics

**Skills**

- R Programming
- SAS
- Python
- SQL



**Loh Yi-Bei**  
Actuarial Analyst

I strive for excellence in my work to guarantee client satisfaction.

Yi-Bei is an Actuarial Analyst at Nicholas Actuarial Solutions, having joined the company in November 2022. She has close to two years of experience in the actuarial industry.

Yi-Bei has been seconded to a life insurance company to work on Prophet modelling projects. Additionally, she possesses experience in actuarial valuation for general insurance companies in Cambodia and Labuan. She is proficient in Prophet, Visual Basic for Applications (VBA), and Python.

Yi-Bei's two internship experiences as an actuarial intern in the life insurance sector have provided her with a solid foundation of knowledge in actuarial practices and principles.

Yi-Bei graduated from UCSI University, Malaysia with First Class Honours in Bsc (Hons) Actuarial Science. She is currently studying towards attaining Fellowship on the Society of Actuaries (US).

**Expertise**

- Actuarial Valuation
- Actuarial Pricing

**Skills**

- Python
- Excel / VBA



**Zhang Jiachen**  
Actuarial Analyst

Adding value to client's businesses and contributing to their success.

Jiachen joined Nicholas Actuarial Solutions as an Actuarial Analyst in 2023 and has close to 2 years of experience in the industry. He enjoys collaborating with others and eagerly seizes opportunities to acquire new knowledge and skills.

Jiachen has worked on various projects with local and multinational insurers from Malaysia and Singapore. His responsibilities include conducting actuarial valuation, Internal Target Capital Level (ITCL), and IFRS17 implementation exercises for clients in Labuan. Additionally, he has experience in actuarial modelling and valuation for employee benefit schemes, reinsurance and retakaful. Jiachen possess proficiency in utilizing Excel, Visual Basic for Applications (VBA), R, Python and Prophet to leverage his skills effectively.

Jiachen graduated from Sunway University with First Class Honours, earning a BSc (Hons) in Actuarial Studies. He is a recipient of the China-Southeast Asia (CSEA) scholarship from the IFoA Foundation and is currently working towards attaining his Fellowship in the Institute and Faculty of Actuaries (UK).

**Expertise**

- Actuarial Valuation/ITCL
- Actuarial Modelling
- IFRS 17

**Skills**

- Prophet
- Excel / VBA



**Lee Tiong Gee**  
Actuarial Analyst

Clients benefit from the quality & effectiveness of my work!

Tiong Gee joined Nicholas Actuarial Solutions in 2023 right after he finished his studies. He has gained 6 months of experience as an Actuarial Analyst in the company, on top of his 4 months of product pricing internship experience in a life insurance company during his studies.

In the company, Tiong Gee is involved in product and pricing projects of life insurance and family takaful products for clients from Malaysia and Indonesia. In addition, he revolves around projections, valuations, and Risk-based Capital (RBC) works of general insurance clients in Malaysia. Given the nature of his work, he is proficient in Excel and using Visual Basic for Applications (VBA) and is experienced in applying technology such as Robotic Process Automation (RPA) to enhance the workflow of the company.

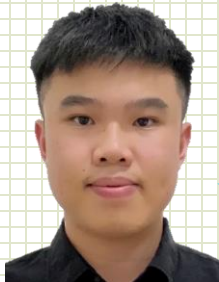
Tiong Gee has graduated from Asia Pacific University with First Class Honours in BSc (Hons) in Actuarial Studies and has won the Best Student Award. He is currently studying toward qualifying as an Associate of the Institute and Faculty of Actuaries (UK), IFoA with 6 exemptions on hand.

**Expertise**

- Actuarial Pricing
- Financial Projection
- Actuarial Modelling

**Skills**

- Robotic Process Automation (RPA)
- Excel / VBA



**Chong Zi Feng**  
Actuarial Analyst

Empowering success through innovative solutions.

Zi Feng became a part of Nicholas Actuarial Solutions in September 2023, propelled by a profound passion for actuarial work. Before taking on this position, he worked as a product pricing intern at a general insurance company, amassing over a year of experience in the actuarial field.

Zi Feng has engaged in product pricing and valuation projects for general insurance companies in Labuan, Cambodia, and Malaysia. This has provided him with a comprehensive understanding of actuarial work, encompassing areas such as actuarial valuation, product pricing, IFRS 17, and financial reporting.

As an alumnus of Asia Pacific University, Zi Feng graduated with First Class Honours in BSc (Hons) in Actuarial Studies. He has earned six exemptions from the Institute and Faculty of Actuaries (UK) and is currently pursuing the esteemed titles of Associate and Fellow of IFoA.

**Expertise**

- Actuarial Valuation
- Data Analysis
- Product Pricing

**Skills**

- R Programming
- Excel



**Tiw Chee Wei**  
FSA  
Actuary

I believe that determination and persistence are always the key to the solution!

Chee Wei oversees actuarial works in Nicholas Actuarial Solutions. He has over 8 years of experience in actuarial work covering life insurance, general insurance and family takaful. Chee Wei is currently serving as the appointed actuary or external actuary in these verticals.

His area of expertise includes actuarial valuation, financial reporting, business planning, strategic planning, shareholder reporting, capital management, reinsurance reporting, investment strategy review, inforce management, Participating Fund management and family takaful surplus and investment profit distribution. Chee Wei is proficient in Prophet, Excel and Visual Basic for Application (VBA). Chee Wei has worked with clients in Malaysia, Cambodia and Laos.

In his previous role, he was the statutory reporting lead for both on-shore and off-shore entity of a large multinational insurance company. He was involved in various regulatory development works such as quantitative impact study of Risk-Based Capital 2 and parallel run of Insurance Capital Adequacy Framework. He was involved in Participating bonus revision to recommend and declare new regular bonus (i.e. cash dividend) scale for Post Asset Share and Annuity policyholders.

Chee Wei is a Fellow of the Society of Actuary. He graduated from the Malayan University with First Class Honours in BSc (Hons) Actuarial Mathematics and Finance.

**Expertise**

- Actuarial Valuation
- Financial Projection
- Process Improvement

**Skills**

- Excel / VBA
- Prophet/DCS
- Power BI



**Clement Tan**  
Actuarial Analyst

I strive for the best and aspire to exceed my client's expectations!

Clement is an Actuarial Analyst at Nicholas Actuarial Solutions. Ever since joining the actuarial industry back in 2022, Clement has over 2 years of experience in actuarial valuation and reporting in life insurance, reinsurance, family takaful and retakaful fields.

Clement is involved in many technological projects that offer innovative solutions in the field of actuarial science, including enhancing and maintaining n-actuarial's exclusive apps such as ReAcc Robot, LIC Robot and LRC Robot. He also assisted the team in IFRS 17 implementation projects for several general insurance companies. Apart from that, Clement also worked on the valuation and modelling of employee benefits that cater to the client's requirements. He underwent actuarial secondments with several life insurance and takaful companies. He is proficient in Excel, Visual Basic for Applications (VBA), R, Prophet and Data Conversion System (DCS) and has gained extensive experience with data analytics tools such as Alteryx.

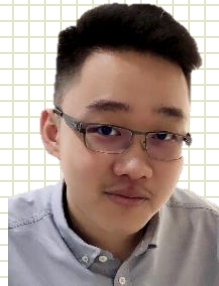
Clement graduated from Sunway University in Malaysia with a BSc (Hons) in Actuarial Studies. He is currently working towards attaining associateship with the Institute and Faculty of Actuaries (UK), IFoA. He is a fast learner with an open mind who is always keen to learn and explore new things. His work experiences have helped him develop strong communication, time management and problem-solving skills.

**Expertise**

- Actuarial Valuation
- Actuarial Reporting
- Reinsurance

**Skills**

- Excel / VBA
- Prophet



**Jonson Lee Jun Sheng**  
Actuarial Analyst

Helping others with my professional knowledge is an accomplishment!

Jonson joined Nicholas Actuarial Solutions in 2023. He is an actuarial analyst with one year of experience in the actuarial industry. Jonson works in actuarial analytics, actuarial-related technology development and general insurance. His exposure to general insurance provides him with a broad horizon of actuarial work as exposed to actuarial valuation, product pricing, ICAAP, IFRS 17 and financial reporting.

Jonson is proficient in R, Matlab, and Excel Visual Basic for Applications (VBA). Jonson managed to program applications for actuarial software development, such as ReACC robot for reinsurance accounting, and non-actuarial software development for the recruiting process.

Jonson graduated from the Heriot-watt University (Malaysia), majoring in BSc Actuarial Sciences. He is currently studying towards attaining the Fellowship of the Institute and Faculty of Actuaries (UK).

**Expertise**

- Data Analytics
- Programming

**Skills**

- R / R Studio / Matlab
- Excel VBA
- Python



**Soo Zi Yang**  
Actuarial Analyst

Empowered to innovate, driven to succeed.

Zi Yang joined Nicholas Actuarial Solutions as an Actuarial Analyst in November 2023. Zi Yang has over 1 year of experience in product development within the life insurance and family takaful industry.

Zi Yang has experience in financial reporting, employee benefit and IFRS 17 in the life insurance field. He has been working on IFRS17 implementation for a company in Cambodia. Apart from that, Zi Yang has been involved in preparing employee benefit valuation report for various companies in Malaysia, Cambodia and Singapore. He is proficient in Excel and R.

Zi Yang graduated from Asia Pacific University with first-class honours in BSc (Hons) Actuarial Studies. He is currently studying to be an Associate of Institute and Faculty of Actuaries (UK), IFoA.

**Expertise**

- Product Development
- IFRS 17
- Employee Benefits

**Skills**

- Excel
- R



**Dyson Yong**  
Actuarial Analyst

Transforming challenges into opportunities, I navigate complexities to deliver impactful solutions for clients.

Dyson joined Nicholas Actuarial Solutions in December 2023, bringing over 6 years experience in product development within the life insurance and family takaful industry.

His expertise revolves around actuarial valuation, actuarial audit and product development. He has worked on projects for life insurance, general insurance, and family Takaful companies. Dyson has collaborated with clients in Malaysia, Cambodia and Laos. He is proficient in Excel, VBA has a deep understanding of products, covering areas in both life insurance and family takaful.

His prior roles have honed his skills in communication, time management, strong follow-up, problem-solving, and attention to detail.

Dyson graduated from Universiti Tunku Abdul Rahman in BSc (Hons) Actuarial Science and is currently studying towards attaining Fellowship of the Society of Actuaries (SOA).

- | Expertise   | Skills  |
|---|---|
| <ul style="list-style-type: none"> <li>Product Development</li> <li>Actuarial Valuation</li> <li>Actuarial Audit</li> </ul> | <ul style="list-style-type: none"> <li>Excel / VBA</li> </ul> |



**Yong Zhien Choong**  
ASA  
Associate Actuary

Driving success through expertise and innovative solutions.

Zhien Choong is an associate actuary with the company. He possesses an extensive background in actuarial field, accumulating over a decade of invaluable experience. His journey in the industry began 15 years ago, marking the commencement of a career characterized by innovation and excellence.

Zhien Choong's expertise lies on pricing and valuation work. His impactful work extends across Malaysia, Indonesia, Labuan, covering diverse sectors such as life insurance, general insurance, family takaful, and reinsurance. Zhien Choong excels in predictive analytics, machine learning, and deep learning techniques, driving data-driven business decisions through analytics.

In his earlier roles, Zhien Choong held influential positions, including Head of Analytics at various multinational company, where he pioneered advanced analytics and spearheaded initiatives involving external consultants, reinsurers, and centralized repository infrastructure management. His leadership in predictive modeling, AI, and visual analytics, played a pivotal role in shaping the landscape of these organizations. Zhien Choong's invaluable experience in pricing and valuation further underscores his comprehensive skill set, contributing to the financial success of the organizations he has been part of.

Zhien Choong's academic prowess includes a B.Sc. in Actuarial Mathematics and Finance from the University of Malaya. His professional qualifications include being an Associate of the Society of Actuaries (US) and a Chartered Financial Analyst (CFA). Additionally, Zhien Choong is certified in deep learning and holds Statistical Analytics System (SAS) certifications, showcasing his commitment to staying abreast of technological advancements. Proficient in tools like SAS, Tableau, Amazon Elastic Compute Cloud (AWS EC2), and programming languages like Python and Visual Basic for Applications (VBA), Zhien Choong is a dynamic professional contributing to the intersection of tradition and innovation in the ever-evolving field of actuarial sciences.

- | Expertise   | Skills   |
|---|--|
| <ul style="list-style-type: none"> <li>Actuarial Modelling</li> <li>Actuarial Valuation</li> <li>Data Analytics</li> <li>Actuarial Pricing</li> <li>Financial Projection</li> </ul> | <ul style="list-style-type: none"> <li>Excel / VBA</li> <li>Python Programming</li> <li>SAS Programming</li> <li>R Programming</li> <li>R Shiny</li> </ul> |



**Lim Wei Wei**  
Associate Actuary

Consistency is an important matter.

Lim Wei Wei joined Nicholas Actuarial Solutions as an Associate Actuary in 2024. She has over 20 years of experience in actuarial work covering life insurance and family takaful.

She has experience in actuarial valuation, actuarial pricing, reinsurance and audit in the life insurance field. She is good in Excel and Data Conversion System (DCS)..She has experience in Prophet as well.

She has been working under various teams within her working experience is past 20 years. Under pricing team, she has done pricing, system setup, system migration and various experience studies. Under valuation team, she has done statutory reserving, stress test, internal capital adequacy assessment process, value of new business, financial condition report, etc. Under reinsurance team, she has done reinsurance system setup, reinsurance report, etc. She was also being seconded to internal audit department for one year, she has been performing actuarial audit within the year.

She graduated from Universiti Kebangsaan Malaysia (UKM) in BSc Actuarial Science. She is currently an Associate of the Society of Actuaries (SOA).

- | Expertise  | Skills   |
|--|--|
| <ul style="list-style-type: none"> <li>Reinsurance</li> <li>Actuarial Valuation</li> </ul> | <ul style="list-style-type: none"> <li>Excel</li> <li>Prophet</li> <li>Data Conversion System (DCS)</li> </ul> |



THE REAL LIFE COMPANY

