

Yash Actuarial Analytics

Yash Bhatt, AIA

(Pricing & Product Development Consultant)

Professional Overview

I am an Associate of the Institute and Faculty of Actuaries with experience spanning parametric insurance design, reinsurance pricing, predictive modelling, and large-scale actuarial system development.

My work integrates actuarial pricing rigor, data engineering capabilities, and applied machine learning to design and evaluate insurance and risk transfer solutions, and to transform actuarial processes across life, reinsurance, and climate-linked products.

I operate as an independent consultant and collaborate with insurers, reinsurers, and advisory professionals on product development, pricing, scenario modelling, and quantitative strategies.

Core Competencies

Parametric & Climate Risk Structuring

- End-to-end design of parametric insurance products
- Historical climate data modelling and stress testing
- Basis risk evaluation frameworks
- Index construction (heat, rain, pollution, etc.)
- Simulation-based stress testing

Reinsurance & Life Insurance Pricing

- Term, credit life and savings products pricing
- Pricing basis construction and model improvement
- Experience monitoring and assumption setting
- Reinsurance sensitivity testing
- Risk margin and capital consideration frameworks

Predictive Modelling & Large-Scale Actuarial Systems

- GLM and spline-based assumption modelling
- Predictive modelling (linear, logistic, and XGBoost)
- Surrender and utilization behaviour modelling

- Cloud-based actuarial engines and analytics pipelines
- Automation of regulatory deliverables
- Microinsurance MVP structuring
- Life annuities cashflow modelling

How I Can Support Your Practice

I can support your practice as a technical partner, modelling lead, and strategic advisor, bringing actuarial and quantitative expertise across climate parametric solutions, reinsurance structuring, pricing reviews, model validation, and technical documentation to ensure analytical rigor in complex mandates. From a modelling and execution standpoint, I independently handle data diagnostics, model development and calibration, scenario testing, sensitivity analysis, and pricing engine construction using scalable, production-ready frameworks. At a strategic level, I contribute to proposal development, risk quantification frameworks, investor- and donor-facing technical narratives, and feasibility assessments, enabling you to confidently pursue and deliver technically demanding engagements.

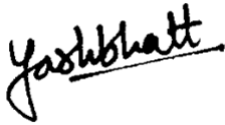
Working Model & Professional Fee Structure

- Engagement approach
 - Strategic Support: Assistance during the product discovery and development phase, including drafting technical narratives for proposals, conducting feasibility assessments, and quantifying risk for prospective clients.
 - Tools & Delivery: Production-ready code (Python, R, SQL) and dynamic visualizations that elevate the standard of regulatory and internal reports.
 - System Modernization & Handoff: Beyond the initial build, I develop end-to-end automated pipelines designed for long-term internal ownership. Once the system is optimized and production ready, I provide a comprehensive handoff that includes clean, documented code and team training, ensuring the client can manage and scale the technology independently.
- Fee Structure
 - Hourly Rate (\$25/hour): Applicable to ad-hoc support, model validation, and advisory work.
 - Project-Based / Fixed Fee: For engagements with clearly defined scope, I am happy to agree a fixed fee, providing budget certainty when quoting end-clients.
 - Flexibility: Fees can be discussed and adjusted on a per-contract basis depending on the duration, complexity, and other factors of the

engagement. My priority is ensuring the partnership remains commercially viable for both parties.

I look forward to the possibility of a successful technical partnership.

Sincerely,

A handwritten signature in black ink that reads "Yashbhatt". The signature is written in a cursive style with a horizontal line underneath the name.

Yash Bhatt, AIA

Pricing & Product Development Consultant

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