# YINING **RUAN**

romeor@umich.edu — Ann Arbor MI — +1 (609) 844 6278

Passionate and self-motivated learner and team player, an Applied Statistics master candidate at University of Michigan, Ann Arbor, has multiple experiences in financial institutions with technical focus on statistical learning and actuarial science.

## EXPERIENCE

**GUOMIN PENSION CO., LTD.**                                       SPRING 2024 – SUMMER 2024
**PRODUCT PRICING & ACTUARIAL INTERN**                                                 BEIJING

*Product Pricing*
- Built pricing models from the beginning in **Excel** and participated in the design of 1 annuity product and 4 endowment products
- Validated pricing outputs including premium and CSV tables to ensure the internal consistency of models
- Wrote **VBA program** allowing for generating products data with more flexible structures and greatly improved computational efficiency

*Product Data Analysis*
- Investigated policy data provided by IT and performed reconciliation with data from valuation team, created client portraits by product type, helped company to make product-type-specific adjustments to optimize overall strategy
- Used pandas and matplotlib packages in **Python** and created reproducible templates for regular policy distribution monitoring
- Identified the dynamics in business structure and provided updated profit testing assumptions for pricing team to improve new products NBV accuracy

*Market Research*
- Collected peer companies' product information and data for medium-term endowments sold in bancassurance channel, analyzed product feature, client return, etc. and reported marketability insights to pricing head
- Assisted in testing and deciding appropriate pricing assumptions such as expense loading based on both marketability and profitability

**HUACHUANG SECURITIES RESEARCH INSTITUTE**                       SUMMER 2023 – WINTER 2024
**TRANSPORTATION RESEARCH INTERN**                                                     BEIJING

- Used financial applications to gather data and record meeting minutes; Proficient in using **QGIS**
- Participated in writing and optimizing published reviews and reports about international and domestic **supply chain** and **logistics** in commodities and chemicals, related properties (e.g. Kasai Road and African Highway Network, and Port Sec de Sakania, etc.)

**PERPETUAL MARKETING INC.**                                       FALL 2022 – SPRING 2023
**MARKETING ASSISTANT**                                                              NEW YORK

- Market Research: Used online search tools like **Apollo.io** to collect data on the top 200 U.S. medical equipment manufacturers to help formulate cooperation strategies and terms
- Data Processing: Established and maintained a customer database and automated mailing system; effectively communicated with international customers (Brazil, HK, and UK) followed up on orders, provided post-sale support, and created satisfaction surveys; adjusted product designs based on feedback

**AMBERSHORE GROUP, LLC.**                                                        SUMMER 2021
**MARKET RESEARCH ANALYST**                                                          NEW YORK

- Conducted comprehensive industry analysis to identify trends, challenges, and opportunities in the biomedical and Greentech sectors
- Collaborated with cross-functional teams to gather and interpret relevant data for strategic decision-making
- Contributed to the creation of business plans and executive summaries for startup clients
- Engaged in continuous learning and professional development to enhance skills in market research and data analysis

**TRS INFORMATION TECHNOLOGY CO., LTD.**                                          SUMMER 2020
**INTERN**                                                                            BEIJING

- Participated in team meetings to contribute mathematical perspectives to IT projects, enhancing problem-solving strategies
- Studied and implemented advanced database management techniques, focusing on optimizing data storage and retrieval
- Developed an automated **MySQL** indexer, significantly reducing data extraction times and improving database efficiency

## EDUCATION AND ACTIVITIES

**M.S. CANDIDATE, APPLIED STATISTICS, UNIVERSITY OF MICHIGAN, ANN ARBOR**        CURRENT – CLASS OF 2026
- Member of Student Actuaries at Michigan

**B.S. IN MATHEMATICS, UNIVERSITY OF CALIFORNIA IRVINE**                         BEFORE – CLASS OF 2024
- Leadership: Vice President of UCI Table Tennis Club from Winter of 2023 to Winter of 2024
- Activities: First aid certification by 2020; volunteer in many outdoor sports activities such as the Spartan Race (2017, 2021) and the Air & Style Beijing FIS Snowboard and Free Ski World Cup (2019); 8th-level certificate in erhu and dedicated student of guitar playing; pickup basketball and ping-pong enthusiast

## SKILLS

- Microsoft Office Suite (Excel, Power Point, Word)
- Programing in Python, SQL, R, VBA, Java, MATLAB, LaTeX; Course experience in Linear Regression, Probability, Statistical Learning.
- Other software skills: QGIS, Apollo.io, Google IT Support Certificate
- SOA Exams: P, FM (this April)