

XHAET Vincent



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WORK EXPERIENCE

Ethias, Liège – Independent Actuarial Consultant

April 2026 – Now

Working within the Actuarial Function Team:

- Calculation of technical provisions in compliance with regulatory requirements and contribution to the ORSA (Own Risk and Solvency Assessment)
- Tariff revision, pricing analysis and profitability analysis of insurance products
- Experience studies (mortality, claims) and actuarial model validation
- Automation of actuarial processes
- Preparation of the actuarial function report and reinsurance monitoring

Parental Leave

December 2025 – April 2026

AG insurance, Brussels – Independent Actuarial Consultant

May 2025 – December 2025

Working within the Actuarial & Pension Services Team:

- Conduct actuarial calculations to determine the necessary funding for collective pension schemes, ensuring compliance with LPC
- Analyze underfunding situations and develop recommendations to maintain minimum required funding levels
- Perform actuarial valuations in accordance with IAS19, including calculation of Present Value of Defined Benefit Obligation, Service Cost... ensuring accurate financial reporting under IFRS standards
- Prepare detailed reports on financial status of pension schemes for internal and external stakeholders

NN Belgium, Brussels – Independent Actuarial Consultant

September 2024 – April 2025

Working within the "FIRM" team (Financial Insurance Risk Management):

PERSONNAL SKILLS

Analytical skills

Teamwork

Leadership

COMPUTER SKILLS

Programming & Analytics

- Python (pandas, numpy, scikit-learn)
- PL/SQL (data extraction & analysis)
- SAS (Base Programming certified)
- R
- VBA

Data & Reporting

- Power BI (data visualization, dashboards)
- Excel (advanced)

LANGUAGES

French - native

English – professional skills

Dutch – notions

- Solvency II Reporting: Calculating own funds, analyzing own funds movements, calculating SCR, analyzing SCR movements and preparing QRT's
- Optimizing and identifying opportunities for improvement of processes: Simplification, enhancement, and automation of Solvency II reporting and IFRS17 reporting processes

INTEREST

Trail running

Cycling

Music

AXA Belgium, Brussels – Financial and Actuarial Expert

May 2023 – August 2024

- Analyze, comment and monitor earnings trends
- Understand the underwriting result and develop forecasts and budget plans
- Guarantee the overall level of claims reserves (IFRS17)
- Support the implementation of IFRS 17 on all actuarial, reporting and modeling aspects in order to establish, validate and control technical results in accordance with IFRS17 accounting standards
- Participate in the preparation of monthly, quarterly and annual financial statements

EY, Diegem – Actuarial Manager

June 2022 – May 2023

- Rationalization reporting project
- Actuarial Function : technical provisions computation, underwriting, profitability and Reinsurance assessment, contribution to ORSA, preparation of actuarial function reports

Yuzzu, Brussels – Pricing actuary

January 2021 – June 2022

- Product development
- Competition & Benchmark Assessment
- Optimization of the Underwriting process
- Product Pricing Support

Nexyan, Diegem — Actuary in Employee Benefits

December 2017 – January 2021

- International Accounting Valuations (IFRS/UGAAP)
- Advice in design and implementation of pension plans
- Modelization of projected employee benefit cash-flows
- Study of the impact of the evolution of the yield curve on the minimum return guarantee in defined contributions plans

Mainsys, Bruxelles — Banking IT consultant

October 2015 – December 2017

- Responsible for one of the migration streams as a result of the acquisition of a bank
- Analysis of the data models of both banks to realize a gap assessment
- Organize and lead workshops for requirements gathering and alignment across the 2 organizations
- Testing: Writing campaigns, monitoring and reporting on execution and supporting users

Biosense Webster (part of Johnson & Johnson Medical), Diegem — *Clinical Support Specialist*

October 2013 - October 2015

- Training on a 3D mapping solution for interventional cardiologists and their teams
- Manipulation, collect and analysis of data in real time during surgeries
- Technical support

Institut Saint-André, Ixelles — *Teacher*

September 2011 - September 2013

- Mathematics and Physics (16-18-year-old students – scientific section)
- Simultaneously with medicine studies

Mainsys, Bruxelles — *Banking IT consultant*

August 2010 - September 2011

- Software development
- Business analyst
- Technical analyst

EDUCATION

Université Catholique de Louvain, Louvain-la-Neuve *Advanced Training in Statistics, Machine Learning & Data Science*

Jan 2026

- Statistical learning and predictive modeling (regression, classification)
- Machine learning methods: model selection, validation, bias-variance trade-off
- Data preparation, feature engineering and data quality assessment
- Python-based data analysis (pandas, numpy, scikit-learn)
- Applied projects on real datasets with business-oriented interpretation of results

SAS Institute

SAS Base Programming for SAS 9 – Certification

June 2019

Université Catholique de Louvain, Louvain-la-Neuve *Master's in actuarial sciences*

September 2017 – June 2020

Université Catholique de Louvain, Louvain-La-Neuve
Bachelor's in medicine

September 2011 - June 2013

Université Catholique de Louvain, Louvain-La-Neuve
Master's in applied mathematics – Civil engineer

September 2008 - June 2010

Collège du Christ-Roi , Ottignies

September 1999 - June 2005

