

CURRICULUM VITAE

Business name : Ariaans Risk & Actuarial Consultant
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Marital status : Single, no children

ARIAANS RISK & ACTUARIAL CONSULTANT

Independent contractor working on different types of projects and for several companies.
A few relevant examples of these are listed below.

PROJECT: ABN AMRO SCHADEVERZEKERINGEN

Non-life insurance company, member of Delta Lloyd group

January 2015: Reviewing standard formula report

Reviewing the standard formula SCR/MCR calculations, data, assumptions and reporting for business unit ABN AMRO Schadeverzekeringen.

PROJECT: ING REINSURANCE

ING Reinsurance business unit

May 2014–Nov 2014: Implementing standard formula calculations & reporting tool

Implementing full start-to-finish calculation and reporting tool. Fully compliant with requirements of S2, QRT reporting, internal model, group risk reporting, data quality reporting, data management. Organizing data input delivery, flexible reference data, implementing consequences of reinsurance contracts specs. Setting up a quarterly sign-off procedure. Full documentation to support validation and user support.

PROJECT: ATRADIUS CREDIT INSURANCE

World leading Business to Business credit insurance company

Jan 2012–Mar 2014: Subject Matter Expert Solvency II, Pillar 1

Within the Solvency II project responsible for business requirements and qualitative standards on the partial internal solvency capital model. Advising on the design of the model. Supporting the development of a Standard Formula tool (in “R”). Supporting the Own Risk and Solvency Assessment project. Advising on Solvency reporting issues. Setting up, instructing and performing calculations (i.e. Quantitative Impact Studies, implementing Quantitative Reporting Templates). Setting priorities, meeting deadlines and standards.

UNIVÉ-VGZ-IZZ-TRIAS (UVIT)

Major Health & non-life insurance company in the Netherlands, +/- 5 mln insured

May 2009-Dec 2011: Riskmanager Solvency II

Within the department of Risk & Compliance responsible for developing policy on financial risk management and supporting the implementation. Monitoring the business compliance to the policy in a 2nd line of defense role.

Member of the Group Asset & Liability Committee and Risk Advisory Board.

Streamleader within the Solvency II program, responsible for developing and implementing the board of directors' Own Risk & Solvency Assessment (economic capital, forward looking scenario, stress testing). On behalf of UVIT member of working parties of the Dutch Association of Insurers on ORSA and the Dutch association of healthcare insurers on pillar 2.

BUCK CONSULTANTS – Aruba office

Small actuarial consultancy offices in the Netherlands Antilles and Aruba

Sep 2007-Feb 2009: Senior Consultant & Actuary

Manager Aruba Office

Senior consultant, mainly concerning pension schemes.

Actuarial reporting for local insurance companies and pension funds.

SNS REAAL GROUP

Bank & Insurance company SNS Reaal

Life, non-life, collective pension schemes

Oct 2006-June 2007: Manager pricing insurance

On returning in the Netherlands after a world trip, asked to temporarily fill the void after the departure of the manager and of almost every senior consultant/actuary of the insurance pricing division. Main task is reforming and regrouping the division, re-organizing the workflow, re-employing the necessary actuaries and coaching the junior consultants.

World trip (sept. 2005-july 2006)

SNS REAAL GROUP

2004 - 2005: Senior actuary Insurance Risk Management

Changed position to pure Insurance Risk Management because of the professional interest in the development of Economic Capital and solvency rules (Solvency II) in the Netherlands and Europe. Performs specialized research into the realistic best estimates and distributions of life insurance risks (longevity, mortality, morbidity, etc.) and into the financial consequences of these risks in terms of Economic Capital and integrated risk management within the company.

Participating in the team that implements an internal risk model. Participates on behalf of SNS Reaal in a working party of the association of Dutch insurance companies which (among others) comments on the CEIOPS consultation papers of Solvency II.

SNS REAAL GROUP

2001 – 2004: Manager Product-analyses, -development and -advice (POA)

As manager, forming and positioning a new actuarial division which is specialized in consulting on pricing and other product-related issues. Directly consults the main board of directors of the Reaal insurance company on issues concerning the pricing of insurance products, technical reserves and long term results.

Manage the team and participate in product-development, consult on commercial pricing, perform risk management, build pricing models, analyze products & contracts, report on profitability, calculate business-cases, consult members of the board, support and participate in contract negotiations, write actuarial reports, etc.

Initializing new, risk based, more generic and flexible pricing model for all traditional and unit linked life products, enabling fast product development and profit-testing.

PENSIOEN- & VERZEKERINGSKAMER

Dutch supervisory board on the pension and insurance branch

Several positions:

2000 – 2001 Senior researcher and consultant

On own request transferred to the research division because of professional interest in the development of risk management, economic capital and solvency requirements in the Netherlands and Europe. Member of the company's working party that developed the first concept of financial supervisory on the basis of Economic Capital in the Netherlands (starting 1999). Manager of the project that translates the results of the internal working party in supervisory rules and regulations (life, non-life and pensions).

Consults the main supervisory board on talks with ministries, branch organizations (insurance and pensions), etc. Consulting the board on policies concerning actuarial topics.

1994 – 2000 Supervisory account manager pension-funds

Within the company responsible for the supervision on 160 pension funds in the Netherlands. Responsible for the supervisory review of the funds' reporting, financial set-up, investment policy, pension-rules, risk management system, etc. Responsible for all communication with the boards of the 160 pension-funds and their relations (board of directors of insurance companies, asset-managers, actuaries, accountants, etc.)

Member of the working party on developing supervisory policy on pension-funds, consultant to the director and main supervisory board.

Responsible for implementing actuarial principles in the supervision on pension-funds.

1992 – 1993: Senior researcher

Building a calculation models: Pension-fund branch model in the Netherlands, calculations on the necessary reserves for the aging-risk in health insurance and formalizing these calculations in an obligatory lump-sum reservation for health insurers.

1989 – 1992: Actuarial consultant

Implements supervisory policy into daily supervision. Reports to the supervisory account manager. Performs reviews on insurance companies (mainly non-life) and pension-funds.

STUDIES

2009 - 2011 **Bachelor Risk Management studies, Registered Risk Manager (RRM)**
Haagse Hogeschool

1989 – 1994 **Master studies on Actuarial Science**
University of Amsterdam

1988 – 1989 **Actuarial Calculations**
BUOAW: Buitenuniversitair Onderwijs Actuariële Wetenschappen
Educational department of the Dutch Actuarial Association.

1978 – 1986 **Mathematics**
University of Nijmegen, Netherlands

OTHER ACTIVITIES

- Registered member actuary of the Dutch Actuarial Society (Actuaris Actuarieel Genootschap, AAG) since 1994
- Member of the working party of the Dutch Actuarial Society on the required capitalization of pension funds (1995)
- Member of the working party of the Dutch Actuarial Society on the Actuarial Principles for pension funds (1996)
- Vice-chairman of the company (employees) council of De Verzekeringkamer (1999-2001)
- Member of the working party of the Dutch association of Insurance Companies on the consultation of European solvency rules (Solvency II) (2005)
- Member of the Pricing Committee of SNS-Reaal (2002-2004)
- Member of the board of the pension fund of SNS Reaal (2004-2005)
- Member of the working party of the Dutch association of Insurance Companies on the good practice and implementation of Own Risk & Solvency Assessment (ORSA) under Solvency II rule (2010-2011)
- Member of the Risk Committee (later Risk Advisory Board) of UVIT (2009 - 2011)
- Member of the Asset & Liability Committee of UVIT (2010 - 2011)
- Independent contractor since 2012

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RELEVANT SKILLS

Languages: Dutch (native), English (excellent), German (good)

IT: Standard Microsoft (very good), programming skills (very good)

PERSONALITY

Analytical, creative solutions, practical, hands-on, humor, flexible, gravity, helicopter view, empathetic, co-thinker

Interested in different skills and techniques and likes to combine them

Always curious for new developments