

Mukul Poudel

Actuarial Analyst & Product Leader

Kathmandu, Nepal | Open to consulting & advisory roles

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Professional Summary

Actuarial Analyst and Product Leader with experience in **life insurance pricing, valuation, reinsurance, and regulatory reporting** across Nepal and India. I design **financially sound, compliant, and customer-centric insurance products**, lead actuarial and cross-functional teams, and deliver actionable insights to drive sustainable business growth. Skilled in **actuarial science, product strategy, risk management, and business analytics**.

Core Competencies

- **Actuarial & Insurance:** Product Pricing, Valuation, Liability Valuation, Reinsurance Strategy, Life Insurance Products, Bordereaux Automation, Claim Recovery, Regulatory Reporting
- **Technical Skills:** SQL, R, C, Microsoft Excel, PowerPoint, System Setup, Data Analysis, Analytical Modeling
- **Leadership & Management:** Team Management, Stakeholder Communication, University Lecturing, Contract Negotiation, Curriculum Design, Constructive Feedback
- **Business & Analytical:** Product Development, P&L Analysis, Competition Research, Mergers & Acquisitions (M&A), Problem Solving, Adaptability
- **Professional Skills:** Professionalism, Networking, Confidence Building, Practical Industrial Knowledge

Professional Experience

Senior Executive – Tata AIA Life Insurance | Mumbai, India · Hybrid

Dec 2023 – Present

- Lead product pricing, profitability assessment, and actuarial analysis for life insurance offerings
- Collaborate with underwriting, finance, and risk management teams to optimize product performance

Consultant – Flexing It® | Remote

Oct 2023 – Nov 2023

- Provided advisory support on **actuarial modeling, insurance product strategy, and risk assessment**

Faculty Member – School of Mathematical Sciences | Kathmandu, Nepal · On-site

Feb 2023 – Jul 2023

- Delivered lectures in **actuarial science, statistics, and risk management**
- Designed curriculum, assessments, and academic content for undergraduate students

Sanima Reliance Life Insurance Limited | Kathmandu, Nepal

Nov 2020 – Jun 2023

- **Senior Actuarial Analyst / Head – Product** | Mar 2023 – Jun 2023
 - Led life insurance product pricing, valuation, and reinsurance strategy
 - Managed actuarial team and stakeholder reporting, ensuring regulatory compliance
- **Actuarial Analyst** | Feb 2021 – Mar 2023
 - Performed statutory valuation, liability analysis, and regulatory reporting
 - Automated bordereaux and actuarial workflows, improving operational efficiency
- **Intern** | Nov 2020 – Feb 2021
 - Supported actuarial reporting, life insurance data preparation, and risk modeling

Education

Bachelor's Degree in Actuarial Science – School of Mathematical Sciences | 2016 – 2021

Certifications

- **Introduction to SQL** – DataCamp | Jan 2024

Volunteering

Board Member – Actuarial Society of Nepal | Nov 2022 – Jun 2023

- Contributed to professional development, industry advocacy, and actuarial community building

Recommendations

Niraj Kandel – Deputy CEO, Standard Chartered Bank

"Mukul progressed from intern to leading the product and reinsurance function. He handled complex actuarial responsibilities with ownership, adaptability, and strong professional judgment." – March 2024

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