



PERSONAL INFORMATION

Wouter Mertens

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Profile

I am a data professional with extensive experience in risk modeling, actuarial science, and financial data analysis across pensions, banking, insurance, and IT. I thrive in collaborative environments, fostering strong partnerships and leveraging data-driven insights to optimize risk assessment and decision-making.

With deep expertise in quantitative modeling, stochastic simulations, and data engineering, I develop risk models and analytical solutions that enhance financial forecasting and fraud detection. Notable projects include:

- Designing a fraud detection model for healthcare declarations at CZ using SAP Enterprise and a reference model based on regional statistics to identify anomalies.
- Developing a classification model for pension participants in a conversion project at Achmea, incorporating segmentation techniques based on company specifics for tailored communication strategies.
- Conducting thesis research on flood risk modeling, applying Monte Carlo simulations to TIF-based geospatial data to assess financial impact and catastrophe risk.

Currently, as a Business Analyst in data engineering, I gain firsthand experience with the foundational data processes required before statistical modeling can take place. This role has deepened my understanding of data ingestion, transformation, and quality assurance, enabling me to optimize risk model inputs for accurate financial and actuarial forecasting.

I am seeking a role where I can apply my actuarial expertise, statistical modeling skills, and IT proficiency to develop innovative risk models and drive data-driven decision-making in financial services.



SKILLS

Programming languages

Python, Java, Javascript, C#, SQL, HTML, CSS, PHP, Symphony, VBA, MATLAB, R, Typescript

Platforms/Applications

SAP Power Designer, Collibra, Azure, Databricks, ADF, Airflow, Eclipse, Visual Studio, WEM,



EXPERIENCES

Business Analyst | Rabobank IT, Utrecht

October 2022 – present

As a Business Analyst, I am part of a data engineering team in the Data Factory service, responsible for ingesting data from the CRM Siebel system into the Global Data Platform using Microsoft Azure. These data sets create extra revenue and help solidify the banks license to operate.

Selenium, Spring Boot, SAS Enterprise, AFAS, Angular, Nodum, Power BI

IT development skills

BCS, DataVault, CI/ CD, DevOps, UML Design, Kimball design

Analysis Skills

Data Mining, Process Mining, Process-Analysis, Business-Analysis, Statistics



COURSES

2025 |

FinOps Certified Practitioner
The Linux Foundation
PE Wft Pensioen
LindenHaeghe
PE Wft Hypothecair
LindenHaeghe

2024 |

Databricks Certified Data Analyst Associate
Databricks

2023 |

DP 203 Data Engineer Associate
Microsoft

2022 |

DP 900 Data Fundamentals
Microsoft
AZ 900 Azure Fundamentals
Microsoft
Databricks Lakehouse Fundamentals
Databricks
PE Wft Pensioen
LindenHaeghe
PE Wft Hypothecair
LindenHaeghe

2021 |

Specialisatiecursus Workflow
AFAS

2020 |

Specialisatiecursus Autorisatie
AFAS
Specialisatiecursus Connector
AFAS

2019 |

Profit BI in één dag
AFAS
Informatiesystemen Foundation
EXIN

- Responsible for the design of 3 data sets every quarter that are daily refreshed in a type 2 slowly changing dimension model resulting in a 20% better performance.
- Acting as a liaison between the engineering team and data consumers resulting in a 4.3 (out of 5) customer satisfaction.
- Designing data quality checks in a complete Databricks dashboard ensuring data quality of 99.99%.
- Redesigning the technical and functional requirements of the framework to improve the creation of type 2 slowly changing dimension model via close collaboration with the lead developer in order to migrate complex data sets.

Innovation Manager | AP Support, Naarden
July 2020 – October 2022

The function of innovation manager encompasses making sure that all IT related matters within AP Support run smoothly.

- Responsible for improving and managing the IT architecture and IT project management with AFAS Profit as the central ERP. One achievement was 20% efficiency in the HR process.
- Implementing a hybride work environment by improving the process with 50% efficiency during Covid times.
- Responsible for Quality management according to ISO 9001. Resulting in being ISO 9001 certified for 3 years.
- Teaching consultants different IT skills in order to increase hourly rate with 75%.

IT Business Manager | AP Support, Naarden
March 2016 – July 2020

The function of IT Business Manager was setting up and developing an IT Businessline that can train IT Consultants and subcontract them to our clients.

- Developing different IT traineeships for Consultants of AP Support. This resulted in 4 categories of new consultants available for our customers.
- Coaching and supervising consultants in their IT career. This increased staff retention with 6 months.
- Developing and maintaining relationships with customers. Resulting in new business revenue of € 2mln per annum.
- Teaching consultants different IT skills in order to increase hourly rate with 75%.

	<p>BCS Requirements Engineering <i>EXIN</i></p> <p>Algorithms and Data Structures in C# <i>Udemy</i></p> <p>PE Wft Pensioen <i>FinSource</i></p> <p>PE Wft Hypothecair <i>FinSource</i></p>	<p>Software Engineer, Project Migration Centraal Beheer Achmea, Apeldoorn <i>September 2015 – March 2016</i></p> <p>This was a project via AP Support where the goal was to inform customers of changes in their pension product. We needed to automate the communication for these complex products.</p>
2018	<p>Java SE8 I Programmer <i>Oracle</i></p> <p>Java SE 8 Fundamentals +UML Design <i>OCICT</i></p>	<ul style="list-style-type: none"> • Managing the testing process • Developing applications that were capable to create information documents for customers based on complex financial products • Data analysis to determine scope and complexity of communication batches
2017	<p>BCS Business Analysis Foundation <i>EXIN</i></p> <p>Professional Scrum Master I <i>Scrum.org</i></p> <p>T-Map test Engineer <i>EXIN</i></p>	<p>Project Manager Centraal Beheer Achmea, Apeldoorn <i>April 2015 – October 2015</i></p> <p>This was a project via AP Support. The department of WaardeOverdacht at CBA had a backlog of customer request that could not be processed timely. As a project manager I was tasked to solve this and we did it via improving the process with an efficiency of 400%.</p>
2016	<p>Certified GreenBelt in Lean Six Sigma <i>MKPC B.V.</i></p> <p>WEM Modeller <i>Webbit 21</i></p>	<ul style="list-style-type: none"> • Managing the project team • Deliberate with stakeholders concerning project solutions
2015	<p>Wft Pensioen verzekeringen <i>LindenHaeghe</i></p>	<ul style="list-style-type: none"> • Developing business solution to optimize operational process • Using queries to analyze processes and the corresponding process times • Delivering several IT applications
2014	<p>Wft Hypothecair krediet <i>DUO</i></p>	
2012	<p>Business Case Training <i>Sogeti</i></p>	<p>Financial Risk Manager AP Support, Naarden <i>March 2015- April 2015</i></p> <p>This was a small process mining project. The goal was to make a program that could analyze processes to debottleneck them</p>
2010	<p>Inzicht in Invloed <i>Bureau Zuidema</i></p>	
2009	<p>Gecertificeerd Pensioen Adviseur Pro <i>Oysterwyck Hogeschool</i></p> <p>PRINCE II Foundation <i>Cap Gemini</i></p> <p>Financieel Advies Particulier <i>Nibe-SVV</i></p>	<ul style="list-style-type: none"> • Developing an application to analyze processes using Monte Carlo Simulation and basic statistical modelling
2008	<p>Wft Leven Algemeen <i>IFK</i></p> <p>Wft Beleggen/ DSI financieel adviseur <i>IFK</i></p> <p>Wft Basis <i>IFK</i></p>	<p>Actuarial Data Analyst Delta Lloyd, Amsterdam <i>September 2013 – March 2015</i></p> <p>The project via AP Support was a strategic project in which Delta Lloyd had to contact more than 99% of their customers having a individual life Insurance policy for all labels (Erasmus, Ohra, NSF and DLL).</p>



Volunteer

2022-present |

2019-present |



Education

2023-2024 |

2015-2021 |

2012-2021 |

2010-2012 |

1997-2008 |

1992-1997 |

Interne Pensioenopleiding

Akkermans en Partners

Teacher

IT for Kids Rabobank

Mentor

CoderDojo Leiden

Emas (Master)

Actuarieel Instituut

Premas (Pre-Master)

Actuarieel Instituut

Actuarieel Analist (Bachelor)

Actuarieel Instituut

Actuarieel Rekenaar

Actuarieel Instituut

WO Scheikundige Technologie (Propedeuse)

TU Delft

VWO

Lorentz Lyceum

Results were reported to board of directors, DNB and AFM. In the end a result of 99,3% was achieved.

- Setting up and delivering final data report for Board of directors, AFM and DNB
- Building and developing a registration system in order to automate reports and register project data correctly from different labels and systems
- Deliberating with different stakeholders for all divisions of Delta Lloyd in order to obtain data necessary for DNB data report

IT project manager | Akkermans & Partners Software, Tilburg

March 2013 - September 2013

This was a joint venture between AP Support and Akkermans & Partners Software in which an application was developed that could be used in communication projects. My role as a Project manager was supervising the development of this system which was eventually used in different communication projects.

- Testing the system and deliberating testing results with the programming team
- Requirement engineering and maintaining them
- Maintaining the product backlog
- Informing management on the progress

Actuarial Tester/ Analyst | Delta Lloyd, Amsterdam *April 2012 - March 2013*

The goal of the project was to calculate a suited compensation for each holder of an individual insurance policy. The portfolio encompassed more than 300.000 policies and my goal was to provide testing and monitoring systems to ensure each policy was compensated accordingly. Furthermore I had to analyze individual cases and make a what if analysis based on a Monte Carlo Simulation for the AFM. The project was conducted in time within budget.

- Developing test software to calculate all products (Universal Life and traditional Unit Linked Products)
- Conducting a special what if scenario based on a sample of policies in accordance with AFM.
- Facilitating the external audit by Ernst and Young to show how control over the project was managed.

Big Data analyst | CZ groep, Breda *September 2012 - February 2013*

The goal was to analyze the portfolio of health insurance companies using a statistical model to detect possible fraud. In this project I analyzed the

sector appliances (hearing aids etc) to find possible areas worth investigating.

The project led to the set-up of a new department and method of investigating potential fraud.

- Analyzing the portfolio of medical appliances and providing a benchmark analysis for each company.
- Developing the model using SAS enterprise and setting up a benchmark to detect possible fraud using a recursive modeling technique

Multiple assignments | Different companies

May 2008 – September 2012

- Different IT and actuarial assignments within the financial industry