



PERSONAL INFORMATION

Wouter Mertens

Leiden

06 -12361908

wwbomertens@gmail.com

<https://www.linkedin.com/in/woutermertensit/>

<http://woutermertens.nl/>

<https://github.com/wwbomertens/wwbomertens>



Profile

I am a results-driven actuary and data professional with over 16 years of experience in the financial industry, specializing in pensions, insurance, and actuarial science. My combination of actuarial expertise and IT skills allows me to model and analyze complex financial systems/products and deliver high-quality results. I am highly proficient in several programming languages, including VBA, R, Python, SQL, and more, which enables me to develop robust actuarial models and automate complex calculations efficiently.

In previous roles, I successfully developed actuarial software in VBA for over 300,000 policyholders at Delta Lloyd, ensuring compliance with strict regulatory requirements and supporting external audits. This involved not only building actuarial models but also harmonizing different data sources to maintain consistency and accuracy.

Furthermore, I played a key role in data migration and transformation projects, integrating actuarial models with IT solutions to enhance data quality and accuracy. As part of the Flankerend Beleid project, I contributed to analyzing the unit-linked portfolio across all labels, ensuring alignment with DNB, board, and AFM reporting requirements. This project involved conducting several profit tests to assess the financial viability and sustainability of the closed book portfolio. Based on the outcomes, I prepared a comprehensive advice for the board on strategic directions and necessary actions.

I thrive in collaborative environments and take pride in mentoring colleagues and sharing knowledge. I am seeking a challenging role where I can apply my actuarial and IT expertise to develop innovative solutions that support sustainable and client-focused outcomes.



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



EXPERIENCES

Business Analyst | PGGM, Zeist

June 2025 – present

As a Business Analyst, I am part of the architectural team responsible for the Pension Administration System MAP which registers the pensions for 5 of 6 pension funds.

- Responsible for redesigning the administration system so that it is adjusted to the new pension system.

Business Analyst | Rabobank IT, Utrecht

October 2022 – May 2025

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



Project Skills	Scrum, Prince II, LEAN
IT development skills	BCS, DataVault, CI/ CD, DevOps, UML Design, Medallion Design, SCD-2 modelling
Analysis Skills	Statistics, Data Mining, Process Mining, Process-Analysis, Business-Analysis,

COURSES

2025	FinOps Certified Practitioner <i>The Linux Foundation</i> PE Wft Pensioen <i>LindenHaeghe</i> PE Wft Hypothecair <i>LindenHaeghe</i>
2024	Databricks Certified Data Analyst Associate <i>Databricks</i>
2023	DP 203 Data Engineer Associate <i>Microsoft</i>
2022	DP 900 Data Fundamentals <i>Microsoft</i> AZ 900 Azure Fundamentals <i>Microsoft</i> Databricks Lakehouse Fundamentals <i>Databricks</i> PE Wft Pensioen <i>LindenHaeghe</i> PE Wft Hypothecair <i>LindenHaeghe</i>
2021	Specialisatiecursus Workflow <i>AFAS</i>
2020	Specialisatiecursus Autorisatie <i>AFAS</i> Specialisatiecursus Connector <i>AFAS</i>
2019	Profit BI in één dag <i>AFAS</i> Informatiesystemen Foundation <i>EXIN</i> BCS Requirements Engineering <i>EXIN</i>

system into the Global Data Platform using Microsoft Azure. These data sets create extra revenue and help solidify the banks license to operate.

- Responsible for the design of 3 data sets every quarter that are daily refreshed in a type 2 slow 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%.
- Implement the philosophy of Data as a Product in order to increase the re-usability of ingestion pipelines resulting in a €200.000,- efficiency per re-use of each data set.

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%.

	Algorithms and Data Structures in C# <i>Udemy</i> PE Wft Pensioen <i>FinSource</i> PE Wft Hypothecair <i>FinSource</i>	Software Engineer, Project Migration Centraal Beheer Achmea, Apeldoorn <i>September 2015 – March 2016</i> 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.
2018	Java SE8 I Programmer <i>Oracle</i> Java SE 8 Fundamentals +UML Design <i>OCICT</i>	<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	BCS Business Analysis Foundation <i>EXIN</i> Professional Scrum Master I <i>Scrum.org</i> T-Map test Engineer <i>EXIN</i>	Project Manager Centraal Beheer Achmea, Apeldoorn <i>April 2015 – October 2015</i> 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%.
2016	Certified GreenBelt in Lean Six Sigma <i>MKPC B.V.</i> WEM Modeller <i>Webbit 21</i>	
2015	Wft Pensioen verzekeringen <i>LindenHaeghe</i>	<ul style="list-style-type: none"> Managing the project team Deliberate with stakeholders concerning project solutions Developing business solution to optimize operational process Using queries to analyze processes and the corresponding process times
2014	Wft Hypothecair krediet <i>DUO</i>	
2012	Business Case Training <i>Sogeti</i>	
2010	Inzicht in Invloed <i>Bureau Zuidema</i>	Financial Risk Manager AP Support, Naarden <i>March 2015- April 2015</i> Developing an application to analyze processes using Monte Carlo Simulation and basic statistical modelling
2009	Gecertificeerd Pensioen Adviseur Pro <i>Oysterwyck Hogeschool</i> PRINCE II Foundation <i>Cap Gemini</i> Financieel Advies Particulier <i>Nibe-SVV</i>	Actuarial Data Analyst Delta Lloyd, Amsterdam <i>September 2013 – April 2015</i> 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). Results were reported to board of directors, DNB and AFM. In the end a result of 99,3% was achieved.
2008	Wft Leven Algemeen <i>IFK</i> Wft Beleggen/ DSI financieel adviseur <i>IFK</i> Wft Basis <i>IFK</i> Interne Pensioenopleiding <i>Akkermans en Partners</i>	<ul style="list-style-type: none"> 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



Volunteer

2022-present |

Teacher

IT for Kids Rabobank

2019-present |

Mentor

CoderDojo Leiden



Education

2023-2024 |

Emas (Master)

Actuarieel Instituut

2015-2021 |

Premas (Pre-Master)

Actuarieel Instituut

2012-2021 |

**Actuarieel Analist
(Bachelor)**

Actuarieel Instituut

2010-2012 |

Actuarieel Rekenaar

Actuarieel Instituut

1997-2008 |

**WO Scheikundige
Technologie
(Propedeuse)**

TU Delft

1992-1997 |

VWO

Lorentz Lyceum

- 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
- 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