**DIEGO GABRIEL ADLER**

Segurola 1939 – Vicente López

ZIP Code: 1638 Argentina

Argentine, Divorced, 23/08/1971

Cell Phone: 0054 911 6972 7203

**SPECIALIZATION:**

Consultant Actuary for several companies in Panama, Costa Rica, the Dominican Republic and also of the Panamanian Association of Insurers (APADEA).

* Development of IT Tools (Quotation system, Business Intelligence BI, Dash Board for Executives, etc.)
* Reserve Valuation
* Pricing
* Portfolio Risk Analysis
* Insurance Product development
* IFRS 17
* Actuarial Reserves Certification
* Train the staff in technical aspects of insurance.

Reengineering Consultancy General de Seguros S.A. - Dominican Republic.

* Process analysis
* Reserve Valuation
* Pricing of insurance Product
* Evaluate Core System
* Analyze of Subscription Processes

Start Up insurance company ¨Opción Seguros S.A. - Argentina

• Write the Feasibility Study that was present to the Argentinian Insurance Superintendency

• Developed Insurance Products

• Evaluate and select the IT Core System

• Develop Subscription Processes

Suport IT Core System change

* General Insurance Company (Panama) (2016)
* Generali of Panama (2011)
* International Insurance Company of Panama (2004) Responsible for Individual Life Migration
* Zurich Eagle Star Argentina (2002) Functional Manager of Unit LInked Product and People branch.

**WORK EXPERIENCE**

01/2006 – Present PARTNER – CONSULTOPHY SRL

After more than three years in Panama, I returned to Argentina with the project of consultant company that provides consulting solutions and actuarial services to companies in Argentina and also in the rest of Latin America.

Main experience:

* General Consulting at Insurance Companies
* Profitability Analysis of existing Products
* Development of Individual Life Products
* Statistical analysis of the portfolio and P&L’ projections.
* Valuations of Embedded Value of life Insurance Portfolios.
* Technical support in the negotiation of Reinsurance contracts.
* Certification of Mathematical and IBNR reserves.
* Development of Quotes System in WEB environment.
* Certification of actuarial opinions
* Training of staff in technical aspects of insurance.

***09/2002 – 12/2005 INTERNATIONAL INSURANCE COMPANY S.A.***

***ACTUARIAL VPA***

Joined in September 2002 as Actuary reporting to the Executive VP. The International Insurance Company has more than 90 years of presence in the local and Central American market, an annual billing of 70 million dollars in premiums, and is part of a Panamanian Capital Holding that additionally has operations in Banking, Real Estate, and in the Colon Free Zone.

Responsibilities:

* I ran the Actuarial department, implementing actuarial work methodologies in the company aimed to improving technical results and educating directors in decision making.
* I carried out a profitability study of the Health and Automobile lines and proposed corrective measures.
* Coordinated the resources of the Individual Life area in the successful implementation of a new IT management system.
* Negotiated a Reinsurance contract with a top level Argentine Insurer.
* Ultimately responsible for the Mathematical Reserve and the Reserve for Claims Incurred but not Reported (IBNR).
* Implement a Balance Score Card system.
* I proposed changes in processes and procedures of the Production area in order to make it more efficient.
* Responsible for developing and presentation to the Superintendence, General Conditions and Technical Notes of a insurance plans.
* Creation of new Universal Life and Temporary products that were successfully launched on the market.
* Submit the Company's operation to the risk rating agency AM BEST for rating review.
* Participated in the renegotiation of Individual Life and Catastrophic Reinsurance Contracts in the Life and Health lines, obtaining new favorable conditions for the Company.
* Created a Retirement Plan for Brokers, the first instrument in Panamá for the retention, loyalty and motivation of brokers and guarantee of profitability.
* Supervision of Group Life quotartion for Corporate accounts.
* Carrying out Mortality and Lapse studies of the Individual Life line.

***08/1995 – 09/2002 EAGLE STAR (International Life) Limited***

***Argentina branch***

***1998 - 2002 – Actuarial Supervisor***

***1995 – 1998 - Actuarial Employee***

Started as an actuarial assistant to the Actuarial Manager months after the launch. The Company is a Branch of Eagle Star International Life, Isle of Man and leader in the Argentine Individual Life Insurance Market. It currently belongs to the Zurich Financial Services Group of Anglo-Swiss capital.

Responsibilities:

* Successfully coordinated the task to document definitions and processes of Group Life, Personal Accident and Unit Linked lines for the project of a new Policy Administration System.
* Supervision of the daily valuation of the prices of the Units linked Funds.
* Supervised and approved all the processes and the integrity of the data and calculate the calculation of the Mathematical Reserve (200 million dollars) and the Reinsurance premium.
* Responsible for the generation of figures for the Company's Business Plan.
* Automated the salvage value calculation process reducing customer response time.
* Controlled the profitability of the Products by monitoring the variables that had an impact on the business.
* Supervise the generation reports locally and for HQ: Embedded Value, UK-GAAP, US-GAAP, Sterling Reserve and Solvency Margin.
* Programming in Visual Basic of Software for the calculation of Mathematical Reserves, Provision of Reinsurance and Quotation and Requotation Proyections.
* Calculated the declared dividend to be assigned to the Guaranteed funds.
* Provided training to Staff and Technical Support to the other departments of the Company.
* Launch of the "Profile" product (07/2000), participation in terms of its design (profitability, commission scheme, etc.), evaluation of the impact on the capital requirements of the Parent Company, modification of quotes, and support to trainers of Sales force.
* Built the Economic/Financial Model for the installation of a Retirement Insurance Company in Brazil of the Zurich Group. Calculation of the Embedded Value, capital requirements to Headquarters.
* I put together the Economic/Financial model of the Project to install a Mutual Funds Company of the Zurich Group in Argentina. It calculated the Profitability of the project, capital requirements for the Headquarters, etc.
* Supervised the profitability of the Gruop Life and Personal Accident lines.

***02/1995 – 08/1995 Argentinian Insurance Superintendence***

***Technical Management - Reinsurance Department***

***1995 – Actuarial Assistant***

Joined in February 1995 as Actuarial Assistant at the Reinsurance department.

Responsibilities:

• Preparation of the Reinsurance Statistical Report.

• Inspections to Insurance Companies.

• Analysis of Reinsurance Contracts.