

ISAIAH RICKARDS

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PROFILE

Graduating in 2023 with a Bachelor's in Commerce and majoring in International Business. I am looking for a position that can offer experience in the international Insurance/Reinsurance industry. I have a strong academic record supported with multidisciplinary internship experience.

During my internships I have gained experience in analysis, underwriting, investments, and reserving concepts and am particularly interested in ILS and alternative capital. I have learned basic SQL, excel models for complex problem solving in business analytics and contract law and the legal aspects of negotiation; having sought out university Co-ops and experience that support application to the financial industry.

EDUCATION

Bachelor's in Commerce (BCOMM), International Business, Dalhousie University, Halifax, NS *Graduating Summer 2023*

High School Diploma, Trinity College School, Port Hope, Ontario, Canada *Graduated June 2018*

WORK EXPERIENCE

AXA XL Reinsurance Limited, Hamilton, Bermuda

May – August 2022

- Utilized SQL to manipulate large Florida litigation datasets and worked with Excel to make data concise and understandable.
- Created a presentation on the Florida litigation crisis and delivered to the US Property Catastrophe and Actuarial teams.
- Assisted the Claims Department in reviewing PCS historical large loss events (US Hurricane, Earthquake and Wildfire) and calculated their financial impact on specific geographic regional claims for company reserving purposes for reporting to the Head of Claims, Actuaries and C-suites.
- Worked with the Head of Finance Reinsurance Ceded and Alternative Capital to create an introductory presentation on Insurance Linked Securities (ILS) to be used for company training.
- Reviewed over 250 unique risks using problem solving to produce an Operation Risk Register for the Chief Risk Officer.

Clarien Bank Limited, Hamilton, Bermuda

January – April 2021

- Executed ETF trades using Clarien's proprietary trading software and provided updates to the 'iInvest' trade order system, increasing overall client trade order efficiency.
- Assisted Investment Managers with the launch of Clarien's in-house 'North American Founders Fund' by researching potential companies and looking at their investment portfolios including analyzing their quarterly financial reports.

Clarien Bank Limited, Hamilton, Bermuda

January - August 2020

- Supported the Investment team with the development of a new client product 'iInvest' through research and analysis of the needs and requirements of investors.
- Ran Monte Carlo simulations on client risk appetites to determine the optimal client portfolio composition (efficient frontier).
- Assisted in producing spreadsheets and presentations on North American economic trends, investment portfolio performances and individual investment manager performances for prospective client meetings.

ADDITIONAL SKILLS

Member of the Dalhousie Investment Society (DALIS)

Present

- Member of the commodities team. Participate in the management of a paper portfolio, provide trade pitches and executions using Bloomberg Terminal.

Member of the Dalhousie Real Estate Society (DREA)

Present

- General member. Learning about single home, multi-home, and commercial real estate valuations. Gaining an understanding of real estate trends and patterns; all of which can be applied to Property Underwriting.

Business Analytics for Decision Making

Present

- Enrolled in a 4th year elective focused on developing excel models for complex problem solving. Currently achieving a 4.0 GPA.

Legal Aspects of Business

Present

- Enrolled in a 3rd year elective focused on contract law and the legal aspects of negotiation. Achieved a 4.0 GPA.

SQL - Strong understanding of software and applications through learning of SQL and use of Excel

AWARDS

Sir Henry Tucker Scholarship, Bank of Bermuda

2018 - 2020

- Received for excellent academic standing

Validus Bursary, Validus Holdings, Ltd.

2018

- Received for outstanding character

ABIC Education Award, Association of Bermuda International Companies

2018

- Received for academic excellence

Dean's List, Trinity College School

2018

- Received for achieving and maintaining a GPA of 3.9 or higher

EXTRA-CURRICULAR ACHIEVEMENTS

Dalhousie University Varsity Rugby Team

2019 - Present

- Flanker and center

Bermuda National Rugby Team

2019

- Player – Also assisted with developing younger players on the team

Football, Trinity College School, Port Hope, Ontario

2018

- Highschool Varsity Football Captain

Theater, Trinity College School, Port Hope, Ontario

2018

- Developing public speaking and presentation skills

Jazz Band, Trinity College School, Port Hope, Ontario

2018

- Second Alto Saxophone

References Available Upon Request