



EUREKA THEODORA S.Aktr

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An Actuarial Science graduate from Sepuluh Nopember Institute of Technology, passionate about data analysis, business development, insurance, and risk management. Able to work effectively both independently and collaboratively, with proven adaptability and a fast-learning ability. Demonstrates strong attention to detail and effective time management skills. Seeking a challenging role in data analysis and business development to leverage analytical expertise and contribute to sustainable company growth.

EDUCATION

Sepuluh Nopember Institute of Technology

Surabaya

S1 Actuarial Science - GPA 3.51/4.00 (Cumlaude)

September 2020 – August 2024

I studied actuarial mathematics, financial data analysis, and actuarial computation.

Skills: Microsoft Office (Word, PowerPoint, Excel), RStudio, Python, VBA Excel, and Minitab.

EXPERIENCES

PT Prudential Sharia Life Insurance

October 2024 – May 2025

Sharia Agency Business Development Intern – Department Head Personal Assistant

- Developed and implemented a monthly performance monitoring system, leveraging data-driven metrics, improving tracking efficiency by 30%, and providing clear insights to enable informed decision-making for business growth.
- Preparing data-driven weekly report analyzing MAPA (Manpower-APE-Productivity-Active Agent) indicators and sales growth trends, identified 20% underperforming branches and encouraging leaders to drive a $\pm 25\%$ productivity improvement within 3 months.
- Analyzed underperforming hybrid/sharia agents and designed a targeted contested campaign that convert 13% agents to sell sharia products, resulting in 16% MoM growth in sharia product sales.
- Managed and maintained schedules for the team and key stakeholders, including agency owners and management, to ensure optimal time allocation, coordinated and facilitated meetings to support smooth workflow and collaboration.
- Prepared and compiled comprehensive sharia hybrid agency business decks and detailed reports for the Department Head's presentations, incorporating data analysis on business achievements and current MAPA (Manpower-APE-Productivity-Active Agent) performance.

Kantor Konsultan Aktuaria Steven & Mourits

July 2023 – October 2023

Actuary Analyst Intern

- Calculated present value of defined benefit obligation for post-employment benefits (PSAK 24) using actuarial methods (Projected Unit Credit), enabling client to recognize Rp 7.1 Bn in liabilities with 98% accuracy against audit standard
- Developed a pricing model projection 18-year cash flows (contribution/benefit), improving funding ratios forecast by 10% and supporting client's long term financial sustainability plans
- Automated PSAK 24 liability calculations using excel, reducing processing time by 10% while maintaining actuarial assumptions

PT Reasuransi Indonesia Utama (Persero)

January 2023– March 2023

Actuary Intern

- Authored a research paper on Non-Proportional Pricing for Reinsurance titled "Pricing Non-Proportional Treaty 2023 in General Reinsurance Line of Business PT Reasuransi Indonesia Utama (Persero)". The paper involved an in-depth analysis of 4 alternatives pricing methods and tools to ensure appropriate premium allocation for non-proportional treaties, contributing valuable insights to the reinsurance business.
- Compiled & validated Rp 692 Bn in 2022 outstanding claims for 30+ cedants, accurately allocating liabilities between reinsurance and retrocession coverages while improving data accuracy to 95% and reducing processing time by 30%.
- Streamlined treaty agreement updates for 60+ cedants into a centralized database, reducing document retrieval time by 35% and ensuring 100% compliance with regulatory change tracking requirements.

RELEVANT PROJECTS

Analysis of Excess-of-Loss Reinsurance Premium Calculation Using the Burning Cost and Exposure Rating Method

Topic : Reinsurance Premium Calculation

June 2024

This project involved calculating the reinsurance premium using the insurance's historical data in motor vehicle claim from PT Asuransi X, applying both the Burning Cost and Exposure Rating methods. The analysis found that Burning Cost produced smaller premiums for the first layer, while Exposure Rating resulted in lower premiums for the second and third layer.

Reinstatement Premium with Burning Cost Method and Poisson Distribution in Non-Proportional Reinsurance

Topic : Reinsurance Premium Calculation

June 2023

This project compares reinsurance premium before and after reinstatement using the Burning Cost method and applies the Poisson distribution to count the frequency of reinstatements. The results show that the premium after reinstatement is lower compared to the premium before or without reinstatement.

ACHIEVEMENTS

2nd Place of Actuarial Science Case Competition by Actuarial Science Quest UGM

December 2023

Proposed PREPANAS (Program Relokasi Terpadu Nasional), a social insurance program designed to managed disasterrelated relocations for Ecoland. The report provided both qualitative and quantitative justifications, supported by Monte Carlo simulations and sensitivity analysis. With 99% confidence, the total cost of PREPANAS was projected to stay below 15% of the Ecoland’s annual GDP, ensuring cost-effective disaster response while prioritizing the safety and well-being of citizens.

CERTIFICATES

Indonesia Actuarial Association (PAI)	A30 Economic A40 Accounting
IARFC Indonesia	Certified Personal Money Manager Certified Investment Consultant
English as a Foreign Language (EFL)	Test Score: 540/677