



PERSONAL INFORMATION

Name and surname: Ivan Zalar

Date of Birth: January 15th, 1984

Place of Birth: Zagreb, Croatia

Citizenship: Croatian

Address: Domobranska 27, 10 000 Zagreb, Croatia

Mobile: +385 91 503 20 19

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EDUCATION

May 2010 - June 2011

License for fully qualified Croatian actuary

Croatian financial services supervisory agency, Zagreb, Croatia

February 2008 – July 2009

Master Degree in Actuarial Mathematics

University of Zagreb, Department of Mathematics, Zagreb, Croatia

September 2002 - January 2008

Graduated engineer of mathematics

Major in Financial and Business Mathematics (Grade Average: **4.1**)

University of Zagreb, Department of Mathematics, Zagreb, Croatia

ACADEMIC AWARDS AND SCHOLARSHIPS

2002-2006 Ministry of Science, Education and Sports – scholarship

2000 Republic competition in mathematics – 9th place

LANGUAGE SKILLS

Croatian: native

English: fluent

BUSINESS CAREER

▪ **October 2018 – present: Croatia osiguranje (Zagreb)**

Expert in Controlling within the largest local insurance company. Covering all sorts of actuarial topics for Management reporting. Disclosing technical result and coordinator for planning it accurately. Part of core team for IFRS17 implementation and setting up Sas subledger solution (SLAM). Upon Supervisory Board request, delivering reviews of subsidiaries in Serbia, Bosnia & Herzegovina and Macedonia.

▪ **May 2017 – October 2018: Deloitte Consulting Services (Zagreb)**

Manager in Business Advisory Services for financial institutions, engagements related to insurance companies. Performed Statutory audits for many insurance companies in several countries; participated in due diligence processes; was participating in projects like IFRS 17 impact assessment, processes screening for core IT system, implementation of risk management

framework, support in product design and development of related business processes, Embedded Value review, etc. Holding seminars for financial institutions on topics like risk management, product design and development, new regulatory standards. Leading a team for Croatia, cooperating with experts across countries, developing sales and marketing activities in CEE region.

▪ **May 2015 – May 2017: Societe Generale insurance (Zagreb)**

Chief actuary of *Societe Generale Osiguranje* (life bank insurer). Responsible for product development synergies with bank products like cash loans, mortgages, current accounts, car loans and leasing. Coordinating with other departments related to sales activities, risk management, budgeting and strategy processes. Main contact for reporting to Paris headquarter. During 2013-2015 active member of Credit Insurance Committee of Croatian Actuarial Association, which proposed new regulatory standard regarding bank insurance products.

▪ **August 2010 – May 2015: BNP Paribas Cardif insurance (Zagreb)**

I have been working as first in-house **Chief actuary** in *BNP Paribas Cardif osiguranje* (non life bank insurer, global and Croatian leader in Creditor insurance), responsible for product development synergies with various banks. Created pricing for insurance products like Payment instrument protection attached to credit and debit cards; creditor protection insurance related to cash loans and mortgages; mobile phone coverage; extended warranty; assistance services. I have coordinated sales processes for many tenders from banks and other institutions, strategy and budgeting processes, product risk management, etc. Furthermore, in December 2014 became Regional (CEE) coordinator for quantitative calculations of Solvency 2 capital requirements.

▪ **February 2008 - August 2010: Basler insurance (Zagreb)**

Worked as **life insurance actuary** in *Basler osiguranje Zagreb*, member of Baloise Group. Participated in reserving, reporting, data quality and sales agents support.

EXPERIENCE

- Management Board presentations of various financial reports, technical results and scenario analysis according IFRS 4 and IFRS 17
- Co-leader of Statistical Stream within IFRS 17 Working Group of National Institutions (Regulator / Actuarial Society / Insurance Bureau)
- Part of IFRS 17 Implementation Group within Croatia osiguranje
- Leading a team in Deloitte consulting projects within international insurance companies
- Being presenter on various seminars for financial institutions
- Responsible to Authority for technical reserves liabilities of life and non-life insurers
- Audit activities related to regulatory reporting, risk management and capital requirements
- Modelling for valuation and due diligence projects of insurance companies
- ALM projections in order to reduce duration mismatch and currency exposure risk
- Bank-insurance products development for Unicredit Zaba, Intesa PBZ, SG Splitska, OTP, etc.
- Profit testing (Business plan, Stress test, Crash test) and Budgeting
- Complying with standards of the biggest international financial groups
- Main contributor for Data Quality Procedure and IT requirements for new products
- Sales activities as manager within Deloitte

DRIVING LICENSE

- B category

FREE TIME ACTIVITIES

Tennis: My best national ranking was 33rd, as 20-year-old.

Table soccer (Foosball): National team selector.