

Ruemu Samuel

(612) 394-6323 | Woodbury, MN | Ruemu.samuel@gmail.com | [LinkedIn](#)

PROFESSIONAL SUMMARY

B.Sc. Financial and Actuarial Mathematics with hands-on experience building multi-scenario pricing models, analyzing risk-adjusted financial statements, and forecasting liability exposure for real-world insurance and healthcare clients. Delivered a reinsurance pricing strategy that produced the highest profit margin among all structures evaluated and presented findings to a simulated executive panel as team CEO. Combines rigorous quantitative modeling skills with 6+ years of military leadership experience making high-stakes, data-driven decisions under pressure.

PROJECTS

Rating Factor Credibility Optimization – Travelers Group Case

- Forecasted future liability exposure across risk classes by researching and segmenting large historical loss datasets to evaluate the credibility of pricing factors.
- Improved cash flow predictability and loss reserve estimates by restructuring risk-adjusted data groupings using Excel.

Group Health Plan Reinsurance Strategy – UnitedHealth Group Case

- Delivered the highest net profit and profit margin (6.41%) among three reinsurance structures evaluated by modeling PMPM pricing across age-banded cost curves, ACA tax loads, and 15.05% retention.
- Presented financial statements and risk transfer recommendations directly to a simulated regulatory panel of healthcare executives, serving as team CEO.
- Modeled expected lifetime losses on reinsurance portfolios using historical claims data and CECL-consistent loss estimation methods.

Fixed Indexed Annuity Pricing Model – Allianz Group Case

- Identified the profit-maximizing product design (2.36% vs. 2.08% margin) by building a multi-scenario actuarial pricing model comparing FIA structures across four bond categories.
- Evaluated fair value determinations and long-dated liability estimates through sensitivity analysis across multiple stress scenarios.

EXPERIENCE

Army Signal Officer (25U) | *Minnesota Army National Guard* | MN - May 2026 - Present

- Lead platoon communication operations, planning networks, and information systems strategies for mission-critical readiness.

CBRN Specialist | *Minnesota Army National Guard* | MN - July 2019 – Sep 2023

- Maintained 100% operational readiness with \$250K+ in detection equipment through preventive maintenance.
- Managed hazardous exposure logs with strict chain-of-custody documentation for full regulatory adherence.
- Delivered safety and compliance training to 90+ personnel, translating regulations into actionable, auditable protocols.

Army Officer Management Trainee (09R) | *U.S Army Cadet Command* | Minneapolis, MN - Sep 2023 – May 2026

- Conducted methodical, quantitative pre-mission risk assessments to achieve 100% personnel and equipment accountability across all operations.
- Directed operational planning and real-time decision-making for a 96-person unit, producing risk-adjusted performance forecasts under pressure.

EDUCATION

BS, Mathematics, *University of Minnesota, Minneapolis, MN* - Sep 2023 - May 2026

Financial & Actuarial Mathematics (Major); Statistics (Minor); Risk Management, and Insurance (Minor)

Relevant Coursework: Finance & Accounting, Actuarial & Financial Mathematics, Statistics & Probability, Corporate Risk Management, and Economics.

SKILLS & TECHNICAL PROFICIENCY

Technical Skills: Python, R/RStudio, Microsoft Excel, Power Bi, SQL, Canva.

Core Competencies: Financial Modeling and Scenario Analysis, Risk and Liability Assessment, Statistics and Data Analysis, Historical Data Research, Executive Reporting, Regulatory Compliance, Cross-functional Leadership, Structured Problem Solving, People management.

Hobbies: Powerlifting, Training to run a marathon, Training for HYROX, Podcasts and Talk shows.