



PERSONAL INFORMATION

Wouter Mertens

Leiden

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<http://woutermertens.nl/>

<https://github.com/wwbomertens/wwbomertens>



Profile

I am a results-driven Certified Actuary (AAG) and data professional with more than 18 years of experience. My experience includes actuarial product modelling, IT project change management, data engineering, data analysis and regulatory compliance (AFM/ DNB). My combination of actuarial expertise and IT skills allows me to model and analyze complex financial systems and products and deliver high-quality results. I am highly proficient in several programming languages, including Python, SQL, R, VBA, and more, which enables me to develop robust business-critical software.

In my current role as a Business analyst, I am responsible for implementing critical IT solutions at PGGM, the largest Dutch fund administrator. This includes designing, testing, and implementing an MDX cube that is used for the annual financial reporting of two of the five pension funds.

In my spare time, I volunteer as editor for the Dutch magazine *The Actuary*. In this role, I write and review actuarial articles in different fields, such as healthcare and non-life insurance. Additionally, I approach authors and contribute to brainstorming and shaping the magazine's themes.

I thrive in collaborative environments and take pride in mentoring colleagues and sharing knowledge. I am seeking a challenging role where I can apply my actuarial and IT expertise to develop innovative solutions that support sustainable and client-focused outcomes.



IT SKILLS

Programming languages

Python, SQL, Java, Javascript, C#, HTML, CSS, PHP, VBA, R

Platforms/ Applications

SAP Power Designer, Snowflake, Data Virtuality, Collibra, Azure, Databricks, ADF, Airflow, SAS Enterprise, AFAS, Angular, Nodum, Power BI

Actuarial Expertise

Pension Liability Modeling, Actuarial Software Development, Risk Assessment and Fraud Detection



EXPERIENCES

Business Analyst | PGGM, Zeist

June 2025 – present

As a Business Analyst, I am part of the architectural team responsible for the IT landscape supporting six Dutch pension funds. I guide and support complex projects.

- Delivered data from the MAP system as an MDX Cube, providing actuarial data for annual financial reporting while reducing annual costs by €100k.
- Developed a combined BI solution by merging two actuarial departments, generating €2M in cost savings.
- Led the audit to ensure all online communication for two pension funds complied with the new pension law, enabling a smooth transition.



COURSES

2025	FinOps Certified Practitioner <i>The Linux Foundation</i>
2024	Databricks Certified Data Analyst Associate <i>Databricks</i>
2023	DP 203 Data Engineer Associate <i>Microsoft</i>
2022	DP 900 Data Fundamentals <i>Microsoft</i> AZ 900 Azure Fundamentals <i>Microsoft</i> Databricks Lakehouse Fundamentals <i>Databricks</i>
2020 -2021	Different AFAS courses <i>AFAS</i>
2019	BCS Requirements Engineering <i>EXIN</i>
2018	Java SE8 I Programmer <i>Oracle</i>
2017	BCS Business Analysis Foundation <i>EXIN</i> Professional Scrum Master I <i>Scrum.org</i> T-Map test Engineer <i>EXIN</i>
2016	Certified GreenBelt in Lean Six Sigma <i>MKPC B.V.</i>
2015	WfT Pensioen verzekeringen <i>LindenHaeghe</i>
2014	Wft Hypothecair krediet <i>DUO</i>
2010	Inzicht in Invloed <i>Bureau Zuidema</i>
2009	Gecertificeerd Pensioen Adviseur Pro <i>Oysterwyck Hogeschool</i> PRINCE II Foundation <i>Cap Gemini</i>
2008	WfT Leven, Beleggen en Basis <i>IFK</i>

Business Analyst | Rabobank IT, Utrecht

October 2022 – May 2025

As a Business Analyst, I am part of the Data Engineering team in the Data Factory service, where I ingest data from the CRM Siebel system into the Global Data Platform using Microsoft Azure. These data sets generate additional revenue and strengthen the bank's license to operate.

- Designed three datasets per quarter, daily refreshed in a Type 2 slowly changing dimension model, improving performance by 20%.
- Developed data quality checks in a Databricks dashboard, ensuring 99.99% data accuracy.
- Implemented the "Data as a Product" philosophy, increasing pipeline reusability and generating €200k in efficiency gains per dataset reuse.

Manager | AP Support, Naarden

March 2016 – October 2022

As a manager for AP Support, I was responsible for different functions which mostly focused on data and IT. This included setting up an IT Business line as making sure that all IT related matters within AP Support ran smoothly.

- Responsible for improving and managing the IT architecture and IT project management with AFAS Profit as the central ERP. One achievement was 20% efficiency in the HR process.
- Responsible for Quality management according to ISO 9001. Resulting in being ISO 9001 certified.
- Developing and maintaining relationships with customers. Resulting in new business revenue of € 2mln per annum.
- Developing different IT traineeships for Consultants of AP Support. This resulted in 4 categories of new consultants available for our customers.
- Teaching consultants IT skills to increase hourly rate by 75%.

Consultant | Different companies

May 2008 – March 2016

As a consultant I worked on a myriad of projects for renowned Insurance Companies such as Delta Lloyd, CZ and Centraal Beheer Achmea. My roles were primarily as actuarial analyst and or IT specialist. Some projects include:

- Actuarial software developer in creating test software that modelled Universal Life and Unit Linked insurance policies to assess the correctness of the "Wabeke Norm" compensation concerning the "Woekerpolis" affaire ensuring that all customers were correctly compensated.



Volunteer

2025-present |

**Interne
Pensioenopleiding**
Akkermans en Partners

2019-2026 |

Editor of the Actuary
*Actuarieel Genootschap
Nieuwegein*

2022-2025 |

Mentor
CoderDojo Leiden
Teacher
IT for Kids Rabobank

- Actuarial data analyst building a registration system that could correctly report to the DNB and AFM the progress on informing customers about their life insurance policies. This was done for all Labels of Delta Lloyd. The project resulted in a 99% contact ratio making Delta Lloyd “best in the Class”.
- Data scientist setting up a statistical model for a health insurance company to detect possible fraud concerning the physiotherapy- and medical aids portfolio making a 20% possible fraud visible.
- Project manager for a pension insurance company improving the “WaardeOverdracht” Process with 400% via process optimization and innovation.



Education

2023-2025 |

Emas (Master)
Actuarieel Instituut

2015-2021 |

Premas (pre-Master)
Actuarieel Instituut
**Actuarieel Analist
(Bachelor)**

2010-2012 |

Actuarieel Instituut
Actuarieel Rekenaar
Actuarieel Instituut

1997-2008 |

**WO Scheikundige
Technologie
(Propedeuse)**
TU Delft

1992-1997 |

VWO
Lorentz Lyceum