

Eduardo Carcelen Machado

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Professional Objective: Multinational Insurance Specialist | Data Analyst

Professional Summary: I have over 8 years of experience in the insurance industry, with a strong background in managing multinational programs across Casualty, Financial Lines, and Property, serving major global clients such as Meta, Airbnb, and Marriott. My role combines technical expertise in data with strategic and accurate management of international insurance policies.

On a daily basis, I coordinate global insurance programs, ensuring the accurate issuance of local policies based on instructions from producing offices. This includes reviewing policy clauses, ensuring compliance with local and international regulations, reconciling premiums, and supporting internal and external audits.

I leverage data and technology to enhance operational flows, using tools such as Power BI, Qlikview, Data Warehouse, and Excel to build dashboards and track KPIs. Additionally, I work with process automation using Python and AI-based solutions to streamline tasks and boost productivity.

Education

- Economic history. Interuniversity PH.D. program – UC3M – Completion expected in 2029
- Postgraduate degree in Python Programming and AI – Deuston Formación – Completion in 2025
- Master's degree in Financial Economics – FEUC – Completion in 2023
- Bachelor's degree in Business Administration – FECAP – Completion in 2020

Professional Experience

Zurich Insurance Company | Since 05/2022 – current

Multinational Programs Specialist | Since 04/2024

- Coordination of complex multinational insurance programs, ensuring the correct issuance of local policies in accordance with instructions received from issuing countries.
- Detailed review of contractual clauses with a focus on adaptation and adjustments with the Master Policy, aiming at risk mitigation and adherence to local and international regulations.
- Implementation and monitoring of performance indicators (KPIs) based on Qlickview and Data Warehouse using Power BI and Excel with a focus on reducing rework and increasing productivity.
- Reconciliation of premiums and auditing of tax documents in collaboration with the finance and compliance areas.
- Constant interface with global and regional teams to align processes and deliver regulatory reports, such as Taxonomy, SOVOS (Greece) and Solvency II.
- Support for innovation and automation projects, working on process mapping and application of Python scripts to reduce manual tasks.
- Active participation in the digital transformation of the area through the integration of analytical tools and agile methodologies.

Projects and Initiatives:

- Rework Reduction Dashboard: Creation of a Power BI dashboard to track the reasons for rework before and after issuing policies.
- Process Automation Proposal: Leadership in an initiative to automate the generation of invoices from the IPS/MIA platform, reducing manual errors using Python.

Multinational Services Specialist | 05/2022 – 04/2024

- Management of a portfolio with over 300 international insurance contracts in the Property and Casualty lines, ensuring adherence to global deadlines and standards.
- Service to large clients such as Marriott, Airbnb and Meta (Facebook), with a focus on excellence in relationships and technical delivery.

- Responsible for issuing local policies, verifying compliance and compliance with the regulatory requirements of each country.
- Supporting the global team in collecting premiums and financial reconciliations of policies in different currencies and systems.
- Leadership in the implementation of the Smart Intake tool, an AI-based solution for automatically organizing emails and instructions, optimizing response time.
- Support in the creation of performance reports and analytical dashboards for internal reporting and for clients.

Projects and Initiatives:

- Monitoring of Electronic Filing System (e-Filing): Implementation of a control structure to ensure compliance in the submission of contracts by global teams.

Zurich Insurance Company | Underwriting Analyst – Multinational Programs | 02/2017 – 09/2021

- Management of a portfolio with over 300 multinational programs in Casualty and Financial Lines, acting as the focal point for operations in Brazil.
- Interpretation of instructions from issuing countries (producing offices) and correct application in local policies.
- Quality control in issuances, validation of clauses and support to the underwriting and sales team.
- Management and reconciliation of premiums with a focus on tax and regulatory compliance.
- Support for the implementation of global automation initiatives, such as the Network Commission Calculator, contributing with technical specifications and tests.
- Creation of management reports and performance analysis to support regional decision-making.

Howden Harmonia Corretora de Seguros | 07/2016 – 02/2017

Account Analyst – Insurance | 11/2016 – 02/2017

- Responsible for resolving technical issues arising from different insurance lines.
- Direct and active relationship with clients, brokers and insurance companies, both national and international.
- Responsible for preparing proposals and the policy issuance process.
- Responsible for different business lines (Engineering Risks, Property, General Civil Liability, Financial Lines, among others).
- Monitoring and managing cash collection and quality controls.
- Monitoring performance metrics and supporting improvement processes.

Trainee | 07/2016 – 10/2016

- Responsible for internal client control, relationships with partners/clients abroad and direct support to three senior analysts.
- Worked directly with Directors and supported them in their low-complexity administrative tasks.
- Active participation in Surety Bond projects and contact with various types of Insurance such as Engineering Risks, Property, General Civil Liability, Financial Lines, among others.

Skills & Competencies

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- English – advanced
 - Spanish – advanced
 - Portuguese – native / fluente
 - Power BI, Qlikview, Data Warehouse, Excel – advanced
 - Python – basic
 - R – basic
 - Stata – basic
 - Coordination of multinational programs
 - Technical support for underwriting
 - Management of KPIs and strategic reports
 - Automation of processes with a focus on innovation and operational efficiency

Courses & Certifications

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- How to Overcome Cognitive Difficulties | LinkedIn | 2022