

# LEONID ZELDIN

Senior Consultant

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## Current Responsibility

Leonid Zeldin is a senior consultant at the Milliman office in Düsseldorf. His consulting expertise includes:

- Mathematical and technical aspects of migrations: generating test cases, setting up and executing regression tests, and performing functional and technical analysis of various business processes.
- Data Warehouse: creating and testing transformations, tables, or entire areas; conducting interface analysis; and developing reporting and analysis scripts.
- Product development, particularly in life insurance.
- Data Science: developing AI tools for various parts of the insurance industry, including predictive analysis, text data analysis, and anomaly detection.

## Professional Work Experience

Leonid Zeldin has worked on the following tasks:

- Core actuarial work within the Data Warehouse
- Generating management reports
- Creating test cases for migration
- Setting up and executing regression tests (both technical and analytical)
- Developing new tariffs in life insurance
- Developing and implementing various AI tools
- Writing extensive documentation
- Performing mathematical tests related to migration
- Supporting the establishment of a new life insurance company

Before joining Milliman, Leonid Zeldin worked for the life insurance consulting company Advice1 Consulting GmbH and the major German life insurer Signal Iduna. During his tenure at these companies, Leonid gained extensive knowledge about life insurance processes and the insurance business as a whole. He also developed a wide range of insurance-related soft and hard skills. Additionally, he acquired a deep understanding of the structure within the German insurance industry. Leonid excels not only in conducting

data-driven analyses and reporting them to management, but also in presenting his findings in a highly professional manner.

## Professional Designations

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## Education

- Studies of mathematics (specialization: stochastics) at the University of Dortmund, degree: M.Sc.
- Studies of mathematics (specialization: numerics) at the University of Dortmund, degree: B.Sc.
- Studies of statistics at the University of Dortmund, degree: B.Sc.
- (Current) PhD in Data Science at the University of Dortmund
- Actuary DAV as well as CADS (Certified Actuarial Data Scientist)
- Leonid has technical experience with: VBA, SQL, SAS EG, R, Python, Matlab and C++

## Presentations and Publications

- Groll, A., C. Wasserfuhr, and L. Zeldin (2024). "Churn Modeling of Life Insurance Policies Via Statistical and Machine Learning Methods." In: Journal of Insurance Issues 47(1), pp. 78–117.
- Groll, A., A. Khanna, and L. Zeldin (2024). "A Machine Learning-based Anomaly Detection Framework in Life Insurance Contracts." On: <https://doi.org/10.48550/arXiv.2411.17495>
- Hadjistyllis, S., A. Hellman, J. Hirz, E. Kivisaari, C. S. Reso, B. Tautan, and L. Zeldin (2024). "Explainable Artificial Intelligence for C-Level Executives in Insurance." On: [AAE Discussion paper 'Explainable Artificial Intelligence for C-Level Executives in Insurance' - Actuarial Association of Europe](#)

## Affiliations

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