

# SOPHIA FENTE-DAMERS

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## EDUCATION

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### The University of Texas at Austin

May 2026

*B.S. Mathematics – Actuarial Science · Minor, French Studies*

## EXPERIENCE

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### PwC Advisory – Health Actuarial & Economics Intern

New York, NY · Jun – Aug 2025

*Received full-time return offer to Chicago Office, Fall 2026*

- Engineered a multi-state RAF score analysis across a nationally operating integrated health system's MA and ACA plan populations, identifying miscoded conditions and documentation gaps to optimize coding accuracy and reduce CMS compliance exposure
- Orchestrated actuarial-to-strategy translation for a single client in partnership with Strategy&, building executive-ready cost reduction and early patient engagement growth decks spanning Medicare and ACA portfolios for C-suite

### Exponens – Actuarial Consulting Intern

Paris, FR · May – Aug 2024

- Architected a bilingual Excel retirement projection tool integrating 2023 French pension reform rules and EU bilateral treaties across work-history scenarios spanning EU member states, the United States, and the United Kingdom – compressing end-to-end calculation time by 70%
- Catalyzed total elimination of senior actuary review cycles across Solvency II engagements for all non-French firms and private clients by engineering client-ready bilingual documentation from scratch — reducing turnaround time to zero and enabling immediate client delivery

### Rudd & Wisdom – Actuarial Consulting Intern

Austin, TX · May 2023 – Present

- Spearheaded end-to-end retirement valuation support across 5 hospital district pension and defined contribution plans, sustaining 96% calculation accuracy across 1,500+ participant benefit files while carrying a full academic course load of 15+ credit hours per semester
- Engineered proprietary Excel-based annuity models that standardized benefit computations across 3 distinct plan-specific rule sets, ensuring consistent and auditable output across pension and defined contribution structures spanning multiple hospital districts

## PROJECTS

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### Fitzpatrick Scale Skin Tone Classifier

Google Vertex AI · Python · University of Texas at Austin

- Architected a 6-class skin tone classification model trained on ~19,000 dermatological images across 3 datasets (Fitzpatrick17k, SCIN, PAD-UFES) using Google Vertex AI AutoML Vision, achieving a best PR AUC of 0.774 and 75% precision — directly addressing the industry-wide dataset skew where 70%+ of standard training images represent lighter skin tones
- Engineered an augmentation pipeline using flips, rotations, random cropping, and Gaussian noise to address severe class imbalance in Fitzpatrick Types 4–6, targeting a published 27–36% ROC-AUC performance gap that represents measurable patient risk when AI diagnostic models are deployed on darker skin tones

## CASE COMPETITIONS

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### Global Insurance Symposium (GIS) National Case Competition

1st Place — Audience Vote

- Spearheaded the actuarial and strategy workstream for a national health insurance risk case, synthesizing regulatory shifts, demographic trends, and solvency risk into a MECE threat framework presented to 500+ industry leaders
- Engineered a board-level recommendation deck that translated complex actuarial modeling into concrete strategic actions, winning 1st place by audience vote in a national field

### Munich Re North America Case Competition

National Finalist

- Pioneered a first-of-its-kind market entry strategy for the pension risk transfer space using ALDAs — an approach the team developed independently rather than adapting existing frameworks
- Demonstrated real-time strategic integration by rebuilding the entire analytical framework mid-competition following a live case revision — preserving recommendation integrity under direct scrutiny from Munich Re's senior leadership

## SKILLS & ADDITIONAL INFORMATION

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**Technical:** Advanced Excel (financial modeling, annuity models, VBA); PowerPoint; R; SQL; Python; Google Vertex AI

**Languages:** Fluent English & French · Professional working proficiency in Spanish

**Eligibility:** Authorized to work in the U.S. and European Union with no restrictions

**Interests:** Stand-up comedy · International competitive swimming · Backpacking · Strava