Position Description
Actuarial/Data Scientist Intern

Position Objective

Assist the quantitative risk team at Toyota Finance Australia in providing analytics/data science support for the asset risk and credit risk areas.

The successful candidate will get the opportunity to grow their knowledge and skills from the in-job learning and apply their actuarial/data science knowledge to a range of real-world corporate challenges, e.g., vehicle future value forecast, expected loss provisioning, credit score card modelling and other pricing/reserving work. The candidate will gain an appreciation for how their skills can make a real impact beyond their academic studies.

Key Relationships

Internal Relationships			External Relationships
▪ Quantitative risk teams ▪ Data Science teams ▪ Business stakeholders, e.g., Fleet pricing, Finance, Credit risk teams	Manager	Senior Quant Risk Analyst	▪ Third party partners/vendors related to data science tools ▪ Third party partners/vendors related to model development or validation
	This Position	Quantitative Risk Intern	
	Direct Report/s	0	

Main Accountabilities / Tasks

Support the Quantitative Risk teams (asset risk and credit risk) in their delivery of data science solutions to the business stakeholders through activities such as

- Providing coding support
- Provide statistical support for vehicle residual value forecast and other credit risk tasks
- Support the completion of BAU activities such as reporting and other ad hoc analysis
- Support the development and monitoring of data science models and algorithms
- Providing peer review of work completed by colleagues

Below are the key responsibilities of the quantitative risk teams:

Asset Risk team is the SME of vehicle RV/GFV. We support the fleet and retail business by doing quantitative RV/GFV recommendations, managing RV/GFV setting processes, hosting ARC meetings, and providing insight for strategic decision-making. We also support TFA risk management by providing quantitative analysis/modelling on RV/GFV-related insight, like P&L forecast, KRI monitoring, provision recommendation, and profit budgeting.

Credit Risk team support the credit risk decision-makings across all TFA business areas by providing quantitative recommendations. Some of our key activities are managing scorecards for retail credit decisions in origination and collection, managing Expected Credit Loss models and reporting process for credit provisioning, providing portfolio credit insights, loss forecasting, supporting project related to credit decision system changes, and model governance support.

Person Specification

Qualifications / Experience / Knowledge	Behaviours
▪ Strong training and knowledge in actuarial/data science. ▪ Coding skills in languages like R / Python / SAS / SQL / VBA. ▪ Understanding of financial concepts would be advantageous but not essential. ▪ Ability to undertake research and development to further the knowledge and capabilities of the quantitative risk team.	▪ Customer Focus: Level 2 – Seeks thorough understanding of customers ▪ Collaborate: Level 1 – Acts as a team player at all time ▪ Agile: Level 2 – Seeks new challenges and improvements ▪ Innovate: Level 2 – Connects ideas and data to inform decisive action ▪ Inspire: Level 1 – Communicates clearly and shares understanding ▪ Empower: Level 1 – Seeks out clarity ▪ Influence: Level 2 – Adapts approach based on the audience ▪ Own: Level 2 – Acts decisively to improve performance