



DANIELA PAK-GRAF

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daniela.pak@gmail.com



STRENGTHS

INSURANCE KNOW-HOW

Proficient in health and life insurance products, with a strong understanding of building new customer centric digital products.

LEADERSHIP

Lead teams directly as well as cross-functional teams in projects, mentoring & motivating teams.

STRATEGIC DEVELOPMENT & BUSINESS PLANNING

Ability to develop and execute data, digitization and product strategies to drive revenue growth and optimize operational efficiency.

PROJECT MANAGEMENT

Focus on digital transformation projects with a strong customer focus. Working in all phases of digital transformation initiatives.

EXPERTISE IN DATA SCIENCE AND AI SOLUTIONS

Strategic and operational responsibility for data, KPI reporting & AI technologies.

SPEAKING & COMMUNICATION SKILLS

Speaker and panellist at various conferences – insurance & IT.

Self-driven Managing Director with 10+years of experience in the insurance and IT/Data Science/AI sector. Hands-on technical and business leader with a track record of building and growing teams as well as defining new business strategies and building new products. Passionate about cultivating and growing talent in order to achieve outstanding results. Experience in prioritizing several projects while adhering to deadlines and financial constraints. Deep understanding of insurance products, AI/ML and complex software engineering concepts paired with Agile/Scrum experience, marketing orientation and analytical abilities to evolve product strategy.

WORK EXPERIENCE

05/2019 – NOW

LECTURER, FH JOANNEUM GRAZ

- Teaching Advanced Mathematics, Innovative Business Models (Life and Health Insurance) and Risk Management
- Ability to teach the required subject areas effectively and at all relevant levels

09/2020 – 08/2024

MANAGING DIRECTOR, MERKUR INNOVATION LAB

- Building an environment that encourages employee participation, teamwork, and communication
- Implementing customer centric products and services to deliver high quality data products to the end-user
- Formulating effective business strategies and properly executing new plans for continuous development of the company's digitization strategy
- Assessing the current state of insurance products and processes, identifying ways to transform existing solutions while thinking through innovative new solutions that need to be built or bought
- Experience in automating processes along the insurance value chain with a strong customer focus
- Experience in effectively prioritizing and managing multiple tasks simultaneously
- Strong collaboration skills and ability to communicate with stakeholders across the company

02/2022 – 08/2024

MANAGING DIRECTOR, MERKUR XHUB GMBH

- Technical Lead in screening start-ups for strategic investment decisions throughout the insurance value chain

11/2018 – 09/2020

DEPUTY RISK MANAGEMENT FUNCTION, INSURANCE MATHEMATICIAN MERKUR VERSICHERUNG AG

- Implementing Solvency II regulation in a health and life insurance context
- Responsible for setting up a group wide actuarial risk management
- Setting up companywide reporting concerning risk management KPI's
- Working in product development projects with stakeholders from all relevant business units ranging from financials to IT

09/2011– 11/2018

AHS - TEACHER, BG/BRG SEEBACHERGASSE GRAZ

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LANGUAGES

GERMAN



ENGLISH



ITALIAN



SPANISH



SKILLS

PROJECT MANAGEMENT
AGILE COACH CERTIFICATION
SCRUM/KANBAN
BIG DATA TECHNOLOGIES

07/2009 – 09/2011

SENIOR CONSULTANT, DELOITTE WIEN, KÖLN, MÜNCHEN

- Implementing the evolving Solvency II guideline for Austrian and German insurance companies
- Development of complex Asset – Liability models for life insurance companies in the DACH area
- Responsible for workshops in Austria, Germany and Switzerland

06/2007 – 06/2009

MANAGEMENT TRAINEE, GRAWE GRAZ/SOUTH-EASTERN EUROPE

EDUCATION

AUGUST 2006

MSC APPLIED MATHEMATICS, UNIVERSITÄT GRAZ

- Focus on numerical and computational mathematics

AUGUST 2013

MSC LEHRAMT MATHEMATIK & GSPB, UNIVERSITÄT GRAZ

- Master Thesis: How to deliver complex graph theory content to students

OCTOBER 2019

ACTUARIAL MATHEMATICS, PARIS LODRON UNIVERSITÄT SALZBURG

- Post-graduate studies in insurance mathematics

ONGOING

EXECUTIVE MBA, CALIFORNIA LUTHERAN UNIVERSITY

MISCELLANEOUS

SINCE FALL 2023, ACTUARIAL ASSOCIATION AUSTRIA

MEMBER OF THE ADVISORY BOARD TO THE MANAGEMENT BOARD

- Responsibility: Data Science in Insurance