

# Kenrick Raymond So

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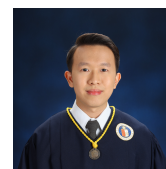
🌐 kenrickraymond.github.io

📄 Research PDFs Here

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📍 Quezon City, Philippines



## Education

- 2025 📖 **Master in Applied Mathematics (Mathematical Finance), Ateneo de Manila University.**  
GPA: 3.64/4.0  
**Coursework:** Stochastic Calculus, Statistical Learning, Advanced Probability and Martingales, Financial Derivatives, Financial Risk Management.
- 2024 📖 **BS Applied Mathematics (Mathematical Finance), Ateneo de Manila University.**  
GPA: 3.5/4.0, *Cum Laude*  
**Coursework:** PDE, ODE, Scientific Computing, Real Analysis, Advanced Calculus, Time Series, Statistical Analysis, Financial Mathematics.

## Research Publication

- 1 **K. R. So, S. C. Cruz, E. A. Marcella, J. Briones, and L. P. D. Garces, "Uncertainty in pricing and risk measurement of survivor contracts," *Risks*, vol. 13, no. 2, 2025, ISSN: 2227-9091. [DOI: 10.3390/risks13020035](#).**



## Employment History

- 2024 – 2025 📖 **Research Intern, Bureau of Internal Revenue – Philippines.**
  - Applied unsupervised models to generate pseudolabels and used supervised models to assign probabilities of companies committing tax fraud.
  - Co-authored a report on automating fraud detection using machine learning and achieved 95% out-of-sample accuracy in classifying potentially fraudulent companies.
- 📖 **Graduate Assistant, Department of Mathematics – Ateneo de Manila University.**
  - Served as a teaching assistant; developed and presented code for Python programming.
  - Analyzed student grade trends and enrollment data using Python; presented findings and wrote a report that informed curriculum planning and recruitment policy.
- 2023 📖 **Actuarial Valuation Intern, Willis Towers Watson – Philippines.**
  - Conducted valuations of pension and retiree welfare plans by analyzing financial data to accurately estimate present and projected values of plan obligations.
  - Evaluated the sustainability of retirement benefit plans by forecasting future liabilities and modeling the effects of potential plan design changes on financial outcomes.



## Research Experience

- 2024 📖 **Fitting an Affine Term Structure Model Using the Kalman Filter.**  
Estimated parameters of a Cox–Ingersoll–Ross interest rate model through Kalman filtering, improving model fit to observed data.
- 2023 – 2024 📖 **Investigation of Pricing Survivor Contracts.**  
Investigated how uncertainty in forecasting mortality rates affects the valuation of life insurance contracts.




## Research Experience (continued)

- 2022 – 2023      **Maximal Central Differencing for Optimal Portfolio Selection.**  
Implemented maximal central differencing to solve the Hamilton–Jacobi–Bellman PDE, improving numerical stability and accuracy in determining asset allocation.
- 2021 – 2022      **Optimal Stopping for Pairs Trading Under Jump Diffusion.**  
Developed and implemented a finite difference scheme to solve a free-boundary problem, showing how jumps in prices influence risk management decisions.

## Volunteering/Extracurricular



- 2020 – 2023      **Vice President - AIESEC in Ateneo.**
  - Oversaw the organization’s budget, revenue initiatives, contract management, corporate sponsorships, and training programs.
  - Streamlined operations by creating templates for financial statements and administrative tasks, and led merchandise sales and training initiatives generating over ₱125,000.
- 2020 – 2021      **Associate Vice President - Ateneo Consulting Club.**
  - Delivered a report for a local beverage startup, incorporating market research, strategic framework analysis, and risk mitigation recommendations.
  - Planned and led a successful case competition with 80 participants, overseeing logistics, and coordination.

## Skills

- Languages      English (native), Filipino (proficient), Mandarin Chinese (intermediate).
- Coding          Python, R,  $\LaTeX$ .
- Misc.            Academic research, teaching,  $\LaTeX$  typesetting and publishing.

## Miscellaneous Experience

### Awards

- 2025      **Merit Scholarship**, Awarded a full tuition waiver.
- 2021      **Tamkang University Scholarship**, Completed a four-month Chinese language program.

### Certification

- 2024      **IELTS Academic**, Band 8. Certified proficiency in English language skills.