

XXV Baltic Actuarial Summer Seminar

29-30 June, 2025

Tartu, Estonia

562 km from Vilnius

273 km from Riga

161 km from Tallinn

29 km from Tartu

WHERE: **Mäeotsa Puhketalu** <https://maeotsapuhketalu.ee/ee/>

Tartumaa, Tartu vald, Köduküla, 49127 Estonia

GPS coordinates: [58°33'11.3"N 26°32'13.2"E](#)

REGISTRATION form [HERE](#)

Sunday June 29 – arriving, socializing and networking

15.00 – 15.30 Optional check-in Mäeotsa

16.00 Barge trip on river Emajõgi with music and dinner

Please DO NOT be late! Otherwise, you risk missing the exclusive BBQ Fest and actuarial socializing on the barge

Ujula tn 98, 51008 Tartu, Estonia <https://maps.app.goo.gl/FdLJsWfX3GYAv4q6A>

20.00 – 20.20 drive to Mäeotsa

21.00 Sauna and snacks

23.00 Night orienteering

Monday June 30 - seminar

08.00 Good morning Yoga

09.00 Breakfast

10.00 „**Health insurance pricing use case in Akur8**“, Jan Kütke

11.20 Health break

11.30 „**The power of personality in predicting and explaining important life outcomes**“, Uku Vainik

13.00 Lunch and check-out

14.00 „**Statistical dilemmas in personalized risk prediction: the Estonian Biobank example**“, Krista Fischer

15.30 Going home or going to IME conference in Tartu

Last, but not least... Please note that this year Baltic Actuarial Summer Seminar is the warm-up to extraordinary event in the Baltics - The **28th International IME Congress** will take place from July 1st till 4th, 2025 in Tartu, Estonia. IME stands for

INSURANCE

MATHEMATICS AND

ECONOMICS

Which means “wonder” in Estonian. Thus, it will be a dream event for every actuary! Please take a look <https://ime2025.ut.ee/> and register with early-bird rate before May 15th.

Looking forward to meeting you in Tartu!



Seminar Details:

„Health insurance pricing use case in Akur8“

Jan Kütke is an Actuary (DAV) from Germany and works at Akur8 as an Actuarial Data Scientist to help insurance companies unlock the potential of the twenty-first century. Before that he worked as an Actuarial Consultant for three years. He holds a Masters degree in Mathematics from the University of Bonn and is an avid reader of the books of Anna Seghers and Dietmar Dath.

Jan's interactive session will focus on a health insurance pricing use case, drawing on actuarial datasets. Participants will engage in a guided discussion about leveraging machine learning for data preparation, modeling, and rate decision-making.

„The power of personality in predicting and explaining important life outcomes“

Uku Vainik is a professor of behavioral genetics at University of Tartu, Estonia, and adjunct professor at McGill University, Canada. He combines personality, health, and genomics data to understand the behavioral roots of health and well-being.

Uku Vainik will provide an overview, what are personality traits and how they play a role in important life outcomes - health, work, and life satisfaction. How much personality traits are "in our genes" and how much can we change personality traits? He is also behind whichjob.me - an online personality test that suggests most suitable jobs.

“Statistical dilemmas in personalized risk prediction: the Estonian Biobank example”

Krista Fischer is an Estonian biostatistician whose research concerns body mass, genetic variability, and their association with diseases. She is a professor of mathematical statistics in the Institute of Mathematics and Statistics at the University of Tartu, where she is also an associate professor in the Institute of Genomics.

In her talk, an overview of the underlying modeling process about statistical dilemmas in personalized risk prediction is provided using the example of the Estonian Biobank. The task involved several challenges, starting from the very definition of the quantity we aimed to estimate, choice between parametric and nonparametric models, the issue of competing risks and others. One of the most difficult parts is to choose the right tools for communicating the risks, to avoid misinterpretation and to highlight the modifiable parts of the risk.

Fees: Actuary 225 eur Partner 150 eur Child (3-14 years old) 55 eur

Additional important info:

CPD 4 hours.

Please bring comfortable clothes and your personal Yoga mat if you have.

In case you plan to participate in IME and need a remote office during the event, please let us know via registration form.

In case you need extra accommodation night before or night after the summer seminar, please let us know via registration form.

Please fill in the REGISTRATION form [HERE](#)

Questions: aktuaar@gmail.com

