

EUROPEAN  
CURRICULUM VITAE  
FORMAT



PERSONAL INFORMATION



Name **CARRAI, Luca**  
Address  
Telephone  
Fax  
E-mail **l.carrai97@gmail.com**  
Nationality Italian  
Date of birth 03, December, 1997

WORK EXPERIENCE

- Dates (from – to) Sep. 2022 - On Going
  - Name and address of employer Osservatorio Fintech & Insurtech, Politecnico di Milano; Via Lambruschini 4B -Edificio 26B, 20156 Milano
  - Type of business or sector University and Research; Financial and Insurance Technologies
  - Occupation or position held Junior Analyst
  - Main activities and responsibilities Research on Fintech and Insurtech start-ups. I support senior analysts and researchers in the scouting of Fintech and Insurtech start-ups, both through database analysis and direct insights with start-ups' founders. I am also analysing and evaluating the sector's conditions in terms of participants, funds collected and growth.  
Main goal: to create a strong and resilient Fintech and Insurtech environment.  
Lines of research:
    - Fintech & Insurtech start-ups: scouting new start-ups. Mapping main start-ups' characteristics.
    - Open Finance: implications of the Open Finance paradigm.
    - Bigtech: characteristics and business models of bigtech and non-financial actors addressing the financial services.
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- Dates (from – to) Feb. 2020 –Jul.2020
  - Name and address of employer Liberologico srl; Via Umberto Forti, 6, 56121 Montacchiello PI
  - Type of business or sector Software Engineering
  - Occupation or position held Internship Business Analyst
  - Main activities and responsibilities Business scouting of young start-ups and financial evaluation to look for new opportunities to enter in the e-commerce business. In particular, I took part to many start-up's pitches presentation to listen to their proposals in order to provide directors with a full recap of opportunities. I also assisted directors in evaluating the start-ups' Business Plan and Business Model.

## EDUCATION AND TRAINING

- Dates (from-to)
- Name and type of organisation providing education and training
- Principal subjects/occupational skills covered
- Title of qualification awarded

Feb. 2023 – On Going  
Politecnico di Milano  
  
Finance, Insurance, Digital technologies  
  
PhD in Management Engineering

- Dates (from – to)
- Name and type of organisation providing education and training
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- Title of qualification awarded
- Level in national classification (if appropriate)

Sep. 2020 - Dec. 2022.  
Politecnico di Milano  
  
Major in Finance  
Relevant courses: Investment Banking; Financial Markets and Institutions; Corporate Finance; Financial Risk Management; Financial Econometrics  
Master of Science (Laurea Magistrale) in management Engineering  
107/110

- Dates (from – to)
- Name and type of organisation providing education and training
- Principal subjects/occupational skills covered
- Title of qualification awarded
- Level in national classification (if appropriate)

Sep. 2016 – Feb. 2020  
Università di Pisa  
  
Relevant Courses: Organizzazione di Impresa; Gestione di Impresa; Statistica; Istituzioni di Economia; Fisica I  
Bachelor of Science(Laurea Triennale) in management Engineering  
106/110

- Dates (from – to)
- Name and type of organisation providing education and training
- Title of qualification awarded

Sep. 2011–Jul. 2016  
Liceo Scientifico U. Dini  
  
*High School Diploma*

## PERSONAL SKILLS AND COMPETENCES

*Acquired in the course of life and career  
but not necessarily covered by formal  
certificates and diplomas.*

### MOTHER TONGUE

**Italian**

### OTHER LANGUAGES

- Reading skills
- Writing skills
- Verbal skills

**English**  
Excellent (C1)  
Good (B2)  
Excellent (C1)

- Reading skills
- Writing skills
- Verbal skills

**Spanish**  
Good  
Elementary  
Elementary



**SOCIAL SKILLS  
AND COMPETENCES**

*Living and working with other people, in multicultural environments, in positions where communication is important and situations where teamwork is essential (for example culture and sports), etc.*

I am capable to manage conflicts, whilst keeping a productive environment. I benefit from this capability also recently during an university project, on the development of a partnership between fintech start-ups, where I effectively mitigated a severe conflict between team members.

I usually express my point of view to add value to analysis, discussion, brainstorming...

At the same time, I am active listening to other contributors as I am fully aware of how beneficial is the discussion on new ideas, different point of views, especially when looking for innovative approaches.

I am open minded and flexible, I adjust my role and my contribution to the evolving team environment and needs. During my professional experience as a business analyst, I actively participated in the discussion being aware of my role and respectful of any team's member. I am curious to meet new people and to get to know new cultures: it is a great opportunity to widening perspectives. I really look forward to keep on working in an international dynamic environment.

I am really ambitious. I set high standards and I want to stay stick to them.

**ORGANISATIONAL SKILLS  
AND COMPETENCES**

*Coordination and administration of people, projects and budgets; at work, in voluntary work (for example culture and sports) and at home, etc.*

I have played 18 years as a goalkeeper. The main role of the goalkeeper, except of saving the ball, is to coordinate the team and help them to stay focus on the match. This long experience has strongly shaped my personality and I have shifted these characteristics on the professional environment. During the development of projects, I am committed to the final results, and I look after and coordinate the team, actively contributing to reach objectives.

My colleagues define me a great team-worker.

Having joined many projects, I significantly increased time management, multitasking and under pressure working. When targeting objectives, I am always looking for the wider picture without losing focus on details and now I do this by priority.

**TECHNICAL SKILLS  
AND COMPETENCES**

*With computers, specific kinds of equipment, machinery, etc.*

Good knowledge of MS office -Excel, PowerPoint, Word.

Financial data analysis: knowledge acquired both from universities courses and extra university projects.

Basic knowledge of BPMN and SQL.

**DRIVING LICENCE(S)**

Italian Driving Licence, B and A2

**Privacy**

Autorizzo al trattamento dati ai sensi del GDPR 2016/679 del 27 aprile 2016 (Regolamento Europeo relativo alla protezione delle persone fisiche per quanto riguarda il trattamento dei dati personali).

Date: February 21, 2023

Signature

