# Kristianto

Senior Data Analyst | Business Intelligence Specialist | Insurance Analytics Expert

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## PROFESSIONAL SUMMARY

Results-driven Senior Data Analyst with 7+ years of experience in financial services and insurance analytics. Proven track record of delivering measurable business impact through advanced statistical modeling, machine learning applications, and predictive analytics. Expert in transforming complex datasets into strategic insights that drive operational efficiency improvements, risk reduction, and revenue optimization. Specialized in insurance claims analysis, customer segmentation, and business intelligence solutions.

Core Competencies: Predictive Analytics • Machine Learning • Statistical Modeling • Business Intelligence • Insurance Risk Assessment • Data Storytelling • Process Automation • Cloud Analytics

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## TECHNICAL SKILLS

**Programming & Analytics**      : Python, Pandas, NumPy, Scikit-learn, Matplotlib, SQL, VBA, Statistical Modeling.
**Business Intelligence**      : Power BI, DAX, Power Query, Tableau, Excel Advanced Analytics, Financial Modeling, Dashboard Development.
**Databases & Cloud**      : SQL Server, MySQL, Google Cloud Platform, Data Warehousing.
**Analytics & Methods**      : Hypothesis Testing, Regression Analysis, Time Series Analysis, Predictive Modeling, Customer Segmentation, Risk Assessment.
**Industry Expertise**      : Insurance Analytics, Financial Services, Healthcare Analytics, Risk Management, Regulatory Compliance, Claims Analysis.

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## PROFESSIONAL EXPERIENCE

**Senior Data Analyst | Cipta Integra Duta**                                                      *Aug 2022 – Present*

*Financial Services (Employee Benefits Management) - 50,000+ participants*

- **Improved Customer Engagement by 25%** through development of sophisticated segmentation models using Python and SQL, analyzing behavioral patterns across 50,000+ participants and implementing targeted retention strategies.
- **Reduced Reporting Time by 75%** while achieving 98% data accuracy by designing and deploying automated Power BI dashboards for real-time claims monitoring and executive reporting.
- **Enhanced Data Processing Efficiency by 35%** through development of web-based claims management systems with automated ETL pipelines using Brix system integration.

**Data Analytics Consultant | RevoU Partnership Projects**                                      *Oct 2024 – Jan 2025*

*Full Stack Data Analytics Program - Real-world Project Implementation*

**SaaS Analytics Project - PeopleU:**

- **Optimized Marketing ROI by 18%** through multi-channel performance analysis, identifying high-impact campaigns and implementing data-driven budget reallocation strategies for B2B SaaS clients.

- **Reduced Sales Funnel Leakage by 22.9%** by diagnosing critical drop-off between "Discussion Success" and "Offer Sent" stages, delivering actionable insights that improved deal closure rates.
- **Enhanced Revenue Potential by 12%** through comprehensive price elasticity analysis and product-tier optimization, enabling strategic pricing recommendations.

**Financial Risk Project - RevoFin:**

- **Identified $164M in Risk Exposure** by analyzing $2.8B loan portfolio, uncovering 87.6% concentration risk in individual loans and 5.85% delinquency rate in DIRECT_PAY segments.
- **Developed AI-Powered Risk Analytics Dashboard** using Gemini AI integration, enabling real-time loan health assessment and predictive risk scoring for financial analysts.
- **Delivered Strategic Risk Mitigation Plan** including regional risk premium strategies for California market and dynamic interest rate adjustments for high-risk loan categories.

**Healthcare Analytics Project - Hasna Medika:**

- **Optimized Staff Productivity by 16%** through comprehensive HR performance data analysis, identifying training gaps and high-impact development areas.
- **Reduced Inventory Costs by 23%** via medical inventory analysis, identifying overstocked medications and implementing data-driven inventory control systems.
- **Improved Patient Care Metrics by 14%** through medication usage pattern analysis and pharmacy workflow optimization.

**Healthcare & Life Insurance Analyst | Asuransi Jiwa Pro-Life**          *Aug 2017 – Aug 2022*

*Life & Health Insurance - Claims Department*

- **Increased Customer Satisfaction by 22%** through optimization of claims processing workflows using statistical analysis and process mining techniques.
- **Reduced Average Resolution Time by 18%** by creating interactive performance dashboards in Life-OPS system, enabling real-time KPI monitoring and bottleneck identification.
- **Ensured 100% Regulatory Compliance** while leading analytical aspects of web-based claims information system development, coordinating cross-functional teams to meet business requirements.
- **Improved Policy Performance by 15%** through comprehensive claims pattern analysis and risk assessment model development.

**Business Analyst | AAI Indonesia**          *May 2015 – July 2017*

*Third-party Administrator for Healthcare Benefits*

- **Increased Processing Efficiency by 28%** through design and implementation of optimized database architecture using Entity-Relationship Diagrams (ERD) during digital transformation initiative.
- **Reduced Manual Processing by 40%** by automating data upload processes via .txt file integration and implementing validation algorithms.
- **Improved Data Accuracy by 67%** through comprehensive data cleansing initiatives using advanced SQL queries and Excel automation.
- **Enhanced Client Satisfaction by 30%** by executing complex analytics on large healthcare datasets, contributing to improved service delivery and contract renewals.

## EDUCATION & CERTIFICATIONS

**Full Stack Data Analytics Certificate** | RevoU                    *Oct 2024 – Jan 2025*

Advanced program covering complete data lifecycle: acquisition, preparation, analysis, visualization, and insight communication. Hands-on experience with Python, SQL, Tableau, Power BI, and machine learning applications on real-world datasets.

**Bachelor of Accounting** | Pancasila University                    *Sep 2013 – Mar 2018*

Comprehensive program in accounting principles, financial reporting, auditing, and taxation. Final project: "Implementation of Information System Applications on External Claim Reports."

**Diploma in Actuarial Science** | Ministry of Finance, Republic of Indonesia                    *Aug 2003 – Feb 2006*

Specialized program in actuarial mathematics, risk assessment, and insurance analytics fundamentals.

**Professional Certifications:**

1. Full Stack Data Analytics, RevoU - January 2025
2. Ajun Ahli Asuransi Indonesia Jiwa, AAMAI - April 2017
3. Pengantar Asuransi Jiwa & Operasional, AAMAI - April 2014

## PROFESSIONAL DEVELOPMENT

Insurance Expertise Development (2006 - 2013) During this period, focused on building specialized insurance expertise:

- Obtained advanced certifications in Life Insurance and AAAIJ Certificate of Competence.
- Gained hands-on experience in insurance operations and regulatory compliance.
- Developed deep domain knowledge in life and health insurance products.

## KEY ACHIEVEMENTS

- **Led Digital Transformation Initiative** resulting in 35% improvement in data processing efficiency across organizations.
- **Developed Proprietary Risk Assessment Models** contributing to 30% reduction in portfolio risk exposure.
- **Mentored 2 Junior Analysts** in advanced analytics techniques and business intelligence best practices.
- **Presented Analytics Solutions** to C-level executives, driving strategic decision-making across multiple business units.
- **Maintained 98%+ Data Accuracy** across all reporting and analytics deliverables over 3+ years.