Shabnam Rani
Business Analyst
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SUMMARY
Detail-oriented Business Analyst with 3+ years of experience in insurance and risk domains, supporting enterprise-level digital transformation and process optimization initiatives. Skilled in gathering and translating complex business requirements into actionable deliverables including BRDs, FRDs, and SRS documents. Proficient in analysis using SQL, Python scripting, and BI tools like Power BI and Tableau to drive insights, optimize workflows, and support strategic decisions.

SKILLS
- **Methodologies:** SDLC, Agile (Scrum), Waterfall
- **Languages:** Python Scripting, SQL
- **Business Analysis:** Requirements Gathering, Business Process Modeling, Workflow Automation, Risk Assessment, Process Optimization, User Stories, Use Cases.
- **Documentation:** Business Requirements Document (BRD), Functional Requirement Document (FRD), System Requirement Specifications (SRS)
- **Project Management Tools:** MS Project, MS Excel, MS SharePoint, MS Access
- **Visualization Tools:** Tableau, Power BI, Visual Studio, Microsoft Visio
- **Analysis Skills:** Cost/Benefit Analysis, Impact Analysis, GAP Analysis, Risk Analysis, SWOT Analysis, Workflow Analysis
- **Other Skills:** Jira, HP Quality Center, A/B Testing, JAD, Rational ClearQuest, RTM, UAT, CRM, KPIs

WORK EXPERIENCE

S&P Global, United States | Business Analyst | Jan 2025 - Current
- Collaborated with stakeholders across underwriting and claims to gather business requirements and translated them into detailed BRD, FRD, and SRS documents, reducing manual processing time by 25%.
- Conducted GAP and risk analysis for migrating legacy insurance systems to a cloud-based platform, resulting in a 22% reduction in manual reconciliation tasks.
- Collaborated with product owners and developers in Agile sprints to create detailed user stories and acceptance criteria,tracked via Jira for traceability and sprint planning.
- Designed interactive Power BI dashboards to visualize loss ratios, customer churn, claims processing KPIs and policy coverage gaps, enabling executive-level decisions that improved customer retention by 15%.
- Built SQL queries to extract claims and policy data for ad-hoc reporting and deep-dive analysis, identifying discrepancies that led to a 12% improvement in claims adjudication accuracy.
- Supported UAT by developing test scenarios, coordinating with QA, logging defects in HP Quality Center, and validating business requirements against test outcomes.
- Utilized Microsoft Visio and Excel to model current vs. future state workflows to streamline auto claims workflows, cutting average cycle time by 18% through automation recommendations.

Gainwell Technologies, India | Junior Business Analyst | May 2021 - Jul 2023
- Participated in requirements gathering sessions with underwriters and claims managers to capture functional needs for an internal risk assessment portal.
- Created process models and workflow diagrams in Microsoft Visio, enabling a visual understanding of risk categorization and escalation procedures across departments.
- Developed and maintained RTMs and assisted in preparing SRS documentation, ensuring traceability of requirements across development and QA cycles.
- Performed cost-benefit and impact analysis for digitizing customer onboarding workflows, which informed leadership decisions on resource allocation.
- Performed A/B testing impact analysis on customer onboarding UI variations using SQL-based segmentation, improving form completion rate by 21%.
- Supported UAT execution by creating test cases, gathering feedback from business users, and working with QA to log and track defects until resolution.
- Wrote complex SQL queries to support data profiling and validation for a large-scale regulatory compliance project, helping reduce data quality issues by 28%.

EDUCATION
Master of Science I Administration with Concentration of Digital Management
Central Michigan University, Mount Pleasant, Michigan, USA | **Dec 2024**
Bachelor of Science in Medical
Maharishi Markandeshwar University, Mullana, Ambala, Haryana, India | **May 2019**