Sony Kiran

Data Analyst | Agile Processes | Finance & Healthcare & Insurance |

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SUMMARY

Business Data Analyst with 8 years of experience across financial services, healthcare, and insurance domains, with a strong focus on analytics, business intelligence, and performance reporting. Proficient in building scalable data pipelines and data models through ETL/ELT processes in collaboration with data engineering teams, leveraging SQL, Python, and cloud platforms such as BigQuery, Snowflake, and Microsoft Fabric. Advanced expertise in developing end-to-end interactive dashboards and visual reports using Microsoft Power BI and Tableau to support ongoing business insights and status tracking. Experienced in ensuring data robustness, accuracy, and governance across data workflows, and in translating complex datasets into concise, actionable insights for cross-functional stakeholders. Skilled in statistical techniques including regression, probability, and survival modeling, with a proven track record of driving strategic initiatives, fulfilling ad-hoc analysis requests, and identifying process improvement opportunities across departments.

EXPERIENCE

Analytics Engineer

**UnitedHealth Group**

 02/2023 - Present San Franscisco, United States

* Built and optimized end-to-end ETL/ELT data pipelines in BigQuery and Microsoft Fabric to support healthcare analytics initiatives, enabling efficient data modeling and improved reporting accuracy.
* Developed interactive Power BI dashboards to monitor patient outcomes, operational KPIs, and compliance metrics, delivering real-time insights for cross-functional healthcare teams.
* Translated complex healthcare datasets into concise business insights by applying statistical techniques such as regression analysis and survival modeling, influencing executive-level decisions.
* Ensured data robustness and governance by implementing quality checks and metadata documentation across cloud-based data lakes and warehouses, improving data reliability by 30%.
* Supported strategic process improvements in care delivery and claims analysis by collaborating with clinical, operational, and IT teams; led ad-hoc data analyses using SQL and Python.
* Created clear, impactful presentations and visual narratives for senior healthcare stakeholders, simplifying complex data trends and driving alignment on care management strategies.

Analytics Engineer

**Australia & New Zealand Bank**

 03/2019 - 08/2022 Banglore, India

* Led the development of an ETL pipeline in Snowflake and BigQuery to integrate credit risk and loan performance data from multiple banking systems, improving underwriting analytics and reporting scalability.
* Designed and deployed a Microsoft Power BI dashboard to track real-time fraud detection KPIs and transaction anomalies, reducing manual reporting time by 40% and enabling faster decision-making.
* Collaborated with data engineering to model customer segmentation and churn risk in a cloud data lake environment, leveraging SQL and Python to surface actionable business insights for retail banking leadership.
* Spearheaded a data governance initiative ensuring compliance with regulatory standards (e.g., Basel III), embedding robust validation logic across financial data pipelines to ensure accuracy and traceability.
* Conducted statistical modeling, including regression and probability-based scoring, to evaluate the effectiveness of marketing campaigns on cross-sell and upsell opportunities in personal banking.
* Partnered with product and operations teams to automate ad-hoc reporting on loan originations and delinquency rates, transforming raw transactional data into executive-ready reports and presentations.

Data Engineer

**American Family Insurance**

 06/2017 – 02/2019 Banglore, India

* Led a data analysis project for a health insurance claims department, leveraging advanced Excel (macros, pivot tables, VLOOKUPs) to automate claims validation reports and reduce processing errors by 35%.
* Developed interactive Power BI dashboards to monitor key performance indicators such as claim turnaround time, approval rates, and provider network efficiency, supporting executive decision-making in operations.
* Managed a reporting project focused on underwriting performance, building dynamic Excel models to evaluate policy risk factors and premium adjustments across various customer segments.
* Executed a data modeling initiative to consolidate policyholder data across systems, enhancing accuracy in loss ratio analysis and improving forecasting for reserve planning.
* Collaborated with actuarial and finance teams to implement a Tableau-based reporting solution that visualized trends in policy lapse rates, enabling proactive engagement strategies to improve retention.

SKILLS

* Data Engineering & Architecture: Scalable Data Pipelines, Data Modeling, Snowflake Data Warehouse, DBT Transformations, SQL Optimization, Data Lake Integration.
* Stakeholder Collaboration & Strategy: Data Strategy Alignment, Cross-Functional Communication, Business Insight Translation, Regulatory Reporting Support, Stakeholder Presentations.
* Agile Frameworks & Tools: Scrum, SAFe, Kanban, Jira, Confluence, Sprint Planning, Iterative Delivery.
* Financial & Regulatory Data Experience: Basel/CCAR Reporting Support, Financial Data Modeling, Compliance-Ready Pipelines, Audit-Ready Data Flows, Banking & Capital Markets Data.
* Data Analysis & Reporting: Advanced SQL, Data Profiling, Financial Metrics Analysis, Power BI (for stakeholder demos), Automated Data Quality Checks.
* Testing & Governance: Data Validation, UAT Support, Root Cause Analysis, Data Quality Monitoring, Schema Versioning in DBT.

EDUCATION

**Master of Science in Business Analytics Kent State University**