

WILMAR SEPULVEDA HERRERA

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About Me

Statistician MSc with over 6 years of experience developing end-to-end analytical solutions using statistical models, machine learning, and artificial intelligence for the financial and insurance sectors. Specialized in MLOps, data engineering, and advanced analytics. Proven track record of increasing profitability in credit and insurance businesses through data-driven strategies, while fostering a strong data culture. Passionate about teaching and research, with expertise in survival analysis, predictive modeling, and scalable data infrastructure.

Education

Universidad del Valle

Master in Statistics, 4.7/5

August 2020 – December 2023

Universidad del Valle

Statistician, 4/5

January 2011 – December 2017

Work Experience

Coderland

Lead Data Scientist

March 2025– Present

Technology

- Work for ASSA, the largest insurance company in Central America, in collaboration with McKinsey & Company, for the creation of Feature Store and dynamic pricing through Machine Learning.
- Developed and implemented pricing models, churn prediction, and customer lifetime value (LTV) analysis using advanced machine learning techniques.
- Built predictive models to reduce customer delinquency rates, improving portfolio risk management and collection efficiency.
- Developed cost estimation models for auto parts in insurance claims, optimizing claim processing and reducing operational costs.
- Implemented churn prediction models for life insurance using survival analysis techniques, forecasting expected customer policy duration to improve retention strategies.

R5

March 2022– March 2025

Leader of Advanced Analytics

Insurtech

- Lead a team of 5 data scientists, working on Machine Learning, Descriptive Analytics, and MLOps projects.
- Through Machine Learning and descriptive analytics, I improved the SOAT product by intelligently selecting the best risks, achieving a Loss Ratio of 70% vs. 120% of the market, translating into billions of pesos in profits for the company.
- Using unsupervised learning, we better understood our customers and thus improved collection efficiency.
- Using advanced analytics methodologies, we better selected our credit customers, thus reducing metrics like 30-ever and 60-ever.

Excelcredit

Senior Data Scientist

May 2021– March 2022

Fintech

- Developed and implemented advanced analytical solutions for credit risk management, including provision calculation models, prepayment prediction algorithms, and customer lifetime value analysis.
- Built customer segmentation models and LAFT (Lavado de Activos y Financiación del Terrorismo) risk assessment systems to enhance compliance and risk mitigation strategies.
- Created automated reporting dashboards and predictive models that improved decision-making processes and portfolio performance monitoring.

Banco de Occidente

Data Scientist

Sept 2020– May 2021

Traditional Banking

- Designed and deployed machine learning models for collection optimization and portfolio risk assessment, resulting in improved recovery rates and reduced credit losses.
- Developed predictive models to assess customer cash flow impact during the Covid-19 pandemic, enabling proactive risk management and customer support strategies.
- Implemented data-driven solutions for portfolio normalization and credit scoring, contributing to more accurate risk evaluation and lending decisions.

- Construction of dashboards for the analysis of Saber-Pro tests, using ShinyApps.
- Construction of the 2018 statistical yearbook.
- Loading various university indicators into the SNIES.

Teaching Experience

Universidad Libre - Cali*Instructor***Nov 2023– Present***Machine Learning Diploma*

- Teach Statistics for Data Science course to 4 cohorts of students, covering fundamental statistical concepts essential for machine learning and data analysis.
- Develop and deliver comprehensive curriculum on probability theory, hypothesis testing, regression analysis, and statistical inference for data science applications.
- Guide students through practical statistical analysis projects using Python and R, preparing them for real-world data science challenges.

Universidad del Valle*Teaching Assistant***Nov 2021– Feb 2022***Faculty of Engineering*

- Teach the course of Probability and Statistics to Systems Engineering students.
- Teach the course of Fundamentals of Statistics to Agricultural Engineering students.

Comfenalco - PEC*Instructor***Feb 2019– Jan 2021***Technical Labor*

- Guide affiliates to the compensation fund belonging to the technical labor programs; administrative assistant and accounting assistant (mathematics, data processing, thesis work.)

Tech Stack

Python	Git	Airflow	AWS	DVC	Linux
Docker	PostgreSQL	R	Jenkins	FastAPI	Databricks

GitHub Projects

Web Scraping MELI | Performs web scraping of the list of all products published on Mercado Libre. Here I certify my knowledge in Web Scraping, Docker, CI/CD, Python.

CAR ETL | I carry out an ETL process where I extract vehicle data, process it with Python, and load it to AWS S3, using GitHub Actions.

CAR PREDICT | I build a machine learning model using different technologies: DVC, FastAPI, Docker, Python.

CAR PREDICT APP | Here I create a web application with Streamlit, which has its own database.

ITSERIES | An R package for analyzing irregularly spaced stochastic processes.

Cluster-APP | In this project, I create an app with Gradio and HuggingFace to classify credit card customers.