

Nurul Haseena bt Abdul Razak

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PROFESSIONAL EXPERIENCE

Etika Insurance & Takaful
Risk Data Analyst

Bangsar, Kuala Lumpur
Nov 2022 – Present

Utilized qualitative and quantitative analysis in SQL and OAS to support stakeholders in towing benefit, underwriting and claims to answer ad-hoc questions and reporting requests related to fraud risk management.

- **Identified patterns of customer misuse of towing benefits** following a SQL-based analysis of the roadside assistance dataset, which revealed that using towing benefits as long-distance transport was the leading cause of fraud/misuse. Recommended targeted cost-optimization strategies addressing towing customer misuse patterns, **resulting in a 5% reduction in towing management costs.**
- **Developed and maintain 3 weekly reports and a KPI dashboard** in OAS that related to roadside assistance, including metrics on cost per request, usage frequency by region and number of customers suspected of misusing benefits.
- Supported the towing benefit team in identifying patterns of suspicious towing providers by using Python to build a **custom scoring model that identifies fraudulent behaviors** and provides a monthly listing of the top 10 suspicious providers for verification.
- Helped the underwriting and claims teams to better understand the impact of Underwriting Guideline revisions on Agreed Value fraud risk by sharing **insights on trends in confirmed fraud cases and loss ratios since the revision, as well as operational gaps identified during the analysis.**
- **Increased dataflow efficiency by 75%** by writing SQL queries and automating data pipelines using Python, extracting, cleansing, and integrating fraud-related data from multiple sources into a centralized fraud database for use by the claims and benefit payout teams to cross-check suspicious customers.
- Led the development of an in-house e-KYC solution using computer vision and NLP (Natural Language Processing) technologies, achieving 90% accuracy in verifying NRIC and selfie samples for customer authentication, with the solution deployed via web application using Flask.

KWSP

Executive (Protégé), Digital Experience

Jln Raja Laut, Kuala Lumpur

Nov 2021 – June 2022

- Reporting to head of Digital Experience section.
- Prepared report on i-Akaun statistics, e.g. monthly take-up rate for references of the top management.
- Participated in i-Akaun app new feature UAT session and document issues encountered during testing session.
- Liased with Marketing department to produce digital content such as copywriting, promotional videos and push notifications.

PROJECT EXPERIENCE

1. Retailer Credit Scoring System

- Developed a trade credit scoring system using **RFM analysis** and **K-Means Clustering** for retailers in a pharma company by using SQL and Python to analyze past sales transactions records. Helped the pharma company to identify group of retailers that are eligible for trade credit.

2. Malaysian Dessert Classifier

- Built and deployed an image classifier to identify Malaysian desserts using deep learning in Python to help users that are unfamiliar with Malaysian dessert to check food allergen and calories.

SKILLS

Python, Excel, SQL, OAS (Oracle Analytics Server), Dataiku, Tableau

EDUCATION

University of Malaya

Bachelor of Physics (CGPA: 3.69)

DATA SCIENCE CERTIFICATE

360DigiTMG

Data Science Training Program

Centre of Applied Data Science

Data Star Program

Kuala Lumpur

Date of Issue: 3rd July 2022

Kuala Lumpur

Date of Issue: 14th September 2022