Nurul Haseena bt Abdul Razak

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SKILLS

Languages & Aptitudes: Python, SQL, OAS, Dataiku, Tableau, PyTorch, FastAI, Tensorflow, Keras, Gradio, OpenCV

Technical Skills: **Regression** (Linear, Multiple-Linear, Logistic, Random Forest), **Classification** (K-NN, SVM, Random Forest, Naïve Bayes), **Clustering** (K-Means, Hierarchical), Deep Learning, Hypothesis Testing, Data Cleaning, Data Analysis, Web-scraping

PROFESSIONAL EXPERIENCE

Etiqa Insurance & Takaful   **Bangsar, Kuala Lumpur**
Risk Analyst   *Nov 2022 – Present*

1. Development of In-house e-KYC solution
   a) Developed, trained and enhanced the fully in-house e-KYC solution by leveraging on machine learning models and computer vision libraries.
   b) Developed a biometric matching tool (via Python) for facial recognition and facial similarity check with 90% accuracy.
   c) Developed an anti-tampering tool using Yolov5 model to validate the presence of security features in the NRIC (i.e. myKad logo, security chip position, Malaysian flag etc.)
   d) Built a function to match extracted NRIC via OCR with government database via web-scraping.

2. Fraud Analytics
   a) Led the development of a predictive classification model to proactively identify individuals at high risk of making fraudulent claims, catering to both life and general policyholders to minimize business losses.
   b) Classify top 10 suspicious Etiqa towing partners using PRIDIT scoring method to identify fraudulent behaviors and support informed decision-making for stakeholders.
   c) Analyzed the impact of Underwriting Guideline revisions on Agreed Value fraud risk, presenting insights to stakeholders (i.e. underwriting and claims team) and identifying operational gaps alongside recommended actions to reduce exposure.

3. Cost Analysis
   a) Analyze roadside assistance trends to identify cost saving opportunities, develop actionable dashboards and track key KPIs for weekly presentation to stakeholders and management.

4. Risk Digitalization Initiatives
   a) Support Risk teams in digitalization efforts such as automation, building dashboard, AI/ML, web-scraping etc. to foster cross collaboration between teams across RMD and enhance operational efficiency.
   b) Explore open-source Large Language Model (LLM) to process and summarize business news articles extracted through web-scraping. The goal is to automate the creation of monthly newsletter that highlights the top risks relevant to Etiqa.

KWSP   **Jln Raja Laut, Kuala Lumpur**
Executive (Protégé), Digital Experience   *Nov 2021 – June 2022*

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

DATA SCIENCE PROJECT

1. Retailer Credit Scoring System
   - Developed a trade credit scoring system for retailers in pharma company based on the past transactions using **RFM analysis** and **K-Means Clustering**.
   - Manufacturing company able to identify group of retailers eligible for trade credit.

2. Malaysian Dessert Classifier
   - Built and deployed an image classifier to identify Malaysian desserts using **deep learning.**
   - Foreigners unfamiliar with Malaysian dessert can check for food allergen and calories.

EDUCATION

University of Malaya   **Kuala Lumpur**
Bachelor of Physics   *Graduation Date: October 2020*

- CGPA: 3.69
- Dean's Award (Semester 2, 2016/2017 & 2017/2018)

DATA SCIENCE CERTIFICATE

360DigiTMG   **Kuala Lumpur**
Data Science Training Program   *Date of Issue: 3rd July 2022*
Centre of Applied Data Science   **Kuala Lumpur**
Data Star Program   *Date of Issue: 14th September 2022*