

José Sousa

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SUMMARY OF QUALIFICATIONS

- Large experience in **database** platforms and **SQL** (database query language).
- **Expert at SAS** -- created **stored processes** and **ETL's**, wrote advanced code to produce tables and reports, and truly **mastered SAS macros**. Created performance dashboard with SAS/GRAPH and reports with **Proc Report**.
- Strong knowledge of SAS **Enterprise Guide** and SAS **Enterprise Miner**.
- Great with **Python** programming in **VS Code**. Created executable from codes, upscaled and enhanced videos with pre-trained AI models, created **GUI** with **TkInter**, loaded **Excel** and **XML** files into **pandas** dataframes, read and wrote to Excel files with **openpyxl**, created formatted **PowerPoint** slides automatically, processed image and audio with **ffmpeg**, created **virtual environments**, automated **batch jobs**, etc.
- **Scheduled** ETL jobs in **Unix** using cron and Unix scripting.
- Strong with **statistical models** (decision trees, **GLM**, **logistic regression**, etc.) and **data analytics** and good with **actuarial analyses** and **actuarial reports**.
- Expert at **MS Excel**, created advanced spreadsheets with **VBA macros**, **automated charts and graphs**.
- Most of my experience is in the **insurance** industry. Created a wide variety of **loss triangles**, calculated ceded losses from **reinsurance** contracts, calculated earned premiums and joined claims to policies to create reports on **loss ratio** and **in-force policies**, among others. Performed **data reconciliation** with the general ledger.
- Familiar with **accounting principles** (GAAP, STAT), and very experienced working with **general ledger** data and performing various types of **reconciliations** with it.
- Great with **logical reasoning**, **very analytical**, can work independently, **wrote papers** in math (e.g. <https://arxiv.org/abs/2109.15306>).
- Languages: English, Portuguese (native) and French.
- Graduated from the **best higher education school** in **Brazil** (Univ. of São Paulo).
- I have a **U.S. G.C.** (**obtained thru NatGen**), and **dual citizenship** (**Brazil/Canada**).

SOFTWARE

- **SAS:**
 - Platforms: Unix, **Linux** and Windows Server.
 - Modules: BASE, STAT, GRAPH, ACCESS, CONNECT.
 - Expert knowledge of most used **Procs**, including **Proc Report**.
 - Advanced **macro language**. **Stored processes**.
- **Databases:** **Oracle**, **SQL SSMS**, **DB2**, **Teradata**, MS Access. Also access from SAS (UDB, Sybase, etc.).
- **BI / reporting:** SAS **Enterprise Guide**, **PowerBI**, Tableau.
- **Statistical modeling:** SAS Enterprise Miner.
- **Operating systems:** **Unix**, **Linux**, Windows.
- **Programming:** **Python**, **VBA**, **VBScript**, Unix scripting, **DOS** batches.
- **Code editors:** **VS Code**, MS Visual Studio.
- **SFTP/Remote access:** **WinScp**, **Putty**.
- **MS Office:** **Excel**, **PowerPoint**, OneNote, SharePoint.
- **Others:** **Git**, **regular expressions**, **XML**, **Jira**, **MSYS2**, JSON.

PROFESSIONAL EXPERIENCE

Wells Fargo (banking)

Senior Lead Analytics Consultant (IG / US Tech / remote)

10/2022 – 02/2025

- Worked on customer remediations, responsible for the creation of the final

artifacts from which refunds and letters are issued to customers as required by regulatory bodies.

- Managed **SAS** code used to create final remediation artifacts, made changes to **optimize performance** and minimize the number of defects and findings in peer reviews. As an example, when a new analyst takes over a remediation, all the **artifacts** and **SAS** tables created by the previous analyst are saved to a new subfolder named after his user ID, as backup. I created the code that does that.
- Used **GitHub** for code version control and sharing and **DMS** as a secure repository for storing and sharing artifacts .

Truist, Charlotte, NC (banking)

Data Developer SQL/Python (Randstad contractor / remote) **09/2021 – 03/2022**

- Created rules based **decision tool** for the compliance and data analysts to choose their optimal analytics application (with options such as Microstrategy, Tableau, Qlikview, PowerBI, ThoughtSpot, Excel, SAS EG and Anaconda).
- Created and maintained current report on user accesses for the various **proprietary applications** and data repositories, for **compliance** purposes.
- Ran convoluted reconciliation between **ServiceNow/RITM** and data pulled from the **mainframe** to assess correctness of an automatic ticket creation process for abends (abnormal job termination), and presented findings with **PowerPoint**.
- Pulled reports using the **SAS grid** and produced **documentation** following internal **templates**.

Florida Blue, Jacksonville, FL (healthcare)

SAS Developer (Datasoft contractor / remote)

04/2020 – 08/2021

- Developed code to pull data from databases such as DB2, Oracle and others, using **SAS 9.4** on **AIX** (Unix) and **Enterprise Guide**.
- Joined the data from multiple sources to create agent fraud detection analytics for the **SIU** dept with various metrics. Created **macro to automate** the formatting of the report for each metric using **Proc Report**, and added all to a single Excel file using **ODS** tagsets.ExcelXP.
- Automated and scheduled various monthly **SAS codes** in **Unix**, with a **SAS macro** that scans a **Unix** directory for **SAS codes**, submits them, generates a log file and a summary **error report** and sends the error reports and output by e-mail to a list.
- Used **HTML** syntax in **SAS** to compose rich text e-mail alerts.
- Combined **DOS**, **WinScp** and **VB** scripts to schedule codes and automate moving files to and from **Unix** and Windows shared folders using **SFTP** (secure transfer).
- Used **SAS Proc Export** to export **SAS** tables from **Unix** to **Windows**.
- Created a neat **SAS stored process** for various canned reports.
- Gave **training** to team members on how to design SAS stored processes, covering how to create the **GUI** and how to handle the varying **user's inputs**.
- Created **VBA** code to pull data from **Oracle** straight into Excel sheets.

National General (now Allstate), New York, NY (insurance)

*Insurance Data Manager
Insurance Data Programmer*

10/2017 – 12/2019

04/2015 – 10/2017

- Reported to the holding company's chief actuary.
- Pulled data to create **actuarial loss triangles** used in reserving models with **SAS macros**, and reconciled the numbers with the company's **general ledger**.
- Created quarterly company-wide **YTD summary report** in Excel using **general ledger data** pulled with **Oracle BI Discoverer** to support quarterly filings and the annual report preparation (**10K**, **10Q**, **SEC** and other regulatory agencies). Later,

BI Discoverer was replaced by straight queries in Oracle Sql Developer.

- Participated in the ATLAS project, whose goal was to capture claim and policy level data into the GL Oracle database.
- Using SAS, performed various statistical data analyses to track performance of products, lines of business and segments.
- Mastered the internal claims data system of the company (EPIC), stored in Oracle and SQL server databases, as well as legacy data, and moved the data to the SAS server to create several reports with SAS macros and SAS code. These reports were used internally or provided to consultants, auditors and regulatory agencies.
- Created complete documentation about work done on legacy data from acquired companies (such as Tower and EuroAccident), covering data reconciliations, reinsurance logic for ceded losses, SQL queries used, etc.

AIG, New York, NY (insurance)

SAS Programmer (fulltime)

08/2012 – 12/2014

SAS Programmer (Experis contractor)

12/2011 – 08/2012

- Combined data from multiple sources (DB2, SQL Server and Oracle) to produce enhanced tables that met the needs of all reports and models and processes, using SAS/Access interface to OLE DB, ODBC, etc.
- Wrote advanced SAS macro and created a wide variety of loss triangles used to derive LDF's and obtain the ultimate claims.
- Worked in the deep dive and profitability analyses of the book of business, by pulling data on losses and premium, and policy and insured attributes (such as SIC codes) to generate various reports and metrics that provided insights into the general performance of the various lines of business and segments.
- Created a smart algorithm for linking policies based on insured and policy characteristics in SAS. This policy linking groups policies into accounts and is the basis for the creation of account level model estimates, which go into a scoring model called AQI (Account Quality Index).
- Created ETL's to read files on IBM mainframe and load them into SAS tables on Windows. These files became the data foundation of the Global Actuarial Pricing department.
- Worked with Deloitte consultants and provided them with various loss triangles to be used as inputs into the Commercial Auto pricing tool. Also worked closely with Deloitte on the Specialty Worker's Comp model, making sure that deliverables such as SAS codes, data and predictive model results met the requirements.
- Created weekly scheduled jobs to pull submission data entered by underwriters into the AQI model and update a Qlikview dashboard that displays information such as number of accounts by AQI score, business type, region, etc.

EDUCATION

M.B.A. - São Paulo Business School/EAESP-FGV, São Paulo, Brazil

Master's in Statistics - University of São Paulo, Brazil

Bachelor's in Statistics/Mathematics - University of São Paulo, Brazil