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## SUMMARY OF QUALIFICATIONS

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- Large experience in **database/data warehouse** and **SQL** (query language).
- Great with **Python** programming in **VS Code**. Created executable from codes, made **web API** requests to retrieve data, created **GUI's**, loaded **Excel** and **XML** files into **pandas** dataframes, read and wrote to Excel files with **openpyxl**, created formatted **PowerPoint** slides automatically, created **virtual environments**, automated **batch jobs**, etc. [All can be viewed on my Github](#).
- Extracted data from **Hadoop** with Dremio/Hive and created VDS's.
- Fitted **logistics regression** model using **PySpark ML**.
- **Expert at SAS** and **SAS Enterprise Guide** -- 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 with **statistical models** and **data analytics** and familiar 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 (10+ years). Created a wide variety of **loss triangles** (e.g., ITD or incremental, by AY/PY, with yearly/quarterly/monthly developments and direct/assumed/ceded amounts, etc.), estimated **ultimate claims** from LDF's, calculated ceded losses from **reinsurance** contracts, calculated earned premiums from scratch and joined claims to policies to create reports on **loss ratio** and **in-force policies**, among many others. Performed **data reconciliation** with the general ledger.
- Exposure to **accounting principles** (GAAP, STAT), created **YTD summary reports** to support quarterly filings (10-Q and 10-K) using the **general ledger database** and performed **account and profit center** level **reconciliations** with it.
- Graduated in **Math / Statistics** from the **best university in Brazil (U of São Paulo)**.
- Very analytical, **self-taught**, can work independently, **wrote papers** in math as hobby (e.g. <https://arxiv.org/abs/2109.15306>).
- **U.S. citizen** (had a **green card** through **NatGen** previously).

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## SOFTWARE

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- **Databases:** **Oracle**, **Teradata**, **SQL Server / SSMS** and their **IDE's**.
- **Data Warehouse:** **Snowflake**, **Databricks**, **PySpark**, **Hadoop**, **Dremio**.
- **Programming:** **Python**, **VBA**, **VBScript**, **Unix/Windows batch scripting**.
- **Cloud Computing:** Working knowledge of **AWS**, **Azure** and **GCP**.
- **SAS:**
  - Platforms: **Unix**, **Linux** and **Windows Server**.
  - Modules: **BASE**, **STAT**, **GRAPH**, **ACCESS**, **CONNECT**.
  - Expert knowledge of most used SAS procs, including **Proc Report**.
  - Advanced **macro language**. **Stored processes**.
- **BI / Statistical Modeling:** **SAS Enterprise Guide**, **Power BI**.
- **Operating Systems:** **Unix**, **Linux**, **Windows**.
- **Code Editors:** **VS Code**, **Jupyter Notebook**.
- **MS Office:** **Excel**, **PowerPoint**, **OneNote**, **SharePoint**.
- **Other:** **Git**, **regular expressions**, **Jira**, **WinScp**, **Putty**, **MSYS2**, **XML**, **JSON**.

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## PROFESSIONAL EXPERIENCE

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**Wells Fargo (banking)**

Senior Lead Analytics / Data Management (*contract / hybrid*) 10/2022 – 12/2025

- Worked on AML remediations (CIP / BO / CDD / KYC).
- Built AML remediation populations (trust, NRM4 and transportation assets).
- Created population identification workbooks and waterfall charts and presented them to senior directors for approval.
- Created code test scripts and worked with code testers to validate the code.
- Developed code to create ad-hoc, time-sensitive data extracts and reports.
- **Recognized with a full-time offer at project completion.**
- Worked on **customer remediations**, responsible for the creation of the final artifacts from which refunds and letters are issued to customers as required by **regulators**, following strict **Confluence** procedures.
- Managed **SAS** code used to create final remediation artifacts, made changes to the code to add **enhancements**, **optimize performance** and minimize the number of **defects** and findings in **peer reviews**. As an example of enhancement, when a new analyst takes over a remediation, all the **artifacts** and **SAS** tables created by the previous analyst are **automatically** saved to a new subfolder as **backup**.
- Created **ETL**'s to produce new artifacts by mapping fields from the execution data requirements (EDR) to data tables. Contributed to design **artifact layouts**.
- Used **GitHub** for code version control and sharing and **DMS** as a secure repository for storing and sharing artifacts.

**Truist, Charlotte, NC (*banking*)**

Data Analytics SQL/Python (*contract / remote*)

09/2021 – 03/2022

- Created rules based **decision tool** for the compliance and data analysts to choose their optimal analytics application as a web form created in **Python**.
- Created and maintained current report on user accesses for the various **proprietary applications** and data repositories (**AD**, **ACL**), for **compliance**.
- Ran 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 from the **SAS grid** and from the **data lake/data warehouse** with **Snowflake** and produced **documentation** following internal **templates**.

**Florida Blue, Jacksonville, FL (*healthcare*)**

Data Analytics SAS Developer (*contract / remote*)

04/2020 – 08/2021

- Developed **ETL** codes to extract data from **Oracle** and **DB2** and others, using **SAS 9.4** on **AIX** (Unix) and **Enterprise Guide**.
- Extracted 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**.
- Automated and scheduled various **SAS ETL codes** in **Unix**, using a **SAS macro**.
- Used **HTML** syntax in **SAS** to compose rich text e-mail alerts.
- Combined **DOS**, **WinScp** and **VB** scripts to schedule codes and automate file transfers between platforms.
- Created a neat **SAS stored process** for various canned reports.
- Created **visualizations** and **reports** using **Power BI** and **Python**.
- Gave **training** to team members on how to design **SAS stored processes**, covering how to create the **GUI** and how to handle the variable **user's inputs**.

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

Insurance Data Programmer / Data Manager

04/2015 – 12/2019

- Reported to the holding company's chief actuary.
- Planned and created datasets in SAS by combining data from various databases from which loss triangles and data analytics were produced.
- Created actuarial loss triangles used in reserving analyses 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), for the SEC and other regulators. Later, BI Discoverer was replaced by straight SQL queries on an SSMS linked server.
- Participated in the ATLAS project, with a goal to capture claim and policy level data into the GL Oracle database.
- Using SAS, performed 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 reports with SAS macros and SAS code. These reports were used internally or provided to consultants, auditors and regulators.
- 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 (contractor / FTE)

12/2011 – 12/2014

- Planned and extracted data from multiple sources (mainframe, DB2, SQL Server and Oracle) to produce enhanced tables used in all reports and models and processes, using ETL and SAS/Access interface to OLE DB and ODBC.
- Created ETL's to read VB/VSAM files on IBM mainframe and load them into SAS tables on Windows. These files became the data foundation of the Global Actuarial Pricing department.
- Wrote SAS macro to create a wide variety of loss triangles used to derive LDF's and estimate the ultimate claims.
- Worked in the deep dive and profitability analyses of the book of business, by extracting data on losses, premium, policy and insured attributes to generate various reports and metrics and to monitor the performance of the various lines of business and segments.
- Created smart algorithm for linking policies based on insured and policy characteristics in SAS. This policy linking was the basis for the creation of a scoring model called AQI (Account Quality Index).
- Worked with Deloitte consultants and provided them with loss triangles used as inputs into the Commercial Auto pricing tool. Also worked with Deloitte on the Specialty Worker's Comp model, making sure that deliverables such as SAS codes, data and results of the predictive model met the requirements.
- Created and scheduled weekly jobs to extract submission data entered by underwriters into the AQI model and update a Qlikview dashboard.

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#### EDUCATION

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

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

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