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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 using an **NVIDIA GPU**, made **web API** requests to retrieve data/images, 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.
- Ran **ELT** in **Snowflake** and **ETL** jobs in **Unix** using cron and Unix scripting.
- Strong with **statistical models** (decision trees, **GLM**, **logistic regression**, etc.) 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**.
- Knowledge of **AWS** and **Cloud**: VPC, EC2, EBS, S3, Redshift, Lambda, EFS.
- 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), 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.
- Great with **logical reasoning**, **very analytical**, can work independently, **wrote papers** in math as hobby (e.g. <https://arxiv.org/abs/2109.15306>). ***Great programming and data management skills come from math background.***
- Languages: English, Portuguese (native) and French.
- Graduated in **Math / Statistics** from the **best university in Brazil** (**U of São Paulo**).
- I have a **green card** (**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**, **Teradata**, **SQL Server / SSMS**, **Snowflake**, and their **IDE's**. Other databases accessed from SAS modules (**DB2**, **UDB**, **Sybase**, etc.).
- **BI / reporting:** SAS **Enterprise Guide**, **Power BI**.
- **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 (AD, ACL), for compliance.
- 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 Snowflake 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 neat reports with Power BI.

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.

- 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 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), for the SEC and other regulators. Later, BI Discoverer was replaced by straight queries in an SSMS linked server.
- Participated in the ATLAS project, whose goal was 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 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

- As a data modeler, planned and pulled data from multiple sources (mainframe, DB2, SQL Server and Oracle) to produce enhanced tables that met the needs of all reports and models and processes, using ETL and SAS/Access interface to OLE DB, ODBC, etc.
- 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 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 about the 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).
- 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

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

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