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SUMMARY OF QUALIFICATIONS

- Large experience in **database**/**data warehouse** and **SQL** (query language).
- 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's** with **TkInter** and **wxFormBuilder**, 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. **All can be viewed on my Github.**
- Ran **ELT** in **Snowflake** and **ETL** jobs in **Unix** using Unix scripting.
- Fitted **logistics regression** model using **PySpark ML**.
- 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/GRAFH** and reports with **Proc Report**.
- Expert knowledge of **SAS Enterprise Guide**.
- 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>). **Great programming and data management skills come from math background.**
- U.S. citizen (had a green card through **NatGen** previously).

SOFTWARE

- **Databases:** Oracle, Teradata, SQL Server / SSMS and their IDE's.
- **Data Warehouse:** Snowflake, Databricks, PySpark, BigQuery.
- **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 **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.

PROFESSIONAL EXPERIENCE

Wells Fargo (banking)*Senior Lead Analytics Consultant (contract / 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 **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 – 06/2022**

- 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 pull data from databases such as **Oracle** and **DB2** 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 **SAS ETL 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.
- 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.
- 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**, 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 **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 (Experis contractor / FTE)

12/2011 – 12/2014

- 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 **estimate 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

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