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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, 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/GRAPH** and reports with **Proc Report**.
- Expert knowledge of **SAS Enterprise Guide** and **SAS Enterprise Miner**.
- 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).

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## SOFTWARE

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- **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**.

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## PROFESSIONAL EXPERIENCE

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### 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.

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#### **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**