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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/GRAFH** 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)**

- 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**.

#### 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