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## SUMMARY OF QUALIFICATIONS

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- Large experience in **database/data warehouse** and **SQL** (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**.
- Expert 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'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.
- Ran **ELT** in **Snowflake** and **ETL** jobs in **Unix** using 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**.
- 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.
- 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**).
- Great with **logical reasoning**, **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**.
- Languages: English, Portuguese (native) and French.
- I have a **green card** (**obtained thru NatGen**), and **dual citizenship** (**Brazil/Canada**).

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## SOFTWARE

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- **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** and their **IDE's**.
- **Data Warehouse:** Working knowledge of **Snowflake**, **Databricks** and **BigQuery**.
- **Cloud Computing:** **Familiar with** **AWS**, **Azure** and **GCP**.
- **BI / Statistical Modeling:** **SAS Enterprise Guide**, **Power BI**.
- **Operating Systems:** **Unix**, **Linux**, **Windows**.
- **Programming:** **Python**, **VBA**, **VBScript**, Unix scripting, **DOS** batches.
- **Code Editors:** **VS Code**.
- **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 **customer remediations**, responsible for the creation of the final artifacts from which refunds and letters are issued to customers as required by regulatory bodies, 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**.
- 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 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)**

SAS Developer (Datsoft contractor / 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**.
- 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 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 **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 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.

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## **EDUCATION**

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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**