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**SUMMARY OF QUALIFICATIONS**

* Large experience in database platforms and SQL (database query language).
* Expert at SAS, have used SAS professionally since 1999 -- created stored processes, ETL's and advanced SAS codes to produce convoluted tables and reports, and truly mastered SAS macro language.
* Strong knowledge of SAS Enterprise Guide and SAS Enterprise Miner.
* Strong with statistical models (decision trees, GLM, logistic regression, etc.) and data analytics and familiar with actuarial analyses.
* Experienced designing technical reports, manuals and processes documentation.
* Familiar with accounting principles (GAAP, STAT), and very experienced working with general ledger data and performing various types of reconciliations with it.
* Expert at MS Excel, created advanced spreadsheets with VBA macros, automated charts and graphs.
* Most of my experience is in the insurance industry.
* Great with logical reasoning, very analytical, can work independently, wrote papers in math (e.g. https://arxiv.[org](https://arxiv.org/abs/2006.08406)/[abs](https://arxiv.org/abs/2006.08406)/2006.08406).
* Languages: English, Portuguese (native) and French.
* I have a U.S. G.C. (obtained thru NatGen), and dual citizenship (Brazil/Canada).

**SOFTWARE**

* **SAS:**
* **Platforms:** Unix, Linux and Windows Server.
* **Modules**: BASE, STAT, GRAPH, ACCESS, CONNECT.
* **Advanced** **macros**.
* **Stored processes**.
* **Databases**: Oracle, SQL Server Management Studio, MS Access and PostgreSQL. Any other databases accessed from SAS (Teradata, DB2, UDB, Sybase, etc.).
* **BI / Reporting:** SAS Enterprise Guide, Crystal Reports, BusinessObjects, PowerBI, Tableau.
* **Statistical Modeling:** SAS Enterprise Miner, Minitab, SPSS.
* **Operating Systems:** Unix, Linux, Windows, Ubuntu.
* **Programming**: DOS batches, VB, VBA, VBScript, Python, Unix Scripting, Pascal.
* **Code Editors**: VS Code, MS Visual Studio.
* **SFTP/FTP**: WinScp (has scripting for file transfers).
* **Remote Server Terminal**: Putty.
* **MS Office:** Excel, PowerPoint, SharePoint**.**
* **Cloud:** Snowflake
* **Web data capture file formats:** XML, JSON.

PROFESSIONAL EXPERIENCE

**Wells Fargo (banking)**

*Senior Lead Analytics Consultant (IG / US Tech / remote)* **10/2022 – 10/2024**

* Worked on customer remediations, overseeing the creation of the final artifacts from which refunds and letters are issued to customers as required by regulatory bodies.
* Made changes to SAS code to optimize performance and minimize the number of defects and findings in final 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, for compliance purposes.
* 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 data 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 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 nifty 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 VBA code to pull data from Oracle straight into Excel sheets.

**National General (now Allstate), New York, NY (insurance)**

*Insurance Data Manager* **10/2017 – 12/2019**

*Insurance Data Programmer* **04/2015 – 10/2017**

* Reported to the holding company's chief actuary.
* Pulled data to create 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, SEC and other regulatory agencies). Later, BI Discoverer was replaced by straight queries in Oracle Sql Developer.
* Using SAS, performed various 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 several reports with SAS macros and SAS code. These reports are 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**

* Created ETL’s to read files on IBM mainframe and load them into SAS tables on Windows. These files became the data foundation of the Global Actuarial Pricing department.
* Pulled data extracts from various databases, such as Db2, SQL Server and Oracle, using SAS/Access interface to OLE DB, ODBC, etc..
* Combined data from multiple sources to produce enhanced tables to meet the needs of all reports and models and processes.
* Wrote advanced SAS macro with user-friendly interface to create a huge variety of loss triangles.
* Participated in the deep dive and profitability analyses of the book of business, helping actuaries gather various data on losses and premium, SIC codes, etc.
* 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 a smart, fast and powerful 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).
* 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.

**CapitalOne, Toronto, ON (banking)**

*Senior Data Analyst (Modis contractor)* **01/2011 – 11/2011**

* Provided support in the AML monitoring process for CapitalOne's credit card business, using SAS and Enterprise Guide as the main data tools.
* Wrote code that creates advanced dashboard with SAS/Graph. This code was scheduled to run weekly in Unix and automatically sends an email to a distribution list to monitor web advertising performance (with the dashboard embedded into the e-mail body as opposed to attachment).
* Revamped and ran various regular critical processes of the company, such as, file transfers to vendors, among others, through Unix scripts (ksh, SQL).
* Created SAS ETL jobs scheduled in Unix for uploading daily files received from vendors from SAS into Teradata.
* Created Excel workbook with VBA automation that retrieves data from tables in Teradata and copied results from this workbook into text boxes and graphs in a PowerPoint dashboard used in the AML monitoring process.
* Automated customer bookings report with SAS Proc Report.

**Aviva Canada, Toronto, ON (insurance)**

*Senior Data Analyst* **11/2008 – 12/2010**

*Intermediate Data Analyst* **05/2008** **–** **11/2008**

* Independently created logic and SAS code to determine in-force policies and risks for commercial lines such as property, casualty, boiler and auto.
* Independently designed advanced SAS stored processes in Enterprise Guide to calculate the earned premiums from scratch and create loss ratio reports, with cut-off dates, filters and breakdowns picked by the users.
* Planned and provided data used by EEA consultants to develop risk and pricing models, with accurate join between premium and claims.
* Planned and wrote code used to run monthly reconcile of newly loaded data
* Created extensive documentation on all the data tables and processes via HTML and VBA, such as layouts, variables description and distribution, etc.
* Investigated and troubleshot a wide range of data quality issues reported by the users.
* Tweaked and updated monthly actuarial reports with BusinessObjects.
* With support from the actuaries, designed and coded the Fleet Rate Tracking Report in SAS, a small project with an overwhelming number of specifications, which required intensive use of VBA and SAS code.

**MDA Corporation, Vancouver, BC (aerospace)**

*Statistical Analyst* **03/2007 – 04/2008**

Worked as a project manager to the Bare Land AVM project, whose intent was to develop an accurate AVM (automated valuation model) for predicting the bare land value of residential properties in the U.S.

MDA owns Real Estate subsidiaries in the U.S. with broad information on properties, including GIS data. These databases were used to build a GLM model in SAS with the application of some advanced modeling techniques.

**Tokio Marine Brazil, São Paulo, Brazil (insurance)**

*Senior Statistician* **06/2004 – 11/2006**

* Independently created statistical models in SAS for scoring the risk of policyholders.
* Worked with Value Partners consultants to review Tokio Marine Brazil’s automobile rates and develop an optimal multivariate GLM in SAS for automobile policies, including the adoption of the Tweedie distribution implemented in R.
* Tweaked and rewrote SAS programs used to generate most of the technical reports of the company to achieve optimal performance.
* Left role to move to Canada.

**Itaú Seguros (now Porto Seguro), São Paulo, Brazil (insurance)**

*Senior Statistician* **08/2001 – 05/2004**

* Created predictive and risk models in SAS for residence and automobile policies.
* Calculated IBNR and loss triangles.
* Wrote technical reports via BusinessObjects.
* Planned and created statistical data extracts on demand using SAS.

EDUCATION

**M.B.A.** - São Paulo Business School/EAESP-FGV **01/2001 – 06/2005**

**Master’s in Statistics -** University of São Paulo **01/1998 – 12/1999**

**Bachelor’s in Statistics -** University of São Paulo **01/1994 – 12/1997**

**Bachelor’s in Pure Mathematics -** University of São Paulo **01/1992 – 12/1995**