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**SUMMARY OF QUALIFICATIONS**

* Large experience in database platforms and SQL (database 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.
* Strong knowledge of SAS Enterprise Guide and SAS Enterprise Miner.
* Scheduling of ETL jobs in Unix using cron and Unix scripting.
* Strong with statistical models (decision trees, GLM, logistic regression, etc.) and data analytics and good 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.
* 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.
* 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.
* Graduated from the best higher school in Brazil (University of São Paulo)
* I have a U.S. G.C. (obtained thru NatGen), and dual citizenship (Brazil/Canada).

**SOFTWARE**

* **SAS:**
* Platforms**:** Unix, Linux and even Windows Server.
* Modules: BASE, STAT, GRAPH, ACCESS, CONNECT. Expert knowledge of most frequently used procedures, including Proc Report.
* Advanced macro language.
* Stored processes.
* **Databases**: Oracle, SQL Server Management Studio, MS Access. 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, SPSS.
* **Operating Systems:** Unix, Linux, Windows, Ubuntu.
* **Programming**: DOS batches, VB, VBA, VBScript, Python, Unix Scripting.
* **Code Editors**: VS Code, MS Visual Studio.
* **SFTP/FTP**: WinScp (scripting for file transfers).
* **Remote Server Terminal**: Putty.
* **MS Office:** Excel, PowerPoint, OneNote, SharePoint**.**
* **Cloud:** Snowflake
* **Web data capture formats:** XML, JSON.

PROFESSIONAL EXPERIENCE

**Wells Fargo (banking)**

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

* 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.
* Managed SAS code used to create final remediation artifacts, made changes to optimize performance and minimize the number of defects and findings in peer reviews. As an example, when a new analyst takes over a remediation, all the artifacts and SAS tables created by the previous analyst are saved to a new subfolder named after his user ID, as backup. I created the code that does that.
* 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 (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 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 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 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.
* Using SAS, performed various statistical data analyses to track performance of products, lines of business and segments, with various metrics such as loss ratios, frequency of claims, and loss severity.
* Created a wide range of loss triangles used to derive LDF's and estimate the ultimate losses by accident year.
* 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. YTD summary provided various performance metrics on a quarterly basis.
* Participated in the ATLAS project, whose goal was to capture claim and policy level data into the GL Oracle database.
* 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 were 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**

* Combined data from multiple sources to produce enhanced tables to meet the needs of all reports and models and processes.
* 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 to generate various reports and metrics that provided insights into the general 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, used in a scoring model called AQI (Account Quality Index).
* 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.
* 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

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

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

**Bachelor’s in Statistics/Mathematics -** University of São Paulo **12/1997**