

MICHAEL AGRE

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PROFESSIONAL SUMMARY

Risk Analytics professional with proven leadership ability. Quickly gained additional responsibilities at every level of career including becoming the youngest manager in Home Credit US. Owned a multi-million-dollar analytics consulting relationship with Sprint. Able to build complex systems and processes where there were none previously. Graduated Magna Cum Laude from University of Missouri – Kansas City MBA program in December 2019. Expert level SQL, Tableau, and Excel skills. High integrity, attention to detail, and problem-solving skills.

Looking for a role in fast-paced environment that utilizes both technical and business skills.

WORK HISTORY

Credit Risk Manager, 2015 to 2020

Home Credit US – Overland Park, KS

- Lead team of three Credit Risk Analysts responsible for developing and maintaining fully automated underwriting strategies for multiple credit card products and subprime handset device financing for Sprint
- Promoted from Credit Risk Analyst to Credit Risk Manager after two and a half years
- Acted as lead business analyst of a multi-million-dollar analytics consulting relationship with Sprint, determining strategy for financing handset devices for subprime customer base
- Developed the company's first direct mail credit card pre-approval process
- Designed business requirements for online credit card application flow. Was lead technical systems analyst and business owner
- Determined optimized scoring cutoffs, interest rates, and credit limit assignment to maximize credit card profitability. Wrote initial criteria and fine-tuned regularly as new data was gained
- Coded underwriting strategy in Java-based language and approved over 150 production deployments with comprehensive technical and business documentation of each one
- Worked closely with Compliance and Legal teams to ensure all underwriting policies are consistent with regulations. Excellent understanding of Reg Z, Reg B, BSA/AML, and others
- Sent overseas three times to Prague, Brno, and Ho Chi Minh City to share personal knowledge
- Resigned position to relocate to Charlotte, NC area

Commercial Auto Insurance Underwriter, 2014 to 2015

Berkshire Hathaway, National Indemnity Co – Omaha, NE

- Manually underwrote insurance policies to ensure that adequate premium is charged, and risk is acceptable to the company
- Fielded phone calls from our department's agent, Geico, concerning unusual situations and high priority concerns.

EDUCATION

Accomplished academic with 99.9th percentile perfect score on ACT, 99th percentile score on SAT, and placement in 98th percentile of prospective MBA students on GMAT. Magna Cum Laude MBA graduate in December 2019. Mathematics graduate from University of Kansas with 24 graduate level credit hours and full academic scholarship. Passed Society of Actuaries P exam with near-perfect score of 9. Certified Six Sigma Yellow Belt.

Master of Business Administration: Finance Concentration

University of Missouri – Kansas City - Kansas City, MO

GPA: 3.96

Bachelor of Science: Double Major in Mathematics and Economics

University of Kansas - Lawrence, KS

GPA: 3.66

SKILLS

Microsoft Office Suite

- Word
- Excel (VBA, pivot tables)
- PowerPoint

Data Tools

- SQL - Oracle
- Tableau
- Python

Development Tools

- XML and JSON data transfer
- JIRA and Confluence
- Object-oriented Programming
- Web Development tools:
 - HTML, CSS, Javascript
- GitHub