**Rahul Shah**

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**Summary**

* Experienced Statistical Modeler and Data Scientist with 11+ yrs of experience in using Data Analytics, Modeling and Risk Management techniques to drive business results along with the experience of leading analytical teams. Consistent record of exceeding performance targets.
* Advanced data analysis and data mining skills using both internal and external data and experienced working with huge databases
* Advanced modeling skills – Insurance Cross-Sell and Lapse Models, MBS Prepayment, Default (PD) & LGD models, Early Default Credit Scorecards, Sales Forecasting Model
* Domain knowledge – Expert knowledge on Life Insurance Industry, Credit Card industry and US Mortgage markets. Good understanding of US Retail Industry.
* Digital/Web Analytics Enthusiast. Strong knowledge of digital ad campaign measurement.
* Experienced in Building and Leading Analytics Team

**Education**

Master of Science in Applied Statistics and Informatics, Indian Institute of Technology (IIT), Bombay 2005

Bachelor of Science in Statistics, Presidency College 2003

**Technical Skills**

Extremely proficient in statistical software SAS and reporting software Tableau. Working knowledge of Hadoop Big Data Architecture.

Statistical Expertise:- Predictive Modeling, OLS, Logistic Regression, Experimental Design, Statistical Testing, A/B Testing, Machine Learning, Decision Trees, Random Forests, Neural Networks, Cluster Analysis etc.

Languages:- SAS, SQL, working knowledge of R

**Professional Experience**

**Prudential, Newark Jun 2015 – Cont.**

**Sr. Data Scientist, Life Insurance Analytics**

* Led analytical efforts to understand our customers better and increase profitability
* Devised an analytical method in collaboration with Marketing and Actuary to measure an Enterprise level Customer Lifetime Value of 6 Million customers to identify our most profitable customers
* Established an in-house A/B testing methodology for social media advertising.
* Developed Score code for models using SAS and SQL and performed ad hoc reporting.
* Retention rate for top tier customers was improved by 25% by routing cancellation calls to special retention teams
* Cross-sell rate for incoming callers increased by 50% through proper screening
* Designed a Next Best Action marketing campaign framework based on predictive modeling for a targeted group of 800K Term policy customers to minimize corporate risk, optimize profitability and improve customer experience.
* Was a key member and strategic advisor of the team which built a path-breaking Predictive Underwriting Engine which reduced the underwriting time from 20 days to a few minutes
* Did a root cause analysis of high attrition rates in one of our online products and suggested strategic changes which reduced lapses by 30%

**American Express, New York Oct 2010 - May 2015**

**Data Science Manager, Small Merchants Analytics(Campaign Measurement Lead)**

* Provided strategic recommendation through insightful analysis to increase revenue from Small Merchants across US
* Single-handedly designed and developed an award winning automated B2B Campaign Analytics Read Engine(CARe) using SAS and Tableau which measures multiple facets of Campaign Effectiveness ranging from Targeting to ROI through thorough analysis
* Conduct A/B testing and translate big data into predictive models that improve marketing efficiency.
* It enabled complete coverage of 500+ campaigns across multiple channels (TELE, DM, EMAIL) making it 3 to 4 times faster and more efficient than the existing process
* Through insightful analysis made several valuable recommendations to improve targeting, list execution techniques, marketing strategies and vendor training
* Managed a 2 member offshore team in India

**Manager, Global Rewards Finance**

* Built analytical capabilities to estimate financial impact of reward point redemptions
* Created an award winning analytical framework to assess potential risk in Reward Reserve levels for 23 countries. Work was shared with CFO. Adjustments of $18M were made based on the analysis
* Did ground breaking analysis on rewards redemption pattern which went on to become the basis for a new Ultimate Redemption Rate (URR) model for US. Helped in designing and implementing a new predictive model to forecast URR

**First American Corelogic, Bangalore Jun 2006 - Sep 2010**

**Data Module Lead, Risk model Analytics**

* Led 3 member modeling project team dedicated to the improvement of the RISKMODEL software
* Developed and maintained prepayment and default models for US Mortgage Backed Securities loans (Prime, Subprime, AltA). Worked with Technology partners to ensure successful implementation of the models in the RiskModel software which comprised 30% of the company’s revenue
* Successfully automated the existing Model Performance Surveillance process and reduced operating time by 50%. Awarded ‘Outstanding Achievement Award’ for leading innovation
* Helped external clients save millions of dollars in losses by building custom credit scorecards for short term mortgage default for existing and potential customers.
* Received two promotions in 4 years. Youngest employee to become a Module Lead

**Genpact, Bangalore Jun 2005 – Jun 2006**

**Data Analyst, Analytics Research & Development**

* Developed analytical solutions for clients to drive profitability and made process improvements
* Provided analytic solutions to improve business strategies for large US retail clients. Worked on Sales Forecasting project for a major Soup company
* Helped clients in budget allocation for various marketing channels through ROI analysis using Market Mix Modeling