

SUBHANKAR DAS

Associate Vice President – Digital & Analytics

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PROFILE SUMMARY

Results-driven Data Science professional with ~10 years of experience in insurance and banking analytics. Proven expertise in predictive modeling, forecasting, look-alike modeling, fraud detection, and portfolio analysis. Skilled in health insurance product monitoring, claims analytics, and advanced statistical modeling. Adept at delivering data-driven insights and model-based recommendations aligned with business objectives.

CORE SKILLS

Predictive Modeling | Classification | Clustering | Time Series Forecasting | Look-Alike Modeling
Health & Motor Insurance Analytics | Claims Fraud/Waste/Abuse Detection
Statistical Analysis | Hypothesis Testing | Data Visualization (Tableau, Streamlit)
AWS SageMaker, AWS EC2, Azure ML, Databricks, MLflow | Python, R, SQL
Risk Analytics | Portfolio Monitoring

PROFESSIONAL EXPERIENCE

Associate Vice President – Digital & Analytics | Tata AIG General Insurance | Mumbai | Jan 2023 – Present

- Developed Health Claims Fraud Detection models using K-Means clustering and XGBoost, improving anomaly detection across hospital-level claims.
- Designed Group Health Insurance models for Claim Incidence Rate (IR) and Average Claim Size (ACS), enabling the Underwriting team to apply dynamic pricing strategies.
- Built and deployed a Hospital Analytics framework to flag outlier hospitals, preventing abuse and controlling claim leakage.
- Led a Customer Acquisition initiative with look-alike modeling, identifying high-propensity customers and boosting policy conversions.
- Delivered monthly portfolio dashboards and claim-level trackers for leadership to monitor product performance.

Chief Manager – Data Science | Aditya Birla Health Insurance | Mumbai | Dec 2021 – Jan 2023

- Improved fraud detection efficiency by 1.5x by designing retail claims fraud scoring pipelines powered by ML classification models.
- Built Fraud, Waste & Abuse (FWA) detection systems combining clustering + XGBoost, enabling real-time decisioning.
- Created hospital scorecards using Azure Cognitive Services for targeted interventions by the FWA team.
- Strengthened retail persistency management with an early-warning prediction system, reducing churn.
- Developed look-alike acquisition and cross-sell models, enhancing campaign targeting and conversion.

Data Scientist | Reserve Bank Information Technology | Navi Mumbai | Oct 2020 – Dec 2021

- Built an Early Warning System (EWS) to identify at-risk banks using ML (XGBoost, Logistic Regression).
- Designed and implemented a Social Media Intelligence System using NLP for policy sentiment and topic modeling.

- Created an Extractive Text Summarization algorithm with Boltzmann Machine to condense MPC reports.

Systems Engineer – Team Lead | Tata Consultancy Services | Mumbai | Sep 2015 – Oct 2020

- Delivered ML solutions (Regression, Classification, Time Series Forecasting) for banking clients.
- Conducted spend analysis and customer segmentation using NLP techniques.
- Built dashboards and web apps with Streamlit & Flask, deployed to AWS EC2.
- Led IT solution delivery for banking client projects, including requirements gathering, system design, and deployment.
- Developed software solutions using Python, .NET, and JavaScript; optimized backend processes and ensured database connectivity.
- Coordinated offshore/onsite delivery teams ensuring timely execution of IT deliverables.

EDUCATION

M.Tech. – Data Science & Engineering, BITS Pilani, 2023

PGP – Business Analytics & Intelligence, University of Texas at Austin, 2021

B.E. – Engineering, Mumbai University, 2015

CERTIFICATIONS

AI for Banking Business – NIBM Pune

Deep Learning – IBM

Azure DP-100 (Data Scientist Associate)