

# WILLIAM H. JARMAN

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**Manager, Risk Management ▪ Market Research, Credit Analysis, Health Care.** Demographic, marketing and financial analyst with data mining / data warehousing expertise. Economics educational background. Experience includes market forecasting and modeling, and marketing promotions analysis – along with healthcare data statistical reporting, financial / investment portfolio risk analysis, loan-to-value ratios, benefit-cost analysis.

## **Inclusive Experience:**

**Data Mining**  
**Forecast Models / Curves**  
**Decision / Selection Trees**

**Ad Hoc Reports**  
**Custom Reports / Scores**  
**SAS / Brio / SQL**

**Targeting / Segmentation**  
**Demographic Profiling**  
**Economic / Credit Analysis**

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## **Technical Skills:**

**Business Applications:** Data Base Marketing and Response Modeling, Risk Management and Credit Scoring, Predictive modeling, Market Research.

**Statistical Tools:** Sampling, Linear and Logistic Regression, CHAID, Clustering, Segmentation.

**Technical Expertise:** SAS E-Miner and Macros, SQL, Crystal Reports, MS Office. Multiple operating systems – Windows, Unix, IBM Mainframe.

**Research Skills:** Statistical analyses, data manipulation, demographic profiling and database marketing, risk management techniques.

**Computer Skills:** SAS, SQL, Crystal Reports, MS Office.

## **Employment History:**

EQUIFAX, Chicago, IL

2001 - 2004

### **Statistician**

- Audited web based scores for in-house use. Timely generation of audit led to **\$25MM in saving** per year.
- Developed custom scoring for a major client in Canada that eliminated royalty payment requirements, and generic and custom scores and response models using TransUnion credit bureau attributes data. Developed SAS based decision tree analysis for custom scores. Reported directly on scoring to project lead.
- Developed / implemented various steps of modeling: sampling, segmentation, equalization and auditing.
- Created ad hoc and custom reports for insurance group and marketing services internally, and retail stores, credit unions and banks. Example: an investigation of inquiry attributes within a credit risk model.

PRESCRIP PHARMACEUTICAL INFORMATION SERVICES, Chicago, IL

2000 - 2001

### **Statistician**

- Data mined health care information from forms filled out monthly by a panel of 55-year-old participants.
- Created SAS macros / tools to generate marketing reports for pharmaceutical companies and hospitals, enabling timing of advertising to anticipate observable trends and behaviors.
- Provided data QA for new data warehouse, and ad hoc reports for client companies.

MICROPHARMDATA INFORMATION SERVICES, Chicago, IL

1998 - 2000

### **Data Analyst**

- Created a targeting and segmentation report for a cruise line for marketing promotions.
- Profiled demographics and customer survival analysis to forecast Van Kampen mutual funds withdrawals.
- Prepared frequent Brio relational database query reports and SQL for data accuracy and translation into SAS.
- Tracked marketing promotions performance using Crystal Reports, and using SAS to connect to Oracle database, data extracts, data manipulation and cleansing and data analysis.
- Prepared ad hoc reports for clients including: Van Kampen Mutual Funds, University of Michigan, Cruise Liners, Rx remedy, Pfizer and Cendant.

FAMILY READING CENTER, INC., Brooklyn, NY 1998  
**SAS Consultant** (On Site)

- Developed / debugged / validated selection tree terms, using SAS / SQL routines, to predict and increasing demographic response rates, streamline targeted mailings and reduce costs while doing so.
- Developed and maintained documentation of selection tree terms.

PORTFOLIO ANALYSTS ASSOCIATES, New York, NY 1997 - 1999  
**Senior Portfolio Analyst**

- Helped create a successful loss forecast model for widely varied residential real estate portfolio, based on loan-to-value ratios and FICO credit bureau scores.
- Designed / developed / implemented a performance report ranking 20+ branches on credit quality indicators, and enabling strategic anticipation of losses, delinquencies, extensions and weighted bureau scores.
- Prepared ad hoc branch performance reports for SVP / Director.

MACRO/MICRO FINANCIAL, New York, NY 1996 - 1997  
**Risk Analyst**

- Created benchmarks for developing loss curves, forecasting impacts of non-payment and partial payment of high-risk real estate loans with value ratios of up to 125%, using stratified random sampling via SAS.
- Developed loss forecast curves for the portfolio based on credit bureau scores and benchmark interest rates.
- Contributed forecasts /graphs for presentations by upper management to rating agencies: S&P, Moody's, etc.

APPLIED ECONOMICS DEPARTMENT, UNIVERSITY OF TENNESSEE, Chattanooga, TN 1992 - 1994  
**Graduate Research Assistant**

- Risk analysis of a representative farm model in rural Canada, chosen on the basis of a farm's ability to provide reliability information to add to an existing data pool.
- Calculated impacts of University of Tennessee College of Veterinary Medicine expenses on overall academic budget. Created input-output and benefit-cost analysis using Excel and an in-house software.

ARCHIPELAGO ECONOMIC CONSULTANCY SERVICES, Tokyo, Japan 1990 - 1991  
**Junior Economist**

- Prepared comprehensive economic analysis reports for the pharmaceutical industry reviewing industry trends, levels of R&D investments, foreign investments, growth rates, forecasts, and synopses of current industry events. Report recipients included leadership at Pfizer.
- Designed / developed / implemented market research strategies for new products such as special PVC pipe.

NOMURA HOLDING AMERICA INC. / NOMURA SECURITIES / NOMURA GROUP, Chicago, IL 1989 - 1990  
**Research Assistant**

- Monitored stock market activities / money market funds for this major brokerage house with 100 employees.
- Prepared reports for an in house weekly magazine read by senior management and stockbrokers.

**Education, Training:**

UNIVERSITY OF TENNESSEE, Chattanooga, TN  
**M.S., Applied Economics**

UNIVERSITY OF TOKYO, Tokyo, Japan  
**M.A., Economics**  
**B.A., Economics**

SAS INSTITUTE, Dallas, TX  
**Advanced Programming** Techniques and Efficiencies.  
SAS Programming.  
SAS Fundamentals.

**Languages:**

Fluent in written and oral Japanese, and conversant in French.