

KAREN OROZCO

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DATA ANALYST

- Managed projects with Global scope, collaborating with customers in the US, Australia, UK, Europe, Mexico and Brasil.
- 4+ years of experience in data science and business analytics, underpinned with strong foundation in mathematics.
- Directed and implemented machine learning (ML) strategies and predictive models for credit-risk and portfolio performance.
- Excelled in delivering data-driven, persuasive presentations to executive teams, driving impactful strategic decision-making through effective story telling.

PROFESSIONAL EXPERIENCE

2/2022 – Present

PACCAR Inc. Data Analyst | Corporate Credit and Risk and Portfolio Management

- Serve as the sole custodian and key advisor for the Loss Projection Model, ensuring continuous accuracy and compliance for a \$9.3B portfolio. Provide expert guidance to controllers overseeing reserves and address all inquiries related to model outputs, enhancing understanding and decision-making.
- Lead the comprehensive Ernst & Young annual audit for the Loss Projection Model (CECL), focusing on evaluating the modeling approach and data sufficiency to ensure rigorous accuracy and compliance with FASB standards.
- Engineered and maintained predictive models for credit risk and portfolio performance, incorporating advanced feature engineering and data integrity practices to boost model reliability and accuracy.
- Spearheaded scorecard optimizations in Brazil's emerging market, achieving a 74-basis point reduction in past due balances through targeted risk mitigation strategies, resulting in approximately \$3.95M in financial improvements.
- Optimized the US Small Fleet scorecard using a logistic regression model, achieving annual increases of \$1.45M in auto-approvals and \$2.18M in business generation, while effectively enhancing risk differentiation and revenue growth.
- Delivered pivotal presentations to the executive team, effectively communicating strategic insights and actionable improvements in scorecard and model enhancements.

1/2020 – 2/2022

WCS Group Inc. Financial Analyst | Real Estate Developer Group

- Developed comprehensive financial and mathematical models for a portfolio valued at \$102.06M to assess investment opportunities, exit strategies, and inform critical portfolio decisions, enhancing strategic financial planning.
- Conducted market research and analyzed real estate conditions to inform strategic investment decisions during COVID-19.
- Developed dynamic financial models in Excel, such as sensitivity and scenario analyses, along with cash flow forecasting and budgeting, to support decision-making and mitigate rental delinquencies throughout the pandemic.

SKILLS

Algorithm Design ▪ AWS ▪ Bilingual: English and Spanish ▪ Data Analysis ▪ Data Solution Development
Data Visualization ▪ FinTech ▪ GitHub ▪ Machine Learning ▪ Mathematical Modeling ▪ Multicultural Literacy
GitHub ▪ Presentations ▪ Project Management ▪ Python ▪ Relational Database Design ▪ Snowflake ▪ SQL

EDUCATION

University of California, Berkeley (UCB) Master of Information and Data Science, 06/2023 - 07/2025

University of California, Los Angeles (UCLA), Los Angeles, California Bachelor of Science in Applied Mathematics, 2017 - 2019