

Glenn Heagerty
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Work Experience

03/01 to present **Consumer Solutions, Inc.**

As *president* I am responsible for all duties related to the operation of Consumer Solutions, Inc. Consumer Solutions is a full-service analytical shop that provides expertise in Base SAS and SAS/STAT programming, statistical application development, predictive model development, data processing, and quality control/improvement.

In 2007 and 2008, Consumer Solutions continued to provide analytical services to an insurance information services provider.

In 2006, Consumer Solutions provided data processing and analytical services to an insurance information services provider. Work primarily involved the transfer and conversion of mainframe archive files to SAS data files, implementing the SAS SPDE engine for large data files, and integrating the use of the hash and hash iterator data step components. Provided Base SAS programming on an ad hoc basis to serve this company's clients. Customized the aggregation of consumer expenditure survey data from the Bureau of Labor Statistics for the client of a credit scoring vendor. Served as a consultant to a lawyer defending against a claim of trade secret infringement. Technical infrastructure now includes T1 service, two SunBlade workstations, all UltraSparc machines running Solaris 10, and two T3 arrays for storage. Base SAS and SAS STAT, v9.1.3 are licensed for the Solaris 64-bit platform.

In 2005, Consumer Solutions completed its work for a firm gathering audience listening behavior, provided SAS software programming services to a credit bureau to aggregate personal credit reports, provided SAS software programming and analytical services to an insurance information services provider to aggregate and analyze commercial lines loss data and consumer loss data.

In 2004, Consumer Solutions has continued to work with a firm gathering audience listening behavior and a company gathering health care provider information. Systems have been expanded and upgraded to include two UltraSparc workstations, a Solaris laptop, and four PC desktops. Computer systems are running the latest update of Solaris 9 or Windows XP Pro. SAS v9.1 is licensed for the Unix systems and Consumer Solutions has a demonstration license for the laptop. The company's web-site is under development and is expected to be up and running by year-end.

In 2003, Consumer Solutions has earned repeat business with a couple of customers as well as ventured into two new areas: assessing the quality of a database of health care providers for a medical payment services firm and building a production Base SAS application for an audience measurement company. Consumer Solutions has undertaken the design and development of a marketing database of residents living in the local area., also. Consumer Solutions continues to participate in the SAS user community and the free software movement.

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10/98 to 11/01 Spherion at ChoicePoint, Inc.

As a contract SAS programmer and statistical analyst at this insurance information services provider, I developed generic and custom loss ratio prediction models using credit, prior loss history, motor vehicle records, and policyholder data for automobile and property policy sets. I was also responsible for designing and creating "standard programs" used by other analysts in the credit marketing department. Duties also included preparing scorecard specifications, auditing scorecard implementations, and assisting other analysts with ad hoc reporting requests. I also acted as the department's SAS support person and statistical consultant.

I designed and wrote macro-driven SAS applications for data preparation, exploratory data analysis, sample size selection, gains chart and lift area reports, dual score matrix reports, credit data aggregation, and archive scoring. These applications were tested and used on Solaris UNIX and IBM MVS platforms. I evaluated several decision tree software packages during my time on this contract.

07/99 to 10/99 Foretell, Inc.

As data analyst at this consulting company, I built three delinquency models using credit, account, and transaction data for a sub-prime credit card company. All work was performed in SAS on a Solaris UNIX platform. This was a short-term arrangement designed to help get the company off the ground.

04/98 to 09/98 Norrell at Wachovia Bankcard Services
07/99 to 10/99

On this contract, covering two separate periods as a *programmer/analyst*, I worked in the acquisitions risk management department for Wachovia Bank's credit card company. I manually audited scorecard implementations on their legacy system, used SAS to extract account information for the department's model development database, and implemented and tested variable aggregation and scorecards in HNC's Capstone system. I also participated in manual audits of credit attributes, sample design meetings, and assisted the department's statistician with SAS programming.

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07/97 to 03/98 First USA Bank, Inc.

Hired as a *business requirements analyst* in the systems area, I managed the Systems Department's new QA region and related methodologies in order to conduct user acceptance tests of high impact mainframe work requests, such as new applicant scorecards, a custom bankruptcy model, and line assignment logic. Activities included migrating projects to and from the QA region, conducting regression tests using PC SAS, reviewing business requirements and test plans, running parallel tests, resolving user issues, and preparing the region for conversion to MVS.

12/95 to 06/97 Wachovia Bank, Inc.

As an *information analyst* in the marketing group, I designed, developed, and implemented the group's first data aggregation routine for use in developing likelihood-to-buy models for various bank products in support of the bank's relationship enhancement strategy. I supervised information assistants producing mail lists and statistical summaries for major product departments and a contract SAS programmer hired to write reports. I also participated in the development of the bank's consolidated customer information database, wrote SAS programs in the PC and MVS environments, and tested implemented models.

10/91 to 11/95 Equifax, Inc.

Until 11/93, I worked in this credit bureau's customer information service center as a *quality assurance analyst*. I observed telephone calls between information consultants and consumers in order to assess service quality, led the facilities department's efforts at process improvement, and conducted audits of other center processes for performance improvement opportunities. I also designed and wrote applications in Paradox for DOS to produce quality improvement reports.

In 11/93, I was promoted to *senior quality control/assurance analyst* in the Quantitative Solutions group at Equifax's technology center. I conducted audits of model development and analysis projects, coordinated model implementations, and assisted management in developing primary data attributes. I reviewed all aspects of the model development process, conducted

automated model audits, prepared model specification packages, designed data processing plans for SAS platforms, and coded custom aggregation routines. I also conducted on-site audits of third-party implementations of Equifax models and assisted management in setting up its development infrastructure.

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04/86 to 09/91 **J.I. Case, Inc.**

First as a *material handler* I operated the depot's export department, then as a *quality specialist* I led and facilitated the quality improvement process at the company's Atlanta parts distribution facility. I led the local quality core team, reported on productivity and budget improvements, and gave training.

Education

M.S. in Mathematics, Georgia State University, Summer 1997

B.S. in Mathematics and minor in economics, Georgia State University, Spring 1991