James Ratac

EXECUTIVE DECISION INTELLIGENCE

STRATEGIC ANALYTICS | PERFORMANCE MANAGEMENT

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PROFESSIONAL SUMMARY

Strategic analytics and decision-intelligence leader with 15+ years in data and analytics across Fortune 100 US healthcare (UnitedHealth Group; Aetna through Accenture), MENA insurers and a regional professional services firm. First analytics hire at Saba IP, where the function evolved into an enterprise decision-support capability serving the firm's chief executive, unit heads and board. Operates at the intersection of performance management, commercial analytics, data governance and AI, translating complex business questions into strategic decisions, targeted interventions and measurable outcomes.

CORE EXPERTISE

Executive Decision Intelligence: enterprise performance views, problem framing, driver and variance diagnosis, scenario analysis, prioritization and decision rules

Commercial Analytics: pricing and revenue assurance, working-capital prioritization, client lifecycle, acquisition, retention and attrition

Governance & Measurement: KPI architecture, metric definitions, reconciliation, data lineage, quality assurance, taxonomy, classification and change control

Data & Leadership: Python, SQL, KNIME, PostgreSQL, Parquet, Power BI, Tableau; analytics function building, cross-functional leadership and specialist delivery

PROFESSIONAL EXPERIENCE

Saba IP (Saba & Co. Intellectual Property) Dubai, UAE | Dec 2022 – Present

Data Scientist, Analytics & Decision Intelligence, Office of the General Manager (Apr 2025 – Present) | Data Analytics Consultant, concurrent engagement (Mar 2024 – Dec 2024) | Business Intelligence & Data Analyst, first analytics hire (Dec 2022 – Mar 2024)

Partner closely with the General Manager (GM) as the primary executive stakeholder for analytics, shaping enterprise performance and strategic decisions across revenue, collections, client activity, pricing, market signals and resource direction in a 15-office regional organization.

- **Enterprise Decision Intelligence:** Built the KPI definitions, calculation logic and reusable analytical foundation that expanded executive analysis from isolated office-level questions to enterprise-wide views across clients, revenue, collections and activity. Recurring analyses can now be produced in minutes rather than days, enabling leadership to assess the full regional client relationship rather than a single branch or office.
- **Quick Yield & Commercial Decisions:** Led targeted analytical interventions designed to unlock near-term revenue and cash opportunities. Pricing and revenue-assurance analysis contributed approximately USD 0.5M in incremental 2026 revenue. Reframed aged receivables as a prioritization problem, segmenting approximately USD 1.73M by collection likelihood and actionability; approximately USD 0.6M was collected from targeted cohorts, with recovered invoices paid an average of 44 days after reminder despite roughly 510 days of prior collection delay.
- **Client Relationship Intelligence:** Designing a multi-signal capability that combines communication intent and sentiment with job-order activity, interaction trends and settlement behavior to detect relationship changes earlier and support proactive retention, service and commercial decisions.

- **Data, Governance & Function Leadership:** Standardized KPI definitions, calculation rules, mappings, reconciliation and data-quality controls. Manage a BI analyst and direct contract data-engineering and internship work, setting priorities, analytical standards and quality review.

Daman – National Health Insurance Company UAE | Apr 2024 – Mar 2025

Medical Economics Optimization Manager (Oct 2024 – Mar 2025) | Senior Data Analytics Specialist / Data Analytics Manager (Apr – Sep 2024)

- **Claims Recovery & Audit:** Took ownership of a long-unresolved recovery-financial reporting problem, traced inconsistencies to conflicting source-system rules and judgment-dependent exceptions, and redesigned the workflow into a standardized decision-support process that improved data reliability and management visibility.
- **Cross-functional Delivery:** Coordinated analytical delivery with a data analyst, QA analyst, 20+ auditors and a seven-person analytics team across two departments, translating medical-cost and operational questions into repeatable decision-support outputs.

Nextcare (Allianz Partners) Dubai, UAE | Aug 2018 – Nov 2022

Senior Data Analyst

- Delivered regional analytics across medical-provider and after-sales processes, including data validation, management reporting and workflow automation; developed error-detection and correction logic for provider management and member enrollment. Employee Excellence Award (2022).

EARLIER EXPERIENCE

- **Data Analyst, Al Sagr National Insurance Company** (UAE, 2017–2018): pricing and simulation models, executive dashboards and regulatory reporting.
- **Associate Research Analyst, UnitedHealth Group** (Fortune 100 healthcare; Philippines, 2014–2017): fraud-prevention analytics and coordination-of-benefits investigation.
- **Judgment Contributor, Metaweb Technologies** (contract, Google knowledge-base project, 2013): metadata relationship analysis.
- **Data Analyst (Aetna account), Accenture** (Philippines, 2010–2012): healthcare analytics supporting Aetna, a Fortune 100 health insurer.

EDUCATION & RECOGNITION

Bachelor of Science in Entrepreneurial Management, Polytechnic University of the Philippines (2010)

Employee Excellence Award, Nextcare (2022); performance recognition at UnitedHealth Group and Accenture.