



Sai Spandana

Business Systems Analyst | AI & Data-Driven Solutions Analyst

Product & Data Transformation | P&C Insurance | Healthcare | Manufacturing

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SUMMARY

- Business Systems Analyst with 8+ years of experience delivering enterprise business and technology solutions across Property & Casualty Insurance, Healthcare, Pharmaceutical/E-Pharmacy, E-Commerce, Manufacturing, Supply Chain, and ERP environments.
- Strong expertise in requirements elicitation, stakeholder workshops, business process analysis, gap analysis, functional design, user stories, acceptance criteria, backlog management, UAT, and end-to-end SDLC delivery across Agile/Scrum and Waterfall environments.
- Extensive P&C Insurance experience supporting Policy Administration, Underwriting, Billing, Claims, Customer 360, MDM, and insurance data initiatives, with functional experience across Guidewire PolicyCenter, BillingCenter, and ClaimCenter.
- Experienced in Customer 360, Salesforce CRM, Master Data Management, data governance, data quality, source-to-target mapping, data integration, and enterprise analytics using Databricks, Snowflake, SQL, Power BI, and Tableau.
- Experience supporting AI/ML and Generative AI initiatives, including business use-case identification, requirements definition, intelligent document processing, workflow automation, model-output validation, and collaboration with data science and engineering teams.
- Strong functional experience supporting SAP ERP, procurement, inventory, manufacturing, production planning, Procure-to-Pay, Order-to-Cash, and supply chain operations.
- Healthcare experience across Epic, Pharmacy Management Systems, patient/customer management, prescription workflows, healthcare billing and payments, pharmacy operations, and healthcare data integration.
- Strong communicator experienced in serving as the liaison among business leadership, Product Owners, architects, developers, data engineers, QA teams, operations, and other technical/non-technical stakeholders.
- Experienced in Agile transformation and product-oriented delivery, including epics, features, product backlogs, sprint planning, backlog refinement, release planning, dependency management, and stakeholder demonstrations.

TECHNICAL SKILLS

Business Analysis	Requirements Elicitation, Stakeholder Workshops, BRD, FRD, Functional Specifications, Epics, Features, User Stories, Acceptance Criteria, Use Cases, RTM, Gap Analysis, Impact Analysis, Root-Cause Analysis, As-Is/To-Be Analysis, Process Mapping, BPMN/UML
P&C Insurance	Policy Administration, Underwriting, Quote-to-Bind, Policy Issuance, Endorsements, Renewals, Cancellations, Reinstatements, Premium Billing, Payments, Claims, FNOL, Coverage Verification, Reserves, Settlements, Subrogation, Reinsurance Fundamentals
Insurance Platforms	Guidewire PolicyCenter, Guidewire BillingCenter, Guidewire ClaimCenter
Healthcare & Pharmacy	Epic, Pharmacy Management System (PMS), Patient/Customer Management, Prescription Management, Healthcare Billing & Payments, Pharmacy Fulfillment, Healthcare Data Integration, Claims Fundamentals, Member/Provider Data, HIPAA/PHI Fundamentals
ERP, Manufacturing & Supply Chain	SAP ERP, Procurement, P2P, O2C, Inventory Management, Supplier/Vendor Management, Purchase Orders, BOM, Production Planning, Sales Order Management, Warehouse & Fulfillment
CRM & Customer Platforms	Salesforce CRM, Customer 360
Data Platforms	Databricks, Snowflake, SQL Server, Azure Data Warehousing
Data & Analytics	SQL, Power BI, Tableau, Advanced Microsoft Excel, Data Analysis, Data Validation, Data Reconciliation

Data Management	Master Data Management (MDM), Data Governance, Data Quality, Data Mapping, Source-to-Target Mapping, Customer Matching, Deduplication, Golden Record
AI & Automation	AI/ML, Generative AI, LLM Use Cases, Intelligent Document Processing, AI Business Requirements, Model Output Validation, Process Automation
Integration	REST APIs, Postman, JSON, Interface Requirements, Informatica
Enterprise & ITSM	ServiceNow, Salesforce
Agile & Product Delivery	Azure DevOps, JIRA, Confluence, Product Backlog Management, Sprint Planning, Backlog Refinement, Release Planning, Agile/Scrum, Waterfall, SDLC
Testing	UAT, Functional Testing, Regression Testing, Test Scenarios, Test Cases, Defect Management, QTest, Requirements Traceability
Additional Tools	MS Visio, Git, Bitbucket, Azure Blob Storage

PROFESSIONAL EXPERIENCE

Everest, USA

Business Systems Analyst — Property & Casualty Insurance | July 2023 – Present

Domain: P&C Insurance | Reinsurance | Refinance

- Lead requirements discovery sessions and workshops with Underwriting, Policy Administration, Billing, Claims, Finance, Operations, Product, Data, and Technology teams, translating complex business needs into actionable functional and system requirements.
- Support the end-to-end P&C insurance lifecycle, including quote, underwriting, bind, policy issuance, endorsements, renewals, cancellations, reinstatements, premium billing, payments, claims, and policy servicing.
- Collaborate with business and technology teams on Guidewire PolicyCenter, BillingCenter, and ClaimCenter, defining functional requirements, business rules, process flows, system enhancements, and acceptance criteria.
- Support Guidewire PolicyCenter workflows covering quote-to-bind, underwriting referrals, policy issuance, endorsements, renewals, cancellations, reinstatements, and policy servicing.
- Analyze Guidewire BillingCenter requirements covering premium billing, invoices, installment plans, payment processing, account balances, delinquency, refunds, write-offs, cancellations, and reinstatement-related billing.
- Support Guidewire ClaimCenter workflows including FNOL, claim intake, assignment, coverage verification, reserves, payments, settlements, recoveries, subrogation, and claim closure.
- Support enterprise Customer 360 initiatives by defining requirements to integrate customer, policy, billing, claims, CRM, interaction, and transactional information into a unified customer profile.
- Support Salesforce CRM and Customer 360 initiatives by defining requirements for customer/account profiles, interactions, service workflows, and integration of policy, billing, and claims information across enterprise applications.
- Work on Master Data Management (MDM) requirements covering customer matching, duplicate identification, survivorship rules, data standardization, golden-record creation, data quality, and governance.
- Partner with data governance teams to define critical data elements, data-quality rules, validation thresholds, exception management, and remediation requirements across customer and insurance data.
- Collaborate with data engineering teams using Databricks, Snowflake, SQL, and SQL Server to define source-to-target mappings, transformation rules, business logic, reconciliation criteria, and data-validation requirements.
- Perform SQL-based analysis to validate source and target datasets, reconcile policy and financial transactions, investigate data discrepancies, and support business acceptance of integrated and transformed data.
- Partner with business stakeholders, data scientists, and engineering teams on AI/ML initiatives, identifying business use cases across underwriting, claims, customer servicing, and operations and translating them into functional requirements and measurable success criteria.
- Support Generative AI and LLM-driven initiatives involving intelligent document analysis, information extraction, summarization, and workflow automation, coordinating business validation and UAT of AI-generated outputs.
- Collaborate with data and business teams to validate AI/ML outputs against business rules and expected outcomes, document exceptions, and communicate findings to technical teams.

- Define functional requirements for REST API and enterprise integrations, including system interactions, source-to-target mappings, JSON payloads, validation rules, exception handling, and reconciliation.
- Use Postman to support API validation by reviewing request/response payloads, validating business scenarios, and coordinating integration issues with technical teams.
- Utilize ServiceNow for Incident Management, Change Management, service requests, production support, and enhancement tracking while coordinating business impact analysis, approvals, testing, and post-deployment validation.
- Utilize Azure DevOps and JIRA to manage epics, features, user stories, acceptance criteria, product backlogs, defects, dependencies, and requirements traceability throughout the Agile delivery lifecycle.
- Partner with Product Owners and leadership to prioritize epics, features, and backlog items based on business value, customer impact, regulatory requirements, dependencies, risk, and implementation effort.
- Facilitate and participate in sprint planning, backlog refinement, daily stand-ups, sprint reviews, retrospectives, release planning, and stakeholder demonstrations.
- Supported the transition from Waterfall to Agile, helping decompose large BRD/FRD-driven requirements into epics, features, and user stories and enabling iterative sprint-based delivery.
- Lead end-to-end UAT, including test-strategy review, business-scenario identification, test case development, requirements traceability, execution coordination, defect triage, regression validation, and stakeholder sign-off.
- Serve as a primary liaison among senior business stakeholders, Product Owners, architects, developers, data engineers, QA teams, and operations, driving alignment on scope, priorities, risks, dependencies, and delivery expectations.
- Lead multiple concurrent workstreams and cross-functional dependencies, proactively resolving requirement conflicts and supporting successful releases and post-production validation.
- Develop reporting and analytics requirements for Power BI and Tableau dashboards, defining KPIs across policy, premium, claims, customer, operational, and data-quality functions.
- Mentor and support team members on requirements documentation, user-story development, stakeholder communication, UAT, and Agile business-analysis practices.

Environment: Guidewire PolicyCenter, Guidewire BillingCenter, Guidewire ClaimCenter, Salesforce CRM, Customer 360, Databricks, Snowflake, MDM, ServiceNow, Azure DevOps, JIRA, Confluence, SQL, SQL Server, Power BI, Tableau, REST APIs, Postman, JSON, MS Visio, Agile/Scrum, Waterfall, UAT, AI/ML, Generative AI

AFC Industries, Berwick, PA

Business Analyst | June 2022 – April 2023

Domain: Supply Chain | Healthcare equipment manufacturer

- Conducted requirements-gathering sessions with Manufacturing, Procurement, Supply Chain, Warehouse, Sales, Finance, and Operations teams to understand business challenges and define functional system requirements.
- Supported SAP-driven manufacturing and supply chain processes across procurement, purchasing, inventory management, production planning, sales order processing, warehouse operations, and fulfillment.
- Analyzed end-to-end Procure-to-Pay (P2P) processes covering purchase requisitions, purchase orders, supplier/vendor management, goods receipt, invoice matching, approvals, and payment-related workflows.
- Worked with procurement teams to analyze supplier data, purchase orders, pricing, lead times, material availability, sourcing requirements, and vendor performance.
- Supported inventory-management processes covering raw materials, components, work-in-progress, finished goods, stock availability, inventory movements, replenishment, cycle counts, and reconciliation.
- Gathered and documented requirements for production planning and manufacturing workflows, including Bill of Materials (BOM), material requirements, production/work orders, production schedules, and finished-goods tracking.
- Collaborated with manufacturing and operations teams to identify production and material-flow bottlenecks and recommend process and system improvements.
- Supported Order-to-Cash (O2C) processes including customer orders, sales order creation, product configuration, product availability, fulfillment, shipping, invoicing, and payment tracking.
- Supported custom manufacturing requirements by coordinating business and system dependencies across Sales, Engineering, Procurement, Manufacturing, Warehouse, and Fulfillment teams.
- Performed As-Is/To-Be analysis, gap analysis, root-cause analysis, and impact assessments to identify operational inefficiencies and define future-state business processes.
- Created and maintained BRDs, FRDs, user stories, functional specifications, process flows, business rules, acceptance criteria, data mappings, and RTMs for SAP/ERP and enterprise application enhancements.

- Used SQL and SQL Server to analyze procurement, inventory, manufacturing, order, and transactional data, performing validation and reconciliation and investigating data discrepancies.
- Defined requirements for Power BI and Tableau dashboards covering inventory levels, purchase orders, supplier performance, production status, order fulfillment, lead times, and operational KPIs.
- Collaborated with technical teams on SAP/ERP integrations and interfaces, documenting data mappings, business rules, field-level requirements, system dependencies, and exception scenarios.
- Supported REST API and data-integration requirements, validating business data exchanges and coordinating integration testing with development and QA teams.
- Worked with Finance and Procurement teams on invoice reconciliation, purchase-order matching, cost analysis, and transactional reporting, supporting improved financial and operational controls.
- Partnered with Product Owners and business stakeholders to prioritize system enhancements based on operational impact, business value, dependencies, and implementation effort.
- Participated in sprint planning, backlog refinement, daily stand-ups, sprint reviews, retrospectives, and release-planning activities in an Agile/Scrum environment.
- Coordinated UAT by developing business test scenarios, validating end-to-end processes, tracking defects, facilitating defect triage, maintaining requirements traceability, and obtaining stakeholder sign-off.
- Facilitated communication between business stakeholders and technical teams, translating complex manufacturing and supply-chain requirements into clear functional specifications.

Environment: SAP ERP, SQL Server, SQL, Power BI, Tableau, Advanced Excel, JIRA, Confluence, MS Visio, REST APIs, Postman, JSON, Agile/Scrum, Waterfall, UAT

PharmEasy, India

Healthcare Business Analyst | July 2017 – August 2021

Domain: Digital Healthcare | E-Pharmacy | Pharmaceutical | E-Commerce

- Proactively identified and communicated process and system improvement ideas to IT and business teams.
- Conducted requirements-gathering sessions and workshops with healthcare, pharmacy, operations, finance, customer service, product, and technology stakeholders to understand business needs and translate them into functional requirements.
- Created and maintained BRDs, FRDs, user stories, use cases, acceptance criteria, business rules, process flows, data mappings, functional specifications, and RTMs for healthcare and e-pharmacy application enhancements.
- Supported Epic and Pharmacy Management System (PMS) workflows, gathering functional requirements and analyzing patient/customer, prescription, billing, pharmacy, and healthcare data processes.
- Analyzed patient/customer account management requirements covering registration, demographics, contact information, account updates, prescription information, order history, communication preferences, and data quality.
- Supported prescription-management workflows, including prescription intake, validation, medicine ordering, pharmacy fulfillment, substitutions, cancellations, order status, and customer notifications.
- Gathered and documented requirements for healthcare billing and payment workflows, including invoices, online payments, payment status, failed transactions, refunds, discounts, cancellations, and transaction reconciliation.
- Supported the end-to-end e-commerce order lifecycle, including product search/catalog, cart, checkout, order placement, payment processing, fulfillment, delivery tracking, cancellations, returns, and refunds.
- Collaborated with pharmacy and operations teams on inventory-management requirements, including medicine/product availability, inventory levels, stock movement, replenishment, and order fulfillment.
- Worked with business stakeholders on healthcare data requirements, supporting patient/customer, pharmacy, prescription, billing, provider, and transactional data validation across integrated applications.
- Performed As-Is/To-Be analysis, gap analysis, impact analysis, and root-cause analysis to identify process inefficiencies and define improved healthcare and e-commerce workflows.
- Worked with technical teams on healthcare system and data integrations, documenting source-to-target mappings, interface requirements, business rules, transformations, validation requirements, and exception scenarios.
- Supported REST API integrations by documenting functional requirements, reviewing JSON request/response structures, validating business rules, and coordinating integration testing.
- Used SQL and SQL Server to analyze and validate patient/customer, prescription, billing, order, inventory, and transactional data and investigate discrepancies.

- Supported ETL and data-integration activities using Informatica, collaborating with technical teams to document mappings, transformation requirements, data-quality rules, and business validations.
- Developed and supported reporting requirements using Power BI, Tableau, and Excel for order volumes, payment transactions, inventory, fulfillment, cancellations, customer activity, and operational KPIs.
- Worked in Agile/Scrum and Waterfall environments, participating in sprint planning, backlog refinement, daily stand-ups, sprint reviews, retrospectives, requirement walkthroughs, and release planning.
- Partnered with Product Owners to refine requirements, create user stories and acceptance criteria, prioritize enhancements, and clarify functional requirements throughout development.
- Coordinated UAT, including test-scenario and test-case preparation, business-user testing, defect tracking in QTest/JIRA, requirement traceability, defect triage, regression validation, and business sign-off.
- Created As-Is/To-Be process flows and workflow diagrams using MS Visio, helping technical and non-technical stakeholders understand current processes and proposed changes.
- Facilitated communication among business users, Product Owners, developers, QA teams, database teams, and project leadership to resolve functional issues, requirement gaps, and data discrepancies.
- Prepared user documentation, process guides, release documentation, and knowledge-transfer materials to support successful adoption of healthcare and e-pharmacy application enhancements.

Environment: *Epic, Pharmacy Management System (PMS), SQL Server, SQL, Power BI, Tableau, Advanced Excel, Informatica, JIRA, Confluence, QTest, MS Visio, REST APIs, Postman, JSON, Git, Bitbucket, Agile/Scrum, Waterfall, UAT*

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EDUCATION

- Master's in Computer Science — Rowan University, NJ, USA — May 2023
- Bachelor of Science in Computer Science — ANU, Andhra Pradesh, India — June 2017

CERTIFICATIONS

- Agile Software Development: Scrum for Developers
- Power BI and Tableau Certified
- SQL for Healthcare Professionals
- The Data Science of Healthcare, Medicine, and Public Health

TOOLS & TECHNOLOGIES

SQL Server, Power BI, Tableau, Microsoft Excel, Azure Data Warehousing, Informatica, Git, Bitbucket, Azure Blob Storage, JIRA, QTest, MS Visio

ENVIRONMENTS

Agile/Scrum, Waterfall, SDLC, JIRA, Microsoft Visio, Confluence