

Luz Torrez

Luz Torrez is Senior Director in the Decision Analytics division, joining Experian in 1993. Luz is responsible for the constant development and re-development of the statistical attributes used in generic and custom modeling and analytical endeavors. This responsibility extends to data across the three major credit bureaus, including Experian, in the US as well as Canada and countries throughout Latin America. This vast experience in data intelligence has provided Luz the opportunity to be a frequent speaker at international trade conferences, in addition to contributing as a co-inventor in two data intelligence patents.

Luz is also responsible for evaluating new processes, methodology and software for the DS group to continually drive efforts that advance the analytical capabilities of the group. In her prior position within Decision Sciences, Luz worked directly with clients as a senior statistician, where she gained substantial experience and expertise in building and delivering advanced scoring solutions across all stages of the credit life cycle.

Prior to joining Experian, Luz was Manager of Analytical Services at Demographic Research Company for six years where she developed response models for financial institutions and the direct marketing industry. She has both a Master's and Bachelor of Arts Degree in Economics from California State University.



**Senior Director
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