Senior Product Analyst

This position currently follows a hybrid work schedule, with three in-office days. Tuesday and Thursday are Company anchor days, and the third day will be worked out with your manager.

Position Summary

The Senior Product Analyst is responsible for leading the evaluation of personal lines product performance and delivering actionable insights that drive profitability, competitiveness, and growth. This role manages the drafting, submission, and approval of rate, rule, and form filings to ensure compliance with regulatory requirements. Leveraging advanced data analysis, insurance expertise, and strategic insight, the Senior Product Analyst guides product development, pricing, and positioning while ensuring regulatory alignment. The Senior Product Analyst partners with functional leaders to drive informed business decisions, develop reporting frameworks, and support the development of junior team members. This role provides thought leadership and champions a culture of innovation, collaboration, and continuous improvement.

Principal Accountabilities

Planning and Delivery

- Lead the design, automation, and continuous improvement of business intelligence reporting tools and dashboards.
- Prioritize and manage multiple projects, balancing recurring reporting obligations with high-impact ad hoc analyses.
- Develop and maintain standards for data accuracy and validation.
- Draft and submit rate, rule, and form filings through SERFF and other state systems, ensuring compliance with jurisdictional requirements.
- Oversee approval processes with regulators/state DOI.
- Introduce innovative practices (e.g., Python automation, advanced data visualization) to enhance efficiency and scalability.

Business Insight and Analytics

- Conduct advanced analysis of profitability, loss trends, retention, and growth opportunities.
- Benchmark company products against competitors to identify opportunities for product enhancements.
- Develop business cases and provide recommendations for rate, rule, and coverage changes.
- Monitor and interpret ISO circulars and regulatory updates to inform product strategy.

- Serve as a subject matter expert in interpreting data and providing actionable insights to influence decisions.

Communication and Relationship Building

- Act as a strategic advisor to leadership by presenting insights and recommendations to guide territory and product decisions.
- Partner with Actuarial, Underwriting, Marketing, Claims, Finance, and Legal leaders to identify emerging trends and ensure regulatory alignment.
- Translate technical analyses into actionable business recommendations for executives and non-technical stakeholders.
- Liaise with state regulators, vendors, and external partners to address filings, inquiries, and compliance obligations.

Leadership and Judgment

- Mentor and coach junior analysts, providing guidance on insurance knowledge, data analysis, and best practices.
- Lead cross-functional projects that support company goals, ensuring alignment across departments.
- Apply sound decision-making in balancing long-term strategic objectives with immediate business needs.
- Champion a culture of collaboration, data-driven decision-making, and continuous improvement.

Job Requirements

Education

- Bachelor's degree strongly preferred.
- Advanced degree or professional certifications (e.g., CPCU, CBAP, Data Analytics certifications, Actuarial exams) preferred.

Experience

- 5–7 years of experience in product analysis, business analysis, or data analytics.
- Significant experience in the Property & Casualty insurance industry, with expertise in personal lines products.
- Direct experience managing filings with state insurance departments preferred.
- Proven success in leading cross-functional projects and mentoring analysts.

Skills

- Advanced proficiency in SQL and relational database management.
- Expertise in business intelligence and visualization tools (Power BI required; Tableau a plus).

- Strong analytical and statistical skills, with experience applying advanced modeling techniques.
- Proficiency in Excel, with programming/automation skills (Python preferred).
- Knowledge of SERFF submissions, regulatory filing processes, and compliance standards preferred.
- Excellent communication and presentation skills, with ability to influence senior stakeholders.
- Strong organizational skills to manage multiple priorities effectively.

Values

- Upholds integrity, accountability, and a commitment to accuracy in all deliverables.
- Demonstrates leadership, collaboration, and inclusivity across teams.
- Embraces innovation, adaptability, and continuous improvement.
- Aligns with the company's mission of financial security, responsible growth, and customer focus.

Salary Range: $90,000 - $110,000 per year. This range is a good faith estimate which reflects the annual salary we reasonably expect to pay for this specific full-time position at the time of posting. The actual salary offered will be based on several factors including the candidate's experience and qualifications.