



LEAD PRODUCT MANAGER

ABOUT THE ORGANIZATION Mutual Capital Analytics works with leaders of Mutual and Regional Insurance Companies to create products and services that help them compete more effectively in a highly regulated, increasingly competitive environment. We build, implement and optimize analytics-based solutions to drive improvements so our customers can thrive in their markets.

EOE STATEMENT We are an equal employment opportunity employer. All qualified applicants will receive consideration for employment without regard to race, color, religion, sex, national origin, disability status, protected veteran status or any other characteristic protected by law.

DESCRIPTION About Mutual Capital Analytics

At Mutual Capital Analytics (MCA), our mission is to help all mutual insurance companies transform their businesses using data and analytics. We help our clients build, implement, and optimize analytics throughout their company to drive improvements and thrive in their markets.

Overview

The ideal candidate will combine strategic product thinking with data-driven analysis to help MCA launch the next generation of insurance product initiatives. In this role you will develop strategic insurance products and improve our analytics capabilities to power client performance.

Responsibilities: Lead Product Manager

Product Development & Research

- Lead industry data and carrier rate structure research to identify opportunities for product differentiation, modernization, and portfolio growth from a portfolio and pricing perspective.
- Analyze portfolio datasets (Quote, In force, and Loss Ratio) to develop data-driven recommendations related to pricing, segmentation, workflow efficiency, coverage updates, and appetite refinement.
- Evaluate pricing and portfolio performance trends by class, industry group, segment, hazard level, geography, and distribution channel to inform strategic product decisions.
- Serve as the subject matter expert on market trends, emerging risks, and portfolio performance drivers impacting assigned products.
- Build business cases for product updates, expansion opportunities, and strategic product initiatives using quantitative and qualitative insights.

Requirements, Delivery & Testing

- Develop comprehensive business requirements for pricing, rate, workflow, and system enhancements.
- Work cross-functionally (IT, Underwriting, Sales) to ensure system implementation accurately reflects business strategy.
- Validate impacts across quoting, underwriting workflow, policy issuance, forms, billing, and downstream systems.
- Support and execute UAT for complex or multi-state product changes.

Regulatory & Filing Leadership

- Own filing strategy and end-to-end execution to DOI for assigned lines/states/projects in coordination with Actuarial and Compliance.
- Oversee the creation and submission of regulatory filings related to rates.
- Ensure regulatory alignment and audit readiness across all product components.
- Respond to department objections, inquiries, and requests with well-supported analytical and strategic rationale.
- Partner with Actuarial to evaluate rate need, segmentation results, loss trends, and performance drivers.

Data & Performance Monitoring

- Analyze portfolio indicators including Quote Data, In force Data and Loss Ratio Data to understand underlying causes of changes.
- Recommend rate, rule or workflow adjustments based on performance insights.
- Monitor short-term and long-term performance outcomes from prior product changes and adjust strategy when needed.
- Build structured analyses to diagnose emerging issues.

Cross-Functional Collaboration

- Serve as a primary subject matter expert for assigned products across Underwriting, Sales, Claims, IT, and Compliance teams.
- Communicate product strategy, performance trends, change impacts, and roadmap updates to leadership and stakeholders.
- Provide detailed training, documentation, and communication materials for product changes.
- Facilitate cross-functional planning and implementation of product changes, ensuring alignment between business intent and system execution.
- Collaborate closely with Underwriting leadership to ensure appetite, guidelines, and workflows remain aligned with product strategy.
- Represent Product in cross-department meetings, initiatives, or working groups.

Operational & Workflow Improvements

- Identify opportunities to improve underwriting workflow efficiency, referral logic, rating accuracy, STP capabilities, and ease of doing business.



- Identify process gaps and recommend improvements to documentation standards, governance processes, and cross-functional communication.
- Partner with Operations, IT, and Underwriting to reduce friction and streamline interactions for both internal staff and agents.

Professionalism:

- Demonstrate strong ownership and execution in managing complex product initiatives
- Mentor and develop team members to build product, analytical, and regulatory expertise
- Foster a collaborative, high-quality, and proactive team culture
- Act as a trusted, data-driven advisor to cross-functional partners
- Drive continuous improvement in processes, team effectiveness, and analytical rigor
- Maintain high standards of organization, documentation, and follow-through

Education and Qualifications:

- Bachelor's degree in business, insurance, finance, analytics, economics, or related quantitative field.
5 or more years of P&C experience; personal lines and small commercial strongly preferred.
- Highly analytical; excel at leveraging customer research and analytics to drive product decisions.
- Ability to work effectively with people at all levels in an organization.
- Experience supporting insurance product development, underwriting, compliance and regulatory functions.
- Strong technology background; comfortable working with tools such as SQL, R, and Python is a plus.
- Comfortable with change, ambiguity, debate, conflict, experimentation, and informed risk-taking.
- Demonstrate excellent leadership skills; naturally collaborative, excelling at influencing without direct authority.

Job Requirements and Work Environment:

- If local to CT office, ability to work effectively in a hybrid office environment, balancing in-office and remote workdays.
- While based in CT, MCA welcomes applications for candidates seeking a fully remote working arrangement.



- Ability to travel when necessary (approximately 5-10%).

Compensation Overview:

The actual salary for this position will be determined by a number of factors, including the scope and complexity; the skills, education, training, credentials and experience of the candidate; and other conditions of employment. As part of our comprehensive compensation and benefits program, employees are also eligible for an annual company performance-based cash incentive awards.