

Job #	UW10	Job Title:	Product Manager
Department:	Product Management	Reports To:	VP of Underwriting and Product
Position Type:	Exempt		

While no Job Description can possibly include all duties that may be required by the Association, the following is a summary of the primary responsibilities of the position.

POSITION SUMMARY

The Product Manager position is responsible for analyzing and developing product recommendations, including Underwriting guidelines, to ensure a reasonable rate of return for the member carriers. The Manager will use data and insights to develop new business strategies and reporting.

PRINCIPAL DUTIES AND RESPONSIBILITIES

- Leads research, analysis, and testing of product changes, roll outs, and channel enhancements.
- Manages and maintains Underwriting Rate and Rule manuals.
- Collaborates with actuarial staff to prepare state rate filings and respond to state insurance department inquiries.
- Conducts research and analysis to provide product and guideline recommendations.
- Facilitates ad-hoc analysis on specified or varied metrics.
- Directs team to pull data and analyze metrics regarding Underwriting practices and recommend efficiencies in work processes and vendor/internal tools.
- Prepares presentations in support of rate changes and other strategic decisions.
- Uses knowledge of state regulatory guidelines and constraints to assure product compliance.
- Leads project efforts, collaborating with other departments when needed, to explore business problems, resulting in improvements to underwriting processes and performance results.
- Ensures timely and accurate application of all underwriting, premium, and policy compliance guidelines and processes supported by meaningful measurements and regular reporting of results.
- Performs additional duties and/or special projects as required.
- Adhere to Federal and State laws and regulation.
- Any other duties needed to help fulfill the Associations Mission, abide by the Association's Values and fulfill the Association's Strategic Objectives

EDUCATION AND EXPERIENCE

The individual must meet the following requirements:

- Bachelor's Degree required.
- Minimum 3 years of California property product and/or underwriting experience required.
- Demonstrates strong understanding of rate making principles and processes.
- Skilled in research and analysis, forming a business case, recommending process improvements, implementing product changes.
- Ability to work autonomously and is self-directed in accomplishing deliverables.
- Strong verbal and written communication.
- Proficiency in Microsoft Office Suite.
- Proven organization and time management skills