

# JESSICA E. BUTLER

15 Toll Gate Rd. · S. Glastonbury, CT 06073 · jessicaileenbutler@gmail.com · (845) 406-8766

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## PROFESSIONAL SUMMARY

### ***P&L Product Management / Pricing Analysis / Process & Resource Optimization / Digital Agents & Comparative Rater Distribution Strategy***

Results-proven Product, Pricing & Process Professional with 15 years Insurance experience & a record of accomplishment in designing & leading comprehensive strategies. Demonstrated success in profit turn around initiatives, process/resource optimization & IT builds through the implementation of key projects. Develops & leads people through direct people management as well as strong ability to influence direction across non-reporting individuals & departments.

- Pricing/Multivariate Analysis
- Market Research & Analytics
- New Product Launches
- Business Process Optimization
- Strategic Product Planning
- Strategic Underwriting Execution
- Digital Agent Strategy
- Diversity Network Chair
- Partnership & Influencing

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## PROFESSIONAL EXPERIENCE

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### **BUSINESS PROCESS EFFECTIVENESS – TRAVELERS SMALL COMMERCIAL**

#### **2VP of Business Process Effectiveness – Integration & eAgent Business Strategy Lead**

**1/2019 – Current**

Business Owner & Strategy Lead for eAgents, Comparative Raters & Integration development for Small Commercial.

##### ***Selected Contributions:***

- ✓ Determined strategic direction for eAgents, comparative raters & integration solutions for Small Commercial.
- ✓ Reduced partner integration required fields by 90% while maintaining 95% rating accuracy & 90% eligibility accuracy.
- ✓ Worked on a team of 4 that delivered 40+ net new APIs & capabilities for the strategy in under 6 months.
- ✓ Improved customer experience by reducing selections by 60%.
- ✓ Capability will support over 60K submissions in 1<sup>st</sup> year release.
- ✓ Key liaison for Simply Business on integration for Small Commercial products in US.

#### **2VP of Business Process Effectiveness – Core Business Processes Lead Operations**

**3/2017 – 12/2018**

Business Owner of end to end processes for post-acquisition workstreams across Small Commercial.

##### ***Selected Contributions:***

- ✓ Designed renewal strategy & successfully led the execution of a Renewal Centralization test that led to a countrywide rollout & the build of the Small Commercial Business Centers.
- ✓ Introduced a pod concept in new Small Commercial Business centers.
- ✓ Improved endorsement turnaround time from 80% in 7 days to 95% in 3 days.
- ✓ Optimized low complexity accounts processing to under 1 day down from a week.
- ✓ Designed renewal process for the new BOP 2.0 in alignment with the overall renewal strategy & a cut over design for existing multiline accounts.

### **FIELD OPERATIONS & CHIEF OF STAFF – TRAVELERS SMALL COMMERCIAL**

#### **2VP of Field Operations**

**9/2015 – 3/2017**

Worked across Small Business & the Enterprise to establish communication strategies on business needs.

##### ***Selected Contributions:***

- ✓ Directly supported President of Small Commercial on prep, meetings, communications & engagements.
- ✓ Communication development through Town Halls, BI Op Review Write Ups, Board Presentations, RVP Meetings.
- ✓ Pipeline Management Tool development, remediation of field reports & redesigned agency engagement reporting.
- ✓ Enterprise Market Research liaison & developed engagement framework.

### **PRODUCT MANAGEMENT – SMALL COMMERCIAL**

#### **2VP Product Manager III of Northeast Region**

**4/2015 – 8/2015**

#### **Market Director of Northeast Region**

**12/2013 – 3/2015**

Led a team of 3-5 analyst/senior analysts that drove strategy & execution for a portfolio of products encompassing marketing, underwriting & pricing initiatives.

**Selected Contributions:**

- ✓ Connecticut coastal strategy to move mix of business inland & mitigate aggregation of exposures along the coast through pricing, underwriting & product offerings.
- ✓ New York Upstate TravelersExpress CMP Rate Investment to continue investments in new business pricing with year over year improvement in hit ratio of 5 points.
- ✓ Participated & developed an Underwriting Center Program to further expand department underwriting skillset.
- ✓ Developed & coached an Intern Manager Leadership program to develop emerging leaders in the organization.

**Market Director of California Region****12/2013 – 3/2015****Selected Contributions:**

- ✓ Loss ratio improvement of 6 points for \$100M California workers compensation book over 12 months through rate & non-rate actions.
- ✓ Revised Commercial Multi-Peril Company Placement guidelines to optimize marketplace opportunity, growth goals & profit positions.
- ✓ Served as liaison between Actuarial & Product Management to improve auto rate adequacy process.

**PRODUCT MANAGEMENT – PERSONAL LINES FOR TRAVELERS OF MASSACHUSETTS****Market Director for Travelers of Massachusetts****4/2010 – 5/2012**

Drove strategy & execution to restore profitability for the Auto product encompassing marketing, underwriting & pricing initiatives.

**Selected Contributions:**

- ✓ Loss ratio improvement of 10 points for \$300M auto book over 24 months through rate & non-rate actions.
- ✓ Built 2 warehouses (Quote & Loss Ratio) with Delivery Team to improve operational efficiencies & decisioning.
- ✓ Served as liaison with Reserving to improve relationships & influence decisioning more effectively.
- ✓ Partnered with Regional VP of Marketing to understand unprofitable agents, & impact to the overall product resulting in 22 agency terminations & more selective appointment strategy.
- ✓ Developed capping strategy with that met legal constraints, optimized rate adequacy & simplified tech build.

**PRODUCT MANAGEMENT – PERSONAL LINES FOR TRAVELERS OF NEW JERSEY (FIRST TRENTON)****Market Director for Travelers of New Jersey****7/2009 – 4/2010****Senior Market Analyst for Travelers of New Jersey****2/2009 – 7/2009**

Strong focus of analytics surrounding underlying causes of PIP deterioration & implementation of solutions. Provided leadership of homeowners' product in analytics, coastal strategies while completing a platform conversion.

**Selected Contributions:**

- ✓ Improved a \$215M auto book in a 1yr profit turnaround initiative due to PIP deterioration through rate optimization, agency management initiatives & underwriting that led to a run rate improvement ~8 points.
- ✓ Led planning process & collaboration of teams to develop & quantify strategies on growth & profitability.
- ✓ Executed deep dive analysis on PIP coverage, identified increased risk of exposure due to flat PIP limit/deductible curve, implemented a change to increase the price differential & defer the exposure till key legislation was passed.
- ✓ Performed analysis on homeowners on profit & competitive position by segment leading to a mid-2009 rate change addressing new business rate needs & minimizing disruption on renewals.

**PRODUCT MANAGEMENT – PERSONAL LINES****Senior Market Analyst****7/2007 – 2/2009****Market Analyst****7/2005 – 7/2007****Pricing Analyst in Product & Pricing Development Program (PPDP)****6/2004 – 6/2005**


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**EDUCATION & CREDENTIALS**


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**Masters in Business Administration, 2007 • University of Hartford, Bloomfield, CT**

**Bachelor of Science, Mathematics, 2004 • Rensselaer Polytechnic Institute, Troy, NY**

**Young Professional Diversity Network Leadership Chair • Jan 2018 – Current**

**Business Insurance Leadership Development Initiative Participant • Jun 2015 – Dec 2016**

**Product Management Development Program Graduate • Jun 2004 – Jun 2005**