**M.J. Khwaja**

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**Sr. Business Analyst**

**PROFESSIONAL SUMMARY:**

* Over 8+ years of professional experience as a Business Analyst in Insurance environments with Guidewire, Property and Casualty, Personal (Auto, Dwelling, Homeowner), Commercial (Commercial Auto, Workers Compensation, General Liability, Business Owners Policy (BOP), Commercial Package Policy (CPP).
* Experience in Guidewire suite (PolicyCenter, BillingCenter, ClaimCenter and Contact Center) integrations.
* Extensive experience in Analyzing and requirements gathering and writing system functional specifications**.**
* Experience in commercial Property and Casualty, Commercial Lines and Personal Lines Insurance, Underwriting, Rating and Guidewire experience with national carriers.
* Extensive experience in gathering requirements through Joint Application Development (JAD) sessions, Group Interviews and Use Case process document and managing business and functional requirements in the Property and Casualty Insurance including Risk, Policy Sales, Policy Administration System, Receivables and Payments, across personal and commercial lines of business.
* Experience in applying Rational Unified Process (RUP) methodology using Modeling and requirement documentation tools such as MS Office, MS VISIO, and MS Project.
* Experience in Business Intelligence (BI) and Reporting technology, data analytics and KPI to provide pattern, trend, and insights for decision making.
* Strong Knowledge of all Commercial Insurance Rules and State Filing Requirements/ISO/NCCI.
* Experience in conducting JAD (Joint Application Development) sessions for requirements gathering, analysis, and design.
* Experience as a Business Analyst with expertise in business process analysis, business process modeling, business requirements, database design, strategic planning, and business analysis in the field of Insurance.
* Proficient with MS Projects to manage schedules, deadlines, and resources.
* Extensively worked on Traceability Matrix and Mapping between customer requirements and test cases.
* Extensive experience in reporting requirements gathering including writing BRD’s (Business Requirement documents), Custom Report Creation and Data Validation.
* Extensively worked with defect tracking tools like JIRA, and Quality Center.
* Knowledge of Guidewire Insurance Suite for Personal and Commercial Autos, Workers Compensation, General Liability, Inland Marine, and Personal Liability.
* Excellent Analytical Skills to understand the business process and functionality, requirements and to translate them to System Requirement Specifications.
* Extensive knowledge in process analysis, data analysis and analytics, data mapping and data modeling skills to develop solutions to complex application, business and operational problems, and performing business process improvements where necessary.
* Proficient in transforming business requirements into functional specifications, focusing on workflow analysis and design, business process, user interface design, portal design, and process flow modeling.
* Experienced in eliciting/gathering and documenting requirements by conducting interviews, JRD sessions, JAD sessions, focus groups with user/ product owner/stakeholders, SME's and IT teams including brainstorming, shadowing, studying documents, through observations, in the form of user stories, business requirement documents (BRD), functional requirement documents (FRD) and system requirement specifications (SRS)
* Extensive experience in developing Functional Specifications for Business Process Refinement and Automation, Data Modeling, System Architecture, Conducting Feasibility Studies and Defining Scope of projects.
* Highly effective management and organizational skills with ability to prioritize.
* Exposure to Client/Server, Web Application developmental tools and Software development and design.
* Strong Knowledge on elaborating Billing Center configuration user story such as Invoicing rules, Delinquencies.
* Excellent technical skills in SQL to extract, transform and loading data to the database using tools such as Guidewire Datahub.
* Highly motivated team player with excellent Interpersonal and Customer Relational Skills, Proven Communication, Organizational, Analytical, Presentation Skills.
* Experience in Re-Insurance claims/Policy, Personal Auto Insurance claims, Workers Compensation Insurance claims, General Liability claims, Property Claims
* Experienced in Providing complete Assumed and ceded Reinsurance processing of pro-rata and excess of loss.
* Involved in developing a file of ACORD Forms used as the standards in all Property and Casualty markets, for both Personal and Commercial Lines of Business.

**PROFESSIONAL EXPERIENCE:**

[**American Intl Group (AIG) NYC, NY**](https://www.reinsurancene.ws/tag/aig/) **May-2022-Present**

**Sr. Business Analyst**

**Responsibilities:**

* Worked on artifacts of the Agile-Scrum methodology to integrate, implement, and update the Guidewire PolicyCenter, BillingCenter and ClaimCenter in different sprints of the Software Development Life Cycle (SDLC).
* Provided the UI Mock-ups for the user stories to the testing team and development team for the insurance Guidewire application.
* Gathered business requirements through NCCI Manuals and ISO for the Workers Compensation for the specific state.
* Worked on ClaimCenter integration requirement with Docs and Forms, BillingCenter Rating, Risk Report, Portfolio management, Policy Service, Analytical systems and Defining rules and requirements.
* Analyzed data to know the defects the production team is facing in policy renewals.
* Worked on various BillingCenter Integration User Stories PolicyCenter - Get Payment Plans, Get Policy Contacts, Reinstatement, Renewal, Process Non-Pay Cancellation, Agency Sweep).
* Worked with Guidewire developers and production support team to understand various functionalities in Guidewire Policy and BillingCenter.
* Worked in Jira workflows to align with the stages of the insurance lifecycle, from policy creation to claims settlement, ensuring that the tool reflects the organization's processes.
* Involved in understanding of personal lines insurance products, including auto, homeowners, and umbrella policies.
* Created product rules and gathered requirements for the implementation of discounts, rating inputs, and reports for implementing Guidewire PolicyCenter.
* Conducted brainstorming sessions with project focus groups and documented business requirements with wireframes and mock-ups to explain in detail the business implications and impacts.
* Centralized the policy creation by integrating Guidewire PolicyCenter with Guidewire ClaimCenter Systems, Billing System and other existing system supporting operations.
* Analyzed market trends and customer preferences in personal lines insurance to inform product development and enhancements.
* Worked on Policy Admin such as Rating and Forms on Guidewire software thoroughly to track the claims of the policy holders.
* Conducted gap analysis and made As-is-to-be diagrams to understand new business requirements and challenges in implementing new modules over the existing billing and claim management systems.
* Created user stories in JIRA as 'completed' once both coding and testing phases thoroughly have been finished.
* Conducted JAD sessions, created Use Cases, work flows, screen shots and Power Point presentations for the Web Application.
* Utilized Agile SDLC methodology, Scrum Work Pro and Microsoft Office software to perform required job functions.
* Analyzed workers' compensation claims data to identify trends, patterns, and areas for improvement.
* Worked and Documented Agile methodology for implementation with a water-fall-centric development team.
* Facilitated with the product Owner in designing the product backlog for implementation of workers compensation line of business.
* Analyzed the as-is and to-be state of the project and performed Gap Analysis, Impact Analysis and SWOT Analysis for the legacy BillingCenter and PolicyCenter implementation to integrate with the Guidewire ClaimCenter.
* Engaged in testing the integration functionalities with external entities, including credit bureaus, regulatory bodies, and other systems within the insurance domain.
* Worked closely with production underwriters to review commercial Surety insurance renewal and new business opportunities to ensure proper risk identification, analysis and assessment and the development and growth of a profitable portfolio of business.
* Performed a thorough examination of competitors within the personal lines sector to gain insights into the products and services they provide.
* Involved in documenting business processes for Homeowners Dwelling Fire- windstorms, hail, vehicles, aircraft, volcanic eruptions, etc. Umbrella and Auto insurance Model year, Make, Loyalty Discount into the Business Requirement Document (BRD).
* Responsible for rating multi-line policies. Manual rated Property, Liability, Auto and Workers Compensation policies.
* Facilitated requirements gathering and validation workshops for Guidewire ClaimCenter.
* Elicited requirements from actuaries, Billing specialists and policy specialists.
* Performed analysis of published Circulars from ISO/NCCI and other regulatory Bureaus for system impact and prepared detailed business and functional requirements.
* Created the user story templates for storing it in Product Backlog also generated user stories around Integration of PolicyCenter with BillingCenter.
* Utilized Jira for test case management, linking test cases to user stories and ensuring comprehensive testing of insurance system functionalities.
* Engaged in the collection of data pertaining to environmental risks affecting properties covered by insurance and ensured adherence to environmental regulatory requirements.
* Involved in Sprint development, documented user stories around Integration of Legacy application system with Guidewire ClaimCenter.
* Documented risk mitigation measures enacted by policyholders, including the assessment of loss prevention initiatives and their resultant impact.
* Utilized SQL aggregate functions to summarize data, such as calculating total premiums, claim amounts, or average policy durations.
* Worked thoroughly on Guidewire software to track the claims of the policy holders.
* Used Rational Clear Quest to track Project Status, monitor workload and detect issues for Prototyping Guidewire applications as per the requirements.
* Responsible for analyzing and managing all necessary underwriting work flow issues, within framework of Surety policies and procedures.

[**USAA, San Antonio, TX**](https://www.reinsurancene.ws/tag/usaa/) **Sep-2020-Apr-2022**

**Business Analyst**

**Responsibilities:**

* Analyzed business requirements and system requirements of the client and also for Property and casualty modules.
* Prepared Source to Target mapping documents in Excel. Understanding of WSDL, XML, and XSD for creating the mapping documents for Guidewire-ESB layer-Vendor and vice versa.
* Facilitated business requirements gathering sessions (JAD sessions) with the client/Technical team and overlooked the creation of Use Case scenario document.
* Utilized tools like JIRA to manage the requirements and Updated Documents in Confluence.
* Ensured that BillingCenter configurations align with industry best practices and standards for property and casualty insurance billing.
* Analyzed User Requirement Document, Business Requirement Document (BRD), Technical Requirement Specification and Functional Requirement Specification (FRS).
* Analyzed thoroughly in bond claims, investigated validity of claims, and adjudicated surety insurance payments.
* Engaged in Rational Clear Quest to track Project Status, monitor workload and detect issues for Prototyping Guidewire applications as per the requirements.
* Worked along with several Architects to replace insurance system. Guidewire was used in the creation of a new portal (PolicyCenter) This portal was streamlined to guide customers (agents) through policy input, rating. state form review, issuance/renewal and policy print.
* Worked on Data mapping, logical Data Modelling using SQL queries to filter data within database tables.
* Identified "As is" process and "To be" process as parts of gap analysis for legacy PolicyCenter to Guidewire PolicyCenter.
* Worked with the Production support team for issues reported by the user group in the production environment.
* Worked in Guidewire to upgrade the current Claim system to track the claim of the policyholders and third-party applications.
* Engaged in addressing regulatory obligations pertaining to billing processes within the property and casualty insurance sector.
* Verified the billing history events matched up with the user stories for Guidewire billing and policy generation suite.
* Responsible for the development of a Data Warehouse for personal lines property and casualty insurance.
* Worked on UAT testing and took signoff from the Commercial line of Property & Casualty business users**.**
* Created workflow scenarios, designed new process flows and documented the Business Process and various Business Scenarios and activities of the Business from the conceptual to procedural level.
* Analyzed and clarify business needs to create user stories in JIRA for agile sprint team developers.
* Performed Requirements Gathering and Analysis, for both personal and commercial, and ensured that contributors and all key stakeholders were motivated to complete assigned tasks.
* Ensured timely and quality deliveries. Track and report project data/milestones. Additionally, work as a control owner for different Risk(s) Test Evidences and install processes under SOX compliance for Auto and Boat policy administration system (PAS) team.
* Examined data pertaining to payment trends and patterns, and assessed the effectiveness of billing procedures for premiums in personal lines insurance.
* Created Functional Requirement Documents (FRD) along with helping on Technical Specification Document (TSD).
* Documented in each phase of RUP Methodology, Risk Assessment, and Validation & Verification process for and business owner insurance - commercial lines.
* Performed Gap Analysis to identify the deficiencies of the current system and to identify the requirements for the proposed system for Treaty and Facultative Reinsurance.
* Prioritized the Guidewire PolicyCenter requirements based on actual business needs so as to align them with the project roadmap.
* Worked with Guidewire developers and production support team to understand various functionalities in Guidewire Policy.

[**State Farm, Bloomington, IL**](https://www.reinsurancene.ws/tag/state-farm/) **Jun-2018-Aug-2020**

**Business Analyst**

**Responsibilities:**

* Worked with the Project Manager on various Project Management activities like keeping track of Commercial line modules, Project Status, Deadlines, Environment Request, and Compliance Issues.
* Worked on reporting and estimates for Property & Casualty (P&C) on Guidewire ClaimCenter implementation.
* Performed Defect Tracking and Change Control Procedures using Rational Clear Quest and Configuration Management and Version Control using Rational Clear Case.
* Analyzed data to know the defects the production team is facing in policy renewals.
* Analyzed business requirements and system requirements of the client and also for Property and casualty modules.
* Involved in developing exceptions report which were then submitted to project lead and stakeholders on a regular basis (for both P&C and commercial lines).
* Worked with the development team to make sure that they understood the user requirements for P&C insurance and that the system developed met those requirements.
* Participated in developing test plans and test procedure templates and guidelines to be used by the project team with detailed screen layouts with regards to various types of corporate actions.
* Involved in all the phases of Rational Unified Process such as Inception, Elaboration, Construction, and Transition.
* Developed and translated high-level requirements into high-level user stories and epics over two sprints.
* Ensured that relevant UML diagrams and tools were used in all requirement documents and prepared business process models such as Use Case Models, Activity Diagrams, Sequential Diagrams in MS Visio.
* Collaborated with the business and technical stakeholders to accurately documents report, functional, non-functional and data requirements while ensuring compliance with corporate standards.
* Conducted scenario analyses of the requirements to align with the business objectives for effective testing of reports.
* Worked as a liaison between product owners, project sponsors and project management and successfully deployed 90+ insurance products in Integrated Customer Platform (ICP) across USA.
* Worked on Property and Casualty insurance company and Strong understanding of rating in Property and Causality.
* Conducted requirement gathering workshops with business stakeholders (billing supervisors, disbursement specialists, account specialists, admin specialists, claim specialists) product owner, scrum master, lead developer, implementation partner, and Guidewire consultants to document functional requirements using user stories for the new billing and claims module.
* Utilized Jira Confluence, an integrated documentation tool, to create and maintain a knowledge base for insurance-related processes, procedures, and best practices.
* Created SQL queries to extract data related to policies, claims, underwriting, and customers from pertinent database tables.
* Created various use cases related to GPA functionalities for business users (agents); new claims, quotes, access to updated business products.
* Prepared requirements document for Commercial Auto, Inland Marine, Crime, Worker's Compensation, Umbrella, Business Owners Policy, Commercial Output Policy, and Commercial Property Package.
* Utilized ISO in developing forms and rules for the First Best Underwriting Management System for Commercial Auto, Trucking, BOP, Commercial General Liability and Commercial Property.
* Worked on Guidewire's UI testing in PolicyCenter and BillingCenter Screens for Personal lines of business.
* Elicited requirements from actuaries, Billing specialists and policy specialists.
* Maintained a requirements traceability matrix to keep the clients and all the teams up-to-date with the current progress of the project.
* Evaluated the process for reporting workplace incidents, ensuring accurate and timely documentation.
* Responsible for special projects requested by company management or reinsurance broker involving analyzing underwriting revenue and financial performance for company's reinsurance Broker.
* Analyzed end-to-end billing processes to identify areas for improvement and optimization.

**Progressive Corporation, Mayfield, Ohio Aug-2016-May-2018**

**Business Analyst**

**Responsibilities:**

* Facilitated complete UAT process - creating UAT schedules, testing guidelines, managing feedback, follow-up, and resolving open issues.
* Utilized MS Project and assisted project manager in making Project Plan with necessary modifications.
* Prepared test cases for GUI application and test Guidewire's BillingCenter (Screen), including Rules and Authority Limits.
* Analyzed documenting process flows for Policy issuance (Quote and Buy), Policy Change and payments etc.
* Worked on quick quote user stories for Homeowners and Commercial Property policies.
* Worked as a liaison between business users and project team for requirements management for Commercial, Personal, Workers Compensation, and Specialty insurance; documented "AS-IS" and "TO-BE" business process across various line of business.
* Involved in a project which dealt with the Production Stabilization and Defect Tracking of the newly migrated Guidewire BillingCenter.
* Established and formulated key performance indicators (KPIs) to oversee and track processes within personal lines insurance.
* Engaged and Reviewed reinsurance contract and amendment language for accuracy and appropriateness.
* Created User Interface Documents (UID) of prototypes and wireframes of the software solution, Guidewire PolicyCenter, to help designing user interface.
* Worked on GAP analysis on the traditional claims system and newly integrated PolicyCenter.
* Collaborated with quality assurance/quality control to ensure that the final product met all the requirements.
* Facilitated requirements workshops, documenting detailed functional, technical configuration requirements for Change requests.
* Involved in every Sprint that covered Elaboration, Configuration and Testing of the Guidewire PolicyCenter following AGILE approach.
* Worked as a liaison for projects with other corporate departments, including Executive (Underwriting, Billing, Accounting), Business Intelligent, as well as vendor relationships.
* Successfully performed complex analysis and broke down to a simple requirement to be able to capture in the system.
* Worked on Guidewire PolicyCenter for Policy creation and maintenance using different Policy Transactions for Auto and Property (including Homeowners).
* Performed requirement gathering using both formal and informal sessions through interviews, NetMeeting, questionnaire, video conferencing, JAD sessions and conference calls.
* Assessed and documented the flaws in the existing AS-IS system and made clear recommendations of Business Process Automation and incorporated them in the future TO-BE system design to perform Gap Analysis.
* Developed various UML Diagrams such as Timing diagrams, business flow diagrams, Activity diagrams and Sequence diagrams using MS Visio so that developers and other stakeholders can understand the business process.
* Conducted stand-up meetings to provide a status update to the team members.
* Performed requirement analysis by gathering both functional and non-functional requirements based on interactions with the Users.
* Participated user acceptance testing cycle; worked with business users to define business scenarios, user acceptance test cases and user acceptance criteria.
* Collaborated with QA team in developing test strategy, and test cases and monitored various types of testing - functional testing, Progression testing, system testing, load testing, smoke testing, and regression testing.

[**Travellers, NY**](https://www.reinsurancene.ws/tag/travelers/)**C, NY Aug-2015-Jul-2016**

**Business Analyst**

**Responsibilities:**

* Worked on ACORD Property and Casualty Standards and ISO (Insurance Services Office) tools and conventions.
* Worked on various components in Policy Admin such as Rating and Forms and Analyzed Workers Compensation ISO circulars and wrote requirements.
* Utilized SQL during the testing phase to verify and validate that the correct information is being provided.
* Worked with ClaimCenter integration requirement with Docs and Forms, BillingCenter, Rating, Risk Report, Portfolio management, Policy Service, Analytical systems and Defining rules and requirements.
* Analyzed the data thoroughly to know the defects the production team is facing in policy renewals.
* Created product rules and gathered requirements for the implementation of discounts, rating inputs, and reports for implementing Guidewire PolicyCenter.
* Evaluated the influence of marketing strategies and investigated potential cross-selling prospects among various personal lines products.
* Analyzed ISO rules and rating for Commercial Auto and General Liability and also Elicited requirements from actuaries, Billing specialists and policy specialists.
* Documented the current state Reinsurance business process flows for Facultative and Treaty Reinsurance business lines. And understanding of their Proportional and Non-proportional Reinsurance Contracting for Treaty Reinsurance business.
* Created technical impact documents, data mapping documents and defines ACORD mappings for various interfaces based on knowledge of business needs and working closely with senior department managers and key department members with limited supervision.
* Documented and prioritized BRD and FRS for Project using Requisite pro and also Created UML diagrams thoroughly including Activity and Sequence diagrams.
* Gathered of Business Requirements through Testing, Analysis & Troubleshooting of New Policy Administration System.
* Involved with the technical team in understanding the XML file format required for Split loss process and Billing process.
* Conducted requirements gathering workshops with business stakeholders (billing supervisors, disbursement specialists, account specialists, admin specialists, claim specialists) product owner, scrum master, lead developer, implementation partner, in Guidewire.
* Prepared the requirements traceability matrix to ensure that all the business requirements are traced to system requirements and all system requirements are traced to one or more test cases.
* Conducted GAP analysis of the system in terms of "as is" and "to be” and Utilized MS Visio for Process modelling and Business Process flow diagrams.
* Gathered all applications used by Property and Casualty users across all Business Units like Claims, Consumer, Underwriting, Specialty Lines.
* Conducted GAP analysis on the traditional claims system and newly integrated ClaimCenter and carefully elaborated application enhancement specifications detailing in scope/out of scope items, as is/to-be process.
* Created Use Case modeling originating from First Notice of Loss (FNOL) to Claim-case closure, and drafted Narrative Use Cases and created UML diagram.
* Worked in Microsoft Office Suite including Excel, Power BI, PowerPoint, Word, Tableau, Outlook and other various claims systems such as IBM Document Manager (DM) and Claim Center.