**Hussain**

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**PROFESSIONAL SUMMARY:**

* Over 13 years of professional experience as a Business Analyst and Product Owner with expertise in business process analysis, business process modelling, business requirements, strategic planning, and business analysis in the field of Insurance.
* Experience in Guidewire Insurance Suite for Personal and Commercial Lines.
* Worked comprehensively on Insurance business processes in the areas of Underwriting, Policy Administration, and Document and Forms Management.
* Highly experienced in Property and Casualty Insurance including Auto, Home Owners, and Inland Marine.
* Functional knowledge of various modules of insurance like channel management, policy servicing, claims management, underwriting, reinsurance and Finance.
* Experienced in implementing end to end insurance products by incorporating state regulations.
* Excellent knowledge of various policy administration & industry standard tools such as ISO, ACORD standards
* Strong business analysis skills and an understanding of the Software Development Life Cycle (SDLC) utilizing Rational Unified Process (RUP), Agile: XP, Scrum.
* Ability to gather business and technical requirements from both formal and informal sessions utilizing a variety of software tools including rational tools.
* Excellent skills in writing Business Requirement Documents, Functional Requirement Documents, Systems Design Specification, Workflows and diagramming skills for drawing UML diagrams such as State diagrams and Class diagrams.
* Experienced in conducting requirement analysis, use case design, designing test plans and developed database schemas based on the logical models.
* Excellent in requirement gathering and documenting the requirements in business requirement documents.
* Experienced in data workflow, including legacy system profiling, mapping of data, documentation of business rule validations, and reconciliation of historical Policy data for an enterprise integration of Guidewire PolicyCenter.
* Developed efficient business relationships with various client teams in order to process and support requirements, develop tactical and strategic plans to implement technology solutions, and effectively manage client expectations.
* Experienced in application lifecycle and management tools AGM, ALM, and JIRA.
* Strong experience with QA team in developing Test Scripts, Test Cases and Test Plan for User Acceptance testing.
* Effective in executing multiple tasks and assignments ahead of schedule. Reputation for dedicated teamwork, high energy, work ethics and commitment with capability to handle new technologies and situations.
* Team player and self-starter with excellent communication, coordination, documentation, project planning and interpersonal skills.

**TECHNICAL SKILLS:**

**Methodologies:** Agile, V-Model, Waterfall, Feature Driven Development, JAD/RUP

**Modelling Tools:** Microsoft Visio, Rational Suite, BPMN, Axure RP

**Analysis Tools:** Business Process Diagrams, Process Maps, Functional Decomposition Charts, Role Maps, Use Cases, Activity Diagrams, Event Response Tables, Decision Table/Tree.

**Desktop Software:** MS Office Suite (Word, Excel, PowerPoint)

**Guidewire Technologies:** PolicyCenter (10.0,9.05, 8.02), Portal (7, 5.05, 4), BillingCenter 9.05, ClaimCenter 9.02

**Certifications**:

**PMP, PSPO**

**PROFESSIONAL EXPERIENCE:**

**Sr. Business Analyst / Product Owner March2019 - Present**

**State Auto / Liberty Mutual Insurance**

**Roles and Responsibilities:**

* Implemented Jira agile process improvements that led to a 20% reduction in lead time for delivering new features
* Utilized data driven insights to guide product decisions, leading to a 30% increase in user engagement
* Negotiated day-to-day trade-offs across multiple dimensions such as value, time, cost and risk
* Owned the product roadmaps and met 95% of all feature deadlines by identifying and mitigating any road blocks
* Acted as a liaison between multiple product teams, Customer service, Underwriting, Product to understand pain points and demand for new features
* Developed and prioritized roadmap that aligned with the broader business strategy
* Led multiple product teams in collaboration with the development team and vision towards launching product solutions that are simple and impactful
* Boosted product revenue through strategic feature releases and market analysis
* Proactive in cross team business requirements planning
* Often take charge of scheduling and mitigating risks, queries, gaps identified during requirements or implementation phase of tasks
* Interacted with business owners to analyse the business process and requirements and transforming requirements into conceptual, logical and physical data models, documenting, and rolling out the deliverables
* Involved in 3 amigo discussions to have all teams involved with the design/implementation of a task on the same page, to speed up if not slow down the delivery of functionality in timely manner
* Gap analysis from business perspective
* Work closely with dev for test design and test results review followed by validations in prod for the functionality implemented
* Passionate in leading teams to surpass strategic goals while investing in quality, experience, growth of the product.

## Major SA Accomplishments:

* **Upgrade of GW PAS** – Leading the upgrade process of GW PC from v8.x to v10.x from business perspective to keep up with the latest functionality and enhancements provided by GW.
* **MVR chargeback** – Lead an extensive, large, cross team enhancement for PC to reduce costs charged by external third-party vendors since the agent would be charged if a Bind Ratio criterion is not met. This feature provides agents the capability to retrieve an estimated premium based on the violations that helps customers proceed with quote.
* **Home/DF 3.0 rollouts** – Lead this crucial enhancement in PC for homeowners LOB to get to an adequate rate level by adding a segment in rating plan. The benefit of the added segment is loss ratio improvement and a better competitive position on better quality risks.
* **Wind hail** – A state rollout initiative for homeowner line where competitive rates are provided to clients when the property is closer to the coast and at risk for wind hail
* **Home system protection rollouts** - By offering service line and home system protection coverages at the right price via staggered state rollout implementation, there has been an increase in new business, premium and market share
* **Prod stabilization** - Involved in resolving inconsistencies/discrepancies seen in production and further stabilizing the system for better customer and agent experience as a part of the Tiger team.
* **Roof Schedule Initiative** –This improves Loss ratio/Claims savings and protects from being adversely selected against. It also provided transparency with our Policyholders and CARE. This helps us align better with competitors.
* **Fair Rental value/Additional Living Expense** – As part of Profit initiative this was implemented as this would allow Claims more leverage when settling claims in resolving Cov D amount.
* **Active Insights Driver Discovery** – We implemented this initiative to stop leakage. Discovered drivers are identified and this allows State Auto to either add or exclude drivers helping in properly rating all drivers and mitigate losses on undisclosed drivers.
* **Forms Inference Decision Modelling** – As part of this initiative we moved all the Forms Inference from GW to AWS.
* **Stop NB Quoting for PL on SA Connect** – We stopped agents from having the ability to start a New Business quote for all PL LOB’s as part of Book Migration.
* **VA Enhanced UIM** – Make new coverage EUIM for VA to have an extra layer of coverage for Insured and stay in compliance with the DOI
* **Angular Upgrade PL- SPA (Umbrella)** – We upgraded the older version of code base as the support for older version was discontinued. This was done to keep the system perform efficiently and better security.
* **Angular Upgrade for E- sign** – We use this for e-sign Portal which is used by SA Agents and Insured. We upgraded the E-sign UI code base as older versions were not supported.
* **Mongo DB Upgrade** –We upgraded to the newer version (6) as the current version would not be supported. His helps with Security needs and staying in support.
* **Portal changes for Book Migration** –Display appropriate policy status and messages on Portal for policies that are in the process of migration to provide clarity to the agents. We also created new tiles to display the list of policies that would be Non-Renewing (Not meeting Safeco eligibility criteria) and Renewing (Mutual policies) with State Auto. We built the architecture in such a way that would eliminate Tech debt and give us the ability to update/modify the system table with few resources (cost saving).
* **Refunds**–I was the point of contact for all State Auto Refunds. Co-ordinated with impacted Product teams, Product, Legal, compliance, Data team, Billing Center, CSR, Print team to make sure all the teams are aligned and on the same page and in compliance with the DOI.

**Sr. Business Analyst (Configuration & Integration) May 2017 – Feb 2019**

**Pekin Insurance**

**Responsibilities:**

* Interacted with business users to analyse the business process and requirements and transforming requirements into Conceptual, logical and Physical Data Models, designing database, documenting and rolling out the deliverables.
* Interfaced with claim audit and technical claim oversight team to coordinate claim reviews and publish audit results.
* Working as a Guidewire Business Analyst for implementation of Guidewire Policy Center for Personal Lines Auto, Home and Umbrella/ Liability Plus lines of Business.
* Provided technical leadership and consulting across the organization including strategic decision making and project planning. Implemented Guidewire Policy Center system and involved in mapping of the data elements.
* Convened JAD (Joint Application Design) & SME (Subject Matter Expert) sessions to capture system requirements and business rules that define the overall scope of the system
* Dispensed automated claim segmentation and assignment, automated triggers and escalations and seamless integration based structured walkthrough to the developers to understand the Use Cases.
* Gathered requirements for the Guidewire Worker's Compensation, Personal Auto and Home Owners in Policy Center.
* Working as Business Analyst on implementation of Guidewire Policy Center for Auto, Property, General Liability and Workers Compensation lines of Business.
* Working closely with Business, Product Management and development engineers to understand Guidewire Policy Center features, performing Gap analysis to identify features, gathering and analysing business requirements.
* Actively 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 several types of corporate actions.
* Prepared the Integration Requirements for the Integration points between Guidewire Policy Center and Client's legacy systems and other 3rd party service providers.
* Also assisting in documenting, developing, communicating and recommending plans for investing in systems and business architecture including analysis of cost reduction opportunities.
* Wrote test cases and executed various levels of testing using test cases to prove that the system conforms to specifications of business and quality requirements.
* Assisted scrum master to facilitate the scrum and helped to act as a buffer between development team and non-development distractions
* Assisted to conduct daily scrum to summarize what has been done, plan what needs to be done, and recognize impediments.
* Worked on reporting and estimates for Property Casualty on Guidewire Policy Center implementation and interfaced with the client as part of the Requirements Engineering team to finalize the project scope
* Identified "As is" process and "To be" process as parts of gap analysis for new functionality requirements, as well as prioritizing them based on actual business needs to align them with the project roadmap.
* Created Unified Modelling Language (UML) diagrams for Business Process Modelling like Activity Diagrams, Sequence Diagrams, Data Flow Diagrams, and Flow Charts.
* Worked thorough on Guidewire Policy Center product for replacing all existing legacy claim platforms and provide a single Policy Center application for the enterprise.
* Created Mock-up forms in Just in Mind for better visualization and understanding of the GUI.
* Assisted the Project Manager to develop both high-level and detailed application architecture to meet user requests and business needs. Generated various SSRS reports with the ETL developer based on the requirements of the business.
* Assisted with user testing of systems, developing and maintaining quality procedures, and ensuring that appropriate documentation is in place.
* Gathered and Analysed business and DWH Requirements by conducting interviews with business users and customized the application accordingly (Enhanced User Interface).
* Involved in the analysis of the current system to provide the operational roadmap for the future process.
* Worked on improvements of the existing business process through Business Process Re-engineering (BPR) and managing unanticipated issues related to the application.
* Performed functional, regression and performance testing in user acceptance test (UAT) environment.
* Mapped requirements to each business process flows/diagrams to provide a visual and clear understanding to the user of technical and functional requirements.

**Sr. Guidewire Analyst April 2014 – April 2017**

**Commerce Insurance, Webster, MA**

The main goal of the project included upgrading the generation old company Policy administration system with the Guidewire policy center platform. The application would generate automated quote, policy lifecycle - Product definitions, Endorsements, Underwriting, Quoting, Renewals, and Binding, expand the areas for risk details, and allow automated and manual policy renewable features.

**Responsibilities:**

* Using business analysis techniques, documented business requirements to be readily used by Guidewire configuration analysts. Worked on Property and Auto products using Guidewire Application.
* Worked on Commercial Lines Property and Casualty Insurance including both policy and claim processing and reinsurance.
* Involved in documenting customization requirements, business rules and data migration requirements for the Implementation of Guidewire Claim Center and Policy Center.
* Reviewing data model proposed by upstream systems to ensure that it is feasible to extract the data; and framing logic for each field requested by Business to be present in the report.
* Worked on various Guidewire integration concepts like Messaging, Batch Processes, Plugins, Web Services. Discussing Real time print and Batch processing scenario with Guidewire team.
* Based on analysis of legacy Forms data and stakeholders need interacting with Guidewire team about Cov term patterns and coverage type (Electable, Required, Suggested) to print on Forms.
* Actively 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.
* Having experience with Guidewire and Insurance/Finance tools in Life Sciences, Property and Casualty domains and was involved in developing methods to minimize errors in billings/claims.
* Mainly responsible for working in migration from legacy Policy system to Guidewire Policy center.
* Worked closely with developers in agile team to advice on business details of guidewire Policy center.
* Involved in designing, coding, testing and implementing integration programs that will integrate Guidewire software.
* Direct the development team and QA team in understanding the business requirements.
* Involved in testing and implementing integration programs that integrate Guidewire software.
* Working with business to gather and analyse requirements, create user stories, coordinate with multiple teams to capture dependency details.
* Having experience in configuration on Guidewire Policy Center including working on UI and Business, Data model.
* Lead the migration initiatives (From Legacy to Guidewire products) right from inception phase till production deployment with hands on development.
* Excellent in Business Proposal Risk Assessment and was also involved in highly effective management and organizational skills with ability to prioritize.
* Having knowledge in all insurances such as Claims, Property and Casualty Insurance including Auto, Home.
* Performed Gap Analysis to check the compatibility of the existing system infrastructure with the new business requirements.
* Conducted JAD sessions with management, SME, vendors, users and other stakeholders for open and pending issues.
* Worked with the Business to establish priority, scope of functionality, discuss issues, and changes in the business process that should be reflected in the User Stories and impact Backlog or current work effort.
* Confirmed that the implementation team is delivering the greatest business value for each iteration and ensure the project stays focused on the highest priority features.
* Conducted elicitation sessions such as brainstorming and focus group session to build user-stories based on their interest regarding business.
* Used JIRA for User Story requirements management throughout the Agile Sprints and development life cycle.
* Provided support to offshore QA teams for test case development, review, execution, and defect tracking.
* Oversaw the implementation team to ensure delivery of the greatest business value for each iteration, as well as keeping project in scope.

**Business Analyst October 2010 – March 2014**

**Sans America, Georgia.**

**Responsibilities:**

* Performed business analysis on DaVinci project which was an innovative engineering tool used in manufacturing at one of the largest pharmaceutical companies globally. Methodology used is Agile with Scrum using Jira for issue tracking, bug tracking and agile project management. I met with clients and gathered requirements, wrote user stories and acceptance criteria for each sprint. Technical testing and UAT testing.
* Successfully driving agile change management, establishing Agile Management Office and aligning stakeholder to adopt to agile experience.
* Coaching multiple distributed Scrum teams on agile best practices (Task designing, iteration designing, story writing, Managing backlogs etc.). Created Help Docs and Guided workflows for Davinci Application.
* Business Analyst role well versed with Agile Scrum Concepts and Practices. Enterprise Agile tools (Rally, JIRA, Scrum, and Kanban Flow) to manage agile project.
* Iteration Planning, Story Grooming, and Retrospection, Iteration Review, Agile Metrics Review with Biz and IT.
* Implemented current/changing business processes, analyse participate in defining requirements and documenting BRDs.
* Developed cross functional relationships between the client and application development team. Working directly with developers, Scrum Master, technology leads and program manager on sprints, story maps, design models and retrospectives.