Synopsis: Seasoned Business Analyst with 19 years of Business Analysis, Domain and Product Consulting and IT Delivery experience in P&C Insurance domain across multiple geographies. Implemented Core Insurance Administration Systems, API Endpoints, Analytical Datamarts, and Web-based Applications. Proven track record of leading in successful Exigen® (EIS) solution implementations for Personal Auto, Excess Liability, Homeowners, Flood, Inland Marine, Earthquake, and Commercial Group Benefits products using agile methodologies. Possess strong knowledge of Insurance Rating and associated system requirements for Personal Lines (US) and Commercial Lines (Middle East).

# EXPERIENCE SUMMARY

Business analyst with Insurance domain and product consulting experience in delivering IT solutions, with the following experience and skill profile:

**Areas of Experience**

**Industries**

P&C and Life Insurance

**Applications**

🡪Exigen Policy® Core

🡪Exigen Billing® Core

🡪Exigen Claims® Core

🡪Sapiens PolicyMaster

🡪AEGIS, ALPS, CIMS Datamart, Analytica  
🡪Consona Onyx, MS CRM

**RDBMS**

MS SQL Server 2000/2005, Oracle

**Operating Systems**

Windows 98/NT/XP Windows 2000 Advanced Server

**Source Safe Tools**

🡪VSS

1. Certified SAFe® Agilist with proficiency in Product Consulting, Requirements Management, Data Analysis, Systems Design, Process Modelling, Project Management and Risk Management.
2. Certified Associate in Insurance (AINS®) with extensive knowhow and experience of the insurance value chain including Policy Rating, Underwriting, Accounting, Claims, Billing, Commissions, and Reinsurance.
3. Strong communication skills and a fast learner with the ability to work well in a team setting.
4. Skilled in Elicitation, Process and Data Modelling, Benchmarking, Gap Analysis, Customer Master Definition, Data Quality Assessments, Stakeholder Management, JAD sessions, BDD techniques, Prototyping, UI and Data Harmonization, Data Conversion and Migration, Process Optimization, Product Manuals, Test Planning, Integration Testing, End-user Training, Industry Whitepapers, and Competency Building.

**QUALIFICATION**

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| **Degree** | **Institute** | **Year** |
| MBA | Sri Sathya Sai Institute of Higher Learning, Prasanthi Nilayam, Andhra Pradesh | 2003 - 2005 |
| BE in EEE | Amrita Institute of Technology and Science, Coimbatore, Tamil Nadu | 1998 - 2002 |

**CERTIFICATION**

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| **Certification** | **Institute** | **Year** |
| Associate in General Insurance (AINS®) | The Institutes | 2015 |
| Certified SAFe® 6 Product Owner/Product Manager | Scaled Agile Inc | 2024 |
| Certified Process Mining Analyst | Celonis | 2021 |
| Digital Marketing Certified Associate | Simplilearn | 2017 |

**Working with Hexaware Technologies Ltd. (From Jun 2023 – Till date)**

**PROJECT EXPERIENCE**

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| **Project Name** | **:** AXA XL Brookly Broker Portal Project – Define Phase |
| **Role** | **:** Business Analyst (Team Member) |
| **Environment** | **:** Broker Portal, Product Management |
| **Duration** | **:** Oct 2024 to Jan 2025. |
| **Tools Used** | **:** Confluence, JIRA |

**Description:**

The customer is a middle-market Insurance Brokerage Firm in Australia with Underwriting expertise in the Commercial Lines Property, Liability and Specialty Insurance segment. The customer has recently been acquired by a leading global Insurance conglomerate, with a focus on significantly upgrading the technology and application capabilities of the acquired entity to meet market opportunities. As part of Define phase, Hexaware led the requirements definition for two broad areas - Broker Portal and Product Management. Customer had pre-defined some Day 1 requirements, and wanted Hexaware’s expertise to further define and finalize the high-level technical and functional requirements. From a functional perspective, we managed to secure client’s trust and crucially sign-off’s on the Functional Design and Functional user stories. For Product Management, we are currently in the process of completing the wireframes and High-fidelity screens.

**Roles and Responsibilities:**

* Study RFP, run client meetings to discuss queries and get clarifications.
* Elicit and define Product Management requirements from Product Owner, Client BA’s and IT Stakeholders.
* Perform Functional analysis and facilitate discussions to ensure alignment with Product vision.
* Created JIRA Epics and User stories for Product Management and secured Product Owner sign-offs.
* Assisted in running Daily Standups and Sprint planning sessions, standing-in for the Scrum Master/PM.
* Worked closely with the UI/UX Designer in definition wireframes for Product Management screens.
* Contributed in LLD and technical discussions to support delivery of other requirements.

**PROJECT EXPERIENCE**

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| **Project Name** | **:** Legacy Modernization Program (LMP) Testing |
| **Role** | **:** Team Member |
| **Environment** | **:** End-to-End, Integration, Data Feed, Automation and Performance Testing framework |
| **Duration** | **:** Jun 2023 to Till Date. |
| **Tools Used** | **:** Sapiens IDIT Policy, ADF Data Feeds, AS400 jobs/files, Confluence, JIRA, ADO |

**Description:**

The customer is a mutual service Insurer offering Insurance solutions to its clients worldwide. They have a significant presence in providing maritime insurance and risk management services for primarily marine, specialty and defense risks. Customer has a trusted legacy framework of systems and applications, into which their back-office operations are strongly embedded, while is looking to streamline its CRM and Policy Administration capability for Traditional Liability and Property products for its Marine Insurance portfolio, underwritten by its various clubs spread worldwide. Customer’s contact, policy and premium data passes through the Azure Data Factory Data Feeds, that stage and transform data in periodic intervals before landing in the AS400 Core and Secondary tables.

**Roles and Responsibilities:**

* Study BRD’s, DFD’s and Confluence user stories to analyze system requirements
* Setup meetings with stakeholders to elicit missing requirements and clarify gaps
* Clarify requirements to support End-to-End and Data Feed Testing activity
* Analyze existing processes, and define TO-BE processes showing impacted delta activities
* Present TO-BE processes to business stakeholders, elicit feedback and publish final version
* Establish systems, test design, framework, resources and test data design in consultation with Stakeholders
* Schedule walkthrough session with business users to create test data
* Perform equivalence tests, report defects and track bugs to closure
* Support in execution of Finance process testing, as part of End-to-End Test Cases.

**Prior Work Experience #1: Estuate Software Pvt. Ltd., (From Jun 2022 – Mar 2023)**

**PROJECT EXPERIENCE**

**Project Name :** WF Policy, Billing and Claims Implementation

**Role :** Lead Product Consultant

**Environment :** EIS Exigen Suite,

**Duration :** Jun 2022 to Mar 2023

**Tools Used :** Exigen Policy, Billing, Claims, JIRA, Confluence, Swagger, Postman

**Description:** Customer is a leading Workplace Benefits & Special Risk Insurer in the US.

**Roles and Responsibilities:**

* Led product requirements in Sprint Planning, Backlog Refinement, Prioritization, and Estimation.
* Successfully delivered story requirements of EIS Policy, Claims and Billing modules across three PI’s.
* Participated in SAFe PI Planning with Business Leaders, Product Managers, Product Owner and team.
* Mentored QA teams, reviewed test plans, performed functional testing, coached team members on SAFe.
* Implemented UI, Rating requirements for EIS v12 base, as well as Swagger API endpoint stories to extend core EIS capabilities, Enrolment Processing, EIS Employee Portal and EIS Broker Portal.
* Deconstructed Excel Rater calculations in creating manageable and testable stories using BDD technique.
* Played a key role in Insurance practice building through Recruitment, Process and Domain Training.

**Prior Work Experience #2: Cognizant Technologies Pvt. Ltd., (From May 2015 – Apr 2022)**

**PROJECT EXPERIENCE**

**Project Name :** CIP Program

**Role :** Lead Product Consultant

**Environment :** Exigen® PolicyCore, MS SQL

**Duration :** Jan 2017 to Apr 2022 | May 2015 to Mar 2016

**Tools Used :** HP ALM,Rally,MS SharePoint

**Description:** Customer is a leading Property and Casualty Insurer in the US.

**Roles and Responsibilities:**

* Managed product factory Rating, UI, Forms requirements in addition to state filing, regulatory, and compliance requirements for CIP Program for Auto and Excess Liability products.
* Effectively handled business clarifications, defect triaging, use case validation, test design reviews, functional walkthroughs and requirement approvals.
* Defined clear Rating, User Interface, Lookups, DEC Mapping, OpenL Mapping
* **Successfully led a team of BA’s working on a Rating Accelerator program to develop common rating algorithm across multiple US states, for Personal Lines Auto.**
* **Enabled client deploy new rating models, modifications by translating regulatory business requirements to UI & Rating requirements, including associated Rating logic and reference data.**
* **Strong knowledge of Rating requirements for Personal Lines Auto, Excess Liability, Property, Excess Flood, Earthquake and Collections for US HNW segment, including various Discount and Loading factors.**
* and Forms requirement specifications; also handled updates to MVR, CLUE, VINMaster, NADA interfaces and ISO STAT Reporting.
* Created STT mapping including screen, field-level mapping and definitions for accurate ETL of all Casualty and Property products during CIP Conversion.
* Established that migrated policy renewals have matching premiums, compared to legacy ePCG application during CIP Migration.
* Created training plans, materials and conducted requisite domain and product training sessions. Imparted Commercial Lines domain training to elevate team members’ competency profile.

**PROJECT EXPERIENCE**

**Project Name :** RPE Upgrades

**Role :** Lead Consultant

**Environment :** Revenue Planning Engine (RPE)

**Duration :** Mar 2016 to Dec 2016

**Tools Used :** Oracle PL/SQL, MS SharePoint

**Description:** Customer is a leading Global Specialty Insurer.

**Roles and Responsibilities:**

* Led requirements for Revenue Planning Engine (RPE), a web-based application used for budgeting, forecasting and re-forecasting by actuaries and planners.
* Defined application and reporting requirements for planned RPE upgrades and CR’s.
* Led defect triage discussions and prioritized defects based on business criticality.
* Analyzed root cause of RPE production issues and proposed fixes for premium mismatches, discrepancies with premium & claims data.

**Prior Work Experience #3: Mphasis Ltd., (From Jul 2007 to Apr 2015)**

**Project Name :** CIMS Profitability

**Role :** Lead Consultant

**Environment :** Windows 2023, Oracle, CIMS

**Duration :** Apr 2014 to Apr 2015

**Tools Used :** ErWin Data Modeler,MS SQL, Talend,Tableau, Asana

**Description:** Customer is a stakeholder with the Marketing Office of a leading global General Insurer.

**Roles and Responsibilities:**

* Led 3-member offshore team for CIMS Profitability module, an Oracle based datamart that provides marketing and campaign profitability metrics to Actuaries and Marketing users.
* Prioritized datamart requirements, maintained product backlog, coordinated project delivery, managed client communication and provided periodic status reports.
* Drafted business requirements, source extract layouts, source-target mapping for datamart, and reviewed design Solution Design document, ETL Job flow document and Report flow document.

**Project Name :** Bancassurance Channel Launch (Oman)

**Role :** Consulting Analyst

**Environment :** DREA2MS

**Duration :** Feb 2014 to Mar 2015

**Tools Used :** MSVisio, MS SharePoint MS PowerPoint

**Description:** Customer is a leading Middle-East based General Insurer.

**Roles and Responsibilities:**

* Led implementation of the overall Go-To-Market strategy for rollout of A&H, Auto and Home products.
* Liaised with Regional Leaders, Underwriters, Product Managers, Marketing & Legal teams in designing Overall Customer Experience of Bank Muscat customers at Oman bancassurance channel launch.
* Conducted product and process user interviews, created AS-IS artifacts using Process Mapping, established TO-BE processes, prepared flyers, charted RACI matrix and Benchmarked process metrics.
* Designed brochures, application forms, welcome letters, proposal forms, policy wordings, and claims leaflet. Also validated DREA2MS system preparedness in issuing NB policies and endorsements.

**Project Name :** Commercial Lines Booking Process Optimization

**Role :** Consulting Analyst

**Environment :** Windows 2003

**Duration :** Jun 2013 to Nov 2013

**Tools Used :** MSExcel VBA

**Description:** Customer is a leading Middle-East based General Insurer.

**Roles and Responsibilities:**

* Led effort to redesign Excel submission forms using Evolutionary Prototyping technique, thereby automating pre-fill of submission data to downstream Raters using Excel Macros for 5 Commercial Lines products.
* **Worked Closely with Underwriters to define broker submission forms, to utilize the same reference data used by downstream raters using linked, Excel Macro-enabled submission sheets and raters.**
* Optimized and streamlined overall Policy Booking processes linking Commercial Lines Brokers & BDO’s in Middle East with its Operations team in Malaysia.
* Designed training manual, and enabled frontline staff to adopt redesigned process
* Improved Operational Efficiency by 48%, overall.

**Project Name :** Misc. Nordic G5 Implementations

**Role :** Lead Business Analyst

**Environment :** Windows 2003, ALPS, AEGIS

**Duration :** Sep 2011 to Feb 2014

**Tools Used :** MS SQL

**Description:** Customer is the European entity of a leading global General Insurer.

**Roles and Responsibilities:**

* Led solution delivery for multiple waves of CR’s and enhancements to legacy applications - ALPS & AEGIS.
* Facilitated client discussions, created solution artifacts, provided requirement clarifications, Integration tests and detailed Test Status reporting.
* Drafted requirements, designed Sybase SQL scripts, performed system tests, and delivered key CR’s for Reference Data and Screen Harmonization.

**Project Name :** Operational CRM Implementations

**Role :** Lead CRM Functional Consultant

**Environment :** Windows 2003, Consona Onyx

**Duration :** Aug 2010 to Aug 2011 | May 2008 to Aug 2009

**Tools Used :** MS SQL

**Description:** Customers are leading General Insurance companies from India and Malaysia.

**Roles and Responsibilities:**

* Facilitated business and functional requirement sessions. Studied AS-IS Sales and Service processes, presented TO-BE storyboards and process maps to business users.
* Elicited business requirements and defined final requirements and process flows.
* Interviewed management users in finalizing requirements of operational reports.
* Involved in design, development, testing and implementation activities for development team. Clarified functional requirements and ensured all changes are aligned with processes and business requirements.
* Provided requirement and scenario clarifications to QA & DEV teams. Coordinated SIT, UAT and Go-live activities.
* Helped establish CRM CoE standards and artifacts in APAC region.

**Prior Work Experience #4: California Software, (From Sep 2005 to Jun 2007)**

**Project Name :** CRM Implementations

**Role :** MS CRM Consultant

**Environment :** Windows 2003, MS CRM 3.0

**Duration :** Aug 2006 to Jun 2007

**Tools Used :** MS SQL

**Description:** Customers are leading captive entities of customer, based out of the US.

**Roles and Responsibilities:**

* Managed Installation, Setup and Configuration of CRM 3.0 modules for multiple captive client entities.
* Designed data migration plan of customer information from Goldmine to CRM 3.0 using Microsoft Data Migration framework, custom stored procedures and scripts.
* Interacted with client to elicit Contacts, Accounts, Sales and Marketing module requirements, and performed front-end customizations to these modules.

**Project Name :** BI Product Development

**Role :** Product Analyst

**Environment :** Windows 2003, Analytica

**Duration :** Jun 2006 to Aug 2006

**Tools Used :** MS SQL, Mantis

**Description:** Product Development of an in-house Business Intelligence tool, for deployment with existing client(s).

**Roles and Responsibilities:**

* Led product lifecycle management activities - translated business requirements, clarified functional requirements, validated functionality, triaged defects and managed improvements to base product.
* Validated custom reports prior deployment- data integrity testing, performance testing and UAT release testing. Created Analytica’s product user guide.

**Project Name :** CASHNet® Implementation

**Role :** Business Analyst

**Environment :** Windows 2003, CashNet

**Duration :** Sep 2005 to Jun 2006

**Tools Used :** MS SQL, Mantis

**Description:** Development of a web-based cashiering solution at universities based in the US.

**Roles and Responsibilities:**

* Led requirements clarification, review unit test cases, create functional and integration tests, and perform use case scenario execution.
* Facilitated weekly requirement discussions with client business analyst. Validated business requirements and clarified functional requirements to development team.
* Prepared test plans for developed modules, executed test cases prior release and handled test status reporting.

**Personal Details:**

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| **Name** | **: Srinath Muthukumaran** |
| **Do you have a Passport (Yes/No)**  **Visa Status** | **: Yes**  **: None** |