

RYAN PRETZER

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Available for contract opportunities | Open to relocation

PROFESSIONAL SUMMARY

Senior Product Manager and Product Owner with 12+ years of progressive experience delivering enterprise digital products and platforms in highly regulated financial services environments.

Proven expertise in agile product management, platform development, stakeholder alignment, and cross-functional team leadership serving millions of customers and thousands of internal users. Deep technical understanding of mobile and web platforms, design systems, APIs, microservices architecture, real-time data integration, and developer tooling.

Certified Scrum Product Owner (CSPO) and SAFe Practitioner with demonstrated success managing product lifecycle from conception to launch, driving measurable business outcomes.

MBA with expertise in financial services technology, insurance products, platform engineering, and internal developer platforms.

CORE COMPETENCIES

Product Management & Strategy: Product Vision & Roadmap | Product Lifecycle Management | Strategic Planning | Business Case Development | Go-to-Market Strategy | OKRs | Feature Prioritization | PRDs/BRDs | User Stories | Backlog Management | Product Launch | Competitive Analysis

Agile & Delivery: CSPO | SAFe Practitioner | Sprint Planning | Backlog Prioritization | PI Planning | Scrum Team Management | Release Planning | Continuous Improvement

Technical & Platform: Platform Architecture | Mobile Development (iOS/Android, Swift, Kotlin) | Design Systems | APIs & Microservices | Server-Driven UI (SDUI) | Real-Time Data Processing | Event-Driven Architecture | CI/CD | Developer Experience | Platform Engineering

Financial Services Domain: Insurance Technology (Auto, Home, Life, UBI/Telematics) | Banking & Wealth Management | Regulatory Compliance | Risk Management | Digital Transformation

Data & Analytics: Splunk | Tableau | R | AppDynamics | QlikView/Qlik | SAP Analytics | A/B Testing | KPI Development | Business Intelligence

Leadership & Communication: Stakeholder Management | Executive Communication | Cross-Functional Leadership | Vendor Management | Change Management | Technical-to-Business Translation | Team Mentorship

User-Centered Design: Voice of Customer Research | User Feedback Analysis | Usability Testing | Customer Journey Mapping | Design Thinking | Accessibility (WCAG AAA)

PROFESSIONAL EXPERIENCE

Business Owner / Founder

RSP Management Solutions LLC | Cleveland Heights, OH | Jan 2025 – Present

Management consulting practice specializing in product strategy and organizational transformation.

- Manage P&L responsibility, client relationships, and business development activities
- Deliver strategic advisory services including product strategy development, operational assessments, and go-to-market planning

Senior Product Manager

USAA | Remote | Dec 2023 – Jul 2025

Diversified financial services company serving military members and families with banking, insurance, and investment products.

- Defined product strategy, roadmap, and adoption for Reveille Design System (RDS), enterprise mobile design platform serving 1,000+ developers across 15+ product teams and millions of members
- Secured executive buy-in from AVP for Digital Experience to prioritize platform modernization, empowering developers to deliver cohesive mobile and web experiences
- Championed "tools-over-rules" product philosophy, reducing developer onboarding time by 30% and accelerating feature shipment velocity through self-service patterns
- Established product-led feedback loop integrating Developer Experience (DevEx) metrics into quarterly planning, ensuring 75% of platform priorities informed by internal customer needs
- Drove strategic adoption of Server-Driven UI (SDUI) framework, enabling 50% faster feature deployment and A/B testing while decoupling mobile releases from app store dependencies
- Built integrated product team from separate design and development workstreams, aligning siloed groups into unified structure with shared ceremonies

- Led technical upgrade to Jetpack Compose framework for Android modernization and managed cross-skilling initiatives for senior technical leaders
- Provided performance management and coaching to product owners, developing team capabilities in platform product management
- Maintained WCAG AAA accessibility compliance standards exceeding industry requirements
- Managed key budgeting and resource allocation processes with P&L accountability

Product Owner

Progressive Insurance | Mayfield Village, OH | Nov 2018 – Dec 2023

Major property and casualty insurance company offering auto, home, and specialty insurance products.

- Guided two flagship mobile platform teams serving 13+ million active users through multi-year modernization with zero critical service disruptions
- Pioneered "Home Welcome Realtime Services" strategy, leading cross-functional migration from legacy monolith to microservices architecture enabling real-time personalization and decoupling 5+ development streams
- Owned end-to-end product lifecycle for mobile development platform and agent quoting platform, defining vision, managing roadmap, and translating business requirements into technical specifications
- Transformed delivery process through collaborative refinement and reusable story patterns, achieving 15% team velocity increase and significant production rollback reduction
- Developed and mentored three junior product analysts into product owners, building sustainable talent pipeline
- Wrote Splunk queries and maintained real-time performance monitoring dashboards for event-driven data analysis
- Used AppDynamics for application performance monitoring and Tableau for data visualization and stakeholder reporting
- Led feature development for "AskFlo" conversational AI assistant, managing requirements for natural language processing and mobile integration
- Oversaw integration of real-time streaming data from IBM Weather Service API, defining requirements for data normalization, geo-location monitoring, and geo-fencing
- Developed requirements for Progressive's Usage-Based Insurance (UBI) program "Snapshot" including telematics data integration and customer-facing analytics
- Led technical implementation of RxJava 1 to RxJava 3 upgrade across mobile platform
- Collaborated with QA teams on automated testing strategies, quality gates, and CI/CD pipeline improvements

Business Process Improvement Manager

Moen / Fortune Brands Home & Security | North Olmsted, OH | Apr 2016 – Nov 2018

Global manufacturer and marketer of kitchen and bathroom fixtures and accessories.

- Orchestrated global process transformation across five business units, implementing lean stage-gate methodology and unified technical documentation system
- Reduced cost of poor quality by 13% and decreased new product development cycle time by 25% through process optimization
- Led international workshops across manufacturing sites in China, North Carolina, and Latin America to standardize workflows
- Utilized QlikView, Qlik, and R programming for business intelligence, statistical analysis, and portfolio metrics reporting
- Leveraged SAP enterprise resource planning system for process efficiency analysis

Business Analyst

Case Western Reserve University | Cleveland, OH | Aug 2012 – Apr 2016

Private research university with comprehensive academic programs and research initiatives.

- Led IT support model transformation from reactive cost center to proactive strategic partner
- Developed IT service catalogue and managed service desk vendor relationships, improving resolution time by 20%
- Conducted requirements analysis and project management for SPARTA (Sponsored Research Grant Tracking application) and network infrastructure projects

EDUCATION

Master of Business Administration (MBA)

Cleveland State University | 2010 – 2013

Bachelor of Arts in English

Rochester College | 2000 – 2005

CERTIFICATIONS

- Certified Scrum Product Owner (CSPO)
- SAFe Practitioner
- Lean Six Sigma Green Belt (LSSGB)
- Change Management Professional (Prosci)

TECHNICAL SKILLS & TOOLS

Product Management: Jira | Jira Align | Confluence | Aha! | ProductBoard | Miro | Figma | Pendo

Data & Analytics: Splunk | Tableau | R | AppDynamics | QlikView | Qlik | SAP | Google Analytics | Adobe Analytics

Development & Platform: Swift | Kotlin | Kotlin Multiplatform | Server-Driven UI | RxJava | Jetpack Compose | RESTful APIs | Microservices | CI/CD | Git/GitHub

Cloud & Infrastructure: AWS, Azure, GCP (awareness) | Platform Architecture | Real-Time Data Processing | Event-Driven Architecture

Design & UX: Design Systems | Component Libraries | WCAG Standards | Figma | Sketch | User Research Tools

KEY ACHIEVEMENTS

- **Platform Transformation:** Led Server-Driven UI adoption accelerating deployment by 50% for 1,000+ developers
- **Developer Productivity:** Reduced onboarding time by 30% and improved velocity by 15% through platform optimization
- **Enterprise Scale:** Managed platforms serving 13+ million customers with zero critical disruptions during multi-year modernizations
- **Microservices Migration:** Pioneered architecture transformation enabling real-time capabilities and concurrent development
- **Data-Driven Culture:** Established analytics-driven product process with 75% of roadmap priorities based on quantitative insights
- **Team Development:** Mentored three analysts to product owner roles expanding organizational capability
- **Operational Excellence:** Delivered 13% quality improvement and 25% cycle time reduction through lean process implementation
- **Accessibility Leadership:** Maintained WCAG AAA compliance exceeding industry standards