

TJ OKURE

AU • ASLI • CRIS • SEC+

Business Intelligence | Underwriting & Loss Analytics | Product Management

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PROFESSIONAL SUMMARY

Results-driven insurance analytics and product management leader with 10+ years of experience spanning P&C underwriting, claims, and business intelligence across both admitted and non-admitted markets. Proven ability to transform complex data into strategic executive insights that drive underwriting appetite, revenue growth, and operational efficiency. Track record of leading cross-functional teams and delivering measurable outcomes—including enterprise-wide process improvements saving 600+ staff-hours monthly. Deep cross-line expertise in Auto, Workers' Compensation, General Liability, Umbrella, Excess Casualty, Financial Lines, and Cyber, complemented by strong technical proficiency in SAS, SQL, Python, and modern BI platforms.

PROFESSIONAL EXPERIENCE

Director, Underwriting & Claims Insights Lead

2024 – Present

Nationwide Mutual Insurance Company • Washington, DC

Financial Lines, Auto, Cyber, Umbrella & Excess Casualty | Commercial Lines Business Insights

- Serve as cross-line SME for Financial Lines, Auto, Cyber, Umbrella, and Excess Casualty across non-admitted, admitted, and specialty markets within the Underwriting Center of Excellence
- Lead a team of analysts delivering underwriting appetite analysis, market intelligence, and portfolio performance insights to executive leadership for a Fortune 100 carrier
- Designed and deployed an enterprise appetite strategy framework that reduced per-employee analysis time by 2 hours per month across 300 staff—saving 600+ hours monthly organization-wide
- Partner with actuarial, product, distribution, and claims stakeholders to align data-driven insights with go-to-market and risk selection strategies
- Build automated dashboards and reporting pipelines providing real-time visibility into underwriting performance, competitive positioning, and emerging risk trends
- Led Communicating with Purpose session for Underwriting Performance, presenting to 200+ associates on strategic communication and data-driven storytelling

Market Director, BI Product | General Liability & Umbrella

2022 – 2024

Travelers • Hartford, CT

National oversight of \$3B+ General Liability & Umbrella book and \$4B+ total Liability premiums

- Owned product strategy and P&L oversight for a \$3B+ GL & Umbrella portfolio in partnership with Actuarial Product, Loss Analytics, Claim, Underwriting, Legal, and Field Distribution
- Led Umbrella rating plan optimization initiative and participated in underwriting appetite reviews to target new profit segments for the GL book
- Examined Oil & Gas minimum premiums and reviewed underlying Umbrella book (GL/Auto) to optimize pricing levels and supported pricing recommendations
- Conducted social inflation impact studies and provided competitor intelligence on prior-year development benchmarked against internal results
- Automated limits deployment analysis across the liability book and built scanning processes for policy forms and exclusions, improving speed and accuracy of portfolio reviews
- Developed enterprise framework to map BI and B&SI Cyber policy data; led market observations on PFAS, PYD, and social inflation trends
- Delegated development opportunities to analysts; participated in semi-annual rank/rate for analysts, interns, and PMDP rotational participants; taught Intro to Insurance Concepts & Intro to Analytics for PMDP

Manager, Business Performance Analytics | Workers' Comp Claim Product

2019 – 2022

Travelers • Hartford, CT

Claim Product Group | Workers' Compensation

- Managed analysts producing metric packages and office assessments used to evaluate field office KPI performance and drive meaningful product-level discussions
- Partnered with Claim Business Intelligence & Analytics, Field Partners, Legal, Agile Teams, and Actuarial to develop new claim management efficiencies
- Developed a digital reporting suite tracking adoption of MyT (adjuster-insured communications portal) and enhanced Lost Time Days reporting by injury type

- Automated contact reporting for notice-of-loss and time-to-contact metrics; built COVID-19 forecasting suite to anticipate pandemic impact on the WC book
- Participated in development of Coaching Navigator, a real-time reporting suite enabling regional offices to provide performance feedback to claim professionals
- Automated recurring reports via SAS and Cron/UltraEdit scheduling during low-traffic hours, reducing system load and manual effort across the team
- Enhanced benefit management unit and major case unit reporting to flag large losses and surface trends; graduated from Claim Leadership Introduction Program (CLIP)

Consultant / Operations Analyst, Claim Analytics

2016 – 2019

Travelers • Hartford, CT

- Progressed from Operations Analyst to Consultant, providing analytics support across Auto and Workers' Compensation claim lines
- Built and maintained automated data workflows using SAS, SQL, and Cron/Unix, significantly reducing manual processing time for recurring reports
- Partnered with claims leadership to surface trends in claim frequency, severity, and litigation outcomes driving loss minimization strategies

Adjunct Economics Professor

2015 – 2016

ITT Technical Institute • Albany, NY

- Designed curriculum and delivered undergraduate lectures on microeconomics and macroeconomics principles

Payroll & Compensation Analyst

2014 – 2015

GE Aerospace • Albany, NY

- Managed payroll processing and compensation analysis, ensuring regulatory compliance and accuracy across the organization

Economic Legislative Budget Analyst

2013 – 2014

New York State Senate — Finance Committee • Albany, NY

- Analyzed fiscal legislation and prepared budget impact assessments informing Senate Finance Committee policy decisions on economic and healthcare matters

SMALL BUSINESS & ENTREPRENEURSHIP

Principal

2020 – Present

UTO Capital Management • Washington, DC

- Manage franchise business investments and strategic capital allocation, applying insurance and financial analytics expertise to evaluate growth opportunities
- Oversee marketing strategy and brand positioning to drive franchise visibility, customer acquisition, and revenue growth across portfolio businesses
- Direct accounting and financial reporting functions, including P&L management, budgeting, and cash flow analysis to ensure fiscal discipline and sustainable operations

EDUCATION

University at Albany, SUNY

Master of Arts in Economics, Health Policy & Management

University at Buffalo, SUNY

Bachelor of Arts in Economics

CERTIFICATIONS & PROFESSIONAL DEVELOPMENT

- Associate in Commercial Underwriting (AU) | Associate in Surplus Lines Insurance (ASLI)
- IRMI Construction Risk and Insurance Specialist (CRIS) | CompTIA Security+ (SEC+)
- Texas DOI All Lines Adjuster | Dartmouth Strategic Leadership: Impact, Change & Decision-Making
- Python for Machine Learning & Data Science | Web Scraping in Python | SAS Programming

TECHNICAL SKILLS

Programming & Analytics: SAS, SQL, Python, Statistical Data Analysis, Predictive Modeling, Machine Learning

Platforms & Tools: DataBricks, Nexus, Teradata, Cron/Unix, UltraEdit, BI Dashboards, ETL Pipelines

Insurance Expertise: P&C Underwriting, Claims Analytics, Product Development, Loss Minimization, Rate Adequacy, Portfolio Management, SOX Compliance

Leadership: Cross-Functional Team Leadership, Executive Communication, Visual Storytelling, Strategic Planning, People Management