

TJ OKURE

AU • ASLI • CRIS • SEC+

VP, Market Insights | Cross-Line P&C Underwriting Appetite & Portfolio Strategy

Carrier → Reinsurance Broker Advisory | Product Management

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PROFESSIONAL SUMMARY

Insurance analytics and product management leader with 10+ years across P&C underwriting, claims, reinsurance advisory, and business intelligence in admitted and non-admitted markets. I turn complex data into executive-ready insights that shape appetite and portfolio strategy, grow revenue, and cut inefficiency. Built and led cross-functional teams delivering measurable wins, including an enterprise appetite framework that saved 600+ staff-hours monthly. Cross-line experience spans Auto, Workers' Compensation, General Liability, Umbrella, Excess Casualty, Financial Lines, and Cyber. Technical toolkit includes SAS, SQL, Python, and modern BI platforms.

PROFESSIONAL EXPERIENCE

VP, Market Insights | Global Strategic Advisory

2026 – Present

Gallagher Re • Washington, DC

Global reinsurance broker — advisory products supporting cedent reinsurance placement and new-market entry

- Own the product roadmap for Global Strategic Advisory, shaping advisory offerings used by carriers and reinsurers navigating reinsurance placement, capital deployment, and new-market entry decisions
- Partner with brokers, actuaries, and analytics teams to build frameworks that quantify ceded reinsurance trade-offs, evaluate program structures, and benchmark placements against peer cedents
- Lead advisory engagements supporting clients entering new geographies and lines of business — covering competitive landscape analysis, regulatory diligence, and capacity-sourcing strategy
- Translate cross-line P&C and specialty underwriting expertise into client-facing analytical products that connect portfolio performance, underwriting appetite, and reinsurance buying strategy
- Manage product priorities across global teams, balancing build-vs-customize decisions and aligning delivery with broker-led client demand across regions

Director, Portfolio Insights Lead

2024 – 2026

Nationwide Mutual Insurance Company • Washington, DC

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

- 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
- Led a team of analysts producing underwriting appetite analysis, market intelligence, and portfolio performance insights for executive leadership at a Fortune 100 carrier
- Built and deployed an enterprise appetite strategy framework that cut per-employee analysis time by 2 hours/month across 300 staff, saving 600+ hours monthly
- Contributed to Nationwide white papers on AI applications and data center risk, providing underwriting-focused analysis on emerging technology exposures and their implications for commercial portfolio strategy
- Influenced organizational cyber strategy by shifting pricing model discussions toward feature-level underwriting scenario analysis rather than comprehensive risk rating, sharpening risk selection and pricing precision across the cyber book
- Partnered with actuarial, product, distribution, and claims teams to connect data insights to go-to-market and risk selection decisions
- Built automated dashboards and reporting pipelines for real-time visibility into underwriting performance, competitive positioning, and emerging risk trends
- Led a Communicating with Purpose session for Underwriting Performance, presenting to 200+ associates on strategic communication and data 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 alongside Actuarial Product, Loss Analytics, Claim, Underwriting, Legal, and Field Distribution
- Led Umbrella rating plan optimization 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; supported pricing recommendations
- Ran 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, speeding up 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 product-level discussions
- Partnered with Claim BI & Analytics, Field Partners, Legal, Agile Teams, and Actuarial to develop claim management efficiencies
- Built 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 a COVID-19 forecasting suite to anticipate pandemic impact on the WC book
- Participated in development of Coaching Navigator, a real-time reporting suite that let regional offices give 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, cutting manual processing time for recurring reports
- Partnered with claims leadership to surface trends in claim frequency, severity, and litigation outcomes that informed loss minimization strategies

Adjunct Economics Professor

2015 – 2016

ITT Technical Institute • Albany, NY

- Designed curriculum and taught undergraduate microeconomics and macroeconomics

Payroll & Compensation Analyst

2014 – 2015

GE Aerospace • Albany, NY

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

Economic Legislative Budget Analyst

2013 – 2014

New York State Senate — Finance Committee • Albany, NY

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

SMALL BUSINESS & ENTREPRENEURSHIP

Principal

2020 – Present

UTO Capital Management • Washington, DC

- Manage franchise business investments and strategic capital allocation, applying insurance and financial analytics 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 maintain 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, Reinsurance Advisory, 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