



Program Design Consultant

Sproutr LLC is looking for an experienced commercial insurance **Program Design Consultant** to support new product innovation and growth.

Sproutr is a new, first of its kind underwriting and product building firm who exists to accelerate and support insurance-focused companies and Insurtechs in need of “builder” skills. We are subject-matter experts in our respective disciplines and look to use that experience in a more integrated, holistic manner.

At Sproutr, we bring our deep industry expertise to support start-up, early venture, and growth-stage insurance-focused organizations during their build-out phase. We ARE who founders call to create the insurance assets needed to design, incubate, and accelerate their teams’ vision. Above all, we are the insurance practitioners the industry trusts to deliver innovative approaches to products and ideas.

You will be a part of building across different projects at various stages of our clients’ evolution without the pressure of start-up flash. We are insurance veterans who LOVE insurance; looking to clear the path for insurance entrepreneurs.

As we pursue these goals, it remains essential to us that we show-up for our clients and each other in accordance to our values which are: be generous with knowledge, lead from the front, lean with “yes”, and see beyond. At Sproutr, you will be joining a team of professional, supportive industry experts with diverse backgrounds and a shared passion to deliver on our mission to redefine the standards in insurance program design and simplify the process of bringing regulated products to market.

We are looking for a dynamic and consultative program strategist who will be responsible for leading clients through the segment/class/line of business approaches and implementation processes of the insurance program design process. Through a combination of your experience and research, collaborate with clients and Sproutr colleagues to develop marketable program frameworks.

Lead meetings with clients and other Sproutr team members to discuss findings and refine frameworks as needed. Work with our clients to refine and finalize appetite or product adjustments once carrier paper is secured.

You will be the trusted advisor clients turn to for incubating, designing, and accelerating their vision.

LOOKING BACK ON YOUR FIRST 12 MONTHS AT SPROUTR, YOU WILL HAVE:

- Advised clients on refining their ideas, go-to-market approach, and in developing a strategy to effectively position their programs with target carrier and reinsurance audiences. Specifically:
 - Underwriting submission (aka “The Pitch”)
 - Financial proforma development
 - Distribution planning
 - Underwriting guidelines
 - Propose the architecture of the rate/rules/form approach, be the expert (SME) on all program deliverables to client’s potential vendors prior to implementation (i.e. tech, compliance)

- Prepare or review business requirements/tech specs to implement underwriting and product strategies into client's policy administration system (PAS)
- Lead client meetings, manage project plans and ensure deliverables meet client expectations
- Worked with cross-functional teams to bring clients' vision to life with optimal programs and products, including collaborating with data/actuarial, distribution, product development, legal/compliance, operational and technical product management stakeholders
- Performed required research, product discovery, and continual learning to support coverage strategies that support profitability for the clients' program/product lines
- Ensured the intended underwriting intent is articulated in the policy language
- Performed relevant insurance market research to identify competitors, prepare analysis with prospective or current program partner programs
- Conducted compliance research as part of the program design function including identifying potential compliance boundaries and proposing solutions to satisfy them
- Performed underwriting audits with illuminating market-level insights to effectuate real change and visibility into the health of the program(s)

YOUR TRAITS

- You know the difference between a short-cut and short-term solution
- You conduct yourself ethically, always
- You possess the ability to filter out the noise to avoid "analysis paralysis"; you can focus on what matters and move forward
- You have a high standard of what "good" looks like; the deliverable represents you and the company
- You are highly detail-oriented and organized
- You understand how to deploy the insurance tools available to influence profitability – you bring your learnings for others to benefit
- Your experience has come from doing, not just watching others
- You don't need prompting to collaborate with internal colleagues and clients
- You are and can drive accountability, are execution focused
- You are resourceful and can develop solutions creatively
- You are patient, emotionally intelligent, and flexible when life happens around you

WHAT YOU BRING TO SPROUTR (required):

- Significant experience of Commercial Property, Casualty or Specialty Lines program development and/or program management
- Reviewing, developing, and editing program submissions, ability to recommend advancement of program opportunities and support recommendations to carrier and reinsurance audiences
- Conducting due diligence reviews of prospective insurtech/program administrators/MGA/MGUs
- Excellent consultative and presentation skills with the ability to engage and influence clients and stakeholders at all levels
- Proficiency developing programs within admitted and non-admitted regulatory environments
- Ability to review common actuarial data for reasonableness
- Tangible experience evaluating third-party data vendors and the utility of the products they sell



- Strong project management and governance skills with the ability to effectively manage multiple projects with the ability to prioritize high-impact work
- Coverage language drafting knowledge and an operational mindset, understanding how all the pieces fit together
- Microsoft Office Suite, including Teams, Word, Excel Proficient

ABOUT SPROUTR

Sproutr LLC exists to help founders, distributors, carriers, venture capital firms realize new insurance opportunities by delivering the tangible insurance assets needed to deliver products and programs thru experienced insurance practitioners with “doer/builder” skills to de-risk incremental innovation.

The founder has successfully led insurance business units and underwriting and product teams for Fortune 500 insurance Companies as well as holding executive positions within unicorn Insurtechs.

COMPENSATION

This position will be eligible for company benefits in accordance with Company policy. We offer a competitive total rewards package including medical, dental and vision, disability coverage along with a broad range of supplemental benefits including 401k Retirement Plan, and more. This information is intended to be a general overview and may be modified by the Company due to business-related factors.

Sproutr values work-life balance with a remote-first work environment, flexible work hours and generous time off.

Applicants must be authorized to work in the US as we are unable to sponsor.

Sproutr is an equal opportunity organization.