**Hinal Patel**

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**Summary:**

* Over 8 Plus years’ experience in the Financial Services Industry including Group and Individual Life Insurance, Annuity, and Mutual Fund business with an emphasis on product knowledge as well as policy administration systems.
* Business application strengths include various administration systems supporting variable products Variable Annuity, Variable Life, Variable Universal Life, Group Variable Universal Life, and Survivorship Variable Universal Life, single premium life, disability income products, fixed and variable annuities and payout products.
* Strong experience in Business and Data Analysis, Data Profiling, Data Migration, Data Conversion, Data Quality, Data Integration and Metadata Management Services and Configuration Management.
* Demonstrated deep experience in one or several of the following industry segments: Life & Annuity, Group Benefits
* Perform all work in accordance with applicable laws, regulations, and actuarial professional standards.
* Extensive life insurance / annuity industry experience and extensive knowledge of business terms to be able to translate into technical requirements.
* Highly analytical and process - oriented data analyst with in-depth knowledge of database types; research methodologies; manipulation and visualization of data.
* Excellent experience in data Extraction, Transformation and Loading ETL using various tools such as SQL Server Integration Services SSIS, DTS, Bulk Insert and Bulk Copy Program utility, SQL Replication and Log Shipping.
* A highly skilled Senior Business Analyst of multi-disciplined business analysis expertise encompassing Life Insurance/Annuity business application development and maintenance. Sound knowledge of Commercial liability and BOP (Business Owner’s Policy) and Data Mapping.
* A good understanding of all types of life products including WL, Term, UL, annuities, VUL, ISWL and Indexed products.

**Skills:**

Project Methodologies: Rational Unified Process (RUP),RAD, Waterfall and Agile

Business Modeling Tools: Rational Rose, MS Visio

Requirement Management Tools: Rational RequisitePro

Defect Tracking Tools: Rational Clear Quest, Quality Center

RDBMS: Oracle, SQL Server

Business Applications: MS Access, Excel, Word, Outlook, PowerPoint, Visio, and SharePoint

**Professional Experience:**

**Nationwide, Columbus, Ohio Oct 2020 – Present**

**Sr. Functional Business Analyst**

Nationwide Mutual Insurance Company and affiliated companies, commonly shortened to Nationwide, is a group of large U.S. insurance and financial services companies based in Columbus, Ohio. As functional Business Analyst my role was crucial in understanding business requirements, analyzing processes, and proposing innovative solutions to improve customer satisfaction, streamline operations, and maximize revenue generation and collaborate with product managers and actuaries to assess the current life insurance product portfolio, identify gaps, and propose new offerings that cater to evolving customer needs.

**Responsibilities:**

* Worked with Project Manager in coordinating all aspects of project such as initiation, planning including budgeting, scheduling, task assignment and tracking, Change management status reporting and risk management.
* Collaborate with product managers and business stakeholders to understand and document business needs and objectives related to annuity products.
* Used SQL for querying and analysis purposes on various source tables and conditions applied and Wrote SQL joins, sub queries.
* Collaborate with cross-functional teams to translate business needs into functional specifications, use cases, and user stories.
* Provided training and guidance to junior team members on risk management principles and practices.
* Develop specifications for data integration & movement that includes performing data profiling, data analysis, identify data related issues and provide a suggested resolution, create source/target mappings and transformation, load and data cleansing rules.
* Lead meetings with business partners providing transparency in and an understanding of the actuarial analyses and results.
* Responsibilities as a Business Analyst included regularly updating the Test Plan and uploading on Confluence for sharing with the team and management.
* Document all data mapping and transformation processes in the Functional Design documents based on the business requirements.
* Work closely with the actuarial valuation associates and client teams in understanding the plan requirements, assumptions, and valuation methods.
* Create and maintain project documentation, including business requirement documents, functional specifications, test cases, and user manuals.
* Analyze existing processes involved in annuity product management, sales, underwriting, and customer service to identify areas for improvement and optimization.
* Work closely with product managers and actuaries to define and document specifications for new annuity products, product enhancements, and pricing strategies.
* Involved in designing, developing and testing of various artifacts and support entire Migration process from different databases of transactional system into ODS, which then is loaded into data warehouse.
* Extensively designed Data mapping and filtering, consolidation, cleansing, Integration, ETL, and customization of data mart.
* Ensure that all proposed changes and new annuity offerings adhere to relevant regulatory guidelines, industry standards, and internal compliance policies.
* Participated in functional design sessions, creates, and executes SQL test scripts, and aids in the solution of data issues.
* Worked with stakeholders to develop and implement risk management strategies and solutions.
* Provide Business Analysis Support including requirements elicitation, business specifications, created test plan, scripts and complex integration test plan for an annuity new business system on the administration system. Conducted system, integration, and regression testing.
* Performed a key role in understanding the business requirements for migrating data to data warehouse.

**Unum, Chattanooga, TN Mar 2019 – Sep 2020**

**Business Analyst**

Unum Group is a Chattanooga, Tennessee-based insurance company formerly known as UnumProvident. Unum Group was created by the 1999 merger of Unum Corporation. We did this development for all the system of insurance Annuity, Universal life and work with complex rule-based accounting transactions within the insurance domain (mainly life/annuity). Gathered and analyzed software requirements from Business Users for Retirement Services and Investment Management; formulated requirement documents focusing on current business process needs and future visions.

**Responsibilities:**

* Responsible for the analysis of the Vantage-One Accounting sub-system to help resolve out-of-balance issues with the reporting of general ledger entries.
* Implemented risk management tools and technologies to identify, monitor, and mitigate risks.
* Developed Stored Procedures/ ETL processes on Oracle as needed to Extract, Transform and Load the data from multiple source systems to the data warehouse.
* Analyzed and evaluated insurance policies and contracts to ensure adequate coverage for potential risks Management.
* Possess in-depth knowledge of life insurance and after-tax annuity products, including both fixed and variable products.
* Strictly followed coding standards such as naming convention while migrating the data from source to target.
* Created Data profiling stored procedures using dynamic SQL as well as generating complex scripts to schedule various maintenance tasks.
* Worked with cross-functional teams to develop and implement risk management plans and strategies.
* Managed the output requirement project for various Life insurance Annuity products. Manage and pioneer implementation of new output in correlation to new product and administration system functionality for new global price and annuity initiatives.
* Conducted a comprehensive use case analysis to determine key abstractions such as loan underwriting, loan-closed, borrowers-info, mortgage-payments etc, and their data mapping for standard analysis.
* Followed RUP quality Assurance and Testing Process. Interfacing with program management and executive teams regarding quality assurance goals.
* Developed and implemented risk management plans and strategies to manage reputational risks related to corporate social responsibility and brand image.
* Developed Use case, business flow diagrams, Activity/State diagrams and Sequence diagrams so that developers and other stakeholders can understand the business process. Used JIRA to perform test management activities and used JIRA tool to track and maintain different versions of the project documentation.
* Performed and co-coordinated the System testing, regression testing of various builds during integration, performance and User acceptance testing using Rational Test Suite
* Created and maintained complete development plans that included functional specifications, requirements engineering, Use case modeling, risk assessment and mitigation, internal and external workflow.
* Performed marketing, sales, and operations analysis using Business Objects, TOAD SQL Client, Microsoft Excel, and Microsoft Access.

**Penn Mutual, Horsham, PA Nov 2017 – Feb 2019**

**Business Analyst**

The Penn Mutual Life Insurance Company, commonly referred to as Penn Mutual, was founded in Philadelphia, Pennsylvania. Manage and pioneer implementation of new output in correlation to new product and administration system functionality for new global price and annuity initiatives. Monitor monthly product profitability – investigate plan variances, forecast volumes and conducted risk assessments and evaluations of operational risks to identify potential risks related to business operations.

**Responsibilities:**

* Responsible for converting Mutual Life Insurance, the Fixed and Variable Annuities PC administrative system to the mainframe Vantage. Managed the output requirement project for various Life insurance products.
* Manage and implementation of new output in correlation to new product and administration system functionality for new global price and annuity initiatives.
* Created complex integration diagrams (Sequence, Component & Activity) to visualize Business Process and their interaction with interfacing systems.
* Developed and implemented risk management plans and strategies for mergers and acquisitions.
* Conducted risk Management and evaluations of strategic risks related to digital transformation and innovation initiatives.
* Analyze raw data, draw conclusions & develop recommendations writing SQL scripts to manipulate data for data loads and extracts.
* Conducted risk Management and evaluations of legal and compliance risks to ensure compliance with regulatory requirements.
* Created Source to target Data mapping document of input /output attributes with the proper transformations which would help for the easy development of Informatica code.
* Wrote PL/SQL statement and stored procedures in Oracle for extracting as well as writing data. Various versions of the documents generated during the project were maintained and managed using Rational ClearCase and defect tracking using Rational ClearQuest.
* Process mapping, data cleansing, data migration and validation of data table structure in areas of Systems, Claims, Integrated Solution Department, and Integrated Customer Platform.
* Adept at writing Data Mapping Documents, Data Transformation Rules and maintaining Data Dictionary.
* Worked on daily basis with lead Data Warehouse developers to evaluate impact on current implementation, redesign of all ETL logic. Worked extensively with the ERwin Model Mart for version control.
* Utilized corporation developed Agile SDLC methodology. Used Scrum Work Pro and Microsoft Office software to perform required job functions. Identified Use cases from the Functional requirements and wrote Use Case Specifications and created business process workflow diagrams (Activity diagrams, Sequence diagrams, Collaboration diagrams)
* Vast experience of working in the area of data management including data analysis, gap analysis and data mapping.
* Experience with the ACORD standard Life, Annuity & Health data model and data collection requirements, form models and archival stipulations.

**The Norfolk & Dedham Group, Dedham, Massachusetts Oct 2015 to Oct 2017**

**Sr. Business System Analyst**

The N&D Group is a mutual insurance carrier based in Dedham, Massachusetts, comprising three regional property and casualty insurance companies which market personal and commercial insurance. Responsible for monitoring and maintaining Windows and Citrix Servers, publishing Applications, Content and Desktops to users in Citrix Management Console and Analyzed data patterns and trends using Power BI at the time of analysis and UAT.

**Responsibilities:**

* Formulated the ER diagrams of Property and Casualty data and data flow diagrams to interact with database developers.
* Coordinated Regression Testing and created test scenarios for User Acceptance Testing (UAT).
* Worked on automating Excel, PDF, email, Citrix and web application.
* Established and managed application processes, best practices and continuous improvement aligned with Agile-Scrum methodology.
* Assisted the client in solving computer related issues and orientation of new equipment as deployed using Power BI Dashboards
* Work with management and JIRA Admin peer to create a ticket-based process for handling incoming JIRA / Confluence change requests.
* Developed dashboards and ad-hoc reports using MS Power BI and SSRS for senior management team for analysis.
* Good experience in a full software development lifecycle / SDLC project environment (Agile and/or Waterfall) through to UAT and training in some cases.
* Worked with the QA (Quality Assurance) team for designing Test Plan and Test Cases for the User Acceptance testing- Defined test cases, creating test scripts, analyzing bugs, interacting with QA / development teams in fixing errors and User Acceptance Testing (UAT).
* Involved in UAT of the applications by providing users with test cases and scenarios and guiding them during the testing process.
* Proactively involved in imparting Agile and Scrum values to the team and helping the team to continuously improve the agile process.
* Implement and maintain Property & Casualty (e.g. bug-fix, data integration, version release) systems of assigned customers.

**Education: Bachelor in computer science, East west university, Chicago , IL 2014**