PATRIOT SELECT

Senior Property Insurance Product & Actuarial Analyst

About The Role

We are seeking a curious, analytical, self-motivated, and creative Senior Property Insurance Product & Actuarial Analyst to support the development and management of homeowners and other property-insurance products in Florida. This role combines actuarial and quantitative analysis with market research, insurance rate and rule development, policy-form analysis, regulatory filing support, and implementation of insurance requirements. The successful candidate will bring substantial property and casualty insurance experience and will use analytical tools to inform pricing, underwriting, exposure management, and insurance product decisions.

What You'll Do:

- Identify opportunities for insurance product innovations and enhancements that are designed to achieve profitability goals in line with enterprise objectives.
- Prepare and support insurance product regulatory filing submissions; collaborate with external actuarial and product consultants, and state regulators as appropriate.
- Serve as insurance product subject-matter expert during implementation of insurance product initiatives. Prepare business requirements, support business rollout, and monitor post-launch portfolio performance.
- Analyze insurance data from internal and external sources and translate findings into practical product, pricing, exposure management, or underwriting recommendations.
- Develop pricing models using analytical tools to evaluate rate changes and perform competitive analysis.

What You'll Bring:

- **Five or more years of property and casualty insurance experience,** preferably involving homeowners or Florida property insurance, in an actuarial, pricing, insurance-product-focused role.
- Demonstrated knowledge of insurance rates, rating rules, policy forms, underwriting requirements, and state regulatory filings.
- Experience translating insurance requirements into business specifications and performing business-user acceptance testing of insurance product changes.
- Proficiency using Excel and analytical tools such as R or Python and SQL to analyze insurance data.
- Excellent analytical, writing, and communication skills with strong attention to detail.
- Bachelor's degree in actuarial science, mathematics, statistics, risk management, insurance, economics, finance, or a closely related quantitative field.
- Progress toward ACAS/FCAS or another relevant actuarial or insurance designation such as CPCU, AINS, or API is preferred.
- Authorized to work in the U.S.
- **This position does not involve application development, systems administration, infrastructure management, or production IT support.**

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Why Join Us

This role is designed for someone who wants to grow their career by contributing to the full life cycle of insurance products. You'll have the opportunity to design creative product initiatives, deepen your expertise in the Florida market, and play a meaningful role in delivering our products with quality and precision. We offer a collaborative environment that provides room for professional development and visibility within leadership.