

# Ramiro Ballesteros

New York, NY | ☎ 908.400.6728 | [ram.ballesteros3@gmail.com](mailto:ram.ballesteros3@gmail.com) | <https://www.linkedin.com/in/ramballesteros/>

## Summary

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Product Manager with 10+ years of experience leading cross-functional teams to deliver underwriting automation, predictive analytics, and workflow orchestration solutions in SaaS and enterprise environments. Demonstrated success in driving innovation, operational efficiency, and regulatory compliance across full product lifecycle. Expert at collaborating with underwriting, data science, technology, and compliance teams to deliver high-impact, data-driven products that modernize risk assessment and enhance user experience.

## Skills & Competencies

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- **Product Management:** Roadmap development, requirements gathering, stakeholder engagement (including underwriting, data science, and legal & compliance), user-centric design, agile methodologies (Scrum, Kanban), backlog prioritization, iterative delivery, KPI definition and tracking, regulatory and audit compliance, vendor management, workflow orchestration, predictive modeling, and automation tools.
- **Technical:** Cloud platforms, AWS, business intelligence tools (Tableau, Qlik, Looker), SQL, Service Management (ServiceNow), ticketing systems (Atlassian, JIRA, Confluence), data analysis & visualization, process automation and AI prompt building, compliance management, actuarial tables, ICD-10 and CPT codes, Life Underwriting Guidelines, MIB insurance coding, motor vehicle records, Rx data usage for medical underwriting, underwriting rules engines and UI/UX presentations, life underwriting decision and predictive models.
- **Leadership:** Team management, cross-functional collaboration, mentoring, project delivery, change management, operational excellence.
- **Soft Skills:** Communication, problem-solving, continuous improvement, strategic thinking, customer focus, partnership, adaptability.

## Professional Experience

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### Taulia Inc. | SAP

May 2021 - Present

#### Product Manager / Lead Product Owner

- Led development and launch of cloud tools, enhancing data capture and automation for payments finance products.
- Delivered a new onboarding platform, reducing process duration by 70% and supporting compliance and KYC initiatives.
- Managed globally distributed engineering teams, ensuring on-time, on-budget delivery and iterative feature launches.
- Drove user experience improvements and adoption through thoughtful UX enhancements and stakeholder collaboration.

### Haven Technologies | MassMutual

Nov 2015 - May 2021

#### Senior Product Owner – Haven Underwriting Platform

- Owned end-to-end product lifecycle for human underwriting innovation initiatives, including the development and incorporation of predictive machine learning models, rules engines, and 3<sup>rd</sup> party underwriting data sources.
- Directed engineering teams to deliver cloud-based analytics solutions, achieving a 60% efficiency gain in new business operations improving the experience for underwriters, agents, data science, technology, actuary, legal, risk, and governance stakeholders.
- Defined and managed key performance indicators (KPIs) to measure adoption, efficiency, and user satisfaction, driving continuous improvement in underwriting processes.
- Established scalable processes and drove execution within agile delivery framework for product development, problem management, and user empathy, resulting in a 10% annual increase in user satisfaction of our underwriting platform.
- Grew human underwriting platform from 2 to 70+ users, influencing product strategy and enhancements to drive improvements in mortality experience, underwriting experience, and agent/client relationship experience.
- Launched 10+ new product features, leveraging business intelligence tools for data-driven decision-making.

### Teachers College | Columbia University

Jun 2014 - Oct 2015

#### Operations Manager / Scrum Master

- Improved data quality and research processes for 5,000+ users, reducing processing time by 50%.
- Collaborated with academic and technical teams to deliver custom data features and actionable insights.
- Implemented agile workflows and incident management practices, streamlining team operations.

**Columbia University & University of Notre Dame**  
Technical Operations & Business Process Analyst

2009 - 2014

- Managed enterprise ticketing system implementation, improving operational efficiency by 45%.
- Developed and automated key business processes, reducing turnaround time by 70% and enhancing user experience.
- Led cross-functional initiatives to improve transparency, education, and continuous learning.

**Patents**

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- Named Inventor: Systems & Methods for Interaction Between Multiple Computing Devices to Process Data Records ([US11243969B1](#))  
Enhanced data completeness and accuracy for underwriting processes.

**Education**

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University of Notre Dame

MBA, *cum laude*

BBA, Information Technology Management, *Dean's List*

May 2020

May 2009

**Certifications**

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Certified Scrum Master

Certified Scrum Product Owner

**Leadership & Community Involvement**

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**Point Foundation**

*Graduate Scholarship Application Reader* (Jan 2017 – Present)

**University of Notre Dame Alumni Association**

*DEI – Scholarship Fundraiser Organizing Committee*