

Rick Becker

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Insurance Transformation Executive | Platform Modernization | Cross-Functional Business Leadership

Strategic technology executive who transforms insurance operations through enterprise architecture, platform modernization, and digital innovation. I align technology strategy with business objectives, integrate complex systems, and build scalable infrastructure that accelerates growth while managing risk. My leadership consistently delivers measurable improvements in operational efficiency, system reliability, and competitive advantage through data-driven decision making and cultural transformation.

CAREER HIGHLIGHTS

- **Owned business-side accountability for enterprise platform transformations** – As President of Streamlign, owned P&L for all products on the Passport platform, from product underwriting and pricing to system requirements. As EVP IT Customer Solutions at DUAL, served as subject matter expert across underwriting, claims, billing, broker management, and carrier management, owning the business requirements pipeline and readiness for all platform capabilities. As Product Executive at AAA, served as executive sponsor for the \$300M MemberPoint core system replacement while simultaneously owning operations for deployed functionality.
- **Built and led program governance from the ground up** – Implemented PMO processes and executive steering committees at DUAL, Align Financial Holdings, Streamlign, and Catalytic, aligning project portfolios to corporate strategy and establishing prioritization frameworks. Chaired the steering committee for AAA's MemberPoint program. Reported to the Board at Personable, Align, and Catalytic on transformation progress, risk, and strategic commitments.
- **Led multi-state product expansion with regulatory readiness** – At AAA, accountable for launching products in new states as Product Executive for a \$2.2B portfolio across three states. At Personable, owned product P&L, operations, and IT while expanding into multiple states. Across Align and DUAL, led rollout of new product lines across multi-state E&S and admitted markets, coordinating filings, compliance, underwriting, and operational readiness.
- **Integrated four acquired MGAs into unified enterprise infrastructure** – Led integration of DUAL, Align, NALICO, and NBIS totaling \$1.5B in premium, harmonizing platforms, data systems, workflows, and business processes across 25 business units writing 75+ lines of business.
- **Built enterprise digital platforms that transformed distribution** – Conceived and launched Passport, an enterprise producer portal supporting submissions, policy administration, billing, payment, and document management across \$1.5B in premium. Platform required cross-functional mobilization across underwriting, operations, distribution, and carrier management.

WORK EXPERIENCE

Insurance Innovation Consultant - Technology, AI & Operating Strategy

Independent / Self-employed, Encinitas, CA

04/2026 – Present

- Advise an insurance solution provider on product strategy, platform direction, and go-to-market, bringing a buyer's-seat perspective from 15+ years in the CIO/COO chair.
- Develop practical, ROI-focused frameworks for applying AI and automation across underwriting, distribution, and servicing, emphasizing execution over theory.
- Authored The AI Playbook: From Buzzword to Business Strategy (2026), establishing thought leadership on pragmatic AI adoption in P&C insurance.

Executive Vice President, IT Customer Solutions

DUAL North America, San Diego

01/2025 – 12/2025

- Led enterprise digital strategy and modernization of policy and claims administration platforms supporting \$1B+ in annual premium.
- Owned business requirements pipeline and stakeholder readiness across underwriting, claims, billing, broker management, and carrier management functions.
- Designed the Universal Rating Platform (URP), reducing product implementation cycles from 26 weeks to 1 week through standardized configuration frameworks.
- Restructured operations teams, boosting support productivity by 218% and configuration productivity by 60%, delivering \$1.4M in annualized savings.
- Prepared stakeholders and users for new capabilities through structured business readiness programs including education, training, and change management from requirements through post-deployment.

Chief Digital Officer / Chief Information Officer

DUAL North America, San Diego

01/2022 – 01/2025

- Directed enterprise-wide software development, business intelligence, and digital operations strategy while integrating four acquired MGAs totaling \$1.5B in premium (DUAL, Align, NALICO, NBIS).
- Conceived, built, and launched Passport, an enterprise producer portal enabling rate, bind, issue, and service workflows, generating \$288M in gross written premium.
- Mobilized cross-functional teams across underwriting, operations, distribution, and carrier management to align requirements, resolve dependencies, and deliver against shared milestones.
- Established executive dashboards and KPIs providing real-time visibility into underwriting performance, portfolio composition, and operational health.
- Modernized CI/CD pipelines via blue-green deployment environments, enabling agile releases with reduced downtime and higher reliability.

President

Streamline, a division of Align Financial Holdings, San Diego

01/2020 – 01/2022

- Developed and executed the digital strategy roadmap aligned with MGA underwriting and distribution objectives.
- Spearheaded digital innovation initiatives, driving both internal process automation and producer-facing platform capabilities.
- Led implementation of three digital product lines within 12 months, delivering \$41M in GWP and \$205M in quoted premiums through real-time, online issuance functionality.
- Defined the product and platform vision that laid the groundwork for Passport and broader modernization at DUAL.

Chief Operating Officer

Catalytic Risk Managers (Align Financial Holdings), San Diego

08/2016 – 12/2020

- Directed operations and systems for high-capacity property catastrophe programs, translating business objectives into scalable platforms and processes.
- Managed platform integrations and operational workflows supporting underwriting, claims, and reinsurance.

Senior Vice President, Operations

Personable General Insurance (Align Financial Holdings), San Diego

03/2012 – 07/2016

- Directed IT, systems, underwriting, customer service, and facilities across multi-state operations.
- Led enterprise PAS and claims system replacement covering nine products in four states.
- Delivered a BI data cube integrating legacy and enterprise data for reporting and analytics.
- Managed full-cycle business integration of acquired carriers and agencies.

Vice President, Business Development

MAPFRE USA, Pleasanton

09/2010 – 03/2012

- Opened and scaled direct-to-consumer and retail operations across California, establishing branch infrastructure, operational processes, and service delivery model.
- Launched first CRM, incentive programs, and distribution infrastructure for California operations, creating foundation for multi-channel growth.
- Designed and filed MAPFRE's first suite of preferred personal lines products in California.

Product Operations Executive

AAA Northern California, Nevada & Utah, San Francisco

03/2003 – 06/2010

- Product Executive for \$2.2B portfolio with P&L responsibility across auto, home, and specialty property lines in three states.
- Led underwriting, pricing, system support, and process transformation.

Assistant Vice President

Arrowhead General Insurance Agency, San Diego

05/1992 – 03/2003

- Co-founded Arrowhead Online, developing quote-and-bind product platform for partners including E*TRADE and AmEx.
- Managed P&L for multiple auto insurance products, leading pricing strategy, product positioning, and channel expansion.
- Launched first Hispanic-targeted auto insurance program in California, managing product design, rate development, and market research.

EDUCATION

San Diego State University

B.S., Business Administration – Information Systems

Babson College

Babson Executive Leadership Program

CERTIFICATIONS

- ITIL 4 Foundation (PeopleCert)
- Leading SAFe and SAFe for Teams (Scaled Agile)

VOLUNTEERING & LEADERSHIP

- Latin American Agents Association – Former Chairman, Advisory Board
- CA DOI Community Advisory Partnership Program – Panel Member

SKILLS

Business Transformation & Change Management • Business Readiness & Stakeholder Enablement • Carrier Relationship Management • Coaching & Talent Development • Core Platform Replacement & Migration • Cross-Functional Team Building & Leadership • Customer & Agent Experience • Data & Analytics • Digital Insurance Platforms • Executive Leadership • Insurance Platform Strategy (Guidewire, Vertafore, InsureSoft) • Multi-State Expansion & Regulatory Readiness • Operational Excellence & Process Optimization • P&L Ownership & Profitability Management • Personal Lines Property & Casualty Insurance • Program Governance & Executive Steering • Program Management & PMO • Risk Management & Governance • Service Level & KPI Management • Strategic Planning & Execution • Underwriting Rules & Logic Development • Vendor Management & Negotiation