

Althea Coutinho

Lead Product Designer · AI-native products for experts making high-stakes decisions · fintech, insurance
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I design AI-native products for experts making high-stakes decisions. The thread through my work is that the AI surfaces the data and the reasoning, and the expert stays in control. I've designed underwriting workflows at Nirvana Insurance and actuarial workflows at Effective AI, and before that co-founded and ran a UX design studio for a decade.

EXPERIENCE

Lead Product Designer (Contract) · Nirvana Insurance

Jul 2025 – Present · Remote

- Designed Express Lane, the auto-quote path for non-fleet submissions clean enough to bind without manual review, growing bound policies 4x.
- Redesigned the underwriting overview so the submission data and the AI's reasoning appear in the format underwriters already work in, letting them review twice as many applications on the same bandwidth. Shipped behind a feature flag against a real holdout.
- Designed the endorsement flow that grew non-fleet endorsement requests 35% in a year.

Lead Product Designer (Contract) · Effective AI

Aug 2025 – Mar 2026 · Remote

- Designed and shipped source traceability that opens any figure to its origin in one click, cutting actuarial research time 70%.
- Shipped one unified actuarial workspace spanning filing review, rater building and competitive analysis, so the tool reshapes around the task instead of forcing users between modes.

Principal Product Designer & Co-Founder · DesignCoz UI/UX Design Studio

May 2015 – Jun 2025 · Mumbai, India

- Co-founded and scaled the studio 15x in revenue, from 2 to 30 designers, shipping 80+ products over a decade for clients including Adobe, Razorpay, Acko, Nium and CIBIL (TransUnion).
- Built a Figma plugin that held our best practice for each workflow, so every screen the team generated started from it, and each designer could feed their own nuances back in, so the system compounded what we knew collectively.
- Razorpay: redesigned the merchant dashboard information architecture for 12M+ merchants, halving a 250k-a-month support load.
- 1Finance: a personal-finance advisory ecosystem, ~\$1.9B in assets under advisory and 200k+ users, from the customer app through to the advisor portal where advisors across specialisms worked on one shared plan.

PROJECTS

Hiring-manager workspace · Self-initiated

Aug 2026

- Designed and built a working four-screen product against a real job description: a preparation surface showing a hiring manager what their interviews have and have not established about each candidate, and turning the gaps into questions worth asking.
- Built entirely through AI agents. Claude Code, Figma, Vercel.
- hiring-manager-case-study.vercel.app

SKILLS

Product Design · AI Product Design · AI Interaction Design · AI Prototyping · Design Systems · UX Design · Interaction Design · Product Strategy · 0-to-1 Product Design · Generative AI · Agentic AI · Fintech · Insurtech · Payments · Enterprise / B2B SaaS · User Research · Data Visualisation · Workshop Facilitation · Cross-functional Collaboration

TOOLS

Figma · Framer AI · Claude, including Cowork, Claude Design and Claude Code · v0 · Mobbin · Vercel · GitHub

EDUCATION

Bachelor's, Communication Design · Symbiosis Institute of Design (2011 – 2015)