

ALTHEA COUTINHO

Lead Product Designer · AI-native products for experts making high-stakes decisions · fintech, insurance

Leamington Spa, UK · Open to relocation · Full UK working rights

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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 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.
- 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 nuances back in, compounding what we knew collectively.
- **Razorpay** — redesigned the merchant dashboard information architecture for 12M+ merchants, halving a 250k-a-month support load.
- **Nium** — consumer and business cross-border payment products, from a multi-currency forex-card issuance flow to a regulated B2B onboarding journey built around KYC and compliance rules.
- **1Finance** — a personal-finance advisory ecosystem, ~\$1.9B in assets under advisory and 200k+ users, from the customer app through to the advisor portal; entry was a 25-question diagnostic that 70% of people completed from a cold start.
- **Aster Online** — doubled pharmacy e-commerce conversion; delivered 600 bilingual screens, English and Arabic.
- **Acko** — India's first fully paperless motor-insurance claims journey, for the country's first digital insurer. **HDFC ERGO** — pet and travel insurance products. **Dhanvarsha (now TruCap)** — personal and business lending journeys.

SKILLS

Product Design · AI Product Design · 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 and Claude Design · v0 · Mobbin

EDUCATION

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