

# Althea Coutinho

Lead Product Designer · Agentic AI for experts in regulated industries · fintech, insurance

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

+44 7760 780792 · althea.couts@gmail.com · linkedin.com/in/althea-coutinho · altheacoutinho.com

Product designer for AI-native tools for experts in regulated industries. Designed underwriting workflows at Nirvana Insurance and actuarial workflows at Effective AI, both Lightspeed-backed. Co-founded and ran a UX design studio for a decade.

## EXPERIENCE

---

### Lead Product Designer

Jan 2025 – Present

Nirvana Insurance · Remote, United Kingdom

- Drove workshops with product and underwriting that identified a non-fleet segment of submissions clean enough to bind without manual review. Designed an auto-quote path for it that grew bound policy share 4x in two quarters.
- Identified that underwriters had the right information but in the wrong format, and redesigned it into a scannable risk scorecard, so each could review twice as many policies on the same bandwidth.
- Grew non-fleet endorsement requests by 35% in a year, by designing the instant bind flow for endorsements that takes a mid-policy change like adding a vehicle from days to under two minutes.

### Lead Product Designer

Aug 2025 – Mar 2026

Effective AI · Remote, United Kingdom

- Found through contextual inquiry that actuaries would only trust a flag they could trace to its data. Designed source traceability that opens any figure to its origin in one click, cutting research time by 70%.
- Observed actuaries juggle tabs and tools for every filing, and designed one fluid workspace spanning filing review, rater building, and competitive analysis that reshapes around the task instead of forcing them between modes.

### Principal Product Designer & Co-Founder

May 2015 – Jun 2025

DesignCoz UI/UX Design Studio · Mumbai, India

- Co-founded and scaled the studio 15x in revenue, launching 80+ products. Clients included Adobe, Razorpay, Acko, Nium, and CIBIL (TransUnion).
- Led design across a 30-person studio, where every project had its own distinct look but a clean, consistent development hand-off. The backbone was a Figma design system: fixed foundational tokens, with components and auto layout that kept states fast to restyle from project to project.
- Redesigned Razorpay's merchant dashboard information architecture for 12M+ merchants and cut a 250,000-a-month support load in half by making features easier to find.
- Designed Nium's 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.
- Designed India's first fully paperless motor insurance claims journey, for Acko, the country's first digital insurer.
- Designed two new products for HDFC ERGO's existing customer base, pet and travel insurance, building on patterns customers already knew while keeping each product's key differences legible.
- Designed end-to-end personal and business loan journeys for Dhanvarsha (now TruCap), an Indian NBFC lender, spanning application, disbursal, and repayment in the app.
- Designed 1Finance's personal-finance advisory ecosystem, managing ~\$1.9B in assets under advisory, spanning a customer-facing website and app through to an advisor-facing portal where advisors built each client's financial wellness plan.
- Doubled Aster Online's pharmacy e-commerce conversion in its first year by connecting the previously siloed doctor visit and pharmacy dispatch, so prescriptions were queued and ready by the time the

customer arrived to collect.

- Delivered pixel-perfect bilingual UI across 600 screens for Aster Online, English and Arabic, across mobile, tablet, and desktop.

## **SKILLS**

---

AI/ML Product Design · Agentic Workflows · AI Interaction Design · 0-to-1 Product Design · Product Strategy · Design Systems · Generative AI · Insurtech · Workshop Facilitation · Cross-functional Collaboration

## **EDUCATION**

---

Bachelor's Degree, Communication Design  
Symbiosis Institute of Design

**2011 – 2015**