

Andrew Kincaid

Senior Manager, Underwriting Systems

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I lead engineering at the intersection of insurance, platform design, and applied AI.

I work directly with underwriters and business leaders to define how their work actually happens—often formalizing undocumented processes—and translate that into policy admin systems, raters, workflows, and integrations that hold up in production.

I own platforms end-to-end and manage teams across internal engineering and forward-deployed vendor partners.

Experience

Acrisure

Feb 2024 – Present

• Sr. Manager, Underwriting Systems

Aug 2025 – Present

- Manage four internal engineers and direct a four-person forward-deployed team from our platform vendor, running one roadmap across two reporting lines.
- Own the monolith API I built — the system of record for rating and integrations across internal and external systems.
- Serve as the translation layer between underwriting, actuarial, business leadership, and platform engineering; the person who turns a meeting into a spec and a spec into code.
- Make the key design decisions for how business workflow is implemented in the new policy admin system — often defining the process itself alongside underwriters before it can be built.
- Drive the transition of multiple MGA verticals from legacy policy admin systems onto a modern, shared platform — unifying them on a single database and accounting ecosystem and aligning policy status, binding, and issuance across the book.

• Backend Team Lead

Feb 2024 – Aug 2025

- Led a backend team of 2–3 engineers and kicked off the underwriting platform modernization effort that became our current policy admin program.
- Architected the first generation of our raters, workflow system, and integration surface — now owned at platform scale.
- Translated underwriting and business requirements into durable backend services, establishing patterns still used today.
- Promoted to Sr. Manager after expanding scope beyond the original team charter.

- **Backend Services Team Lead** May 2022 – Jan 2024
 - Led the backend team powering a commercial insurance platform, partnering daily with underwriting, actuarial, product, and compliance.
 - Built a full policy administration system from scratch — quoting, binding, issuance, endorsements, and the data model under all of it.
 - Replaced a vendor-built Excel rater with a Python rater on a custom DSL, moving rating logic into version control and giving business users a readable, auditable model they could contribute to.
 - Established CI/CD, testing, and documentation practices the team still runs on; mentored engineers through the shift from scripts to services.
- **Software Engineer** Sep 2021 – Jun 2022
 - Shipped early backend services for the platform and helped set the technical direction that carried into my time as team lead.
 - Built close working relationships with underwriting and product — the foundation for every later leadership role.

AM Best

Jun 2017 – Sep 2021

- **Quantitative Analyst II** Dec 2019 – Sep 2021
 - Developed and maintained a Python analytical package housing the capital adequacy model, projection model, and supporting credit-rating tooling used by the Quantitative Analysis Team.
 - Designed database schemas and supporting objects for the team's analytical and reporting pipelines.
 - Contributed to a Vue.js SPA and Django REST API serving internal analysts and external clients.
 - Led design and implementation of CI/CD on Azure DevOps — the first formal deployment pipeline the team ran.
- **Quantitative Analyst** Jun 2018 – Dec 2019
 - Built out new capabilities on the quantitative toolkit used across the ratings organization.
 - Deepened the insurance-sector foundation that shapes how I build software today.
- **Associate Analyst** Jun 2017 – Jun 2018
 - Converted a suite of Excel/VBA models into Python and consolidated multiple standalone models into a single maintainable codebase.
 - First exposure to treating insurance models as software — version-controlled, testable, reviewable.

Education

Muhlenberg College
 B.S., Mathematics
Football team captain

Credentials

- Associate in Insurance Accounting and Finance (AIAF)
- Society of Actuaries — Exam P and Exam FM