

NAT BARR

Portsmouth, NH | 603-674-4870 | natbarr@gmail.com | [linkedin.com/in/nat-barr](https://www.linkedin.com/in/nat-barr) | natbarr.com

I build new products and the teams that ship them, without the ramp time. Across seed-stage startups and Fortune 100s, I've moved into fractional PM work to stay close to the craft I do best. I specialize in 0-to-1 execution across AI-powered platforms, regulated industries, and enterprise environments; embedding quickly, driving strategy through shipping, and building the operating rhythms that let teams move fast without losing quality.

EXPERIENCE

XO Health, Inc.

VP, Head of Product

October 2023 – November 2025

- Created product function and team from zero, hiring PMs, design lead, and director-level leadership. Built and led product team of 4 (2 PMs, product designer, director of product).
- Launched member-facing digital platform in 12 months including mobile app with AI features, self-service portal, provider search, pre-enrollment microsites, and care navigation tools. Achieved 68% portal activation in year one through optimized onboarding flows and user experience.
- Led AI product strategy for member experience, developing conversational AI features for provider search and cost transparency, plus benefits advisory chatbot using RAG architecture. Shaped product requirements, UX design for AI interactions, and approach to balancing innovation with healthcare compliance and member trust.
- Delivered internal operational systems including ServiceNow CRM, Genesys Cloud contact center, and enrollment infrastructure. Navigated build vs. buy tradeoffs, selecting vendor solutions for operational workflows while building differentiated member experiences in-house.
- Maintained hands-on product involvement alongside team leadership. Wrote user stories for complex healthcare workflows, joined customer validation sessions to pressure-test product direction, and partnered with engineering on daily technical tradeoffs during rapid scaling phase.
- Built product operating rhythms (planning cadence, discovery frameworks, prioritization models) that empowered the team to ship autonomously while maintaining alignment to business objectives. Operating model scaled from launch through 25 months of growth.
- Partnered with executive team and board on fundraising strategy, investor materials, and go-to-market positioning. Shaped product narrative for sales demos and strategic partnership conversations.

LIBERTY MUTUAL INSURANCE

Led digital product development enabling new and experimental insurance lines within innovation-focused divisions

Director of Product Management

May 2019 – October 2023

- Established Expand Protection innovation division from zero, forming ten cross-functional product teams and managing product organization of 10+ (8 PMs, two designers). Led division from inception to \$24M in annual revenue by launching five insurance products (four B2B2C, one B2C) that explored new distribution channels and non-traditional coverage models.

- Built internal SaaS platform enabling rapid experimentation across multiple insurance products. Platform supported 10 product teams shipping iteratively based on customer feedback. Reduced new state launch cycle from months to one week through shared components and streamlined compliance workflows.
- Established product operating rhythms including quarterly roadmap planning, cross-functional reviews, and structured customer feedback sessions. Championed user-centric design principles, empowering teams to ship autonomously while grounding decisions in customer research and business objectives.

Group Product Manager

May 2017 – May 2019

- Returned to product leadership to launch Liberty Mutual's first entry into direct-to-consumer Accident & Health insurance, managing product team of 5 (4 PMs, 1 designer). Delivered complete platform from zero including DTC sales, agent distribution, and claims processing. Launched accident and health products across 30 states in 8 months, establishing new line of business outside Liberty Mutual's core property and casualty offerings.
- Led cross-functional squad as player-coach, working alongside engineering and design to build modular platform architecture that leveraged vendor solutions for claims and billing while creating differentiated DTC sales and agent experiences. Partnered with marketing, sales, and operations on go-to-market strategy. Exceeded first-year sales goals by 30%.

Engineering Manager

January 2016 – May 2017

- Pioneered competency-focused Engineering Manager role ahead of Liberty Mutual's enterprise agile transformation, moving EM accountability from project delivery to team development and coaching. Managed blended team of 12 (Scrum Masters, Quality Engineers, junior developers), establishing operating model later adopted as role scaled to 30+ EMs across the organization.
- Built agile community of 200+ practitioners through Agile Go & See sessions and unConferences, creating grassroots momentum for organizational transformation. Developed competency management framework that became company-wide standard for engineering career development, integrated into HR systems.

Manager of eCommerce System

July 2011 - January 2016

- Scaled Liberty Mutual's digital-first auto and property sales platform during period of 10x DTC growth, managing team of 8 analysts (principal to entry-level). Directed \$8.5M annual development budget for responsive design and conversion-optimized user experiences that enabled rapid business growth.
- Championed experimentation culture in traditionally risk-averse environment. A/B testing and optimization campaigns increased quote completion by 15% in 18 months.
- Expanded agile program from one dedicated team to eight teams using quarterly planning model aligned to business objectives. Established modern quality practices including test automation, shift-left testing, and behavior-driven development that set organizational standards.

eCommerce Systems Analyst

October 2008 - July 2011

- Improved quote and bind conversion by implementing prefill capabilities and content management system, reducing user friction and enabling content optimization outside development cycles.

- Piloted A/B and multivariate testing using Omniture Test & Target. Ran early experiments on auto quote experience, validating data-driven optimization approach that became foundation for broader experimentation program.

PROFIT TOOLS, INC – Intermodal Transportation Management Software

Product Manager / Technical Services Manager

October 2006 – October 2008

- Led product strategy and development for Track & Trace platform from concept to launch at 30-person logistics software company. Owned feature ideation, vendor partnerships, and client onboarding for intermodal shipping workflows.
- Developed product roadmap through direct customer engagement including support calls and client interviews. Translated user pain points into prioritized features, balancing customer needs with technical constraints in complex transportation operations.

SKILLS

Product Development: 0-to-1 products, AI/ML strategy (RAG, conversational AI), platform architecture, experimentation

Agentic Coding: Claude Code, Lovable, Vercel v0

Technical: ServiceNow, Genesys Cloud, API design, prompt engineering, A/B testing frameworks

Industries: Healthcare (HIPAA, claims, provider networks), Insurance (P&C, A&H, experimental products), Logistics

Leadership: Team building, player-coach execution, operating model design, board/executive partnership, organizational transformation

EDUCATION

Southern New Hampshire University

Master of Science in Information Technology

University of New Hampshire

Bachelor of Science in Business Administration