

JEROME A. BRAGDON

PRODUCT LEAD · GROWTH & CORE FINANCIAL PRODUCTS FOR THE SELF-EMPLOYED AND SMBs
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SUMMARY

Product leader with 14 years building and growing financial products for the self-employed, small businesses, and consumers, most recently as Head of Product at a Series A startup. Grew a banking product for freelancers and small businesses 4x in platform users after a relaunch and doubled ARPU with four launches. Lifted onboarding conversion 30% at BlueVine by rebuilding the PPP application as a progressive flow, shipped the platform that processed \$4.5B in loans, and turned a manual SBA forgiveness review into a self-serve flow. Took a churn-heavy AI pricing product from 30% to 60% adoption, past the threshold at which customers switched on automatic pricing. Runs growth as instrumented experiments (PostHog, SQL, Python), prototypes with Claude Code before engineering builds, and has worked sales, marketing, and partnerships directly. M.S. in Applied Economics and Finance.

EXPERIENCE

Head of Product | Upfort · San Francisco, CA 2023 – 2026

- Owned a seven-product cyber insurance and security portfolio for SMBs sold through carriers and brokers. Ran product and design as one team (2 PMs, 2 designers) and covered marketing, sales, and partnerships directly.
- Reset the North Star from partner sign-up to end-customer activation for a product whose SMB users never made the purchase decision, and redesigned onboarding for admins who arrive with a policy number and no intent.
- Rebuilt product development around AI agents and experiments. Claude Code prototypes reached customers before engineering hardened them, and PostHog instrumented every launch against its success measure.
- Launched AI-powered underwriting and analytics tools inside a regulated insurance business.

Director of Product Management | Oxygen · San Francisco, CA 2021 – 2023

- Digital banking for freelancers and small businesses on a partner bank's rails (accounts, Visa debit cards, payments). Grew platform users 4x after the relaunch, to 250K monthly active members at peak, leading the PM and design team.
- Launched four major features, including the Elements membership tiers and business banking tools, doubling ARPU.

Senior Product Manager | BlueVine · Redwood City, CA 2020 – 2021

- Lifted onboarding conversion 30% by rebuilding the PPP application as a progressive flow ordered by the decision.
- Shipped the PPP lending platform that processed \$4.5B in SBA-backed loans for 155,000+ small businesses during COVID.
- Delivered an automated loan-forgiveness tool, turning a manual SBA compliance workflow into a self-serve flow.

Product Lead | LoanSnap · San Francisco, CA 2019 – 2020

- Cut mortgage processing time from 15 days to 36 hours by redesigning a legacy origination workflow.

Director of Product Management | Perfect Price · Oakland, CA 2018 – 2019

- Turned around a churn-heavy B2B AI pricing product with new customer segmentation and feedback loops, taking adoption of AI-recommended prices from 30% to 60%, past the threshold at which customers turned on automatic pricing.
- Instituted continuous deployment, cutting time-to-launch from months to days, and hired and mentored junior PMs.

VP, Data Product Management | MSCI Inc. · San Francisco / New York 2012 – 2017

- Led product strategy for an analytics platform serving hedge funds and wealth managers, built NLP-based search that grew usage 40%, and managed a five-person analyst team.

EDUCATION

UC Santa Cruz · M.S., Applied Economics & Finance · B.A., Global Economics · CFA Level II candidate
UC Education Abroad Program · University of Göttingen (Germany) · University of Maastricht (Netherlands)

SKILLS & TOOLS

Growth · onboarding and activation, conversion funnels, A/B and multivariate testing, prototype tests, pricing and monetization, adoption and retention instrumentation, sales-assisted and partner-led funnels

Domains · consumer and small-business banking, SMB and SBA lending, onboarding and KYC, underwriting and risk, cyber insurance and security, mortgage

Product · 0-to-1 launches, customer discovery and research, roadmap ownership and prioritization, success metrics and instrumentation, managing PMs and designers

Technical · SQL, Python, R, React, Django, AI coding agents (Claude Code, Bolt, Lovable), internal agents and LLM automations

Analytics & design tools · PostHog, Mixpanel, Customer.io, Figma, Sketch, Linear, Jira, Miro

Additional · Fluent German, conversational Dutch. BJCP-certified beer judge. Parent Association President (GISSV)