

Company : TATA AIG
Company Name : Tata AIG General Insurance Co. Ltd.
Nature Of Business : Insurance
Designation : Risk Engineer
Tentative Job Location : Pan India

Risk Engineer
Business Context: Risk Engineering supports top line and bottom line business figures of Property and Energy line of business
Job Purpose: Survey the risk underwritten or to be underwritten, in order to understand the exposure and support underwriting by offering a qualitative and quantitative assessment of the risk. Also provide risk engineered solutions to each and every risk surveyed and measures to mitigate prospective losses.

Key Accountabilities:
1. Risk Inspection
 i. Lead the risk inspection by planning for the survey as per request received and travel to the risk location and coordinate with the channel, underwriter and insured to complete the survey within the stipulated time mentioned by the client.
2. Value add during survey:
 i. Conduct entry and exit meetings with the senior or top management and make a presentation or discussion on the observations made during risk survey

3. Report Writing
 i. The survey report provides key inputs for profitable underwriting as the reports provides an evaluation of the risk on a qualitative and quantitative scale. The survey report is key documented and must be completed within stipulated Turnaround Tim

4. Risk Rating and Loss Estimations
 i. The reinsurance program and treaty arrangement is designed for a given account based on the loss estimates report issued by the risk engineer. Risk rating of the risk would establish Quality of the risk. The loss estimates is done for MAS/MFL and NLE and complete knowledge of protection standard is needed. Risk rating of the risk needs to be done keeping in view the type of industry and protection features provided at the risk.

5. Desktop Review or Desktop Risk Assessment
Job Description
 i. Perform Desktop Risk Assessments / Desktop Report Reviews of various commercial and industrial occupancies from a property insurance loss prevention perspective in support of Underwriters. The initial risk assessments will be completed by conducting an analysis of submitted values, as well as various management, construction, protection and occupancy features which would be determined through the receipt of loss prevention survey reports from a variety of sources.

	Program	AE	BSBE	CE	CHE	CSE	EE	ES	ME	MSE	PHY	CHM	MTH	ECO	DES	IME	CGS	HSS	EEM	MSP	NET	PSE	Stats
	BT	No	No	No	Yes	Yes	Yes	--	Yes	No	--	--	--	--	--	--	--	--	--	--	--	--	--
	BS	--	--	--	--	--	--	No	--	--	No	No	No	No	--	--	--	--	--	--	--	--	--
	MT	No	No	No	No	No	No	No	No	No	--	--	--	--	--	No	--	--	No	No	No	No	--
	DoubleMajor	No	No	No	Yes	Yes	Yes	--	Yes	No	No	No	No	No	--	--	--	--	--	--	--	--	--
	dual	No	No	No	Yes	Yes	Yes	No	Yes	No	No	No	No	No	--	--	--	--	--	--	--	--	--
Eligibility :	dualB	No	No	No	Yes	Yes	Yes	--	Yes	No	No	No	No	No	--	No	--	--	No	--	No	No	--
	dualC	No	No	No	Yes	Yes	Yes	No	Yes	No	No	No	No	No	No	No	--	--	--	--	--	--	--
	Mdes	--	--	--	--	--	--	--	--	--	--	--	--	--	No	--	--	--	--	--	--	--	--
	MBA	--	--	--	--	--	--	--	--	--	--	--	--	--	--	No	--	--	--	--	--	--	--
	Phd	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No	No
	MSc	--	--	--	--	--	--	--	--	--	No	No	No	--	--	--	--	--	--	--	--	--	No
	MSR	No	No	No	No	No	--	No	No	--	--	--	--	--	--	--	No	--	--	--	--	No	--

Cost to Company : 12.00 Lacs Fixed + Up to 3,60,000 Lacs Performance bonus (depends on Individual performance/ rating which will be paid out yearly once)

Package Details : 12.00 Lacs Fixed + Up to 3,60,000 Lacs Performance bonus (depends on Individual performance/ rating which will be paid out yearly once)

Bond : False

CPI CutOff : 0.0

Medical Requirments :

Resume Shortlist : False

Aptitude Test: False

Group Discussion: True

Group Discussion Duration:	1hr
Group Discussion Strength:	N/A
Technical Test:	False
Technical Interview:	True
Technical Interview Duration:	45min
Number of Techincal Interview Rounds:	1
HR Interview:	True
HR Interview Duration:	20min
Additional Information:	