

# ANKIT DADWAL

COMMERCIAL  
UNDERWRITER

## PERSONAL PROFILE

Over 4 years of successful experience in Commercial underwriting and client servicing. Eager to contribute to team success through hard work, attention to detail and excellent organizational.

## SKILLS & ABILITIES

- Analytical skills
- Negotiation skills
- Commitment and Reliability
- Leadership Ability
- Communication skill

## CONTACT INFORMATION

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## EMPLOYMENT HISTORY

### ***HDFC ERGO General Insurance Co. Ltd.***

*Manager – Property & Engineering Insurance (May 2021 –Present)*

- Main accountability includes Risk analysis, Risk acceptance, Risk selection, Policy coverage (Policy wording, Add-on covers, Exclusions / Inclusions etc.), Renewal business, etc. within the purview of set Underwriting Guideline to achieve the desired business outcomes
- Implementation and monitoring of various underwriting guidelines related to commercial products.
- Analyzing the risk and identifying business that can be picked up in respective risk category and seek necessary approvals from seniors/HO for the same
- Reviewing proposals and providing Inputs in terms of local market dynamics, nature of business, quality of risk and recommendations thereof.
- Review the risk based on the market intelligence and based on the third-party risk inspection reports
- Strong market intelligence i.e. a broader view of the market we operate in /competitors' details for formulating internal strategies.
- Work in close coordination with the sales team on the available profitable business opportunities falling with the underwriting guidelines of the company.
- Interacting with internal stakeholders (Operations, Marketing, risk engineer, Claims, Re-insurance etc.) to meet the smooth proceedings of the business requirements at various stages
- Develop the key relationship with major clients and Intermediaries along with marketing team to develop long term sustainable business growth
- Maintain TAT and compliance as per UW authority matrix.
- Preparation of FAC slip and SCORE slip wherever it required
- Preparation of quarterly and half yearly report in presentation formats.

### ***Prudent Insurance Broker Pvt. Ltd.***

*Client Relationship Manager – Key Account Practice*

***Period - June 2018 –May 2021***

- Responsible to collect all the appropriate and accurate information that has required to assessing the risk and plug the gap between the risk and insurance.
- Responsible for designing the coverage and terms correctly to mitigate the risk and prepare the Request for Quotes (RFQs) accordingly.
- Responsible to coordinate with insurer and provide the requisite underwriting information as required in assessing and accepting the risk.

- Prepares quotes comparison and negotiate the premium & terms according to the client requirement.
- Responsible for providing best quotes and terms to the client according to their risk. And prepare risk analysis in different format i.e. presentation and report.
- Coordinating with overseas broker and fulfill their clients requirement locally.
- Work in close coordination with the sales team, insurer and corporate client
- Develop the key relationship with major clients and Intermediaries along with marketing team to develop long term sustainable business growth
- Formulate a strategy to present the case to insurers including identifying outlier claims, long-term utilization trends, and benchmark with rates offered for similar groups
- Negotiate prices and terms with insurers to offer most cost-effective solutions to client
- Responsible to convert the prospect into user and retain the business. Also, grab all the opportunities of cross sell through existing client.
- Evaluate competition intensity, in case of multiple brokers advising a client, and work with preferred insurers to seek best deal for the client
- Design a fresh product structure, in case the client is buying insurances for the first time.
- Stay informed about pricing approach of various insurers and current market pricing trends
- Prepare half-yearly and yearly reports.

### ***Optima Insurance Broker Pvt. Ltd.***

*Executive Underwriter (June 2017 to June 2018)*

- Responsible to prepare the Request for Quotes (RFQs).
- Timely arrangement of quotes and preparation of quotes comparison and terms received from various insurers.
- Negotiate the premium and terms at its best.
- Prepare half-yearly and yearly reports.
- Monitoring the TAT of quote arrangement.

## **INTERNSHIP PROJECTS**

### ***Analysis of Tax Saving Mutual Fund***

Project was based on the analysis of ELSS mutual Fund through direct selling.

## SUMMARY OF EDUCATION

2015-17 <b>Full time.</b>	Master in Business Administration (Finance and International Business) from Bhagwan Parshuram Institute of Technology, <i>Guru Gobind Singh Indraprastha University, Delhi</i>
2011-14 <b>Full time</b>	Management and Marketing in Insurance College of Vocational Studies, <i>University of Delhi.</i>
2013-15	<b>Fellowship</b> from <i>Insurance Institute of India.</i>  Specialized Diploma in Health Insurance from Insurance Institute of India.

### Declaration:

I hereby declare that the details provided by me in this curriculum vitae are correct to the best of my knowledge.

Date:

Place:

Signature: