**TONDERAI CHIPUNZA, ACII, ANZIIF (SNR ASSOC CIP)**

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**PROFESSIONAL SUMMARY**

Chartered Insurer (ACII) and ANZIIF Senior Associate CIP with 10+ years of international experience in underwriting Commercial Property, Liability, Motor Fleet, Engineering, and Financial Lines, including SME, mid-market, and multinational corporate portfolios.

Proven expertise in technical underwriting, facultative & treaty reinsurance, portfolio management, and claims oversight, consistently delivering profitable growth, compliance excellence, and operational efficiency.

Adept in data analytics, with proven ability to design tools that enhance executive reporting, portfolio monitoring, and strategic decision-making — including an Underwriting Metrics Dashboard and an Interactive Quotation Tool. Completed AIG’s Actuarial Analyst Simulation (2025), gaining hands-on experience in pricing, statistical analysis, and risk modelling. Recognized for combining insurance expertise, leadership, and innovation to drive underwriting excellence.

**EDUCATION & PROFESSIONAL DESIGNATIONS**

* **Chartered Insurance Institute (CII), UK** – Chartered Insurer (ACII), 2020; Diploma in Claims (Dip CII), 2019
* **Australian & New Zealand Institute of Insurance & Finance (ANZIIF)** – Senior Associate CIP, 2024
* **National University of Science & Technology, Zimbabwe** – BCom (Hons) Risk Management & Insurance, 2013 (*Best Male Graduate*)
* **London School of Insurance, UK** – Certificate in Re/Insurance, 2020
* **Insurance Institute of Zimbabwe** – Dip IIZ, 2014 | Certificate of Proficiency, 2014

**PROFESSIONAL EXPERIENCE**

**Technical Executive – Corporate Property & Liability**

**Swan General Ltd, Mauritius | Oct 2023 – Present**

* Lead technical underwriting strategy and portfolio oversight for Property & Liability, Motor Fleet, and Engineering lines.
* Developed and implemented underwriting policies, pricing models, and risk assessment frameworks.
* Built an **Underwriting Metrics Dashboard (Power Query, Power Pivot, Excel)** enabling real-time KPI monitoring, portfolio segmentation, and executive-level reporting.
* Designed an **Interactive Quotation Tool** automating premium calculations across multiple lines, ensuring compliance with underwriting mandates and reducing turnaround times.
* Conducted quarterly portfolio audits, managed facultative reinsurance placements, and strengthened reinsurer relationships.
* Led CPD programs for underwriters and brokers, improving technical capability across the team.

**Acting Head of Operations**

**Econet Insurance Pvt Ltd, Zimbabwe | Jul 2023 – Aug 2023**

* Directed Underwriting, Claims, Risk, and Business Development departments.
* Improved GPW by 8% and optimized claims costs through process enhancements.
* Developed and implemented treaty and facultative reinsurance strategies.
* Ensured compliance with regulatory audits and Treating Customers Fairly (TCF) standards.

**Underwriting Manager**

**Econet Insurance Pvt Ltd, Zimbabwe | Apr 2021 – Aug 2023**

* Managed a **USD 11M multi-line portfolio** (Property, Liability, Motor, Financial Lines, Engineering, Agriculture).
* Developed underwriting manuals, pricing models, and risk assessment frameworks.
* Negotiated **reinsurance treaties**, improving net retention by 15% and enhancing profitability.
* Applied claims analytics and loss ratio trends to refine pricing and product strategies.

**Team Leader – Underwriting**

**Econet Insurance Pvt Ltd, Zimbabwe | Jul 2020 – Mar 2021**

* Established a new regional branch, achieving **20% portfolio growth** in the first year.
* Built and nurtured broker networks, increasing new business acquisition.
* Conducted risk surveys, portfolio reviews, and underwriting audits to ensure technical accuracy.

**Branch Underwriter (Underwriting & Claims)**

**NicozDiamond Insurance Ltd, Zimbabwe | Aug 2015 – Jun 2020**

* Underwrote Property, Liability, Motor, and specialty lines accounts, including multinational programs.
* Negotiated facultative reinsurance and prepared reinsurance slips.
* Improved claims turnaround by 15% and enhanced client satisfaction through technical expertise.

**Graduate Trainee – SBU2 Operations**

**NicozDiamond Insurance Ltd, Zimbabwe | Jan 2014 – Jun 2015**

* Assisted in underwriting, claims, renewals, and reinsurance placements.
* Conducted premium calculations, policy issuance, and risk assessments for motor, fleet, and home portfolios.

**KEY PROJECTS**

**Underwriting Metrics Dashboard – Swan General Ltd**

* Built an interactive dashboard integrating multiple datasets for **portfolio monitoring, KPI tracking, and executive decision-making**.
* Enabled actuarial resilience and audit readiness through structured documentation.

**Interactive Quotation Tool – Swan General Ltd**

* Developed Excel-based tool automating quotations for Property, Liability, GPA, Engineering, and Miscellaneous lines.
* Embedded compliance rules and limit checks, improving pricing accuracy and **reducing manual errors**.
* Accelerated BD team operations and enhanced underwriting governance.

**CORE SKILLS**

**Insurance & Business Expertise:**

* Senior Technical Underwriting – Property, Liability, Motor, Specialty Lines
* Facultative & Treaty Reinsurance Management
* Portfolio Oversight & Risk Mitigation
* Product Development & Pricing Optimisation
* Claims Management (Property, Motor, Liability)
* Broker & Client Relationship Management
* Leadership, Mentorship & Team Development

**Data Analytics & Technical Skills:**

* Excel (Power Query, Power Pivot, Pivot Tables, Dashboards)
* KPI Tracking, Performance Reporting & Executive Insights
* Experience-Based Rating & Scenario Analysis
* Data Visualization for Strategic Decision-Making
* Automation of Quotation & Underwriting Processes

**CERTIFICATIONS & SIMULATIONS**

* **AIG Actuarial Analyst Job Simulation (Forage), 2025** – Pricing, claims analysis, and risk modelling for Marine Liability.
* IELTS General – Band 8.0 (Listening 8.0 | Reading 8.0 | Writing 7.5 | Speaking 7.5)

**REFERENCES**

Available upon request.