

Dhruv Desai

MBA Operations – Project Management

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EXPERIENCES

BAJAJ ALLIANZ LIFE INSURANCE COMPANY LIMITED

Project Management Officer- Agency sales

Dec’20- Present

- Geo-fencing and Geo tagging strategy to increase sales**
The project involves finding white spaces at pin code level, pan India, and working on strategies to increase market penetration and sales in such areas.
Key Highlights:
 - Opportunity of 150+ crores identified across 258 pin codes and successfully captured close to 10% of the opportunity in 4 months.
 - Detailed analysis of the customer segment as well as demographics to ease the policy selling process.
 - 2000+ Agents recruited in these white spaces that helped in distribution build up as well as increased our presence in those areas.

TATA AIG GENERAL INSURANCE COMPANY LIMITED

Project Manager – Commercial Lines Operations

Jun’18- Dec’20

- Robotics Process Automation (RPA)**
The project involved business process reengineering i.e. mapping the current end to end process, identifying the non-value adding activities, designing algorithms for RPA and moving all the manual policy issuance activities to robotics.
Key Highlights:
 - Automation of 10000 policies per month of property and energy and Fire.
 - Cost savings of 18.5Lpa.
- Business Process Management for policy issuance**
Designed the whole journey and process for policy issuance right from policy sourcing to dispatch. Implemented the new workflow system for the whole commercial and provided training to a team of 100+ employees.
Key Highlights:
 - Automated the allocation process through logics in the system- Saving 60hrs/ Month
 - Enhanced the discrepancy management process through logics in the system which resulted in improved TAT’s and better management of policies.
 - Journey and SLA for 50000+ policies per month defined and automated.
- Identify and execute control reports**
Running control reports to keep a track on financial leakages, audit points and monthly publishing dashboard for all stakeholders. Developed control reports to track commission payouts, cumulative bonus on renewal. Based on the errors identified, designed training manuals for processing team to help reduce errors.
Key Highlights:
 - Identified and designed 12+ control reports improving the quality to customer.
 - Avoided a payout of 80cr+ claims due to user errors in policy.
- Designing the annual operating plan**
Represented commercial lines operations and presented the annual operating plan for the next financial year to the COO. The plan included:
 - The next financial year projects.
 - Automation opportunities to maximize efficiencies.
 - Cost reduction plan

Summer Internship

FTCASH

April’17 –

June’17

- Conducted competitor analysis and suggested ways in which we could improvise
- Building relations with the existing merchants
- Shadowing the current sales employees and reporting to the head of the department
- Approaching potential merchants and convincing them to use our payment aggregator.
- Conducted recruitment and selection process.

EDUCATION

- 2018
INSTITUTE OF MANAGEMENT, NIRMA UNIVERSITY
MBA- Operations Management
CGPA: 2.95/ 4.33
- 2016
SARDAR PATEL INSTITUTE OF TECHNOLOGY, MAHESANA, GUJARAT
Bachelor of Technology
60%
- 2012
SGM INTERNATIONAL SCHOOL, NAVSARI
HSC Science and SSC
78% and 85.5%

CONTACT

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Date of Birth:

5th July 1993

CERTIFICATIONS

- Licentiate- Insurance institute of India 2018.
- Lean Six Sigma (Green Belt) KPMG 2017
- Excel certification- EXL, 2017

SKILLS

- Strategic Thinking
- Relationship Management
- Negotiation

Participations

- Campus winner- ‘Stockmind’ stock trading event organized by ICICI bank
- Winner- ‘Stockmania’ virtual stock trading competition
- Member of the technical team- SAE BAJA (one of the two teams to be selected from Gujarat)

MORE ABOUT ME

Extra-Curricular

Table Tennis:

Won gold medal in National level meet organized by Nirma Univeristy.

Came 5th in west zone table tennis competition organized in Nagpur.

Basket Ball:

Won gold medal in National level meet organized by Nirma Univeristy

Volley Ball:

Won gold medal in National level meet organized by Nirma Univeristy

