

Sneha Mathew Philip

Insurance Underwriter

Experienced and detail-oriented Insurance Underwriter with a strong background in evaluating applications, assessing risk, and determining appropriate coverage levels across various insurance products. Skilled in analyzing financial and statistical data to make informed underwriting decisions that align with company policies and regulatory requirements. Proven ability to balance risk management with customer satisfaction while maintaining accuracy and efficiency in a high-volume environment. Excellent communication skills with a collaborative approach to working with brokers, agents, and internal teams.



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📍 Dubai, UAE

WORK EXPERIENCE

Assistant Underwriter

HTIC Global (Cross Road Insurance Brokers LLC)

06/2020 - 01/2025

Dubai/India

Duties and Responsibilities

- Customizing motor quotations for customers
- Policy Issuance of new and renewed insurances
- Risk Assessment
- Policy Decision-Making
- Communication & Coordination
- Using Underwriting Guidelines
- Managing Renewals & Existing Policies

Underwriter - Motor

Omega Insurance Brokers LLC

02/2017 - 08/2019

Dubai

Duties and Responsibilities

- Policy Evaluation
- Premium Calculation
- Claims History Analysis
- Vehicle Classification
- Policy Issuance
- Renewal Processing

Sales coordinator

Gusto Holidays PVT ltd

01/2016 - 01/2017

India

Duties and Responsibilities

- Administrative Support
- Communication & Coordination
- Customer Service
- Sales Support

EDUCATION

Bachelor of Business Administration (BBA)

Mahatma Gandhi University

India

Higher Secondary

Kerala state board

India

SKILLS

Analytical Thinking

Attention to Detail

Negotiation Skills

Office Management and Paper Works

MS Office

HONOR AWARDS

Upcoming Performer Award

HTIC Global

LANGUAGES

English

Full Professional Proficiency

Malayalam

Native or Bilingual Proficiency

INTERESTS

Music

Movies

Cooking

Art and Craft