



Rutvik Panchal

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Summary

Enterprise strategy professional with a track record of driving retention through product innovation, analytics and customer-centric growth initiatives. Delivered ₹900Mn+ in measurable business impact by accelerating digital adoption, strengthening business governance, aligning operational excellence and enabling sustainable growth across motor insurance verticals.

Professional Experience

Senior Manager – Consultant and Analyst, Central Strategy Team | ICICI Lombard | Mumbai

- Led expansion of product portfolio into Agency markets, increasing engagement and customer retentions of CEO-Club partners, ~INR 70 Mn incremental annual revenue.
- Designed work-flow and GTM strategy for AI-based renewal calling bot, improving customer contactability by 15%.
- Collaborated with BCG to identify high-potential dealerships and devised customer touchpoint metrics, leading to 2% increase in portfolio retention with ~INR 130 Mn in incremental revenue.
- Designed insurance awareness flow for fresh customers through WhatsApp integration, increasing customer conversions by 2.5% and cutting manual calling costs by 8% through effective collaboration with product, sales, and operations teams.
- Led inbound process improvements to reduce the time spent in acquiring customers who have visited website from 30 to 10 minutes, leading to a 12% increase in revenue collections, ~INR 180 Mn.
- Automated manual data upload process of channel partners by integrating the CRM tool with organization's core system, eliminating leakages through manual process.
- Optimized KPI metrics and directed a team of 80+ consultants toward deep analytics by aligning targets with regional capacities and leading cross-functional projects.

Senior Manager – Consultant and Analyst, Central Strategy Team | ICICI Lombard | Pune

- Developed a new method to prioritize leads based on year-over-year customer behavior, reducing the number of targeted leads by 30% and saving approximately INR 4 million in manpower costs.
- Collaborate with business heads to optimize client acquisition and product adoption timeline from 3 months to 2 weeks.
- Optimized stages in the sales funnel, reducing outbound SMS trigger costs by 12% with 0.5% drop in conversion rates.

Consultant and Analyst | ICICI Lombard | Remote

- Managed PnL of 40+ clients and 4 regions for motor insurance business.
- Smoothly onboarded the 40+ clients on online policy booking portal within a month during CoVID to sustain business collections of ~INR 8Mn
- Improved regional customer retention by 6%, by deploying incentive mechanisms.
- Worked on complex SQL queries and automated dashboards in order to reduce dependency on client level reports, saving manpower costs by 15%.

Education

Bachelor in Technology, Mechanical Engineering - Nirma University | Ahmedabad

Accomplishments and Awards

- Highflier Certificate, 2025 , ICICI Lombard – One of the top performers across 14000+ employees.
- Highflier Certificate, 2024 , ICICI Lombard – One of the top performers across 14000+ employees.

License & Certifications

- Advanced Business Analytics, University of Colorado Boulder.
- Essential of Peoples Management, Ahmedabad Management Association.
- Statistics for Business Analytics and Data Sciences.
- Diploma in Purchase and Supply Chain Management, Ahmedabad Management Association.
- Sales Excellence, Ahmedabad Management Association.
- Lean Six Sigma Yellow Belt, Gerald India.
- Minor in Finance, Nirma University.

Co/Extra-curricular

- Drumming, Trinity Certified, Grade 3
- Karate Brown Belt Practitioner