

Dwi Sandi

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General insurance professional with five years of experience at Asuransi Umum Bumida 1967, progressing from Junior Underwriter to Head of Underwriting Section. Experienced in risk assessment, claims handling, and OJK regulatory compliance. Builds web-based tools that streamline branch operations and produces research-based financial content for social media, using AI to work faster and more accurately.

WORK EXPERIENCE

The Overpost | **Sep 2026 – Present**
Research & Social Media Specialist

- Research financial topics, market trends, and current news to develop content ideas.
- Turn complex financial concepts into clear, engaging content for Instagram, TikTok, YouTube, Threads, and X.
- Write content angles, hooks, and scripts for short-form videos and carousels.

PT Asuransi Umum Bumida 1967 | **Jun 2021 – Aug 2026**
Head of Underwriting Section, Depok Branch · Jul 2025 – Aug 2026

- Oversaw daily underwriting and claims operations, from policy issuance to claim settlement, including the review of claim reports and loss assessments.
- Assessed risks across all business classes against company guidelines, policy wordings, and OJK regulations; referred risks beyond branch authority to Head Office.
- Prepared periodic reports on underwriting performance, loss ratios, and branch operations for the Branch Manager and Head Office.
- Supported agents and business partners in client presentations by explaining coverage, policy terms, and suitable insurance solutions.
- Improved coordination between marketing, policy administration, and claims teams, shortening policy issuance and claims processing time.
- Built seven web-based tools for branch operations, including an interactive premium calculator now used by partners and agents.

Junior Underwriter, Depok Branch · May 2024 – Jul 2025
Junior Underwriter, Jakarta II Sharia Branch · Jun 2021 – May 2024

- Analyzed new and renewal submissions and calculated premiums under underwriting guidelines for property, personal accident, cargo, motor vehicle, health, and other classes.
- Issued policies in the CARE system, attached the relevant clauses, and maintained underwriting records in line with company procedures.
- Coordinated with marketing, finance, branch partners, and agents, and prepared management reports on acceptance practices and policies.
- Conducted on-site risk surveys for new and renewal business in classes that require a field assessment.

Rumah Sosial Kutub | **Sep 2020 – Feb 2021**
Digital Marketing Intern

- Managed six social media accounts across Instagram, Facebook, and TikTok.
- Produced around 90 pieces of content and copy per month.
- Conducted digital marketing research that informed the organization's ad content.

PERSONAL PROJECTS

Fintatif | **fintatif.web.id**

- Financial literacy media with data-driven articles, seven financial simulators, and five web apps: Smart Wealth, Wedding, Home, Kasir, and Wedding Invitation.

Sanz PDF | **sanzpdf.web.id**

- 31 free PDF tools that run entirely in the browser, so files are never uploaded. Built with MuPDF.js (WebAssembly) on Cloudflare Pages, Functions, and D1.

EDUCATION

Universitas Pembangunan Nasional Veteran Jakarta | **Aug 2017 – Feb 2021**
Bachelor of Management (Finance) · GPA 3.71

- Finalist, Business Plan Competition, Collab UPNVJ 2020.
- Silver Medal, Men's Class G, Surabaya Pencak Silat Open Championship 2019.

SMA Negeri 63 Jakarta | **Aug 2014 – Apr 2017**
Social Sciences · Final average score 88.14

- 3rd Place, Giat Prestasi Pramuka DKI Jakarta (Dec 2015).
- Head of the Pramuka (Scouts) unit, SMA Negeri 63 Jakarta (Jan 2016 – Jan 2017).

SKILLS & CERTIFICATIONS

- **Languages:** Indonesian (native), English (intermediate).
- **Software:** Microsoft Office (Word, PowerPoint, Excel), Google Sheets, CARE insurance system (Care Technologies).
- **AI tools:** research, content production, and web app development.
- **Certifications:** AAMAI General Insurance (CGI 001, CGI 002, Subjects 101, 102, 103); BNSP Certified Human Resources Staff.

ORGANIZATIONS

Relawan Amal Baik by ZIS Indosat | **Aug 2025 – Present**
Head of Media Kebaikan

- Planned and ran a year-long social media strategy and content calendar for Instagram and TikTok to support humanitarian campaigns.
- Led media documentation during field missions and managed communication across volunteer divisions.
- Took part in the organization's core humanitarian programs.

Relawan Indonesia Tersenyum by Rumah Sosial Kutub | **Jan 2021 – Dec 2022**
Rescue Team

- Distributed aid and helped coordinate evacuations for residents affected by natural disasters.

Pencak Silat Student Club (UKM), UPN Veteran Jakarta | **Jan 2020 – Dec 2020**
Chairperson

- Led and supervised all club activities and set the club's work programs.
- Coordinated every division toward the club's annual targets.

Management Student Association, UPN Veteran Jakarta | **Jan 2019 – Dec 2019**
Sponsorship Staff

- Secured event sponsorships with the division head and ran sponsorship training for members.
- Led the K3 Division at Festival Management and the Events Division at Iftar Jama'i.

Pencak Silat Student Club (UKM), UPN Veteran Jakarta | **Jan 2018 – Dec 2018**
Public Relations Officer

- Managed the club's social media (Instagram, YouTube, LINE@) and set up its publication workflow.
- Maintained relations with other campus organizations and the university.