

DHRUV DHINGRA

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Operational Excellence | Process Improvement | Data-Driven Decision Making | Cross-Functional Collaboration

Recent UMass Amherst graduate with dual bachelor's degrees in Operations & Information Management and Managerial Economics, backed by hands-on experience streamlining operations, improving data quality, and collaborating cross-functionally to drive process improvements.

- **Strengthened compliance and reduced risk exposure across 19 global teams at TransUnion** by auditing 150+ system access permissions and recommending policy updates that cut excess access by more than 40%.
- **Increased operational visibility and reduced ticket backlog 30% at TransUnion** by partnering with product owners to prioritize and resolve outdated Salesforce enhancement requests.
- **Advanced Konsultera Solutions' AI agentic tool development** by automating credit report dispute resolution workflow, proposing 3 AI team structures for platform integration, and gaining approval for the Loan Processing & Credit Scoring structure.
- **Multilingual communicator:** fluent in Hindi, Marathi, Sindhi & Gujarati; conversant in Spanish.

CORE COMPETENCIES

Business Intelligence | Data Analytics | Predictive Modeling | Artificial Intelligence (AI) | Machine Learning | Statistical Modeling
SWOT & Competitive Analysis | Data Quality Management | Process Automation | Process Improvement | Data Visualization | Project Management

EARLY CAREER EXPERIENCE

TransUnion • Chicago, IL

(06/2025 – 08/2025)

Business Operations Intern

- Reduced backlog of Salesforce enhancement tickets 30% and improved visibility for multiple teams by consulting with product owners to review, prioritize, and close outdated tickets.
- Led a user access policies review project: audited 150+ permissions across multiple platforms for 19 global teams, documented current access, and recommended policy updates that improved compliance and reduced excess access 40%+.
- Improved reliability of downstream analytics reporting by collaborating on a Dun & Bradstreet (D&B) account matching initiative, cleaning and standardizing account data to improve mapping accuracy and reduce duplicate accounts.
- Coordinated an enablement codes project, tracking distribution, usage, and expiration to ensure correct provisioning and accurate customer account records.

Isenberg Insurance Academy • Amherst, MA

(09/2024 – 05/2026)

Junior Analyst

- Developed the loss ratio and claims frequency Capstone project featured under Academic Projects.
- Completed 4+ Python courses on Data Camp, accumulating 30+ hours of training in data manipulation and visualization using Pandas, NumPy, and Matplotlib.
- Gained exposure to underwriting, claims, and risk management practices and explored different insurance lifecycle approaches through engagements with Liberty Mutual, Travelers, Arbella Insurance, and The Hanover Group.

Konsultera Solutions Pvt Ltd • Mumbai, India

(06/2024 – 08/2024)

Summer Intern

- Played a key role in developing a credit report dispute resolution Agentic AI tool by designing process flow automation that streamlined a multi-step manual workflow.
- Researched and proposed 3 Agent AI team structures for integration into Konsultera's AI platform; the Loan Processing & Credit Scoring structure was approved for adoption.
- Conducted an in-depth SWOT competitive analysis on 5 leading Konsultera rivals to inform strategic positioning.

ACADEMIC PROJECTS

Insurance Loss Ratio & Claims Frequency Analysis

(Python)

- Built a predictive analytics pipeline on a 66,000-policy simulated portfolio, combining real-world auto claims data (freMTPL2freq) with actuarially simulated Home and Commercial segments to analyze loss ratio trends across all three lines.
- Developed and compared Poisson GLM, Gradient Boosting, and Random Forest models to forecast claims frequency, and delivered findings in an 11-page formal report alongside a reproducible notebook.
- Identified Auto as the highest-risk segment (loss ratio 0.817) and flagged Home's High-risk area tier as unprofitable (loss ratio 1.075), with BonusMalus score emerging as the single strongest predictive feature across all three models.

Sports Culture & Student Engagement Dashboard (A+ Grade)

(R, Shiny)

- Architected and deployed a production-grade R Shiny analytics platform processing 1,400+ behavioral records, using R, bslib, and ggplot2, and shipped it as a live, publicly accessible web app.
- Distinguished surface-level engagement (avg. score 0.55) from deeper cultural adoption (52% adoption rate), finding that high-engagement students don't necessarily convert into long-term adopters.

EDUCATION & TECHNICAL PROFICIENCIES

B.A. Operations & Information Management & B.S. Managerial Economics — University of Massachusetts, Amherst, May 2026

GPA: 3.6/4 | **Dean's List:** 4 semesters

Coding & BI Tools: SQL, Python, VBA, R, Alteryx, Power BI, Tableau, JMP Pro, SAP Analytics Cloud, Excel Analytics Solver

Microsoft: Excel, PowerPoint, Word, Access, Teams

Training: Intermediate Python, Data Manipulation with Pandas, Data Visualization with Seaborn, Statistics in Python