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Pankaj is currently working as Chief Underwriting Officer for the reinsurance branch of Axa France. He has more than 20 years of experience in the insurance, reinsurance, and broking industry and have worked with organizations like ICICI Lombard, Tata AIG, Marsh, and Hannover Re as a risk engineer, underwriter, broker, and reinsurer. Before joining the Axa reinsurance branch, he was a Chief Operating Officer with Hannover Re's risk management entity in India. He is an alumnus of BIMTECH and was part of the first batch of insurance & risk management.