# EMPLOYMENT OBJECTIVE:

 Extremely motivated, qualified and a skilled candidate, searching for the best job of insurance claim examiner & adjuster.

# QUALIFICATION SUMMARY:

 Holder of degree in Accountancy from Laguna College – Philippines. With over 5 years of experience in insurance companies as claim examiner and adjuster. Excellent in analyzing damages/causes, interpreting policies and negotiating payment solutions. Furthermore, I effectively manage multiple, high-priority projects and take pride in providing standard customer service.

# EDUCATION:

###  Bachelor of Science in Accountancy, 2006-2010

Laguna

Relevant Coursework – Entrepreneurship, Financial Accounting, Management Accounting,

Economics, Partnership Incorporation

# WORK EXPERIENCE:

## Malayan Insurance Co., Inc. - Philippines

**San Pablo City, Laguna, Philippines** March 2012- November 2015

### As an Insurance Claims Examiners:

1. Adjust reserves and provide reserve recommendations to ensure reserving activities consistent with corporate policies.
2. Communicate with reinsurance brokers to obtain information necessary for processing claims.
3. Confer with legal counsel on claims requiring litigation.
4. Contact and/or interview claimants, doctors, medical specialists, or employers to get additional information.
5. Enter claim payments, reserves and new claims on computer system, inputting concise yet sufficient file documentation.
6. Examine claims investigated by insurance adjusters, further investigating questionable claims to determine whether to authorize payments.
7. Investigate, evaluate and settle claims, applying technical knowledge and human relations skills to effect fair and prompt disposal of cases and to contribute to a reduced loss ratio.
8. Maintain claim files, such as records of settled claims and an inventory of claims requiring detailed analysis.
9. Pay and process claims within designated authority level.
10. Prepare reports to be submitted to company's data processing department.
11. Present cases and participate in their discussion at claim committee meetings.
12. Supervise claims adjusters to ensure that adjusters have followed proper methods.
13. Verify and analyze data used in settling claims to ensure that claims are valid and that settlements are made according to company practices and procedures.

### As an Insurance Claims Adjuster

1. Analyze information gathered by investigation and report findings and recommendations.
2. Collect evidence to support contested claims in court.
3. Examine claims form and other records to determine insurance coverage.
4. Interview or correspond with agents and claimants to correct errors or omissions and to investigate questionable claims.
5. Interview or correspond with claimant and witnesses, consult police and hospital records, and inspect property damage to determine extent of liability.
6. Investigate and assess damage to property.
7. Prepare report of findings of investigation.
8. Refer questionable claims to investigator or claims adjuster for investigation or settlement.

## Mitsubishi Motors Philippines Corp.

**Philippines**

September 2011- January 2012

### As an Insurance Claims Assistant:

1. Apply insurance rating systems.
2. Calculate amount of claim.
3. Contact insured or other involved persons to obtain missing information.
4. Organize and work with detailed office or warehouse records, using computers to enter, access, search and retrieve data.
5. Pay small claims.
6. Post or attach information to claim file.
7. Prepare and review insurance-claim forms and related documents for completeness.
8. Provide customer service, such as giving limited instructions on how to proceed with claims or providing referrals to auto repair facilities or local contractors.
9. Review insurance policy to determine coverage.
10. Transmit claims for payment or further investigation.

### As an Accounting Staff:

1. Monitoring and Preparation of daily Collection report.
2. Preparation Cash Position.
3. Preparation of Bank reconciling items.
4. Verification of Company daily disbursements and collection through bank statement.
5. Preparation of Land Transportation Office budget for vehicle purchase order.
6. Auditing the daily checks issued by the company.
7. Handling Petty cash for Land Transportation office accounts only.
8. Establish, maintain, and coordinate the implementation of accounting and accounting control procedures.
9. Monitor and review accounting and related system reports for accuracy and completeness.
10. Supervising daily sales and services transactions.
11. Financial audit preparation and coordinate the audit process

# SKILLS:

* Advanced knowledge in Policy Asia – software for policy inputting
* Outstanding background in accounting, insurance laws and standard
* Knowledgeable in Microsoft Office (Word, Excel, PowerPoint)
* Excellent rapport with customer and client
* Can work independently with minimal supervision
* Unquestionable work ethics and professionalism

**First Name of Application CV No:** **1705002**

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